

Camp CoHoLo
Children's Cancer Camps of Nebraska
Compliance with BBB Wise Giving Alliance Charity Standards
Prepared March 2007

The national Better Business Bureau, as well as its local chapters, support integrity in both for-profit and non-profit operations. To encourage continued support of charitable organizations, the BBB Wise Giving Alliance (www.give.org) was formed in 2001 to collect and distribute information on non-profit organizations that solicit nationally. While Camp CoHoLo is very much a local charity, the BBB Wise Giving Alliance also established twenty Charity Standards that the Alliance encourages charities, whether national or local, to follow. Camp CoHoLo's compliance with the twenty Charity Standards is listed below.

1. A board of directors that provides adequate oversight of the charity's operations and its staff.

The Camp CoHoLo Board of Directors meets regularly to review the minutes and activities of the Operations Committee, a collection of volunteers headed by the Camp Director that is responsible for planning and running the annual camp. The Camp Director attends each Board meeting, and regular agenda items include reports on operational, public relations, fundraising, finance and legal issues.

The Chief Financial Officer prepares quarterly financial statements and reviews all receipts and disbursements prior to preparing his report for the Board meeting, and the Board devotes the majority of the joint Board/Operations Committee meeting in October to reviewing the successes and setbacks of the camp held the previous July. The Board reviews summaries of the parent/camper evaluations and volunteer evaluations to determine if policy and/or staffing changes are required.

The Board president and several other Board members visit the camp at least once each year to provide operational oversight, meet with volunteers and interact with the children. Their observations are also reported at the joint meeting in October.

2. A board of directors with a minimum of five voting members.

According to the attached Bylaws for the Children's Cancer Camps of Nebraska, the Board of Directors shall consist of not less than eleven nor more than seventeen directors. As of January 1, 2007, there are seventeen Board members.

3. A minimum of three evenly spaced meetings per year of the full governing body with a majority in attendance, with face-to-face participation.

Consistent with the bylaws, the Board of Directors meets each year in January, March, May, July and October. The meeting dates are scheduled to facilitate planning for and review of the camp held each year in late July.

4. Not more than one or 10% (whichever is greater) directly or indirectly compensated person(s) serving as voting member(s) of the board. Compensated members shall not serve as the board's chair or treasurer.

Camp CoHoLo does not compensate any individuals, directly or indirectly, for their efforts to support the mission of Camp CoHoLo. There are no paid staff members of Camp CoHoLo.

5. No transaction(s) in which any board or staff members have material conflicting interests with the charity resulting from any relationship or business affiliation.

All material transactions of Camp CoHoLo are reviewed at the Board level. In many instances, transactions are executed with the assistance of Board members to allow Camp CoHoLo to acquire products or services at a deep discount compared to market prices. For example, a Board member arranged for the printing of Camp CoHoLo brochures using a printing company that provided a discount of approximately 80% off retail prices.

There have been two areas of potential conflict of interest in the past five years, although the Board reviewed both issues and determined there was no conflict. In the first situation, the fundraising committee chairperson invested excess funds, after Board approval, in mutual funds in Camp CoHoLo's name using his stockbroker's license. The chairperson waived any commission on this and subsequent investment transactions. In the second situation, the CFO approved the purchase of a certificate of deposit, at advertised rates and consistent with general market conditions, at a bank where the Board President is employed as the bank president. This transaction was also approved by the Board.

6. Have a board policy of assessing, no less than every two years, the organization's performance and effectiveness and determining future actions required to achieve its mission.

Because the mission of Camp CoHoLo revolves around the effective operation of the annual camp, the Board of Directors is exceptionally focused on reviewing the performance of this event. As noted in the response to Standard 1 above, the Board of Directors devotes its October meeting to reviewing camp operations, both subjectively (observations by Operations Committee and Board visitors) and objectively (evaluations from campers, parents and cabin counselors). Operational changes and refinements are generally proposed and quickly affirmed at this meeting.

7. Submit to the organization's governing body, for its approval, a written report that outlines the results of the aforementioned performance and effectiveness assessment and recommendation for future actions.

Although the Board of Directors and Operations Committee do perform these steps, a written report summarizing the evaluation and recommendations is currently not prepared. The Board of Directors intends to implement this Standard following the July 2005 camp.

8. Spend at least 65% of its total expenses on program activities.

Formula for Standard 8:
$$\frac{\text{Total Program Service Expenses } (\$48,669)}{\text{Total Expenses } (\$53,749)} = 91\% \text{ in } 2006$$

Formula for Standard 8:
$$\frac{\text{Total Program Service Expenses } (\$33,952)}{\text{Total Expenses } (\$36,538)} = 93\% \text{ in } 2005$$

The ratio was 94% for both 2004 and 2003. For the years 2003 – 2006, the average ratio was 92% of total expenses.

9. Spend no more than 35% of related contributions on fund raising.

Formula for Standard 9:
$$\frac{\text{Total fundraising expenses } (\$1,405)}{\text{Total related contributions } (\$53,749)} = 3\% \text{ in } 2006$$

Formula for Standard 9:
$$\frac{\text{Total fundraising expenses } (\$200)}{\text{Total related contributions } (\$36,538)} = 1\% \text{ in } 2005$$

The ratio was 1% and 0%, respectively, in 2004 and 2003. For the years 2003 – 2006, the average ratio was 1% of total donations.

10. Avoid accumulating funds that could be used for current program activities. To meet this standard, the charity's unrestricted net assets available for use should not be more than three times the size of the past year's expenses or three times the size of the current year's budget, whichever is higher.

The Board of Directors hopes to establish an endowment fund to support the long-term viability of Camp CoHoLo and to expand the number of children it can serve. In particular, the Board of Directors is exploring the possibility of launching a camp for the siblings of children with cancer and blood disorders. The margin of receipts over expenses has ranged from a negative \$6,507 to a positive \$33,849 over the past five years, with an average annual surplus of \$18,318. These surpluses, combined with reasonable investment returns, have allowed the fund balance to increase from \$146,162 at September 30, 2004 to \$240,645 at September 30, 2006.

The total expenses for fiscal year 2006 were \$53,749, so three years of expenses would equal \$161,247. The BBB Standard indicates that the charity's unrestricted assets should be no more than three year's expenses. However, since the Board of Directors is attempting to establish a restricted endowment fund to support Camp CoHoLo, this excess balance of unrestricted funds is expected to be a short-term situation.

11. Make available to all, on request, complete annual financial statements prepared in accordance with generally accepted accounting principles.

Camp CoHoLo provides annual financial statements and annual tax returns to all persons and organizations requesting such information. The annual financial statements and tax returns are prepared by the Chief Financial Officer, who previously practiced as a certified public accountant.

12. Include in the financial statements a breakdown of expenses (e.g., salaries, travel, postage, etc.) that shows what portion of these expenses was allocated to program, fund raising and administrative activities.

The financial statements for Camp CoHoLo, summarized in the Annual Report, adhere to this Standard.

13. Accurately report the charity's expenses, including any joint cost allocations, in its financial statements.

Camp CoHoLo's expenses are accurately reflected in the Annual Report posted at www.campcoholo.com.

14. Have a board-approved budget for its current fiscal year, outlining projected expenses for major program categories, fund raising and administration.

The Operations Committee submits an annual budget for approval by the Board of Directors at the annual October joint meeting.

15. Have solicitations and informational materials, distributed by any means, that are accurate, truthful and not misleading, both in whole and in part.

The primary Camp CoHoLo brochure, distributed to potential campers, volunteers and donors, truthfully represents the charity and its operations. Camp CoHoLo rarely sends solicitations for donations.

16. Have an annual report available to all, on request, that includes:

- (a) the organization's mission statement;**
- (b) a summary of the past year's program service accomplishments;**
- (c) a roster of the officers and members of the board of directors;**
- (d) financial information that includes;**
- (e) total income for the past fiscal year;**
- (f) expenses in the same program, fund raising and administrative categories as in the financial statements, and**

(g) ending net assets.

The Annual Report for Camp CoHoLo is posted on the charity's official website at www.campcoholo.com.

17. Include on any charity websites that solicit contributions, the same information that is recommended for annual reports, as well as the mailing address of the charity and electronic access to its most recent IRS Form 990.

The 2006 annual report was added to www.campcoholo.com in late March 2007. An electronic version of the IRS Form 990 for the fiscal year ended September 30, 2006 was also posted to the website in March 2007.

18. Address privacy concerns of donors by

- a. **providing in written appeals, at least annually, a means (e.g., such as a check-off box) for both new and continuing donors to inform the charity if they do not want their name and address shared outside the organization, and**
- b. **providing a clear, prominent and easily accessible privacy policy on any of its websites that tells visitors:**
 - i. **what information, if any, is being collected about them by the charity and how this information will be used;**
 - ii. **how to contact the charity to review personal information collected and request corrections;**
 - iii. **how to inform the charity (e.g., a check-off box) that the visitor does not wish his/her personal information to be shared outside the organization, and**
 - iv. **what security measures the charity has in place to protect personal information.**

Camp CoHoLo does not perform annual appeals to donors, and does not actively re-solicit former donors for additional contributions. However, the website at www.campcoholo.com has been revised to include the information summarized in Standard 18b. Donor information is maintained on an Excel spreadsheet by the CFO and cannot be accessed remotely.

19. Clearly disclose how the charity benefits from the sale of products or services (i.e., cause-related marketing) that state or imply that a charity will benefit from a consumer sale or transaction. Such promotions should disclose, at the point of solicitation:

- (a) **The actual or anticipated portion of the purchase price that will benefit the charity (e.g., 5 cents will be contributed to ABC charity for every XYZ company product sold);**
- (b) **The duration of the campaign (e.g., the month of October);**
- (c) **Any maximum or guaranteed minimum contribution amount (e.g., up to a maximum of \$200,000).**

Camp CoHoLo does not engage in any type of fundraising solicitations or product sales that would require such disclosure.

20. Respond promptly to and act on complaints brought to its attention by the BBB Wise Giving Alliance and/or local Better Business Bureau about fund raising practices, privacy policy violations and/or other issues.

The Board of Directors, Operations Committee and volunteers of Camp CoHoLo are committed to pursuing the Camp CoHoLo mission and goals in an ethical manner. If a complaint was received, the Board of Directors would respond in a manner consistent with the ideals of the Better Business Bureau.

Camp CoHoLo was honored by the BBB Serving Nebraska, Southwestern Iowa and South Dakota with an Integrity Award in May 2005 in recognition of its service to children.