

Basic Business Information – Florida North

I. Possible Bank Account Process

1. Start at www.sunbiz.org and fill out the online forms for “Florida Non-Profit”

Necessary information: What name you will use, a street address (not a PO Box), email, phone number, three names/addresses of people willing to be a “Director,” one person willing to be a Registered Agent, short statement of purpose, when/how you elect Directors. There are some choices to be made and can be discussed in the group ahead of time.

Additional information: *Sample statement of purpose:* XYZ AFG provides meetings and literature to help friends and family members of problem drinkers. The corporation does not do any political or other business, it is strictly educational about the family disease of alcoholism

Sample “manner in which directors are elected”: Elected for a three year term at the last business meeting

Filling out these online forms creates a non-profit corporation and simple Articles of Incorporation. This organization is then listed on the State of Florida website which is a requirement of the banks.

2. Wait to receive the email from the State of FL saying the corporation had been completed. In that email there is a link to the IRS for an EIN.

Additional information: there is no requirement to continue on to the process of forming a 501(c)3 and there is no requirement for filing tax documents if income is lower than a particular range (stated on the sunbiz.org form). The person filling out the EIN request has to include their name, address and SSN but it is not associated with the account – it is only to ensure that the person is a documented individual.

3. Click the link, fill in the form, immediately receive the EIN and print out that page.

4. Get a one-page document called "Minutes" from the group or District.

Specific information: we used a one page letter titled “Minutes” in which we designated the two people who were to open a bank account on behalf of the group. It was signed by the GR.

5. Take the Minutes, the Articles and the IRS letter to the Bank. The bank will look up the information on sunbiz.org and you should be able to open a commercial account in a few minutes.

II. Insurance information for Groups and Districts in Florida North

Here is a link to our Area Website (www.AFGArea9.org) where we keep the background and recommendations from our Task Force on Insurance Liability Needs and Issues.

https://www.afgarea9.org/uploads/4/3/4/9/43490087/2015-08_insurancetaskforce.pdf