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March 12, 2009

Welcome to NCJW leadership!

As an NCJW Section leader you will work to move NCJW's vital mission forward in effective and powerful ways. Your role as a section leader is critical; you ensure that NCJW remains at the forefront of social change and continues to be *the* place for like-minded thinkers and doers to come together to make a difference in your community, in the nation, and in the world.

We are confident that your tenure will be filled with experiences that are interesting, stimulating, and often challenging. Along with other NCJW volunteers and staff, we will do our best to provide you with the programmatic tools and information you need to lead your section in its efforts to champion these causes.

The NCJW Manual for Leaders contains much of the nuts and bolts information you will need to run your section — such as a description of the structure of NCJW, suggestions on how to create a section budget, and a comprehensive overview of resources available to sections from NCJW. From time to time we will send updates and additions for this manual; look for them in your email inbox. You may also find this guide online at www.ncjw.org.

For new leaders especially, it is recommended that you take the time to read through this manual in order to acquaint yourself with your position and the resources that are available to you. Also, please share this guide with others in your section who would find this information useful.

Finally, I want to thank all the volunteers who contributed their time and knowledge to the Manual for Leaders and for understanding the value of compiling and providing this material to our leaders.

We look forward to working with you as we build our organization's ability to meet its important mission. May we go from strength to strength as we strengthen each other. Thank you for your dedication to NCJW!

Warmly,

Nancy Ratzan
NCJW President

A FAITH IN THE FUTURE.

A BELIEF IN ACTION.®

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YOUR FIRST TEN STEPS AS AN NCJW SECTION LEADER

Welcome to NCJW leadership. Before reading this manual, we suggest that you take the following steps to familiarize yourself with your role and NCJW:

1. Send your updated contact information, including your title, the name of the section you are leading, mailing address, and working email address to action@ncjw.org.
2. Review NCJW Bylaws and Policies and Procedures.
3. Review your section's finances, bylaws, and Articles of Incorporation.
4. Contact NCJW's DC office to verify whether your state has an SPA. If it does, contact her and let her know who you are. For more information on how to contact your state's SPA, email action@ncjw.org.
5. Ensure that your section has all the appropriate financial and legal documents in order with the federal and state governments. Make sure that the proper 990 has been filed with the IRS, that your state tax exemption certificate is current, and that any other state requirements have been fulfilled. Remember, state law governing nonprofits vary, so you will have to check with your secretary of state or state's attorney general to guarantee that your section has and is filing all appropriate documents.

This is also a good time to make sure that the proper signatures are filed with the bank.

6. Ensure that the NCJW, Inc. has the copies of the previous year-end financial data from your section. Email action@ncjw.org if you are not sure if NCJW, Inc. has this required information
7. Review the NCJW resources provided to you. In addition to this binder and the documents contained within it, it may be helpful to read NCJW advocacy kits (like the Promote the Vote, Protect the Vote guide and the Plan A Grassroots Toolkit), promotional and informational materials on current NCJW programs (such as NCJW in Action mailers, brochures, and press releases), the NCJW Branding Initiative Kit, and recent articles from the *NCJW Journal*. All of these resources are available on the NCJW website, www.ncjw.org in the "Section Resources" area. This area and the pages contained within it are not password protected and are prominently displayed and easily accessible from the site's homepage.

8. Read recent correspondences from your section to your membership and from NCJW to your section. Survey any recent section agendas, meeting minutes, and reports (available from the secretary of your section). If you think you are missing any correspondences from NCJW, email action@ncjw.org and we will be sure to send them to you.
9. Introduce yourself to your membership, to your coalition partners, and to strategic community members through press releases, an announcement in your bulletin, or a section event.
10. Sign up for Section Talk – a listserv for section leaders – by contacting action@ncjw.org. A sign up form is included in the “Forms & Samples” portion of this guide.

A QUICK OVERVIEW OF NCJW

Who We Are

NCJW is a volunteer organization comprised of several types of constituent groups – members, sections, affinity groups, and more – across the nation. NCJW and all of its affiliates constitute a national, nonprofit organization and share the following mission:

The National Council of Jewish Women (NCJW) is a grassroots organization of volunteers and advocates who turn progressive ideals into action. Inspired by Jewish values, NCJW strives for social justice by improving the quality of life for women, children, and families and by safeguarding individual rights and freedoms.

This mission drives all the work of NCJW and is informed by our priorities and resolutions. For your convenience, the priorities and resolutions brochure is included in this guide and available online at www.ncjw.org.

Our Start

In 1891, Hannah G. Solomon was asked to organize the participation of Jewish women for the upcoming Chicago World's Fair. When Hannah and her recruits discovered they were expected to perform hostess duties, they refused and planned a revolutionary women's forum instead. Convening in 1893 at the World Parliament of Religions, these courageous Jewish women from throughout the country changed the role of women and the nature of volunteerism forever by founding the National Council of Jewish Women.

Since the 19th Century, NCJW has realized its mission with pioneering programs and initiatives that honor and protect freedom, individual rights, and civil liberties, as well as through service projects that benefit local communities. Our proud history tells a wonderful story that, as a section leader, is worth sharing with members, prospective members, and the general public. As you get started, consider incorporating appropriate segments of the NCJW's historical information into your presentations for membership, fundraising, public relations, advocacy and community action.

You can find a complete timeline dated from 1893 by visiting www.ncjw.org.

NCJW Offices

NCJW has three offices – one in New York, one in Washington, DC, and one in Israel. Each of these offices performs specific functions and is staffed by paid employees. The following details the general purpose of each office:

NCJW Headquarters, New York, New York

NCJW's headquarters is the administrative base of the organization. It is here that we organize many NCJW events, provide strategic direction and oversight for the website (www.ncjw.org), support to section leaders and staff, manage the day-to-day financial undertakings of the national organization including program support and per capita, and coordinate development strategies and donor relations for NCJW.

NCJW Washington Office

The NCJW Washington Office is the heart of advocacy and action for NCJW. National lobbying, advocacy guides, NCJW programs, election-related activities, and grassroots networks are supported, vetted, and approved here. Our Washington office also coordinates the triennial Washington Institute.

NCJW Israel Office

All NCJW Israel-based activities, including the Israel Granting program, are based out of our Israel Office. The director of that office participates in critical meetings and events with coalition partners, and keeps the organization and its membership abreast of current issues and events in Israel.

NCJW Sections

There are over 100 NCJW sections in over 500 communities throughout the United States that range in size from very small to very large – some of our sections even have over a thousand! NCJW sections and their constituents address the needs of women, children, and families, and safeguard individual rights and freedoms at the local level by identifying distinct challenges in their home communities, developing responses, actively engaging in community service projects, and delivering support and strength from coast to coast.

NCJW Sections are chartered by NCJW, Inc. and must adhere to the legal relationship between both entities as outlined in NCJW's Bylaws, Policies, and Procedures (all are included in this guide).

Sections are also governed by their own Articles of Incorporation – in compliance with the requirements of their individual states – and adopt their own bylaws (which must not conflict with the bylaws of NCJW, Inc.).

Each section, like yours, has a board of directors and officers. Some are large enough that they also have their own staff that helps run the day-to-day operations of the section.

A Note on Section Branches

A branch is a subgroup of a section whose members are considered by NCJW, Inc. to be part of the parent section. Branches, like sections, often have their own leadership structure, but report back to and affiliate with the parent section. Rules governing branches can be found in individual section bylaws.

Branches are typically created to serve section members that share a common interest, or to recruit and retain members with similar needs. Some examples of how sections use branches to attract particular members include nighttime, young women's, advocacy, and daytime branches.

NCJW Volunteer Leaders

NCJW has a variety of roles for volunteer leaders, ranging from section committee chairs to the president of NCJW, Inc. Every three years at our national convention, NCJW members elect a new board of directors. The president of NCJW appoints other national leadership positions, such as commissioners, committee members, and state public affairs chairs.

Most NCJW, Inc. board members and leaders are women like you who started as members of their local sections.

NCJW Officers

NCJW has seven elected officers. They include the president, three vice presidents, treasurer, assistant treasurer, and recording secretary. For details on the duties of NCJW officers, consult Article VI of the NCJW Bylaws.

NCJW Board of Directors

The NCJW Board of Directors consists of the officers previously listed plus 19–22 elected directors and the immediate past president. The board is responsible for setting the policy and direction of the organization to ensure it meets its mission. Its fiduciary responsibilities include overseeing the NCJW budget and reviewing investments. In addition, board members serve on committees to accomplish organizational goals. Board members often serve as workshop leaders at national and at section events.

NCJW Commissioners

Who is a commissioner?

Commissioners are former section leaders who bring their knowledge and experience to the next level within the NCJW, Inc. leadership structure. The president of NCJW appoints an initial group of commissioners at the start of the triennium, and new commissioners are added as needed on a yearly basis.

What do commissioners do?

Each commissioner is assigned a group of sections and serves as an essential link between those sections and NCJW, Inc. through a number of planned calls throughout the year. Their primary role is to inform, mentor, encourage, and support the section leaders with whom they work. Commissioners may serve as visitors for sections, and assist NCJW, Inc. in providing more effective resources to sections. Section presidents/primary sections leaders are notified in late summer of who has been assigned as their commissioner for the year.

NCJW State Public Affairs Chairs (SPAs) and the SPA Network

Who is a State Public Affairs Chair?

An SPA, State Public Affairs chair, is an NCJW volunteer appointed by the president of NCJW, Inc. to monitor public policy in her state and to represent NCJW to state policy makers. In some states, co-SPA chairs and/or Vice Chairs are appointed as well. Further, some states establish an SPA committee, comprised of the SPA, any vice or co-SPAs, section VPs of advocacy, and section leaders or members who are interested in advocacy.

What do SPAs do?

SPAs coordinate public policy efforts at the state level. NCJW's SPA chairs are responsible for communicating regularly with sections about the latest information on state and federal legislation of concern to NCJW. SPAs also represent NCJW on state coalitions, act as resources for federal issues, and serve as general advocacy resources to sections. At times, an SPA may offer testimony to state legislatures on NCJW priority issues.

At Washington Institute, SPAs often serve as the state delegation leader. All nationally appointed SPAs have full voting rights as NCJW leaders at Convention and other voting meetings of NCJW, Inc.

The number of SPAs may vary within any given year. To find out if your state has an SPA, and if so, her name, look in your NCJW directory or call the Washington Office at 202 296 2588 or visit www.ncjw.org.

What is the purpose of the SPA network?

The State Public Affairs network plays a vital role in supporting NCJW's mission by serving as key contacts and advocacy leaders in their state. This unique network allows NCJW to speak out and take action on local issues of concern, provides an important key contact to a state's congressional delegation on federal legislation, and coordinates grassroots advocacy by sections and members in the states.

What is the SPA Committee?

In states where there are multiple SPAs, an SPA committee is often formed of representatives from each section in that state as well as other interested NCJW advocates. The committee is the only official statewide public policy body of NCJW, and may work in coalition or in partnership with any constituent group of a national organization with which NCJW is already affiliated (or with other groups, with prior approval of NCJW, Inc.). The SPAs chair the committee and guide its actions.

The SPA committee may endorse or oppose legislation on the state level as long as it aligns with NCJW resolutions. It is recommended that the NCJW Washington office be consulted prior to making such decisions. The committee may also sign-on to amicus curiae briefs in court cases related to NCJW's issues if prior approval is granted by NCJW, Inc.

How is the work of the SPA supported?

SPAs are required to submit an annual budget for approval by NCJW, Inc. According to NCJW's Policies and Procedures, the budget shall be financed by a per capita tax of no more than \$1.00 from applicable sections. If this per capita is insufficient to cover the costs of the SPA's activities, accounted for in the budget, NCJW, Inc. may provide additional funding. The SPA budget may include travel to NCJW events at which SPA training is offered.

NCJW Section Primary Leaders

As a president or primary leader of an NCJW section, you will wear many hats. Your section will look to you for strategic guidance for broadening NCJW's impact within your community, and for fostering an environment where members feel welcome, respected, and invested.

Typically, section presidents or primary leaders oversee the following:

Section Organization	Governance
Membership	Elections
Program	Training
Finances	Section Events
Meetings	Fundraising
Community Service	Public Policy Activities

However, as a leader, you are not the singular representative or lone advocate (nor should you be!) for your constituency or your community. Together with your section's board of directors, committees, and members you will work to accomplish the business of your section and the goals of NCJW.

You are also part of a larger network of NCJW volunteers, supporters, and staff across the country. This network will serve to welcome you and support you as you accomplish your role as a leader.

THE NCJW SECTION RELATIONSHIP

NCJW, Inc. and its sections have a mutual responsibility to one another. NCJW, Inc. brings programs, advocacy campaigns, printed and online resources, and organizational direction to its sections. Sections, in turn, help to support NCJW and its activities, carry out the NCJW mission, increase visibility to NCJW issues and action, and provide a national platform for the NCJW agenda. NCJW and sections work symbiotically to generate ideas that are taken on by the whole organization – including other sections – that promote NCJW’s mission.

Legally speaking, NCJW, Inc. is the parent organization of all NCJW affiliations; officially, they are considered “subordinate” components by the IRS. Sections agree to adhere to NCJW bylaws, policies, and procedures while also conforming to state and federal rules and regulations.

NCJW, Inc. charters a section according to the rules set forth in the organization’s Policies and Procedures, included with this manual. Though sections are individually incorporated in their individual states and apply for any state permits, tax exemption certificates, and more, NCJW, Inc.’s group exemption from the IRS extends to all sections and provides them with their 501(c)3 status. If you need a copy of this letter, email action@ncjw.org.

General Information on Section Legal Compliance

NCJW, Inc. and its sections are considered 501(c)3 organizations by the IRS.

Generally, only nonprofit organizations that are classified as 501(c)3 under the tax code are allowed to accept tax-deductible donations.¹

What It Means to be a 501(c)3 Organization

501(c)3 is the tax code for a nonprofit organization that is recognized as a charitable organization.

A 501(c)3 organization:

- ▶ Has a public service mission
- ▶ Has a governance structure that precludes self-interest and private financial gain
- ▶ Must put any surplus income back into the organization, in the fund balance
- ▶ Is legally organized as a not-for-profit charitable corporation
- ▶ Is exempt from paying federal tax
- ▶ Can legally accept tax deductible gifts
- ▶ May not participate in any campaign activity for or against political candidates
- ▶ Is restricted in how much political and legislative (lobbying) activities it can conduct

¹ There are two exceptions to this rule: 501 (c)4 organizations that are either a volunteer fire departments or veteran’s organizations with at least 90% of its membership consisting of war veterans can also accept tax-deductible donations.

A 501(c)3 is NOT:

- ▶ An organization that was set up to make a profit but is fails to do so
- ▶ An informal gathering of people who have banded together to serve some public good, but who have not incorporated as a 501(c)3 organization with federal and state authorities
- ▶ An organization recognized as nonprofit by the IRS but does not serve the good of the public-at-large (for example trade associations, labor unions, country clubs, and fraternal organizations)

Internal Revenue Service Regulations

Since NCJW sections are incorporated individually, sections must file – when required – all the necessary forms with the IRS, including the IRS Form 990, Form 990-EZ, or Form 990N by November 15 of every year.

The Form 990-N is a simple document that must be filled out online. Organizations that whose total gross receipts are normally less than \$25,000 are required to fill out this form. To access and file the Form 990-N, go to <http://www.irs.gov/charities/article/0,,id=169250,00.html>.

For more information on IRS regulations, go to page 18 of this manual and read through the section titled, “IRS Filing Requirements.”

State Regulations

A section should be incorporated under the laws of its state. State law varies state to state, so be sure to check with the appropriate office to ensure that your section is in compliance with state rules.

It is incumbent upon the section to be in accordance with and to keep up to date with the laws of its state. Failure to do so could result in a revocation of a section’s legal right to operate as a business.

NCJW Requirements for Sections

NCJW sections must adhere to the following:

Section Bylaws

All nonprofit organizations are governed by bylaws. NCJW Bylaws define the primary characteristics of the organization. They prescribe how the organization functions, and includes the basic rules of operation which cannot be changed without a vote of the membership.

Amendments to the national bylaws are voted on at a meeting or referendum by voting delegates. Though not required, sections should, like the national organization, update their bylaws every three years.

Sections are governed by their own Articles of Incorporation, in compliance with state law, and adopt their own bylaws as that are consistent with the bylaws of NCJW and all other official NCJW documents. Section bylaws and proposed amendments to section bylaws must be approved by the NCJW National Committee on Bylaws, Policies, and Procedures.

Policies and Procedures

The policies and procedures of NCJW guide the activities of the NCJW Board of Directors and the administration of the business of the organization. NCJW's official policies and procedures outline how the organization and sections do business and includes details on how individuals may organize new sections, affiliations, and more.

Sections may draft and implement their own policies and procedures, but they must not contradict those of NCJW, Inc.

Required Year-End Financial Documents

Currently, NCJW, Inc. requires sections to submit their completed IRS Form 990, Form 990EZ, or Form 990-N to NCJW, Inc. by January 15 of each year. Section leaders whose section's annual gross receipts that are less than \$25,000 must submit a copy of the year-end financial documents (such as a completed income statement) to NCJW also by January 15 of each year.

NCJW has launched a multi-year initiative to educate section leaders about compliance on a state and federal level, and to assist them in becoming compliant with the legal requirements. As part of this initiative, NCJW also requires that all sections most recent bylaws be on file. In the future, NCJW will require sections to submit other forms of key documents – watch for more information on this subject via email.

NCJW Programs

Part of NCJW's commitment to its constituents is to provide high-quality, comprehensive, mission-based programs that speak to our resolutions and address our strategic priorities. NCJW programs address the needs of women, children, and families everywhere and are engendered by the most pressing issues of the current political and social climate here and abroad.

For the most current materials focused on NCJW programs, visit www.ncjw.org or contact action@ncjw.org.

Current Domestic Initiatives

Plan A: NCJW's Campaign for Contraceptive Access

Launched June 2007, Plan A aims to secure and protect access to contraceptive information and health services for all, putting individuals through a combination of education and advocacy initiatives at the community, state, and national levels, back in control of their personal health decisions.

BenchMark: NCJW's Campaign to Save Roe

This initiative educates and mobilizes NCJW members, the Jewish community, and friends and allies everywhere to promote a federal bench with judges who support fundamental freedoms, including a woman's right to reproductive choice.

StoP: NCJW's Strategies to Prevent Domestic Violence

StoP aims to identify the root causes of domestic violence and to create comprehensive strategies to prevent domestic violence while supporting victims of abuse. StoP's grassroots network facilitates education and outreach to the Jewish community and the general public, as well as advocacy for policy and program changes at all levels of government and community action.

Promote the Vote, Protect the Vote

This initiative, launched in March 2008, aims to ensure that every eligible voter is able to vote and to ensure that every vote cast is counted.

Current Israel Initiatives

For more than 60 years, NCJW has been fostering education, empowering women, and bridging the gaps for Israel's most vulnerable women, children, and families. Groundbreaking initiatives have responded to the most pressing needs — creating a legacy of education and empowerment. By providing grants to fund opportunities for women of all religions and ethnicities to break out of the cycles of poverty, violence, and disempowerment, we are strengthening the lives of all Israelis and ensuring Israel's future.

The Israel Granting Program

The granting program encompasses the following NCJW funding initiatives in Israel:

- ▶ **Yad B' Yad: NCJW's Initiative to Nurture Knowledge**

Launched in 1998, the Yad B' Yad program grant program supports grassroots organizations serving at-risk children and families in Israel. Through Yad B'Yad, NCJW has funded hundreds of grants to foster positive and innovative learning environments for individuals of all backgrounds, and has supported programs that have empowered women, children, and their families in Israel.

► **Women to Women: NCJW's Empowerment Initiative**

In 2005, NCJW partnered with US/Israel Women to Women, an organization dedicated to supporting grassroots programs and advocacy efforts for women in Israel. Shortly following, NCJW initiated Women to Women: NCJW's Empowerment Initiative. This program supports

The Women and Gender Studies Program at Tel Aviv University

Established in 2001 with a \$1 million endowment by NCJW (which funded the program until 2006), this program educates and nurtures students to see the world through a gender lens and become agents of social change in Israel for years to come. This innovative program — the first bachelor degree-granting program of its kind in the Middle East — provides an interdisciplinary approach to teaching and research through over one hundred courses from the faculties of Law, Humanities, Art, and the Social Sciences.

NCJW Research Institute for Innovation in Education at Hebrew University (RIFIE)

Supports the development of educational programs in Israel to bridge societal gaps, in 1969 NCJW created the NCJW Research Institute for Innovation in Education (RIFIE) at Hebrew University, where researchers develop and facilitate innovative methods of education to meet the needs of immigrant and disadvantaged children and their families, promoting their integration into Israeli society. RIFIE's Home Instruction Program for Parents of Preschool Youngsters (HIPPY) won such acclaim by the Israeli government that it was implemented nationally in 1975, and has since been expanded to 167 international sites, including the US.

NCJW continues to fund programs at RIFIE through the RIFIE endowment. In the 2007 fiscal year, the RIFIE programs supported by NCJW included: "Gateway to the University," an educational program for talented high school students from Israel's lowest socio-economic segments, which provides special classes and activities to enable these students to advance to and succeed in Israeli universities, and "The Teen Girl's Project: Preparation of Girls for Service in the IDF," in partnership with the Yuval School-The Hebrew University Apprenticeship Program. This program identifies teenage girls that had been rejected from IDF army service, but still wish to experience IDF service and trains them for such service and independent adulthood.

SECTION FINANCES AND FISCAL COMPLIANCE

General Fiduciary Responsibilities of Your Section Board of Directors

The Board is the trustee of the organization and acts on behalf of its constituents, including service recipients, funders, members, the government, and taxpayers. The board has the principal responsibility for fulfillment of the organization's mission and the legal accountability for its operations. This means that as a group they are in charge of ensuring financial solvency of the organization.

The board should approve the policies for the effective, efficient, and cost-effective operation of the organization. The board should annually approve the organization's budget and assess the organization's financial performance in relation to the budget at least four times per year.

The board is responsible for the financial health of the organization and should actively participate in the fundraising process through members' financial support and active seeking of the support of others. As part of the annual budget process, the board should review the percentage of the organization's resources spent on program, administration, and fundraising.

Section Finances

To ensure that it adheres to the rules of the IRS and state laws, sections should keep detailed financial records of all of actual income and expenses. There are three types of financials that you should keep throughout the year:

1. **The Accounting Record** – The accounting record is also called the ledger or the books. It is updated continually as income is earned and as expenses are accrued and paid. The accounting record is essential to keeping track of your section's financial health. Be sure to keep all receipts filed in an orderly fashion so that it is always easy to keep track of this information!

Records should be kept as long as they could possibly be needed for tax purposes; typically for seven years. All financial records should be categorized into permanent records, employment tax records, records for non-tax purposes, records for tax purposes.

2. **The Balance Sheet** – Also called a statement of financial position, this record provides a snapshot of your section's financial health. It should be updated continually. An example balance sheet is included in the forms section of this book.
3. **The Income Statement** – This statement is a record of all the sales, expenses, and profit for a given period (e.g., a quarter or a financial year).

Though you can keep track of this important information by hand, there are programs that make this work easy for you. The easiest way to keep these records is through a computerized

program such as QuickBooks™ or Quicken™ or through one of the myriad open source accounting programs available for free on the web.

Section Reserves

Reserves are an amount of money that belongs to a section. Though reserves are not included in the blueprint of income and expenditures, they should be included as an addendum to your section's budget and itemized by specific instrument by which they are held (e.g. bank account, stocks, bonds, or CDs). It is advisable for sections to strive to maintain reserves amounts that will cover at least three months (25%) of annual operating expenses. If your section already has at least three months in reserves and is financially stable, consider investing the excess funds.

Reserve Excesses

Prudently invested income can provide a source of annual income in the form of interest and dividends; accumulated income from reserves in prosperous years is available in lean years to fulfill your commitments and to fund programs. Excess reserves may also be used to meet unfunded and unexpected organizational needs, to compensate in emergency situations, to make up a deficiency in fundraising campaigns, and as seed money for new projects. However, keep in mind that funds raised by a 501(c)3 organization, by regulation and by law, must be used primarily for tax-exempt purposes; rather, toward accomplishing our mission.

Using Reserve Excesses

If your section does decide to use these types of funds, keep in mind these best practices before spending any reserves:

- ▶ Section finance committees act to respond to a request or need from a relevant department or committee (i.e., budget subcommittee, development or community service committee)
- ▶ Section finance committee submits a financial recommendation to the section board (or executive committee as time dictates)
- ▶ Board of directors takes action or is notified of action by executive committee
- ▶ Calculate the reserve balance at the end of the current year and budget accordingly to replenish it

Section Budgets

The budget outlines your section's projected income and expenses for a financial year. Typically, a finance or budget committee would develop the budget, but this ultimately depends on the size of your section's board. If a committee is used to develop a budget, the process by which the committee is elected or appointed should be included in your section's bylaws.

A budget is a critical repository of information for every organization – more than just numbers; it is an important planning tool that you can use to control expenses, to effectively serve members, to support fundraising efforts, to make effective plans, to prioritize section

activities, and to fulfill your section's goals. It is a flexible document that can be reviewed throughout the year and that serves as blueprint of a section's priorities.

Before delving into making a budget, study the previous fiscal year's budget and finances. Take the time with your committee to assess your the previous fiscal year – compare your actual finances to what was budgeted and determine whether or not that budget fits the organization's needs.

Once you have evaluated your previous budget to determine the amount of cash that your section will need for the year (i.e. to remain liquid), it is time to make the budget.

Steps to Creating a Comprehensive Budget

1. **Make a timeline for creating a budget** – what follows is a suggested schedule for developing your section's budget, but budgeting should be considered a year-round, cyclical activity. Normally, a budget is reviewed on a quarterly basis and it is adjusted and fine tuned as the year progresses.

Sample Budget Timeline:

December/January: Review the previous year's budget. Determine what budget lines worked and those that will need to be adjusted for the coming fiscal year.

February: Your finance committee chair (typically the treasurer) should request projected financial data from all committee chairs for the coming fiscal year.

March: The finance committed drafts and refines a tentative budget.

April: The board reviews, further refines, and approves the budget for the next fiscal year.

April/May: Section members approve the proposed budget at the first general meeting.

2. **Create a revenue budget** – revenue includes any known (money you know you will receive in a given year from a pledged gift, multi-year grant, or other source) or estimated income (this can include estimated income from fundraisers, membership events, pledge drives, etc.) for the following year. This may include:

Membership dues
Sales of tribute cards & other items
Direct mail
Interest from reserves or other investments
Grants received from foundations
Endowments

Bequests
Income from fundraising events
Life membership reimbursement
Corporate and matching gifts
Stock transfers
Charitable gift annuities
Personal giving donations

Gifts of tangible goods and services

3. **Prepare an expense budget** – Expenses are the costs of planning, administering, and delivering services to the community. Some expenses include:

Community action projects	SPA dues
Service to members	Training
Program and event costs	Audits
Program support (programmatic expense that every section contributes to)	Administrative costs
	Per capita

There are two categories of expenses: **FIXED** and **VARIABLE**. If a section is deficit budgeting or having financial difficulty, variable expenses can be altered; rather, variable expenses are those that can be renegotiated or reallocated. For example, if you find that you section needs more cash, then there is room to cut costs from variable expenses (such as reducing programming, or cancelling a publication).

Fixed expenses include

Program support
Per capita
SPA dues
Contracts
Salaries
Marketing

Variable expense include

Administrative costs
Community action projects
Programs
Publications

4. **Prepare a complete budget** – if your section has a finance committee, be sure they review the budget before it goes through the approval process. Once completely reviewed, present the budget to the board for its vote of approval.
5. **Prepare a budget report** – a budget report compares actual earnings and expenditures to your budget. It is a good idea to monitor your budget every month.

For your convenience, a sample budget is included in this manual.

IRS Filing Requirements

As of November 15, 2007, the IRS adopted new filing requirements for nonprofit organizations. Beginning with fiscal year 2008, all tax-exempt organizations – including NCJW sections – are now required to file the Form 990, Form 990-EZ, or the Form 990-N.

All sections, regardless of size, must file some incarnation of the Form 990 with the IRS. NCJW does not file a group return.

Federal Employer Identification Number

In order to be covered by NCJW's group exemption status, every section must obtain a nine-digit Federal Employer Identification Number (FEIN). If you do not you're your section's FEIN or if you are unsure if your section has an FEIN, contact the Action Line at action@ncjw.org. If your section does not have an FEIN, procuring one is a simple process that may be done online or through your local or district IRS Office.

Incorporation

Though requirements vary from state to state, according to NCJW Bylaws, sections must be incorporated in their state. To verify that you are incorporated in your home state, contact your appropriate state agency.

The Form 990-N

Also referred to as the e-Postcard, the Form 990-N must be filed by sections whose annual gross receipts are normally (a good benchmark is a three-year average) less than \$25,000.

Gross receipts include all income earned and donated – contributions, interests, dividends, rents, program revenue, and gross proceeds from securities sales. In other words, gross receipts account for every dollar your section receives, without deduction of any costs or expenses. (Exception: gross receipts do not include member dues submitted to NCJW)

The e-Postcard must be filed electronically. There is no paper form. The IRS has made the e-Postcard available in an internet-based format, so no special software will be required. However, you will need a computer with internet access.

The first e-Postcards were due in 2008 for tax years ending on or after December 31, 2007. You cannot file the e-Postcard until after your year ends. The e-Postcard will be due every year by November 15.

The e-Postcard does not require extensive information. You will need to provide the following:

- ▶ Legal name of your section and mailing address for your section
- ▶ Name and address of a principal officer
- ▶ Employer identification number (EIN), also known as a Taxpayer Identification Number (TIN)
- ▶ Tax year end date
- ▶ Any other names the section uses (Doing Business As)
- ▶ Web site address if the section has one
- ▶ Confirmation that your section's annual gross receipts are normally \$25,000 or less
- ▶ If applicable, a statement that the section has terminated or is terminating

To file, visit the IRS website at <http://www.irs.gov/charities/article/0,,id=169250,00.html>

If you fail to file the e-Postcard for three consecutive years, the IRS will revoke your tax-exempt status. If your status is revoked, you will have to reapply for exemption and pay the related user fee. Therefore, it is very important that the IRS has your current address. If you believe the IRS has an incorrect address, you should complete and submit IRS Form 8822 Change of Address.

The Form 990-EZ

A section can file a Form 990-EZ if it has less than \$100,000 in gross receipts and less than \$250,000 in total assets at the end of the fiscal year.

The Form 990

If your section earns more than \$100,000 in gross receipts and has more than \$250,000 in total assets at the end of the fiscal year, then it must file a Form 990.

Section Gift Policies

Schedule M (Non Cash Contributions) of the new Form 990 asks whether you have a gift acceptance policy. Schedule M must be filed by organizations that either have received more than \$25,000 in non-cash contributions, or have received contributions of art, historical treasures, or similar assets, or qualified conservation contributions. Even if you are not required to complete this schedule, your section should consider adopting a gift acceptance policy.

A gift acceptance policy defines the types of gifts that your section may accept and the manner in which these gifts must be administered. For example, such policy may prevent your section from accepting a contribution of real property without vetting it for environmental issues. It may also prevent the acceptance of a gift subject to costly and burdensome restrictions without careful deliberation by management or the board. In short, a gift acceptance policy may save an organization from disaster and provide confidence to the organization's fundraising staff.²

Audits

An audit is a formal examination of an organization's financial records by an independent accountant. Audits ensure that your financial statements are accurate and in accordance with generally accepted accounting principles.

Audits are only required in some states and usually only when an organization's income exceeds a certain level. The best way to know whether or not an audit is required of your section is to contact the appropriate state agency or a knowledgeable certified public accountant.

In some cases, grant-making entities may also require an audit before applying for grants or when reporting back on a grant received.

² Information obtained from <http://www.nonprofitlawblog.com/home/2009/01/gift-acceptance-policies.html>

FINANCIAL COMMITMENTS TO NCJW

Currently, sections are obligated to provide three types of support to NCJW – (A) Program Support, (B) Per Capita, and (C) SPA dues. These contributions are used to create resources and programs that are, in turn, utilized in sections throughout the country and also constitute the price of belonging to a national organization

(A) Program Support

Program support is the term NCJW uses to describe the amount of financial support assigned annually to each section. These funds allow NCJW to provide support to sections, impact public policy through the work of its Washington Office, and develop and promote initiatives such as Plan A: NCJW's Campaign for Contraceptive Access and the Israel Granting Program.

Submitting Program Support Payments

Sections are asked to submit their program support assignment (PSA) in 12 equal monthly installments. The completed financial transmittal form must accompany PSA funds in order to be properly recorded at NCJW headquarters. This schedule helps the section manage its expenditures throughout the year and helps to equalize NCJW's cash flow.

In addition to submitting a section treasury check, there are a number of other ways to raise the funds for the PSA including:

Section Members' Personal Giving

Conducting a personal giving campaign is an important way to help fulfill your section's PSA. Members' personal gifts, including pledges, should be documented on the personal giving transmittal form, and submitted to NCJW on a monthly basis. All pledges are shown on the section's PSA data report form. This notifies a section of what it can expect to receive during the fiscal year so that it can plan accordingly. Pledges are not credited to the section until paid. Contact the action line for additional information, or for sample personal giving letters that can be tailored to the specific interests of your members.

Section Members' Planned Giving

Planned giving is a way in which a donor can leave money or assets to your section upon her death or a way that a donor can receive benefits during her lifetime by supporting your section and bequeath those remaining fund. Generally these types of giving vehicles refer to gifts in a will, retirement plan, or charitable gift annuity and are set up by a financial professional.

Planned giving offers opportunities to simultaneously benefit NCJW, donors, and sections and can help maintain section finances for years to come and to help offset the cost of program support. If a section member makes a charitable gift annuity or makes a bequest, 25% of that gift will be credited to her section's program support.

For more information on planned giving contact the Action Line at action@ncjw.org.

Life Member Reimbursement Credit

To offset the cost of providing service to life members, NCJW provides an annual reimbursement – credited around the middle of the fiscal year – to sections based on life membership numbers prior to June 30 each year. NCJW uses a specific formula based on the actual earnings of the section life member endowment fund to calculate the reimbursement amount for life members. Refer to NCJW Bylaws for more details.

The life member reimbursement is shown as a credit to each section's program support assignment. For example, the life membership reimbursement for FY09 will be based on the number of life members each section counts as of June 30, 2008 and will be credited to the FY09 PSA.

The Benefits of Program Support

Program support directly funds the many NCJW services, publications, events, and programs. A descriptive sample of these resources – many of which can be utilized as membership development and retention tools – follow:

Education and Outreach

- ▶ **The NCJW Journal** – an award-winning magazine providing expert insight on key NCJW issues
- ▶ **The NCJW website** – www.ncjw.org enables instant access to NCJW's history, issues, events and links to section websites, with capability for visitors to research policy issues and take immediate action
- ▶ **National Convention** – the triennial event setting the course for NCJW by electing new leaders, approving the NCJW's budget and by-laws, and defining the public policy agenda
- ▶ **NCJW in Action** – these mailers showcase the many ways NCJW takes action in the United States and Israel

Public Policy Impact

- ▶ **Advocacy on Capitol Hill** – spearheaded by the NCJW Washington Office – leading and strengthening NCJW's reputation as a harbinger of social change
- ▶ **State Public Affairs Network** – led by trained volunteers representing NCJW on national and state policy issues and providing advocacy resources to sections
- ▶ **NCJW's Action Center** – provides action alerts, urgent email updates enabling instant action on vital legislative initiatives

Visibility and a Defined National Identity

- ▶ **NCJW Brochures** – made available for targeted distribution at the local level including brochures describing Plan A, BenchMark, and general NCJW information.
- ▶ **Advertising campaigns** – with digital and camera-ready ads provided to sections for placement in bulletins and local media outlets
- ▶ **Op-Ed Pieces and Letters to the Editor** – placed in national press such as *The Forward*, *The NY Jewish Week* and *The Washington Jewish Week*, and customizable press releases to be placed by section presidents/leaders in local press

Section Capacity Building

- ▶ **Leadership Development** – enhancing leadership skills through workshops, resource materials and distance learning calls
- ▶ **Commissioners** – trained leaders serving as personal mentors and liaisons between sections and NCJW
- ▶ **Section Visitors Program** – through which NCJW board members, commissioners, SPAs and staff are deployed as speakers and trainers
- ▶ **Pilot Projects** – offering planning, oversight and ongoing support to sections in areas such as dues renewal, membership acquisition and regional training

National and International Programs

- ▶ **Plan A: NCJW's Campaign for Contraceptive Access** – a community-based, proactive national campaign that aims to secure and protect access to contraceptive information and options.
- ▶ **The Israel Granting Program** – provides financial resources to grassroots organizations in Israel that focus on bettering the lives of women, children, and families.

National and International Representation

- ▶ **United Nations** – NCJW leaders attend conferences and meetings as official non governmental organization (NGO) representatives
- ▶ **The International Council of Jewish Women (ICJW)** – NCJW participates as the largest affiliate of this worldwide network of Jewish Women's Councils. (Note: all NCJW members are automatically members of ICJW.)
- ▶ **National and International Coalitions** – NCJW works with coalition partners in areas such as reproductive rights, international family planning, child care, gun control, religion-state separation and civil liberties

The Program Support Formula

Caps have been placed on the increase or decrease that a section can receive for their program support formula in a given year. No section will receive an increase of more than 10 percent or a decrease of more than 5 percent. Additionally, a ceiling and floor on sections' Program Support assignments has been applied. The minimum assignment (floor) is \$1,000 and the maximum assignment (ceiling) is \$125,000. By virtue of the variables of the formula, the use of caps on annual percent increases and decreases, and the floor and ceiling on assignments, an individual section's assignment will self-correct each year and allow for a gradual change over time.

The formula uses measurable variables to insure that the assignment process is equitable and objective. The formula calculates each section's assignment based on its equitable share of the total program support income line on the NCJW budget. The formula's 4 variables are:

<u>Variables In Formula</u>	<u>Weighting of Each Variable</u>
Total of all Sections' Net Income	30%
Total of all Sections' # Regular Members	25%
Total of all Sections' # Life Members	20%
Total of all Sections' 2009 PSA	25%

Assignments are predicated on the relationship between all sections' data and the program support income line on the NCJW budget. Because the formula relies on data submitted by each section it is not possible for individual sections to compute their own assignment. Each section's assignment will be determined by the ratio of its percentage to the total for all sections for each of the 4 variables. To accurately assess sections' equitable share of the program support income line, the variables are weighted to reflect their relative importance in the formula (see table above.)

(B) Per Capita

Per capita is the portion of annual membership dues sent by each section to NCJW headquarters that enable NCJW to provide services and benefits to section members. The organizational guidelines regarding per capita (including rate information) are detailed in NCJW Bylaws, which are determined by the delegate body at voting meetings.

(C) SPA dues

Sections directly invest in NCJW's advocacy efforts through annual dues paid to their state public affairs chair (SPA). As outlined in the national policies and procedures, dues are financed by a per capita tax of no more than \$0.50. The amount is based on each section's previous year's membership figures as of June 30. Sections pay dues to support the activities of the SPA and to ensure an NCJW presence in state government, and, in turn, SPAs provide sections with important state and national public policy information and advocacy assistance. SPAs are required to provide copies of their annual budget to NCJW, Inc. and to all sections in their state.

MEMBERSHIP

Updating Membership Information

In order to keep NCJW leaders and members current with all NCJW-related news and events, it is very important that we have the appropriate contact information on file.

When your section gains or loses members be sure to update your sections database rosters and add or remove that person to all NCJW-related mailings. When a person changes their home or email address, be sure that your section and NCJW has that updated information.

To notify NCJW, Inc. of any membership changes, please contact the Action Line at action@ncjw.org.

Membership Reports

In September, a little after the start of each fiscal year, NCJW sends each section a membership report that details the number of life, current, and lapsed section membership. As your section submits per capita throughout the year for renewed members, we will send you an updated section report that will reflect your recent per capita payment.

These reports are meant to help you keep track of your membership, which, in turn may help guide you in planning your budget, section events, and programming.

Membership Fees

Sections can choose how much they charge for annual membership, as long as it is not set below the minimum fee established by the NCJW Board of Directors. Sections may offer special section memberships at a reduced rate. For example, your section may decide to offer discounted annual membership fees to young women or senior citizens. Section members pay these annual fees directly to the section to which they belong.

Life Membership

Life membership is a way for members to show their strong commitment to NCJW and its mission. Life membership payments are invested in a special National Life Membership Endowment Fund, which generates income for NCJW's programs and provides support to sections.

To offset the cost of providing service to life members, NCJW provides an annual reimbursement to sections from the endowment fund. Life membership reimbursement checks are issued for the preceding fiscal year. For example, in FY09 you will receive reimbursement for all the life members in the 2008–2009 program year. A life member's reimbursement is given to the section to which she or he belonged as of June 30, 2008. The formula for determining life member reimbursement is outlined in the NCJW Bylaws.

Member-at-Large

NCJW maintains a presence throughout the country – extending the scope and effectiveness of NCJW's programs and mission on a national scale. A member-at-large is a person who is a member of NCJW, but who is not affiliated with a section. Members-at-large pay dues directly to NCJW, Inc.

RESOURCES FROM NCJW

The following is a partial list of resources available to sections.

Section Visitors Program

Nurturing and supporting leaders at the local level is essential to maintaining a healthy section. NCJW's section visitor program is one of several services created to help sections achieve this goal. Our experienced volunteers – women whose expertise has been honed through years of dedication to the organization – serve as speakers, trainers and facilitators. Their goal is to strengthen your members' ability to carry out NCJW's mission, expand their knowledge base on critical issues, and help them develop a broad range of skills relevant to their NCJW experiences and beyond. For information and guidelines on the section visitor program, contact action@ncjw.org.

Section Talk

NCJW's Section Talk is a communication tool designed to facilitate networking among presidents/section leaders. It is the perfect forum for discussing NCJW's hot issues, for seeking advice and for sharing ideas with colleagues from around the country. Section Talk is a listserv, meaning that it takes a single email from one individual and instantly distributes it to a registered membership list. Section Talk is designed to produce digest updates in order to limit the volume of emails sent to members' inboxes.

To find out more or to sign up for Section Talk contact action@ncjw.org.

The NCJW Action Center

The NCJW Action Center is the organization's primary hub of online communications and advocacy, and the best way to receive the latest information updates and action opportunities on NCJW's key issues. The Action Center enables you to select among a variety of subscription lists (so you only receive information about the issues important to you) and provides outreach tools like Tell-A-Friend so you can multiply the power of your voice. To sign up, go to www.ncjw.org.

The NCJW Website

Designed to meet the needs of a broad range of audiences – from leaders and members to individuals in search of a local section – www.ncjw.org site provides instant access to compelling information, resources, and advocacy opportunities.

In late October 2008, NCJW launched an improved and redesigned website with more resources for all members and supports of NCJW. This manual and the majority of the forms contained within it are available there.

Speak Out and Share Your Story!³

Across the country, NCJW members and supporters take action to create progressive social change at the local and national level. Now it's time to tell us about it.

NCJW, Inc. wants to hear how you have taken action in support of NCJW's mission and programs. Your efforts can result in policy changes, press coverage, or – at the very least – spark passion and renew individuals' commitment to important social issues. All of these experiences are important, and each has “successes” worth sharing. Share the value of your actions, and inspire others today! Your story could be featured in NCJW, Inc. communication vehicles – including the new NCJW website.

Everyone is encouraged to submit a story. Be sure to include your contact information and NCJW relationship or role (i.e. member, section president, SPA).

Send your story to the Action Line at action@ncjw.org. Please use the subject line “My Action Story” when sending your email. We encourage the inclusion of digital photographs – especially a headshot of the story's author. Please attach all images as high-resolution JPEG or GIF files.

NCJW Journal

NOTE: The *NCJW Journal* has been indefinitely suspended

The *NCJW Journal* was published twice a year. Past articles are available at www.ncjw.org, where new articles, features, information, and resources on key NCJW issues are posted regularly.

The information and articles contained within the award-winning *NCJW Journal* can serve as marketing, membership, and fundraising tools. Use them to promote NCJW's efforts and create more personal connections with current and potential members and supporters. Extra copies of past editions of the *Journal* are available for free to sections – while supplies last – in packs of 25.

NCJW Warehouse Store

A variety of materials, both items that can be purchased (e.g., major donor jewelry, membership pins, and tribute cards) and that are provided gratis (e.g., resolutions brochures and NCJW in Action mailers) to sections, can be found in the NCJW Warehouse Store catalogue. Visit www.ncw.org to view the online versions of this document or contact action@ncjw.org for a hard copy.

³ Submission of any material authorizes NCJW to publish stories in online and offline communication vehicles in perpetuity.

Event Insurance

For a nominal fee based on the number of attendees (beginning at \$100 for 0–99 guests and increasing from there) at a section event, NCJW can provide coverage to protect sections from third party claims for physical harm that may occur at special events. A section must complete a separate application form for each event for which insurance is required. Fees are assessed per event. You may obtain the application by contacting action@ncjw.org. Please note, section board meetings, executive committee meetings, and regular membership meetings are not included in this coverage.

Other Resources

The NCJW Branding Kit, Promote the Vote, Protect the Vote guide, and the Plan A Grassroots Tool Kit, and much more are available at www.ncjw.org or in hard copy format by contacting action@ncjw.org.

SUPPORT FROM NCJW

The National Council of Jewish Women works to ensure to support its leaders in all ways possible. If you have any questions regarding any aspect of your section, please call us at 800 829 NCJW or email us at action@ncjw.org. We are always here to provide you with any help that you need!

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