

Appalachian Mountain Club 2016 Finance and Administration Manual: Volunteer Club Units

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Introduction and Staff Contact

Thank you for volunteering to serve as Treasurer for your volunteer club unit. Every unit of the AMC follows financial management policies and guidelines to ensure that the entire organization observes appropriate regulations and standards. Those policies include, but are not restricted to, designating the appropriate sources of funding, identifying the approved methods to secure those funds, budgeting and establishing reserves, spending approvals, and reporting requirements. This document summarizes guidelines and policies relating to Volunteer Club Units including chapters and committees. These requirements correspond to those associated with our status as a nonprofit 501(c)3 organization.

This manual includes information, forms, timing, insurance, and AMC's requirements for budgeting and reporting.

- The financial requirements and procedures apply to all AMC volunteer units with a checkbook or account including PayPal.
- All checkbooks are subject to internal or IRS audit.
- **Whenever there is a change in Treasurer or in the Treasurer's contact information, it is essential to notify AMC's main office through Susannah Hatch (shatch@outdoors.org) and to work with AMC's Finance Office to update the signature card.**
- AMC's financial resources whether managed by staff or volunteers must be used in support of the club's [Mission and other priorities approved by the AMC's Board of Directors](#). All assets, both physical and financial, are vested in the name of the Appalachian Mountain Club. No individual, chapter, camp, committee or other organizational subdivision may dispose of any Club assets, solicit funds in the name of the Club, establish banking relationships, borrow monies, or engage in an activity with financial implications without prior approval of the Board of Directors, Finance Committee, or President and CEO. Approval of annual operating and capital budgets for all Club components will serve as approval for the above named activities.

(AMC Operating Rules. Section B. Paragraph 3)

AMC Staff Contact

Questions About...	Contact Name	Contact Information
Annual Audits	Denise Horne	dhorne@outdoors.org
Payroll		603/466-8105
Bank Accounts	Mirzeta Mehuljic	mmehuljic@outdoors.org
Signature Cards		617/391-6574
Endowments	Karl Fries	kfries@outdoors.org
Investments		617/391-6583
Changes in Treasurers	Susannah Hatch	shatch@outdoors.org
Certificates of Insurance		617/391-6603

I. CORE REQUIREMENTS FOR VOLUNTEER TREASURERS

- Whenever there is a **change in Treasurer** or in the Treasurer's contact information, it is essential to notify AMC's main office through Susannah Hatch (shatch@outdoors.org) and to work with the finance office to update the bank signature card(s). This can be a lengthy process, but incorrect signature cards can result in volunteer club units losing access to their funds.
- **Annual financial reports** for 2016 are due on the First Friday of February (details below)
- **Records Retention**
 - o Records in support of expenditures and receipts should be kept for a minimum of eight years in case of audit by the IRS of the Club's non-profit tax returns. Volunteer Club Units should have a plan to manage record storage.
 - o Certain records should be permanently retained, such as for fixed assets.
 - o Records of allocations or other transfers between the Club's Finance Office and the Volunteer Club Units are not required to be kept as these are retained in the Finance Office.
- **Requirements for Spending Thresholds (established 2011)**
 - Transactions in excess of:**
 - o \$2,500 – require two signatures.
 - o \$10,000 –individually or in aggregate with related outlays, exceeds \$10,000 must be approved in advance by the appropriate member of the AMC Leadership Team. Contact Faith Salter for assistance (fsalter@outdoors.org). Volunteers cannot sign contracts on behalf of the club.
 - o \$50,000 – must be approved by the Chief Financial Officer or Chief Executive Officer.
 - o \$100,000 – must be approved by the Board of Directors.
 - **Signing Agreements:** Volunteers cannot enter into contracts on behalf of their volunteer club unit/AMC without authorization. Signing agreements that have risk and add potential liability for the AMC, including agreements to reserve non-AMC facilities for program use, and other business arrangements, requires advance approval and/or a signature by specific AMC staff. Such agreements should be sent to Susannah Hatch (shatch@outdoors.org) for review and approval. Allow at least 10 business days for processing.
 - **Donations to Outside Organizations (established 2011):** The AMC is required to follow the rules of incorporation for a charitable non-profit; otherwise known as a 501(c)3. In order to comply with these rules, any donation with a value in excess of \$250 intended for an organization outside the Appalachian Mountain Club by any Appalachian Mountain Club entity must be approved in advance and in writing by the Chief Executive Officer or the Chief Financial Officer, or his or her designee.
- **Budgeting**
 - o Each Volunteer Club Unit must make an annual budget.
 - o Committees must submit Annual Budgets to their staff or volunteer liaison.
 - o Chapters must submit Annual Budgets to the Director of Volunteer Relations.

- Camps must submit Annual Budgets to the Volunteer Camps and Cabins Director.
- Volunteer Club Units are expected to manage their resources to account for potential changes in their economic situation, and they should all establish and follow plans for reserves and spending, including guidelines from the staff. Any Volunteer Club Unit that finds itself in financial difficulty should contact their AMC staff liaison for advice and support. *The financial health of our volunteer club units supports vital AMC operations and programs and volunteers and staff will work together to address any challenges.*

II. BANK ACCOUNTS

General Guidelines

- Minimize the opening of new accounts. Where possible, consolidate financial activity into the minimum number of accounts to reduce paperwork and risk.
- Every AMC account must include the names of two AMC staff members as signatories of the account(s). Contact Mirzeta Mehuljic (MMehuljic@Outdoors.org) to add these signatures.
- We prefer electronic payments to/from AMC's headquarters and will need to exchange bank name, account number, and routing number as well as the name and e-mail contact information of the person who should receive notifications of payments. For payment details, please contact Mirzeta Mehuljic (MMehuljic@Outdoors.org).
- Volunteer Club Unit accounts are generally maintained on a cash basis. Records should show funds received and checks written. A table of account codes is in Appendix 1 so that you can categorize your expenses. This will help with budgeting and reporting.
- Reconcile your checkbook monthly to the bank statement including
 - checks you have actually written or received but which may not necessarily have been processed
 - charges the bank has levied that you haven't recorded
- Ensure that receipts are available for cash transactions, and that supporting documentation is on hand before any payments are made.
- Each Volunteer Club Unit must have financial guidelines defining when and to what degree reporting is required for trips that collect fees from participants. Ask your Volunteer Club Unit chair if you are not familiar with these policies.
- A computerized accounting system such as QuickBooks is highly recommended.

Procedures and Requirements for Opening a New Account or when Changing Signatories on an Account

- The AMC has a corporate arrangement with Citizens Bank, and there are some advantages to banking with Citizens. While not required, please consider the local branch office of Citizens Bank and ensure that your account is segregated from other AMC accounts.
- Bank accounts in the name of the AMC opened by Volunteer Club Units must be opened in the name of 'Appalachian Mountain Club' followed by the name of the club unit. The current treasurer should be added to the address as "C/O Treasurer's name". For example, an account for the Boston Chapter Paddlers Committee would be titled: "Appalachian Mountain Club, Boston Chapter Paddlers Committee, C/O Jane Doe"

- All accounts should be opened using the AMC Nonprofit Corporation Taxpayer Identification Number (TIN), which is 04-6001677. When setting up the account, be sure to indicate that the organization may have other accounts with the bank and your account needs to be segregated from the other club, or Volunteer Club Unit, accounts. This is especially important with Citizens Bank and with TDBank, where we have many existing accounts.
- Obtain the forms required by the bank for opening an account, such as signature cards and corporate resolution forms.
- Complete these in full, including all volunteer signatures (a minimum of two local signatures is required), and send them to Mirzeta Mehuljic, Appalachian Mountain Club, 5 Joy Street, Boston, MA 02108.
- Mirzeta will collect signatures from two appropriate AMC staff people, and return the completed documentation to the bank, or the requestor, as indicated.
- Online banking is useful for obtaining access to statements and for the possibility of online banking and electronic payment/bill pay. We have had problems in establishing online banking when opening a new account with a bank that already has a relationship with an AMC unit such as Citizen's or TDBank as all our accounts are under the same TIN. With Citizens or TDBank, please do not attempt to setup online banking at the branch, but instead contact Mirzeta Mehuljic, MMehuljic@outdoors.org, in the Finance office, who will set up online banking access for your account. For all other banks, when setting up online banking, please inform the branch representative assisting you to ensure setting up online banking for your account will not be linked to any other AMC unit's accounts operating under the same TIN.

Closing an Account

- Whether you are consolidating checkbooks within a chapter or changing banks, obtain the forms for closing the account from the bank. Contact Mirzeta Mehuljic (MMehuljic@outdoors.org) to inform the Finance Department that you are closing your account. AMC must keep current records of all accounts.

III. ONLINE ACCOUNTS, SUCH AS PAYPAL

Many volunteer leaders and volunteer club units make use of online accounts such as PayPal to allow participants to register online with credit cards. Except for individual/personal leader accounts not containing AMC funds, volunteer Treasurers must include the activity and account numbers for these accounts in their annual financial audit. When opening an account in the name of a Volunteer Club Unit, follow the same naming principles described for more traditional accounts above.

IV. YEAR END AUDIT REQUIREMENTS – DUE First Friday in February

- The Club's accounts, including all volunteer club units, are audited annually by outside public accountants. In order to simplify the process certain information is required in a specific format. The information is due at the AMC North Country Business Office no later than the first Friday in February.
- Each year, the North Country Business Office will send all Treasurers a set of instructions listing the information required (see Appendix 3). At a minimum the following documents will be required:
 - o A record or listing of all receipts and disbursement showing details of money received and spent.
 - o All twelve months bank statements with reconciliations as of year-end.
 - o Back-up documentation, including receipts for all disbursements.

- The auditors may also select as part of their audit scope one volunteer club unit to visit to review the volunteer club unit's financial practices. The selected group will be notified in advance of the visit.
- Failure to submit documentation to the Finance Office necessary for the audit may result in the closure of the volunteer club unit's bank account.

V. FUNDING SOURCES DEFINITIONS AND GUIDELINES

Chapter Dues Allocation – The Club allocates a portion of the membership dues to Chapters to support local activities, training outreach. The allocation is based on membership assigned to each chapter by category of membership, and is calculated using membership figures as of April 1, August 1, and December 1. Transfers occur within two to three weeks after these dates. The allocation is sent to Chapters electronically from the Finance Office three times a year. Treasurers receive electronic notification of these transfers. More details can be found in the Operating Rules.

Bank & Other Accounts

- Any funds required for the day-to-day operational needs of a volunteer club unit should be deposited in FDIC insured accounts, which may include checking, savings, or money market accounts.
- Speculative investments such as stocks, bonds and options are not permitted under any circumstances.

Invested Reserves – Funds without an anticipated need may be pooled with AMC's staff-managed Invested Reserves, and held in FDIC insured club accounts upon request, or invested in accordance with AMC Investment Committee policy. Funds invested by the Investment Committee are invested alongside AMC's endowment with the purpose of maintaining purchasing power over long periods of time.

- AMC's Investment Policy provides for a diversified strategy of domestic and international equities, bonds, and non-marketable securities to meet that objective.
- The risks of managing an endowment-like investment include "shortfall risk", the risk of falling short of earning a meaningful return over an extended period of time; and loss of principal, the risk of the invested reserve balance falling below the original investment amount. Investment in these reserves should only occur if the volunteer club unit is willing to accept the risks described above. AMC will not reimburse any volunteer club units for any loss or shortfall of income connected to their Invested Reserve Account.
- Income earned on Invested Reserve balances is automatically reinvested in the Invested Reserve Account.
- Quarterly reports on invested reserves are provided to the volunteer club unit Treasurer according to the contact information on file in the Finance Office.
- *For Chapters and Committees, the primary purpose of the Invested Reserves is to protect a volunteer club unit's regular operating level against the risk of changes in membership levels/dues allocation due to unexpected circumstances outside the club's control.*
- *For Camps and Cabins, Invested Reserves provide capital for physical upgrades and improvements. There is more about this in the section called 'Fixed Assets/Property and Equipment and Depreciation Expense'.*
- Volunteer Club Unit checking accounts should not be used to store funds beyond what is needed for regular operations. Treasurers should monitor their checking account balances and consider moving excess resources to invested reserves in either the low risk FDIC insured accounts of the club, or the invested reserves managed by AMC's investment committee.

- Volunteer Club Units should regularly identify and inventory any property or equipment that belongs to them including projectors, laptops, boats, trail tools, etc. The items in this inventory list and their associated estimated end-of-life should be updated annually to ensure appropriate funds are available for the equipment's replacement.
- Working with volunteer leadership and AMC staff, Volunteer Club Units should establish a reasonable minimum level of invested reserves required for sustaining regular operations. Every chapter is part of the larger organization and should operate under the assumption that the AMC will support club units with financial challenges. As such, Volunteer Club Units should plan reserve targets with consideration for:
 - o The amount of income that is be "at risk" due to a realistic adverse event. (AMC staff can work with volunteer Treasurers to define "at risk" funds.)
 - o The ability of the Volunteer Club Unit to manage expenses during such an adverse event
 - o Replacement costs of equipment and/or gear owned by the Volunteer Club Unit
- Volunteer Club Units should review the invested reserve balance against the defined targeted level as part of the annual budget discussion.

In situations where the reserve exceeds the established target, Volunteer Club Units should work with AMC staff to develop a plan that will put those funds into action in support of AMC's Mission and Vision. Such projects can support development of new local AMC initiatives, cooperative projects in support of common goals, etc.

Procedures for investing in or withdrawing funds from Invested Reserves:

- New investments, or increases to existing investments, will be credited at the start of calendar quarters
 - o Send a check indicating the name of the camp, chapter or committee and expected length of the investment to the attention of Karl Fries, Finance Department, AMC, 5 Joy Street, Boston, MA 02108.
 - o Checks should be sent at least two weeks prior to quarter end to insure timely investment.
 - o Any new investment for less than one year will not be permitted to be invested in the Invested Reserve account.
- All withdrawals will be processed as of the last day of the calendar quarter the request was received.
 - o Any request for withdrawal must be submitted in writing (e-mail is acceptable) by the volunteer club unit Treasurer at least 30 days in advance of the calendar quarter end to Karl Fries, kfries@outdoors.org.
 - o For any withdrawals representing more than 80% of the Invested Reserve balance, 20% of the request will be temporarily held back until a final accounting of the investment appreciation/depreciation is completed.

Endowments – Several Volunteer Club Units have endowments. Endowments provide both an annual source of support as well as opportunities for AMC to develop or augment programs and projects in furtherance of our Mission and Vision. They are invested and distributed along with the rest of the AMC's endowment funds in accordance with the AMC's Investment Committee policy. Endowments are either restricted or unrestricted. Restricted endowments are given with specific instructions regarding their use by the donor. Unrestricted endowments afford the organization flexibility in how the funds are used. Expenditures from the endowments must follow all requirements of the endowment.

VI. PAYMENTS TO INDIVIDUALS

Hiring an Individual or Group for Services:

- When hiring an individual or organization for their expertise, you must comply with AMC's *Leadership Requirements and Guidelines* and obtain a Certificate of Insurance (COI). If you have questions about COIs, please contact AMC's Risk Management Department (agorban@outdoors.org or 603/278-3820).
- You must obtain a W-9 from all individuals and contractors you are paying for services. This form can be downloaded from the IRS website (irs.gov). Please have the individual scan the form and email to Mirzeta Mehuljic (mmehuljic@outdoors.org)
- The documentation must consist of the paperwork that you received showing
 - o the individual or contracting entity is authorized to work in this country
 - o the agreement between AMC and the individual or contractor
 - o their taxpayer identification (TIN). For US citizens, this is the social security number (SSN), or the employer identification number (EIN) if it's a company.
- At the end of the year, AMC's Finance Office will issue 1099s to all individuals or unincorporated companies/contractors who have been paid a total of \$600 or more during the year. It is the responsibility of the treasurers to send a list of individuals and contractors with the payment detail to Mirzeta no later than 12/31, so that a 1099 Form can be issued to the individuals and contractors in January.

Hiring an Instructor who does not have a Social Security Number:

- The instructor must complete and file an IRS form W-7 (which is akin to a US Citizen applying for a Social Security number).
- The number that the IRS assigns to the Instructor would be the number that the Club uses to complete the proper tax form at the end of the year.

VII. GIFTS, DONATIONS, & FUNDRAISING

Gifts and Donations Received for Volunteer Club Units at AMC's Headquarters

AMC sometimes receives donations from members with instructions that they are intended for a volunteer club unit. When this happens, AMC's Development Department notifies the Treasurer, Manager, and/or Chairperson of the volunteer club unit with details of the gift. For funds to be deposited in general operating accounts, an internal request for payment is generated by appropriate AMC staff and a check is sent to the Treasurer.

Monetary Gifts and Donations Received by Volunteer Club Units

- All gifts above \$75, including items that may be contributed in support of a wish list, need to be sent through the Development Office to be recognized as a charitable gift.
- All gifts need to be gifted to "Appalachian Mountain Club" or "AMC".
- There should be an accompanying letter indicating intent of the gift but it cannot be 'restricted' unless that has been pre-approved by the Vice President of Outdoor Operations or the Vice President of Resources.

- Any gift above \$10,000 needs to be pre-approved by the Vice President of Outdoor Operations or Vice President of Resources before being accepted.
- No general solicitations will be made seeking gifts; any 'campaign' must be pre-approved in advance by the Vice President of Outdoor Operations and the Vice President of Resources.
- Potential targeted needs to be covered by gifts should be reviewed in advance with the Vice President of Outdoor Operations and the Vice President of Resources.

Donations of Gear or other property to Volunteer Club Units

Volunteer Club Units can accept gifts of gear or other property; indeed sometimes these gifts arrive without prior notification. Any such gifts, particularly of gear ought to be assessed for safety considerations. In general, Volunteer Club Units should exercise considerable caution before reusing gear which is predominantly used to protect safety such as PFDs, helmets, some climbing gear, etc. Volunteer Club Units that agree to accept gear or other property should know the following:

- AMC qualifies as a tax-deductible organization.
- AMC cannot put a value on the “gift-in-kind” donation. We will provide a tax acknowledgement, if requested, noting the date of the gift including any details we have about the item(s) and intended use.
- The donor will be able to place a value on the item(s) for their taxes.
- In order to receive a letter to be used for tax purposes, please send details to AMC’s Assistant Director of Development, Stephanie Schiele, sschiele@outdoors.org.

Solicitation of Funds by Chapters and Camps

AMC’s Development Department employs professional fundraisers and grant writers who work to raise money for the club’s operations as well as for specific projects. Volunteer club units should not raise funds or receive grants from outside sources. If opportunities for fundraising or receipt of grants do arise, volunteer club units must consult with AMC’s Development staff to create a plan of action whereby we make the most of the club’s opportunities and expertise.

Fundraising Guidance – Excerpt from AMC’s Operating Rules. Section C. Paragraph 8.

Prior written approval from the Vice President of Resources or her/his designee is required for any of the following:

- (a) A general mailing to a chapter membership for the solicitation of funds.
- (b) Any monetary solicitation of outside organizations (corporations, charitable organizations, foundations, etc.), government agencies or private individuals.
- (c) Acceptance of large gifts - monetary or otherwise.

Volunteer club units may engage in small scale fundraising (less than \$1,000) for local AMC projects and purposes without such prior written approval.

Donations to Outside Organizations (established 2011): The AMC is required to strictly follow the rules for a 501(c)3 non-profit. In order to comply with these rules, any donation with a value in excess of \$250 intended for an organization outside the Appalachian Mountain Club by any Appalachian Mountain Club entity must be approved in advance and in writing by the Chief Executive Officer or the Chief Financial Officer, or his or her designee. Volunteer Club Units are asked to complete the AMC Volunteer Club Unit Funds External Transfer Proposal Form (Appendix 4) and return it to the Director of Volunteer Relations. Please allow at least 10 business days for processing.

VIII. FIXED ASSETS/PROPERTY AND EQUIPMENT and DEPRECIATION EXPENSE

Property and equipment (also known as Fixed Assets) commonly held by volunteer club units may include:

- Land used as a building site not subject to depreciation
- Land improvements, buildings, and building improvements, equipment, furniture and office equipment, motor vehicles, and similar depreciable assets
- Improvements to leased property
- Recreational equipment including kayaks, backpacks, helmets, etc.
- Trail Maintenance equipment such as tools, safety gear, and storage shed

AMC’s policy is to capitalize all fixed assets with a value over \$5,000 and where the life expectancy is three years or more according to the depreciation schedule below. Everything less than \$5,000 or with a shorter life expectancy should be expensed in the year in which it is purchased. Please itemize any purchases of fixed assets to be capitalized and provide copies of the supporting documents with your annual audit package. AMC’s Finance Department does the depreciation entry for all fixed assets.

Determination of Value

The value of an asset should include all the costs incurred to place those assets in use, for example, the purchase price plus any shipping charges or taxes, plus any installation costs. When an asset is created, such as erecting a building, the value will be the total payments made to the contractor plus any other costs associated with the construction. Movable equipment that may be installed in the building, such as a stove, is treated separately, but will also be capitalized if it meets the criteria above.

Depreciation Schedule/Amortization period

Depreciation is defined as a “systematic and rational” process for allocating the cost of using up an assets service potential or economic benefit over the assets useful economic life.

Every Volunteer Camp and Cabin must provide funds for the renovation and/or replacement of major components or for the entire structure as may be necessary. In order to have adequate funds available when they are needed, it’s important for the facility to charge users of the facility rates that cover not only the normal operating costs of the facility, such as utilities, property taxes and maintenance, but also provide for capital asset replacement.

Nancy Grant, AMC’s Volunteer Camp and Cabin Director, will provide each Volunteer Camp and Cabin with an amount of depreciation for the facility’s assets each year, calculated using the depreciation schedule below, as the minimum amount to set aside. The funds thus accumulated each year should be invested according to the policies discussed below.

AMC uses the following schedule to depreciate assets:

<u>Years</u>	<u>Item</u>
3	Computers, Electronics, projectors
5	General equipment, carpeting, canoes, furnishings and fixtures, vehicles, computer software
10	Outdoor structures (Water systems, plumbing, solar units, tent platforms)
15	Building improvements, septic systems
40	New buildings

Records

A depreciation schedule should be created for all of your assets and listed on a spreadsheet with column headings in the following order:

description of asset	asset value	amortization period	depreciation calculated	accumulated depreciation
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Once the asset value has been fully recovered, then depreciation is no longer calculated. A copy of this depreciation schedule should be included each year as part of the audit package sent to the Finance Office. Permanent records should also be kept on how the original asset values were established.

IX. INSURANCE FOR VOLUNTEER CLUB UNITS

The Club maintains comprehensive property and liability insurance that insures against loss or damage by fire and other casualty or risks customarily contemplated by the activities of AMC, inclusive of volunteer club units. **If a loss or potential loss, or claim, arises, the Chairperson and/or Treasurer should immediately notify Nancy Grant (ngrant@outdoors.org) the Volunteer Camps and Cabins Director.**

AMC property in the possession of a volunteer club unit is covered for loss under the AMC's insurance policies after a deductible of \$5,000 per loss. The first \$5,000 is the responsibility of the club unit incurring the loss. In order for property to be covered, the Finance Office must have an annually updated listing of all property valued in excess of \$5,000, including the estimated value of each asset. This up-to-date listing is to be submitted as part of the annual audit requirement package of information.

Each Camp and Chapter will be billed for its cost of insurance during the fall. The individual Camp and Chapter cost of insurance will be determined by:

- the values of specific Camp and Chapter property itemized in the Club's insurance policies such as facilities & vehicles;
- an allocation of cost of the various liability insurance coverages applicable to volunteer club units such as liability, umbrella, directors and officers, and sexual misconduct.
- insurance invoices to Volunteer Club Units will be sent in June and are due within 30 days

X. CERTIFICATES OF INSURANCE

Volunteer Club Units may be asked by entities they work with to provide Certificates of Insurance (COIs) when planning events, programs or the like. The average turnaround time to get a Certificate of Insurance from our insurance company is 7-10 days. The information that we need to process for a Certificate of Insurance are:

- Activity Leader's name, phone number, and e-mail address
- Name and complete address of facility/site requiring Certificate of Insurance
- Contact person at facility, email, phone number, and FAX number, example:
Jane Smith
Program Manager, YMCA Boston
316 Huntington Ave, Boston, MA 02115
Jsmith@yahoo.com
Phone: (617) 555-5555; Fax: (617) 555-5556
- Exact Dates of use
- Activity taking place requiring the COI

Please e-mail this information to:

Susannah Hatch, AMC Volunteer Coordinator, shatch@outdoors.org

XII. CAMPS – OVERHEAD AND PUBLIC SERVICE FEE

The Overhead and Public Service Fee helps offset the costs of support required by volunteer managed facilities from the larger Club. Last amended in 1996, camps contribute the overhead and public service fee based upon the prior years gross revenues derived from operations for food, lodging, interest, rental, and other miscellaneous income. Revenues specifically excluded include gifts and contributions, OTC, room and meals tax and any funds specifically collected to offset the overhead and public service fee. The full service camps (August, Cold River, Echo Lake and Three Mile Island) contribute at a rate of 15% of the net calculated revenues, while smaller facilities (Knubble Bay/Beal Island, Fire Island, Harvard Cabin, Northwest Cabin, Ponkapoag, & Noble View) contribute to the overhead and public service fee at the rate of 5%. Invoices to Camps for the overhead and public service fee will be sent in June and are due within 30 days