



HOW TO BE A BRANCH TREASURER - KEY TOPICS:

- Budgeting and financial review process,
- Monthly reporting and accounting system options,
- California sales tax,
- 1099 reporting,
- Q&A

POLLING QUESTIONS - TELL US ABOUT YOUR BRANCH

What is the membership of your branch?

- 1-50
- 51-75
- 76-125
- 126-175
- 176-300+



Does your branch sell merchandise?

- Yes
- No
- Considering it
- Not sure



What system do you use to record and report financial transactions?

- Manual ledger
- Excel spreadsheets
- Quicken
- QuickBooks
- Other



Do you have silent auction fundraisers?

- Yes
- No
- Considering it
- Not sure



BOARD
RESPONSIBILITIES
FOR EFFECTIVE
FISCAL
MANAGEMENT.

- The board reviews and discusses thoroughly the annual operating budget of the organization prior to approving it.
- The board takes advantage of the budget process to consider the most effective allocation of limited resources.
- The board receives financial reports on a regular basis that are understandable, accurate and timely.
- The board requires an annual review or audit by an independent entity – a committee or person who is not involved in the fiscal management of the organization. The board considers all recommendations made in the report and management letter.

BRANCH FINANCE OFFICER RESPONSIBILITIES

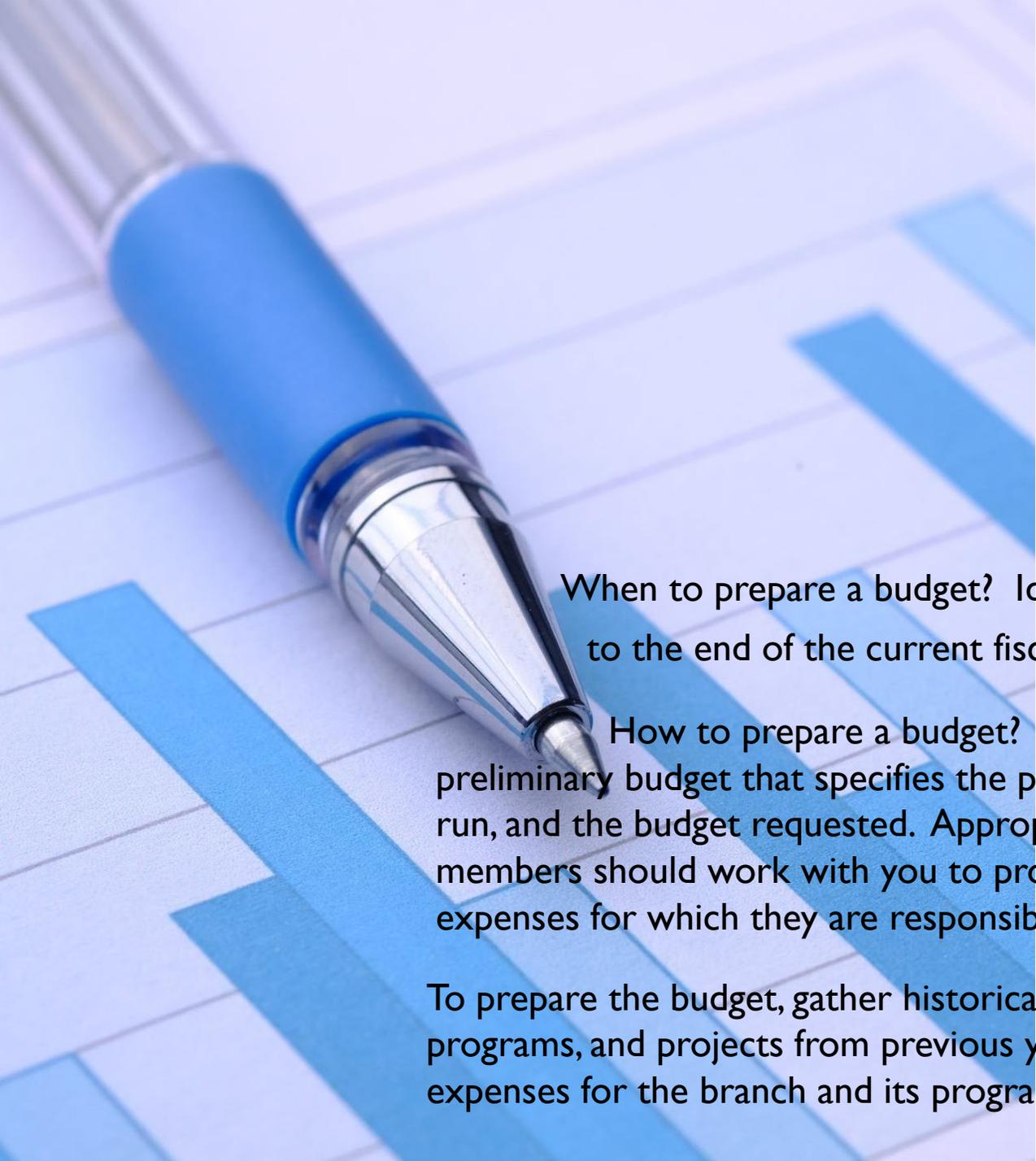
Work with your board to evaluate the financial health and stability of your finances, develop a budget that supports the programs and activities of your branch and support a financial review process

Prepare monthly financial statements and include analysis of actual performance against budget.

Be aware of relevant federal and state charitable tax issues and legal liabilities.

Retain in good order all financial statements, IRS forms and correspondence, sales and use tax certificates, tax determination letters, paid checks, deposits, contracts, and other financial supporting documents consistent with best practices and state laws.

Adhere to all local, state, and federal charitable tax laws and generally accepted accounting principles and practices.

A blue pen with a silver tip is positioned diagonally across the left side of the image. The background features a light blue bar chart on a white grid. The title 'FUNDAMENTALS OF BUDGETING' is enclosed in a black-bordered box on the right side of the image.

FUNDAMENTALS OF BUDGETING

- Why prepare a budget? It's your branch plan for setting priorities and achieving goals.

When to prepare a budget? Ideally, the budget process should begin 3-6 months prior to the end of the current fiscal year.

How to prepare a budget? Work with your leadership to prepare a preliminary budget that specifies the programs and activities the branch wants to run, and the budget requested. Appropriate board members, committee chairs and members should work with you to provide the budget figures for revenue and expenses for which they are responsible and explanations if needed.

To prepare the budget, gather historical information on the general operating costs, programs, and projects from previous year(s) and list the expected revenue and expenses for the branch and its programs.

TYPICAL BUDGET LINES

Each branch will have different priorities and budget lines. Typical accounts are:

Revenues: Dues, fees, fundraising income for projects, directory advertising.

Expenditures: Postage and post office box rental, insurance and the Fund allocations, advertising and promotion, website hosting, membership directory and membership recruitment, program events, room rental, speaker fees, Zoom license, government filing fees.

Preliminary budget – by the current board prior to current year-end.

Final budget – by new board in September after summer planning meeting in July or August of the new fiscal year.

Budget	Prepare	Include	Ask	Present	Remember
Budget Approval	Prepare a report with the total and supplementary budgets for individual programs and branch operating costs.	Include historical information on revenue and expenses.	Ask other officers and program chairs to review your budget carefully.	After the budget has been reviewed and revised where necessary, present it to the branch board for approval.	Remember – and communicate with the board and all budget contributors, <u>a budget needs to be workable!</u>

SAMPLE BUDGET

BRANCH BUDGET			
	Statement of Activities		
	Prior Year End	Current Year End	Budget for Next Year
Branch Revenues & Expenses			
<i>Operating Income</i>			
Branch Dues Income	\$ 3,200.00	\$ 3,500.00	\$ 3,500.00
Member Event Income	\$ 2,850.00	\$ 3,000.00	\$ 3,500.00
Contributions to branch operations	\$ 1,700.00	\$ 1,500.00	\$ 1,200.00
Total Branch Revenues	\$ 7,750.00	\$ 8,000.00	\$ 8,200.00
<i>Operating Expenses</i>			
Member Event Expenses	\$ 3,000.00	\$ 2,700.00	\$ 2,500.00
Administrative Expense	\$ 140.00	\$ 150.00	\$ 150.00
Branch marketing expenses	\$ 425.00	\$ 400.00	\$ 400.00
Total Branch Expenses	\$ 3,565.00	\$ 3,250.00	\$ 3,050.00
Branch Revenues over/(under) Expenses	\$ 4,185.00	\$ 4,750.00	\$ 5,150.00
Project Income and Expenses			
Tech Trek			
Fundraising Income	\$ 10,000.00	\$ 12,000.00	\$ 13,000.00
Expenses:			
Fundraising Expenses	\$ 1,500.00	\$ 2,000.00	\$ 2,000.00
Project Funds Paid (net)	\$ 8,000.00	\$ 9,500.00	\$ 12,000.00
Total Tech Trek Expenses	\$ 9,500.00	\$ 11,500.00	\$ 14,000.00
Tech Trek over/(under) Expenses	\$ 500.00	\$ 500.00	\$ (1,000.00)
Local Scholarships			
Fundraising Income	\$ 2,650.00	\$ 2,000.00	\$ 2,800.00
Expenses:			
Fundraising Expenses	\$ 200.00	\$ 230.00	\$ 590.00
Project Funds Paid (net)	\$ 2,450.00	\$ 2,250.00	\$ 2,850.00
Total Local Scholarships Expenses	\$ 2,650.00	\$ 2,480.00	\$ 3,440.00
Local Scholarships over/(under) Expenses	\$ -	\$ (480.00)	\$ (640.00)
Local Scholarships Raffle			
Fundraising Income	\$ -	\$ 500.00	\$ 700.00
Expenses:			
Fundraising Expenses	\$ -	\$ 20.00	\$ 60.00
Local Scholarships Raffle over/(under) Expenses	\$ -	\$ 480.00	\$ 640.00
Total Branch and Projects Revenues	\$ 20,400.00	\$ 22,500.00	\$ 24,700.00
Total Branch and Projects Expenses	\$ 15,715.00	\$ 17,250.00	\$ 20,550.00
Total Branch and Projects Revenues over Expenses	\$ 4,685.00	\$ 5,250.00	\$ 4,150.00

Budget Process

You will need to meet with a budget committee including the President and the Chairs responsible for the accounts with the larger expenses. **The entire Board has fiduciary responsibility for the income and expenses** and they should have input to the process.

Many branches use their outgoing boards to create a preliminary budget that is adjusted by the incoming board.

To prepare for the discussion, look at least two years of Revenue and Expense history so you know what "normal year" activities are.

List your **assumptions** of what will change or remain the same:

In this example, we assume

1. Membership will stay flat
2. No change in branch dues
3. Reduced contributions to branch operating expenses due to emphasis on program fundraising
4. Different Member Event - Wine tasting instead of luncheon that will increase participation and decrease cost per person (100 tickets at \$35 each. Cost of \$25 per person)
5. Tech Trek Camper fees increase
6. We will fund additional campers with accumulated funds in the Tech Trek fund
7. New additional silent auction fundraiser for local scholarships. Expect additional \$800 income and \$360 expense.

Note: Typically, your branch budget would result in \$0 Excess of Revenues over Expenditures. This example shows only a few selected items as illustrations of the types of the changes you would forecast from the previous year's actuals.

FINANCIAL REVIEW

It is highly recommended that your branch financial records be reviewed each year. A financial review assures the members and the general public that the funds given have been used for their intended purpose.

If your branch is large, consider hiring an accountant to conduct the review.

If your branch is smaller, the branch president can appoint a committee of several interested members to do a volunteer member review. The current Finance Officer should not be a member of the review team but should cooperate as needed.

The reviewers should examine:

Bylaws and any bylaws changes since the last financial review

Minutes of all meetings

Financial procedures for developing the budget, signing checks, and approving unbudgeted expenses

Bank statements

Receipts and disbursement or computer printouts for these items

The final financial statement for the fiscal year

Receipts and disbursements connected with fundraising activities

FINANCIAL REVIEW, CONTINUED

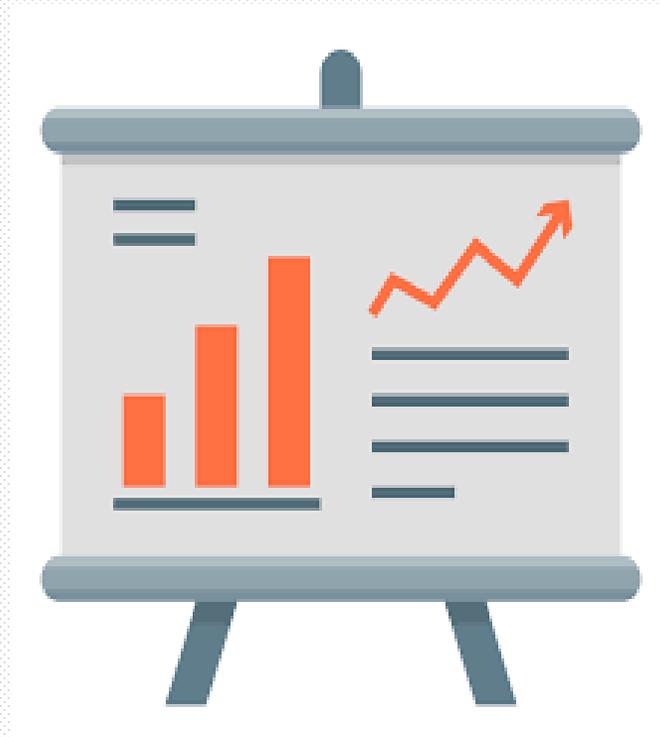
The reviewers will check:

- Receipts on the books against the bank statements to ensure that there were no long delays between receipt and deposit
- Paid checks against the checkbook and cash disbursement ledger to ensure that checks were signed and supporting documents for each disbursement were included
- Account reconciliations, including checks more than six months old that have not been cashed
- Assets and liabilities
- Form 990, 990-EZ, or 990-N filing, California 199 or 199-N, RRF-1 and CT-TR-1 + other forms as required to be filed by branch

The financial reviewers should present a brief report to the membership or board, stating their findings, and certifying that to the best of their knowledge, the accounts and practices are correct and kept according to generally accepted accounting principles and practices.



Financial Reporting & Accounting System Options



Accounting System Options

Microsoft - Excel	Intuit - QuickBooks	Intuit - Quicken
Excel Workbook is a spreadsheet management software program with data analysis tool.	QuickBooks is an accounting/ bookkeeping software and will satisfy to meet the accounting needs for the branch.	Quicken Classic Business version software is available for managing branch finance needs.
Excel doesn't offer integrations. Excel requires a lot of manual data entry, it also does not integrate with other financial apps, like bank accounts or credit cards.	In accounting, integrations are critical to ensuring that all financial records and data are accurate. QuickBooks offers that.	Quicken Classic version connects to bank accounts and to the credit cards.
Tailor to set up chart of accounts	Customize Chart of Accounts	Tailor to set up chart of accounts
In Excel, the process is manual. Use invoice template and customise it.	Generate Custom Invoices and Bills. It also allows keeping track of the timely payment of the bills.	Classic version allows to create customized invoices and bills.
Customize Financial Reporting- Balance Sheet & Profit/Loss Statements based on the branch requirement.	Using Quickbooks, the balance sheet and income statements will be easy to produce. However, Quickbooks offers limited templates only. Also, these templates are not customizable like Excel.	Quicken Classic version provides income statement, Balance Sheet, Cashflow with the built-in templates.
Excel has many built-in functions that provide instant solutions- statistical or financial.	Quickbooks has standard reporting functions. However, Quickbooks Enterprise Advanced Reporting function allows user to create various custom reports.	Quicken Classic has standard reporting functions.
Excel is good for budget and complex data analysis.	QuickBooks can track historical data to help with forecasting and budgeting.	Quicken Classic version can track historical data to help with budget.
Excel spreadsheets also provide a wide range of charts, graphs, maps, tables, and illustrations. No other accounting software offers this many plotting features.	The QuickBooks only provides accounting-related graphs.	Quicken Classic version will provide standard graphs.
Overall, Excel is simple with flexible functionality. Enhanced data manipulation options and graphic representation are available. However, <u>Manual Data Entry</u> error and <u>Security</u> concern are the disadvantages. Therefore, final version of the workbook always should be saved with a password to avoid modifying the data and distribution should be always in PDF format. <u>Training</u> : Minimum for basic version. Comprehensive training for Advanced version. <u>Cost</u> : Excel is less expensive.	QuickBooks is an accounting software for tracking financial transactions. QuickBooks security is designed to protect financial data. <u>Training</u> : User needs in-depth training. <u>Cost</u> : QB is expensive. 501C(3) branches will get discounted price.	Quicken Classic version is designed to manage small business accounting requirements. It is safe and securely protects data. <u>Taining</u> : Less training time than QB <u>Cost</u> : Less expensive than QB.

Month-End Review & Reports Preparation

Transactions Review List:

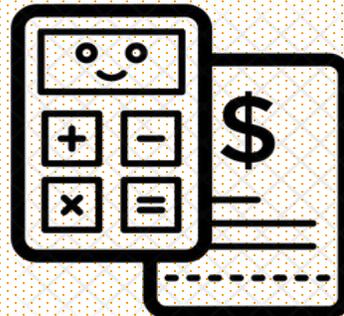
- Incoming checks deposit status for the month (Unrestricted & Restricted)
- Outgoing checks to satisfy branch obligations for the month (Unrestricted & Restricted)
- Reconcile Bank Statement with Treasury records (Excel Workbook/Quicken/QB)

Monthly Reports:

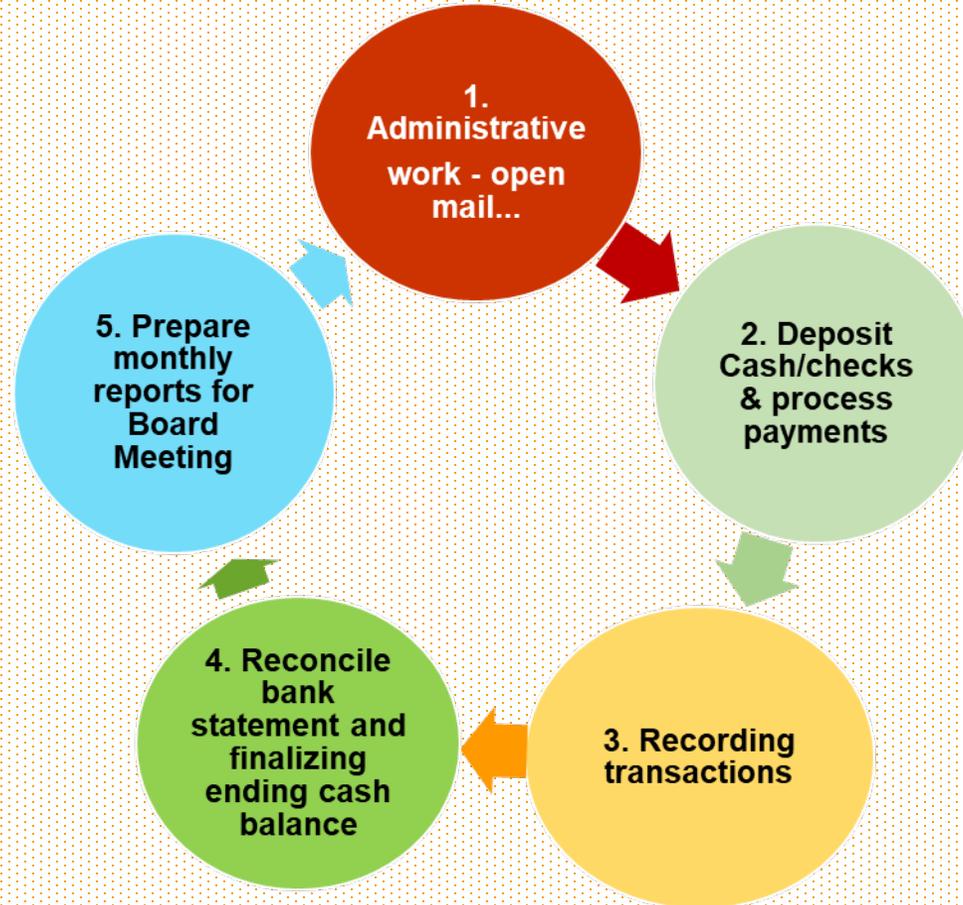
Each month, prepare the following reports:

- Month- End Activity
- Actual to Budget
- Funds Report

Your Board may request to see one or more of these reports each month. It is good practice to send the reports to the Board Members prior to the meeting.



Month-End Review & Reports Preparation Process Chart

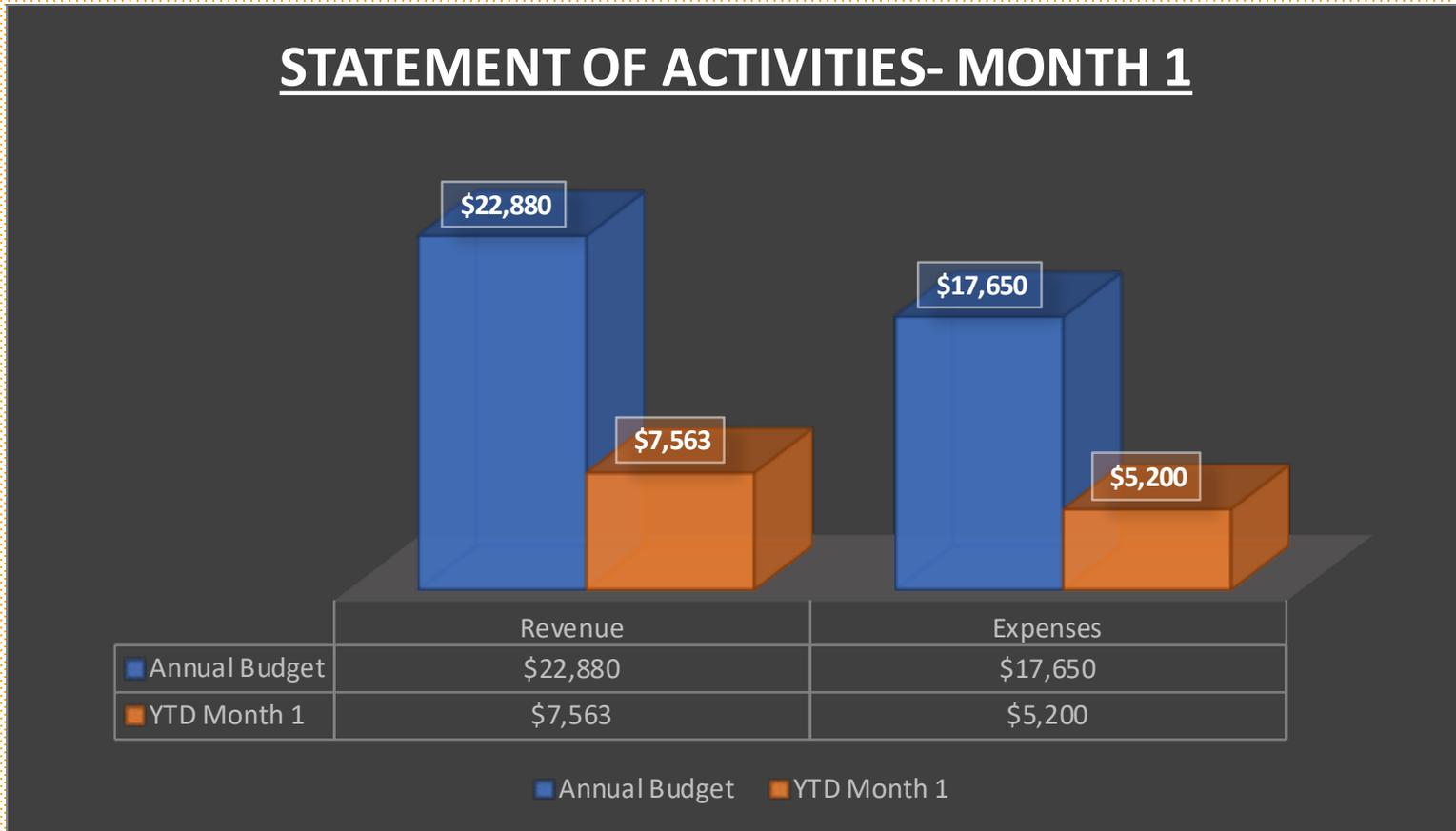


Actual to Budget Statement of Activities

	Annual Budget	YTD Month 1	Over/(Under) Budget
Revenues:			
<i>Operating Income</i>			
Branch Dues Income	\$ 3,480	\$ 2,063	\$ (1,417)
Member Event Income	\$ 3,200	\$ 3,000	\$ (200)
Contributions	\$ 1,200	\$ -	\$ (1,200)
Total Operating Income:	\$ 7,880	\$ 5,063	\$ (2,817)
<i>Project Income</i>			
Fundraising Income			
Tech Trek	\$ 12,000	\$ -	\$ (12,000)
Local Scholarships	\$ 2,300	\$ 2,000	\$ (300)
Local Scholarships Raffle	\$ 700	\$ 500	\$ (200)
Total Fundraising Income:	\$ 15,000	\$ 2,500	\$ (12,500)
		\$	-
Total Revenues:	\$ 22,880	\$ 7,563	\$ (15,317)
Expenditures:			
<i>Operating Expenses:</i>			
Member Event Expenses	\$ 2,500	\$ 2,700	\$ 200
Administrative Expenses	\$ 200	\$ -	\$ (200)
Directory Expenses	\$ 450	\$ -	\$ (450)
Total Operating Expenses:	\$ 3,150	\$ 2,700	\$ (450)
<i>Project Expenses:</i>			
Fundraising Expenses			
Tech Trek	\$ 2,500	\$ -	\$ (2,500)
Local Scholarships	\$ 270	\$ 230	\$ (40)
Local Scholarships Raffle	\$ 30	\$ 20	\$ (10)
Funds Paid (net)			
Tech Trek	\$ 9,500	\$ -	\$ (9,500)
Local Scholarships	\$ 2,200	\$ 2,250	\$ 50
	\$ 14,500	\$ 2,500	\$ (12,000)
Total Operating & Fundraising Expenses:	\$ 17,650	\$ 5,200	\$ (12,450)
Excess Revenues Over Expenses	\$ 5,230	\$ 2,363	\$ (2,867)

Actual to Budget Statement of Activities- Month 1

Category	Revenue	Expenses
Annual Budget	\$ 22,880	\$ 17,650
YTD Month 1	\$ 7,563	\$ 5,200



Statement of Financial Position-End of Month 1

	Mo 1 Begin	Mo 1 End
Assets:		
<i>Current Assets</i>		
Checking Account	\$ 8,000.00	\$ 9,863.00
Savings	\$ 4,500.00	\$ 4,500.00
Total:	\$ 12,500.00	\$ 14,363.00
<i>Prepaid Expenses</i>		
Venue Deposit	\$ 1,500.00	\$ -
Total Assets:	\$ 14,000.00	\$ 14,363.00
Liabilities:		
<i>Current Liabilities</i>		
AAUW CA Dues	\$ -	\$ -
AAUW National Dues	\$ -	\$ -
AAUW National Donations	\$ -	\$ -
	\$ -	\$ -
<i>Deferred Income</i>		
Deferred Branch Dues Income	\$ 2,000.00	\$ -
Total Liabilities:	\$ 2,000.00	\$ -
Net Assets:		
<i>Restricted:</i>		
Tech Trek	\$ 500.00	\$ 500.00
Local Scholarships	\$ -	\$ -
AAUW National	\$ -	\$ -
Total:	\$ 500.00	\$ 500.00
<i>Unrestricted:</i>		
Unrestricted Net Assets	\$ 11,500.00	\$ 13,863.00
Total Net Assets:	\$ 12,000.00	\$ 14,363.00
Total Liabilities and Net Assets:	\$ 14,000.00	\$ 14,363.00

Year-End Statement of Activities Report

	Year 1	Budget	Over/(Under) Budget
Revenues:			
<i>Operating Income</i>			
Branch Dues Income	\$ 3,500.00	\$ 3,480.00	\$ 20.00
Member Event Income	\$ 3,000.00	\$ 3,200.00	\$ (200.00)
Contributions	\$ 1,500.00	\$ 1,200.00	\$ 300.00
Total Operating Income:	\$ 8,000.00	\$ 7,880.00	\$ 120.00
<i>Project Income</i>			
Fundraising Income			
Tech Trek	\$ 12,000.00	\$ 12,000.00	\$ -
Local Scholarships	\$ 2,000.00	\$ 2,300.00	\$ (300.00)
Local Scholaships Raffle	\$ 500.00	\$ 700.00	\$ (200.00)
Total Fundraising Income:	\$ 14,500.00	\$ 15,000.00	\$ (500.00)
Total Revenues: \$ 22,500.00 \$ 22,880.00 \$ (380.00)			
Expenses:			
<i>Operating Expenses</i>			
Member Event Expenses	\$ 2,700.00	\$ 2,500.00	\$ 200.00
Administrative Expense	\$ 150.00	\$ 200.00	\$ (50.00)
Directory Expense	\$ 400.00	\$ 450.00	\$ (50.00)
Total Operating Expenses:	\$ 3,250.00	\$ 3,150.00	\$ 100.00
<i>Project Expenditures</i>			
Fundraising Expenses			
Tech Trek	\$ 2,000.00	\$ 2,500.00	\$ (500.00)
Local Scholarships	\$ 230.00	\$ 270.00	\$ (40.00)
Local Scholarships Raffle	\$ 20.00	\$ 30.00	\$ (10.00)
Funds Paid (net) Tech Trek	\$ 9,500.00	\$ 9,500.00	\$ -
Local Scholarships	\$ 2,250.00	\$ 2,200.00	\$ 50.00
Total Fundraising Expenses:	\$ 14,000.00	\$ 14,500.00	\$ (500.00)
Total Expenses: \$ 17,250.00 \$ 17,650.00 \$ (400.00)			
Excess Revenues Over Expenses: \$ 5,250.00 \$ 5,230.00 \$ 20.00			

Year-End Statement of Activities Report

Category	Revenue	Expenses
Budget	\$ 22,880	\$ 17,650
Actual	\$ 22,500	\$ 17,250

Year-End Activities- Budget to Actual- Y1



■ Budget ■ Actual

Year-End Financial Position Report

	Year 1 Begin	Year 1 End	Change
Assets:			
<i>Current Assets</i>			
Checking Account	\$ 8,000.00	\$ 14,000.00	\$ 6,000.00
Savings Account	\$ 4,500.00	\$ 4,500.00	\$ -
Total Cash Available:	\$ 12,500.00	\$ 18,500.00	\$ 6,000.00
<i>Prepaid Expenses</i>			
Venue Deposit	\$ 1,500.00	\$ 1,700.00	\$ 200.00
Total Current Assets:	\$ 14,000.00	\$ 20,200.00	\$ 6,200.00
Liabilities:			
<i>Current Liabilities</i>			
AAUW CA Dues	\$ -	\$ -	
AAUW National Dues	\$ -	\$ -	
AAUW National Donat	\$ -	\$ -	
<i>Deferred Income</i>			
Deferred Branch Dues Income	\$ 2,000.00	\$ 2,950.00	\$ 950.00
Total Liabilities:	\$ 2,000.00	\$ 2,950.00	\$ 950.00
Net Assets:			
<i>Restricted:</i>			
Tech Trek	\$ 500.00	\$ 1,000.00	\$ 500.00
Local Scholarships	\$ -	\$ -	
AAUW National	\$ -	\$ -	
Restricted Total:	\$ 500.00	\$ 1,000.00	\$ 500.00
<i>Unrestricted:</i>			
Unrestricted Net Assets	\$11,500.00	\$ 16,250.00	\$4,750.00
Total Net Assets	\$12,000.00	\$ 17,250.00	\$ 5,250.00
Total Liabilities and Net Assets	\$14,000.00	\$ 20,200.00	\$ 6,200.00

CALIFORNIA SALES TAXES

(Yes, Nonprofits do pay them!)

WHEN ARE SALES TAXES REQUIRED? PUBLICATION 18 INCLUDES INFORMATION FOR NON-PROFIT ORGANIZATIONS

- For most tangible property sold – T-shirts, Tote Bags, Books, etc.
- Auction sales of goods are also taxable for the full amount of the sale price
- Look carefully at tax rules if selling food items
 - Is it cold or hot?
 - Is it a beverage, and what kind?
 - Is it designed for consumption “on site”?
 - Also consider extensive health regulations of food sales
- Fundraising events with a price including food and entertainment require special record-keeping

PUBLICATION 18

from the California Department of Tax
and Finance Administration

For food specifics – See pages 25 – 29

For sales of items – See pages 36 – 39

Use CTRL+Click to download this
publication

[Publication 18, Nonprofit Organizations](#)

<https://www.cdtfa.ca.gov/formspubs/pub18.pdf>



CDTFA
CALIFORNIA DEPARTMENT OF
TAX AND FEE ADMINISTRATION

Nonprofit Organizations

HOW TO PAY SALES TAXES

- Apply for a Sellers Permit
 - 3 or fewer sales events per year – temporary permit for each
 - Regular permit may be easier
 - [Online Services \(ca.gov\)](http://www.cdtfa.ca.gov/services/#Register_Renewals) www.cdtfa.ca.gov/services/#Register_Renewals
- Collect Taxes – most branches include tax amount in sales price – be sure to let customers know
- Remit Taxes with a Sales and Use Return – generally once each year – online or using form www.cdtfa.ca.gov/formspubs/cdtfa401ez.pdf
- State will collect local sales taxes and remit to cities/counties – to see tax rates www.cdtfa.co.gov/taxes-and-fees/rates.aspx

1099 REPORTING

Purpose of Form 1099

- A. To report certain transactions to the Internal Revenue Service by business entities such as partnerships, associations, corporations and sole proprietorships, including all nonprofits.
- B. For payments to individuals, partnerships, associations, sole proprietorships, but not corporations.
- C. Payments of \$600 or more must be reported on form 1099.
- D. Based on cumulative payments made within a calendar year.

SERVICES

Types of services that may require reporting by a branch on a 1099NEC:

- ❖ CPA, Tax Services or Bookkeeping services,
- ❖ A speaker for a program,
- ❖ Entertainment, such as musicians.

Types of services that may require reporting by a Branch on a 1099 MISC:

- ❖ Attorney Services.
 - ❖ Rent
- Must = or exceeds \$600 in any calendar year,
 - Paid to an individual, partnership, association, sole proprietorship or other non corporate entity.

RENT

Types of rental payments that may require reporting:

- Office space,
- Venue for a program,
- Other types of rent such as:
 - Equipment,
 - Booth at an event.
- Must = or exceeds \$600 in any calendar year.
- Paid to an individual, partnership, association, sole proprietorship or other non corporate entity.

AWARDS AND PRIZES

Types of awards & prizes (if they = or > \$600 in any calendar year):

- ✓ Cash,
- ✓ Noncash payments for meals, lodging, travel etc. to attend a program,

Awards such as NCWSSL travel are reportable on Form 1099 MISC when the branch makes the payment.

IRS -Scholarships are defined as - payments to a candidate for a degree at an eligible educational institution for eligible expenses - and are nontaxable and non reportable on any 1099 – if all IRS requirements are met.

REPORTING AWARDS

Tech Trek

For contributions passed through directly to the Special Projects Fund AND the Branch is not recording the revenue, and NOT making the payment for the award then the award is being paid for by an individual donor. Individual donors do NOT have a reporting requirement using Form 1099.

HOW TO REPORT PAYMENTS

The following 1099 recipient information is necessary for all 1099s:

1. Name,
2. Address,
3. TIN.

1099 MISC:

- Rent payments go in box 1,
- Other payments go in box 3 - this would include prizes and awards.

1099 NEC:

- Payments for services go in box 1.

FILING AND DUE DATES

1099 MISC

- You must use a scannable 1099 MISC (Copy A),
- Copy B for recipient can be a copy of Copy A,
- Recipients copy must be mailed by January 31st,
- The scannable 1099s plus the scannable 1096 must be mailed to the IRS post marked by no later than February 28th.

1099 NEC

- Same requirements as 1099 except that they must be post marked to IRS no later than January 31st.
- Must accumulate the number of 1099 MISCs and NECs that you are filing and report on a scannable 1096.
- If you issue 10 or more Form 1099 MISC they must be e-filed effective January 31, 2024, for all 1099s issued for 2023.

IRS FORM 1099 MISC.

OBTAIN FROM:

1. IRS
2. LOCAL BUSINESS
SUPPLY STORES
3. POST OFFICE
4. ONLINE

MUST BE
SCANNABLE
REDLINED FORM

<https://www.irs.gov/pub/irs-pdf/f1099misc.pdf>

IRS FORM 1099 NEC

OBTAIN FROM:

1. IRS
2. LOCAL BUSINESS
SUPPLY STORES
3. POST OFFICE
4. ONLINE

MUST BE
SCANNABLE
REDLINED FORM

<https://www.irs.gov/pub/irs-pdf/f1099nec.pdf>

IRS FORM 1096

OBTAIN FROM:

1. IRS
2. LOCAL BUSINESS
SUPPLY STORES
3. POST OFFICE
4. ONLINE

MUST BE
SCANNABLE
REDLINED FORM

<https://www.irs.gov/pub/irs-pdf/f1096.pdf>