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Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

- Do not enter Social Security numbers on this form as it may be made public.
Information about Form 990 and its instructions is at www.irs.gov/form990.

2013

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

A For the 2013 calendar year, or tax year beginning , 2013, and ending ,

B Check if applicable:
☐ Address change
☐ Name change
☐ Initial return
☐ Terminated
☐ Amended return
☐ Application pending

C Northampton Chamber of Commerce
99 Pleasant Street
Northampton, MA 01060

D Employer Identification Number 04-1679420

E Telephone number 413-584-1900

G Gross receipts \$ 889,038.

F Name and address of principal officer
Same As C Above

H(a) Is this a group return for subordinates? ☐ Yes ☒ No
H(b) Are all subordinates included? ☐ Yes ☒ No
 If 'No,' attach a list (see instructions)

I Tax-exempt status 501(c)(3) ☒ 501(c) (6) (insert no) 4947(a)(1) or 527

J Website: www.explorenorthampton.com

K Form of organization ☐ Corporation ☐ Trust ☒ Association ☐ Other

L Year of formation

M State of legal domicile MA

Part I Summary

1 Briefly describe the organization's mission or most significant activities: See below.

2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.

3 Number of voting members of the governing body (Part VI, line 1a) 3 23

4 Number of independent voting members of the governing body (Part VI, line 1b) 4 23

5 Total number of individuals employed in calendar year 2013 (Part V, line 2a) 5 9

6 Total number of volunteers (estimate if necessary) 6 75

7a Total unrelated business revenue from Part VIII, column (C), line 12 7a 0.

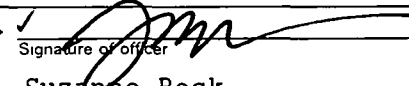
b Net unrelated business taxable income from Form 990-T, line 34 7b 0.

	Prior Year	Current Year
8 Contributions and grants (Part VIII, line 1h)	96,900.	166,915.
9 Program service revenue (Part VIII, line 2g)	739,205.	684,687.
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	6,621.	4,370.
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	50,753.	16,934.
12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	893,479.	872,906.
13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)		
14 Benefits paid to or for members (Part IX, column (A), line 4)		
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	315,267.	359,951.
16a Professional fundraising fees (Part IX, column (A), line 11e)		
b Total fundraising expenses (Part IX, column (D), line 25)		
17 Other expenses (Part IX, column (A), lines 13-14, 16-24e)	516,576.	594,523.
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	831,843.	954,474.
19 Revenue less expenses. Subtract line 18 from line 12	61,636.	-81,568.
20 Total assets (Part X, line 16)	Beginning of Current Year 913,521.	End of Year 900,983.
21 Total liabilities (Part X, line 26)	730,721.	801,894.
22 Net assets or fund balances. Subtract line 21 from line 20	182,800.	99,089.

Part II Signature Block


Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Signature of officer  Date 11.17.2014

Suzanne Beck Secretary
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name Susan A. Weiss, CPA Preparer's signature  Date 11/17/14

Firm's name SUSAN A. WEISS CPA Check ☒ if PTIN self-employed P00400755

Firm's address 71 KING ST NORTHAMPTON, MA 01060-3275 Firm's EIN 93-1038257

Phone no (413) 585-8442

May the IRS discuss this return with the preparer shown above? (see instructions)

☒ Yes ☐ No

BAA For Paperwork Reduction Act Notice, see the separate instructions.

TEEA0113L 11/08/13

Form 990 (2013)

SCANNED DEC 12 2014

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Part III Statement of Program Service AccomplishmentsCheck if Schedule O contains a response or note to any line in this Part III ☐

1 Briefly describe the organization's mission:

See below.2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No

If 'Yes,' describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No

If 'Yes,' describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4 a (Code:) (Expenses \$ 448,721. including grants of \$) (Revenue \$)The promotion of the common business interests of its members.

4 b (Code:) (Expenses \$ including grants of \$) (Revenue \$)

The Chamber supports, initiates, and coordinates activities that promote and enhance Northampton as a visitor destination.

4 c (Code:) (Expenses \$ including grants of \$) (Revenue \$)

The Chamber serves as a focus to enhance and measure the economic development of the greater Northampton community. The Chamber takes on the coordinating role of identifying major directions for economic development, priorities for activities, identification of people and organizations responsible for moving activities forward and time frames. In addition the Chamber organizes itself as a resource center to facilitate and support new business start-ups and established business retention and growth.

4 d Other program services (Describe in Schedule O.)

(Expenses \$ including grants of \$) (Revenue \$)

4 e Total program service expenses ▶ 448,721.

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If 'Yes,' complete Schedule A		X
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?		X
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If 'Yes,' complete Schedule C, Part I		X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If 'Yes,' complete Schedule C, Part II		
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If 'Yes,' complete Schedule C, Part III		X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If 'Yes,' complete Schedule D, Part I		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If 'Yes,' complete Schedule D, Part II		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If 'Yes,' complete Schedule D, Part III		X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If 'Yes,' complete Schedule D, Part IV		X
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If 'Yes,' complete Schedule D, Part V		X
11 If the organization's answer to any of the following questions is 'Yes,' then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings and equipment in Part X, line 10? If 'Yes,' complete Schedule D, Part VI	X	
b Did the organization report an amount for investments — other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part VII		X
c Did the organization report an amount for investments — program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part VIII		X
d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part IX	X	
e Did the organization report an amount for other liabilities in Part X, line 25? If 'Yes,' complete Schedule D, Part X	X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If 'Yes,' complete Schedule D, Part X		X
12 a Did the organization obtain separate, independent audited financial statements for the tax year? If 'Yes,' complete Schedule D, Parts XI, and XII		X
b Was the organization included in consolidated, independent audited financial statements for the tax year? If 'Yes,' and if the organization answered 'No' to line 12a, then completing Schedule D, Parts XI and XII is optional		X
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If 'Yes,' complete Schedule E		X
14 a Did the organization maintain an office, employees, or agents outside of the United States?		X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If 'Yes,' complete Schedule F, Parts I and IV		X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If 'Yes,' complete Schedule F, Parts II and IV		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If 'Yes,' complete Schedule F, Parts III and IV		X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If 'Yes,' complete Schedule G, Part I (see instructions)		X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If 'Yes,' complete Schedule G, Part II	X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If 'Yes,' complete Schedule G, Part III		X
20 a Did the organization operate one or more hospital facilities? If 'Yes,' complete Schedule H		X
b If 'Yes' to line 20a, did the organization attach a copy of its audited financial statements to this return?		

Part IV Checklist of Required Schedules (continued)

	Yes	No
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organizations or government on Part IX, column (A), line 1? <i>If 'Yes,' complete Schedule I, Parts I and II</i>		X
22 Did the organization report more than \$5,000 of grants or other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If 'Yes,' complete Schedule I, Parts I and III</i>		X
23 Did the organization answer 'Yes' to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If 'Yes,' complete Schedule J</i>		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If 'Yes,' answer lines 24b through 24d and complete Schedule K. If 'No,' go to line 25a</i>		X
24b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
24c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
24d Did the organization act as an 'on behalf of' issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If 'Yes,' complete Schedule L, Part I</i>		
25b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If 'Yes,' complete Schedule L, Part I</i>		
26 Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? <i>If so, complete Schedule L, Part II</i>		X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If 'Yes,' complete Schedule L, Part III</i>		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)?		
28a A current or former officer, director, trustee, or key employee? <i>If 'Yes,' complete Schedule L, Part IV</i>		X
28b A family member of a current or former officer, director, trustee, or key employee? <i>If 'Yes,' complete Schedule L, Part IV</i>		X
28c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If 'Yes,' complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If 'Yes,' complete Schedule M</i>		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If 'Yes,' complete Schedule M</i>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If 'Yes,' complete Schedule N, Part I</i>		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If 'Yes,' complete Schedule N, Part II</i>		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If 'Yes,' complete Schedule R, Part I</i>		X
34 Was the organization related to any tax-exempt or taxable entity? <i>If 'Yes,' complete Schedule R, Parts II, III, IV, and V, line 1</i>		X
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
35b If 'Yes' to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If 'Yes,' complete Schedule R, Part V, line 2</i>		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If 'Yes,' complete Schedule R, Part V, line 2</i>		
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If 'Yes,' complete Schedule R, Part VI</i>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O	X	

BAA

Form 990 (2013)

Part V Statements Regarding Other IRS Filings and Tax ComplianceCheck if Schedule O contains a response or note to any line in this Part V ☐

		Yes	No
1 a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable	5	
1 b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	0	
1 c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?		X
2 a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	9	
2 b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	X	
3 a	Did the organization have unrelated business gross income of \$1,000 or more during the year?		X
3 b	If 'Yes' has it filed a Form 990-T for this year? If 'No' to line 3b, provide an explanation in Schedule O		
4 a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		X
4 b	If 'Yes,' enter the name of the foreign country: See instructions for filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.		
5 a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		X
5 b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		X
5 c	If 'Yes,' to line 5a or 5b, did the organization file Form 8886-T?		
6 a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?		X
6 b	If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
7 a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?		
7 b	If 'Yes,' did the organization notify the donor of the value of the goods or services provided?		
7 c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		
7 d	If 'Yes,' indicate the number of Forms 8282 filed during the year		
7 e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		
7 f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		
7 g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		
7 h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		
8	Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?		
9	Sponsoring organizations maintaining donor advised funds.		
9 a	Did the organization make any taxable distributions under section 4966?		
9 b	Did the organization make a distribution to a donor, donor advisor, or related person?		
10	Section 501(c)(7) organizations. Enter:		
10 a	Initiation fees and capital contributions included on Part VIII, line 12		
10 b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities		
11	Section 501(c)(12) organizations. Enter.		
11 a	Gross income from members or shareholders		
11 b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)		
12 a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?		
12 b	If 'Yes,' enter the amount of tax-exempt interest received or accrued during the year		
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
13 a	Is the organization licensed to issue qualified health plans in more than one state? Note. See the instructions for additional information the organization must report on Schedule O		
13 b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans		
13 c	Enter the amount of reserves on hand		
14 a	Did the organization receive any payments for indoor tanning services during the tax year?		X
14 b	If 'Yes,' has it filed a Form 720 to report these payments? If 'No,' provide an explanation in Schedule O		

Part VI Governance, Management and Disclosure For each 'Yes' response to lines 2 through 7b below, and for a 'No' response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

☒**Section A. Governing Body and Management**

	Yes	No
1 a Enter the number of voting members of the governing body at the end of the tax year. If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.	22	
1 b Enter the number of voting members included in line 1a, above, who are independent	22	
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee or key employee?		X
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?		X
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5 Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6 Did the organization have members or stockholders?		X
7 a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
7 b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or other persons other than the governing body?		X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a The governing body?	X	
b Each committee with authority to act on behalf of the governing body?	X	
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If 'Yes,' provide the names and addresses in Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code)

	Yes	No
10 a Did the organization have local chapters, branches, or affiliates?		X
b If 'Yes,' did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11 a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?		X
b Describe in Schedule O the process, if any, used by the organization to review this Form 990. See Schedule O		
12 a Did the organization have a written conflict of interest policy? If 'No,' go to line 13		X
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?		
c Did the organization regularly and consistently monitor and enforce compliance with the policy? If 'Yes,' describe in Schedule O how this was done		
13 Did the organization have a written whistleblower policy?		X
14 Did the organization have a written document retention and destruction policy?		X
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a The organization's CEO, Executive Director, or top management official		X
b Other officers of key employees of the organization. If 'Yes' to line 15a or 15b, describe the process in Schedule O. (See instructions.)		X
16 a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b If 'Yes,' did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed: MA

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply.

☐ Own website ☐ Another's website ☒ Upon request ☐ Other (explain in Schedule O)

19 Describe in Schedule O whether (and if so, how) the organization makes its governing documents, conflict of interest policy, and financial statements available to the public during the tax year. See Schedule O

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization:

Suzanne Beck 99 Pleasant Street Northampton MA 01060 413-584-1900

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent ContractorsCheck if Schedule O contains a response or note to any line in this Part VII ☐**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees****1 a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of 'key employee.'
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) David DeSwert Director	0 0							0.	0.	0.
(2) Tricia Canavan Director	0 0							0.	0.	0.
(3) Jody Doelee Director	0 0							0.	0.	0.
(4) Kathleen Elkins Director	0 0							0.	0.	0.
(5) Robert Fazzi Director	0 0							0.	0.	0.
(6) Meghan Godorov Director	0 0							0.	0.	0.
(7) Suzanne Beck Secretary	25 0	X		X				0.	0.	0.
(8) Christine Aubrey Director	5 0	X						0.	0.	0.
(9) Russell Peotter Vice President	10 0	X		X				0.	0.	0.
(10) Donna Bliznak Treasurer	7 0	X		X				0.	0.	0.
(11) Charles Bowles Ex-Officio	5 0	X						0.	0.	0.
(12) Sandra Smith Director	5 0	X						0.	0.	0.
(13) Don Lesser Director	5 0	X						0.	0.	0.
(14) Dan Yacuzzo Director	5 0	X						0.	0.	0.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee			
(15) Ann Latham Director	5 0	X					0.	0.	0.
(16) Noreen M. Mickiewicz Hayes Director	5 0	X					0.	0.	0.
(17) John Majercak Director	5 0	X					0.	0.	0.
(18) Bob Reckman Director	5 0	X					0.	0.	0.
(19) Janet Warren President	17 0	X		X			0.	0.	0.
(20) John Ebbets Director	5 0	X					0.	0.	0.
(21) Jay Czelusniak Director	5 0	X					0.	0.	0.
(22) Bud Stockwell Director	5 0	X					0.	0.	0.
(23) Debra Flynn Director	5 0	X					0.	0.	0.
(24) Julie Cowan Director	5 0	X					0.	0.	0.
(25) Suzanne Beck CEO	45 0			X			107,194.	0.	0.
1 b Sub-total							107,194.	0.	0.
c Total from continuation sheets to Part VII, Section A							0.	0.	0.
d Total (add lines 1b and 1c)							107,194.	0.	0.

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **1**

3 Did the organization list any **former** officer, director, or trustee, key employee, or highest compensated employee on line 1a? If 'Yes,' complete Schedule J for such individual

	Yes	No
3		X
4		X
5		X

4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If 'Yes,' complete Schedule J for such individual

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If 'Yes,' complete Schedule J for such person

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year

(A) Name and business address	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization **0**

Part VIII Statement of RevenueCheck if Schedule O contains a response or note to any line in this Part VIII ☐

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514
CONTRIBUTIONS, GIFTS, GRANTS AND OTHER SIMILAR AMOUNTS	1 a Federated campaigns	1 a				
	b Membership dues	1 b				
	c Fundraising events	1 c				
	d Related organizations	1 d				
	e Government grants (contributions)	1 e				
	f All other contributions, gifts, grants, and similar amounts not included above	1 f	166,915.			
	g Noncash contributions included in lines 1a-1f. \$					
	h Total. Add lines 1a-1f		166,915.			
PROGRAM SERVICE REVENUE	Business Code					
	2 a Membership dues		350,717.	350,717.		
	b Grant-program related		201,650.	201,650.		
	c Advertising revenue		62,270.	62,270.		
	d Event revenue		48,171.	48,171.		
	e Gift card revenue		21,879.	21,879.		
	f All other program service revenue					
	g Total. Add lines 2a-2f		684,687.			
OTHER REVENUE	3 Investment income (including dividends, interest and other similar amounts)		4,370.			4,370.
	4 Income from investment of tax-exempt bond proceeds					
	5 Royalties					
	6 a Gross rents	(i) Real (ii) Personal				
	b Less: rental expenses					
	c Rental income or (loss)					
	d Net rental income or (loss)					
	7 a Gross amount from sales of assets other than inventory	(i) Securities (ii) Other				
	b Less cost or other basis and sales expenses					
	c Gain or (loss)					
	d Net gain or (loss)					
	8 a Gross income from fundraising events (not including \$ of contributions reported on line 1c) See Part IV, line 18	a	30,429.			
	b Less: direct expenses	b	16,132.			
	c Net income or (loss) from fundraising events		14,297.			14,297.
	9 a Gross income from gaming activities. See Part IV, line 19	a				
	b Less direct expenses	b				
	c Net income or (loss) from gaming activities					
	10 a Gross sales of inventory, less returns and allowances	a				
b Less. cost of goods sold	b					
c Net income or (loss) from sales of inventory						
Miscellaneous Revenue Business Code						
11 a Affinity program		1,587.	1,587.			
b Newsletter		950.	950.			
c Product Sales		100.	100.			
d All other revenue						
e Total. Add lines 11a-11d		2,637.				
12 Total revenue. See instructions		872,906.	687,324.	0.	18,667.	

Part IX. Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the United States. See Part IV, line 21				
2 Grants and other assistance to individuals in the United States. See Part IV, line 22				
3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	107,194.	0.	107,194.	0.
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0.	0.	0.	0.
7 Other salaries and wages	187,912.		187,912.	
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	5,899.		5,899.	
9 Other employee benefits	35,710.		35,710.	
10 Payroll taxes	23,236.		23,236.	
11 Fees for services (non-employees)				
a Management				
b Legal				
c Accounting	5,800.		5,800.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other (If line 11g amt exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	26,976.		26,976.	
12 Advertising and promotion	1,480.		1,480.	
13 Office expenses	7,723.		7,723.	
14 Information technology				
15 Royalties				
16 Occupancy				
17 Travel	1,874.		1,874.	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest	4,798.		4,798.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	11,488.		11,488.	
23 Insurance	3,131.		3,131.	
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a <u>Project costs</u>	448,721.	448,721.		
b <u>Bad debt</u>	23,838.		23,838.	
c <u>Property taxes and BID fees</u>	9,352.		9,352.	
d <u>Bldg repairs/maintenance</u>	7,893.		7,893.	
e All other expenses	41,449.		41,449.	
25 Total functional expenses. Add lines 1 through 24e	954,474.	448,721.	505,753.	0.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance SheetCheck if Schedule O contains a response or note to any line in this Part X ☐

		(A) Beginning of year		(B) End of year
ASSETS	1 Cash — non-interest-bearing	4,048.	1	7,789.
	2 Savings and temporary cash investments	457,213.	2	451,439.
	3 Pledges and grants receivable, net		3	
	4 Accounts receivable, net	64,432.	4	50,360.
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges		9	
	10a Land, buildings, and equipment: cost or other basis Complete Part VI of Schedule D	10a 446,764.		
	b Less: accumulated depreciation	10b 215,382.	240,190.	10c 231,382.
	11 Investments — publicly traded securities	104,864.	11	106,950.
	12 Investments — other securities. See Part IV, line 11		12	
	13 Investments — program-related. See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11	42,774.	15	53,063.
16 Total assets. Add lines 1 through 15 (must equal line 34)	913,521.	16	900,983.	
LIABILITIES	17 Accounts payable and accrued expenses	42,013.	17	60,870.
	18 Grants payable		18	
	19 Deferred revenue	202,968.	19	218,140.
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties	137,133.	23	127,295.
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	348,607.	25	395,589.
	26 Total liabilities. Add lines 17 through 25	730,721.	26	801,894.
NET ASSETS OR FUND BALANCES	Organizations that follow SFAS 117 (ASC 958), check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	106,626.	27	-2,216.
	28 Temporarily restricted net assets	76,174.	28	101,305.
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building, or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
	33 Total net assets or fund balances	182,800.	33	99,089.
	34 Total liabilities and net assets/fund balances	913,521.	34	900,983.

BAA

Form 990 (2013)

Part XI. Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

☒

1	Total revenue (must equal Part VIII, column (A), line 12)	1	872,906.
2	Total expenses (must equal Part IX, column (A), line 25)	2	954,474.
3	Revenue less expenses Subtract line 2 from line 1	3	-81,568.
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	182,800.
5	Net unrealized gains (losses) on investments	5	4,477.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	-6,619.
9	Other changes in net assets or fund balances (explain in Schedule O) See Schedule O	9	-1.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	99,089.

Part XII. Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII

☒

- 1 Accounting method used to prepare the Form 990 ☐ Cash ☒ Accrual ☐ Other _____
- If the organization changed its method of accounting from a prior year or checked 'Other,' explain in Schedule O
- 2 a Were the organization's financial statements compiled or reviewed by an independent accountant?
If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both
- ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis
- b Were the organization's financial statements audited by an independent accountant?
If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both
- ☒ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis
- c If 'Yes' to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?
If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O. See Schedule O
- 3 a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?
- b If 'Yes,' did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits

Yes No

2 a X

2 b X

2 c X

3 a X

3 b X

BAA

Form 990 (2013)

**SCHEDULE D
(Form 990)**Department of the Treasury
Internal Revenue Service**Supplemental Financial Statements**

► Complete if the organization answered 'Yes,' to Form 990,
Part IV, lines 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
► Attach to Form 990.

► Information about Schedule D (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013**Open to Public
Inspection**

Name of the organization

Northampton Chamber of Commerce

Employer identification number

04-1679420

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered 'Yes' to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate contributions to (during year)		
3 Aggregate grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part II Conservation Easements.

Complete if the organization answered 'Yes' to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

<input type="checkbox"/> Preservation of land for public use (e.g., recreation or education)	<input type="checkbox"/> Preservation of an historically important land area
<input type="checkbox"/> Protection of natural habitat	<input type="checkbox"/> Preservation of a certified historic structure
<input type="checkbox"/> Preservation of open space	

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

	Held at the End of the Tax Year
a Total number of conservation easements	2 a
b Total acreage restricted by conservation easements	2 b
c Number of conservation easements on a certified historic structure included in (a)	2 c
d Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register	2 d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► _____

4 Number of states where property subject to conservation easement is located ► _____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ► _____

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ► \$ _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered 'Yes' to Form 990, Part IV, line 8.

1 a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenues included in Form 990, Part VIII, line 1 ► \$ _____

(ii) Assets included in Form 990, Part X ► \$ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items

a Revenues included in Form 990, Part VIII, line 1 ► \$ _____

b Assets included in Form 990, Part X ► \$ _____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)

a ☐ Public exhibition

d ☐ Loan or exchange programs

b ☐ Scholarly research

e ☐ Other _____

c ☐ Preservation for future generations

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered 'Yes' to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1 a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If 'Yes,' explain the arrangement in Part XIII and complete the following table

	Amount
1 c	
1 d	
1 e	
1 f	

c Beginning balance

d Additions during the year

e Distributions during the year

f Ending balance

2 a Did the organization include an amount on Form 990, Part X, line 21? ☐ Yes ☐ No

b If 'Yes,' explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII ☐

Part V Endowment Funds. Complete if the organization answered 'Yes' to Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1 a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ▶ _____ %

b Permanent endowment ▶ _____ %

c Temporarily restricted endowment ▶ _____ %

The percentages in lines 2a, 2b, and 2c should equal 100%.

3 a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

(i) unrelated organizations

(ii) related organizations

	Yes	No
3a(i)		
3a(ii)		
3b		

b If 'Yes' to 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1 a Land		45,000.		45,000.
b Buildings		181,617.	79,533.	102,084.
c Leasehold improvements		124,445.	47,930.	76,515.
d Equipment		81,100.	73,500.	7,600.
e Other		14,602.	14,419.	183.
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c))				231,382.

BAA

Schedule D (Form 990) 2013

Part VII Investments – Other Securities.

N/A

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely-held equity interests		
(3) Other		
(A) -----		
(B) -----		
(C) -----		
(D) -----		
(E) -----		
(F) -----		
(G) -----		
(H) -----		
(I) -----		
Total. (Column (b) must equal Form 990, Part X, column (B) line 12.)		

Part VIII Investments – Program Related.

N/A

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment type	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
(10)		
Total. (Column (b) must equal Form 990, Part X, column (B) line 13.)		

Part IX Other Assets.

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) Deferred compensation	44,567.
(2) Dividend receivable	70.
(3) Prepaid expenses	8,426.
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	
Total. (Column (b) must equal Form 990, Part X, column (B), line 15.)	53,063.

Part X Other Liabilities.

Complete if the organization answered 'Yes' to Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25

(a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) Deferred compensation	44,567.
(3) Gift certificates outstanding	349,476.
(4) Other liabilities	1,546.
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	
(11)	
Total. (Column (b) must equal Form 990, Part X, column (B) line 25.)	395,589.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII ☐

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return. N/A

Complete if the organization answered 'Yes' to Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains on investments	2 a		
b	Donated services and use of facilities	2 b		
c	Recoveries of prior year grants	2 c		
d	Other (Describe in Part XIII.)	2 d		
e	Add lines 2a through 2d		2 e	
3	Subtract line 2e from line 1		3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4 a		
b	Other (Describe in Part XIII.)	4 b		
c	Add lines 4a and 4b		4 c	
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)		5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return. N/A

Complete if the organization answered 'Yes' to Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25.			
a	Donated services and use of facilities	2 a		
b	Prior year adjustments	2 b		
c	Other losses	2 c		
d	Other (Describe in Part XIII.)	2 d		
e	Add lines 2a through 2d		2 e	
3	Subtract line 2e from line 1		3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4 a		
b	Other (Describe in Part XIII.)	4 b		
c	Add lines 4a and 4b		4 c	
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)		5	

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Department of the Treasury
Internal Revenue Service

Complete if the organization answered 'Yes' to Form 990, Part IV, lines 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.

- ▶ **Attach to Form 990 or Form 990-EZ.** ▶ **See separate instructions.**
- ▶ **Information about Schedule G (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.**

OMB No. 1545-0047

2013

Open to Public Inspection

Name of the organization

Employer identification number

Northampton Chamber of Commerce

04-1679420

Part I

Fundraising Activities. Complete if the organization answered 'Yes' to Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- a ☐ Mail solicitations
- b ☐ Internet and email solicitations
- c ☐ Phone solicitations
- d ☐ In-person solicitations
- e ☐ Solicitation of non-government grants
- f ☐ Solicitation of government grants
- g ☐ Special fundraising events

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?

☐ Yes ☒ No

b If 'Yes,' list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in column (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
Total						0

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing

Part II Fundraising Events. Complete if the organization answered 'Yes' to Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

REVENUE		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events (add column (a) through column (c))
		Auction (event type)	(event type)	None (total number)	
REVENUE	1 Gross receipts	30,429.			30,429.
	2 Less: Charitable contributions				
	3 Gross income (line 1 minus line 2)	30,429.			30,429.
DIRECT EXPENSES	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages	7,974.			7,974.
	8 Entertainment	550.			550.
	9 Other direct expenses	7,608.			7,608.
	10 Direct expense summary Add lines 4 through 9 in column (d)				16,132.
	11 Net income summary Subtract line 10 from line 3, column (d)				14,297.

Part III Gaming. Complete if the organization answered 'Yes' to Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

REVENUE		(a) Bingo	(b) Pull tabs/Instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add column (a) through column (c))
REVENUE	1 Gross revenue				
	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
DIRECT EXPENSES	6 Volunteer labor	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No _____ %	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No _____ %	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No _____ %	
	7 Direct expense summary Add lines 2 through 5 in column (d)				
	8 Net gaming income summary Subtract line 7 from line 1, column (d)				

9 Enter the state(s) in which the organization operates gaming activities _____

a Is the organization licensed to operate gaming activities in each of these states?

☐ Yes ☐ No

b If 'No,' explain: _____

10 a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year?

☐ Yes ☐ No

b If 'Yes,' explain: _____

	Yes		No
--	-----	--	----

☐ Yes ☐ No

13a	%
13b	%

13a	%
-----	---

13b	%
-----	---

Name ▶ _____

Address ▶

☐ Yes ☐ No

Name

Address ►

Name ▶ _____

Gaming manager compensation ▶ \$ _____

Description of services provided ▶

☐ Director/officer☐ Employee☐ Independent contractor

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year: **\$** _____

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v), and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information (see instructions).

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Name of the organization

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is
at www.irs.gov/form990.

OMB No 1545-0047

2013

**Open to Public
Inspection**

Employer identification number

Northampton Chamber of Commerce

04-1679420

Prior Period Adjustment

2012 Unrealized securities gain was incorrectly reported as income.

Form 990, Part VI, Line 11b - Form 990 Review Process

CPA provides a DRAFT copy to the CEO for review.

Form 990, Part VI, Line 19 - Other Organization Documents Publicly Available

Available upon request.

Form 990, Part XII, Line 2 - Change of Oversight or Selection Process

Grant specific audit was required in 2013

2013

Schedule O - Supplemental Information

Page 2

Northampton Chamber of Commerce

04-1679420

Form 990, Part XI, Line 9
Other Changes In Net Assets Or Fund Balances

Rounding

Total \$ -1.
\$ -1.

COPY

GREATER NORTHAMPTON CHAMBER OF COMMERCE

BYLAWS

Amended and Approved at the Annual Meeting on March 1, 2013

By Laws of the Greater Northampton Chamber of Commerce

Article I – Name

This organization is incorporated under the laws of the Commonwealth of Massachusetts and shall be known as the GREATER NORTHAMPTON CHAMBER OF COMMERCE.

Article II – Mission Statement

The mission of the GREATER NORTHAMPTON CHAMBER OF COMMERCE is to create, maintain, and promote a vital, thriving climate for business and to support the civic, educational, and economic wellbeing of the greater Northampton area.

Article III – Limitation of Methods

The GREATER NORTHAMPTON CHAMBER OF COMMERCE shall be non-profit, non-partisan, and non-sectarian in its activities.

Article IV – Membership

Section 1 – ELIGIBILITY – Any person, association, corporation, partnership, or estate having an interest in the objectives of the organization shall be eligible to apply for membership.

Section 2 – ELECTION – Applications for membership shall be on forms provided for that purpose, as printed or electronic documents. Printed documents shall be signed by the applicant and electronic documents shall be deemed signed by a statement to that effect on the submission. The Membership Committee shall review all applications and accept or reject applications in a timely manner. Membership is contingent on payment of the minimum “Membership Investment.”” as set forth in the fee schedule.

Section 3 – MEMBERSHIP INVESTMENT – Membership investment shall be at such a rate, schedule, or formula as may be from time to time determined by the Board of Directors.

Section 4 – VOTING – In any proceeding in which voting by members is called for, the designated principal or Voting Member of each person, association, corporation, partnership, or estate in good standing shall be entitled to cast one vote.

Section 5 – TERMINATION – (a) Any member may resign from the Chamber upon a verbal, written or electronic request to the Chamber Office; (b) Any member shall be expelled by the Membership Committee for non-payment of dues after ninety (90) days from the date due unless otherwise extended for good cause; (c) Any member may be expelled by a two-thirds vote of the Board of Directors at a regularly scheduled meeting thereof for conduct unbecoming a member or prejudicial to the aims or repute of the Chamber, after notice and opportunity for a hearing are afforded the member under review.

Section 6 – HONORARY MEMBERSHIP – Distinction in public affairs shall confer eligibility to honorary membership. Honorary members shall have all the privileges of

• **By Laws of the Greater Northampton Chamber of Commerce**

• members, except the right to vote, and shall be exempt from payment of dues. The Board of Directors shall confer or revoke honorary membership by a majority vote.

Section 7 – COMMUNITY MEMBERSHIP – Individuals who have no affiliation with a business or organization are eligible for membership. The annual membership investment shall be determined by the Board of Directors.

Section 8 – ASSOCIATION MEMBERSHIP – Associations are eligible to apply for membership. Membership benefits shall be extended to the staff or designated principal of the Association. Association members are not eligible to receive membership benefits.

Article V – Meetings

Section 1 – ANNUAL MEETING – The Annual Meeting of the Chamber shall be held within the first quarter of each fiscal year provided however, that the Board of Directors, by a majority vote, may select any other time that will be more convenient for the membership or more suitable for such a meeting. Notice thereof shall be mailed via postal or electronic mail to each member at least ten (10) days before said meeting.

Section 2 – QUORUMS – At all general meetings, ten percent (10%) of the members in good standing shall constitute a quorum.

Section 3 – ADDITIONAL MEETINGS – General meetings of the Chamber may be called by the President at any time, or upon petition in writing of ten percent (10%) of members in good standing. Notice of special meetings shall be mailed via postal or electronic mail to each member at least ten (10) days prior to such meetings.

Article VI – Board of Directors

Section 1 – BOARD OF DIRECTORS – The government of the Chamber, establishment of policies, the direction of its work and the control of its property shall be vested in the Board of Directors. The Board of Directors shall consist of between eighteen (18) and twenty-four (24) members except as herein modified, one-third of whom shall be elected annually for a term of three (3) years by a majority vote of the Board of Directors. No more than two (2) consecutive terms shall be served by any Director; however, in the event that the President of the Board has served two (2) terms, he or she may then be elected for an additional year to serve as President or as Past President thereby creating one additional member of the Board of Directors for that year. Every effort shall be made to represent the diversity of membership on the Board of Directors. All Directors agree to uphold the By-Laws of the Chamber upon election.

Section 2 – VACANCIES – Vacancies on the Board of Directors, or among the Officers, shall be filled for the unexpired term or terms thereof by the Board of Directors by a majority vote.

Section 3 – EX-OFFICIO BOARD MEMBERS – The Board of Directors may create the office of Ex-Officio member of the Board of Directors and provide for the terms of said office, but no Ex-Officio member shall be entitled to vote on the Board.

Section 4 – NOMINATING COMMITTEE - The President shall appoint, subject to approval by the Board of Directors, a standing Nominating Committee of three (3) Board members and two (2) other Chamber members. The President shall designate the Chair of

By Laws of the Greater Northampton Chamber of Commerce

the Committee. The members of this Nominating Committee shall be appointed so as to represent a cross section of Chamber members. The membership of this Committee shall be replaced as necessary.

Section 5: PUBLICITY OF NOMINATIONS – The Board will invite members to submit names to be placed in Nomination to the Board of Directors in September so that the nominations can be vetted prior to October 1. In November, the Nominating Committee will present the Slate to the Board for election in December.

Section 6 – SLATE OF DIRECTORS – At the November meeting, the Nominating Committee shall present to the Board of Directors for their approval a slate of candidates to replace the Directors whose regular terms are expiring. Each candidate must be a representative of an active Chamber member in good standing and must have agreed to accept the responsibility of a Directorship.

Section 7: VOTING FOR BOARD MEMBERS – The Board will vote on the slate at the December Board meeting.

Section 8 – QUORUM – A majority of members of the Board of Directors shall constitute a quorum at any meeting.

Section 9 – BOARD MEETING – The Board of Directors shall meet regularly at least once each month, but more or less often as the Board of Directors may elect. The meeting shall be at a time and place determined by the Board.

Section 10 – SPECIAL MEETINGS – Special meetings may be held on the call of the President or acting President, or at the request of any five (5) Board members. A call for a special meeting shall state the purpose of said meeting, and notification shall be given to each Director of the Board and shall not be given less than 24 hours preceding said meeting.

Section 11 – NON-ATTENDANCE – Absence from four (4) consecutive regular meetings of the Board of Directors without a reason deemed valid by the Board may be construed as a resignation.

Article VII – Officers

Section 1 – NOMINATION AND ELECTION OF OFFICERS – The Nominating Committee shall present the slate of officers including President, Vice President, and Treasurer for their election to the Board of Directors at the December Board meeting. The slate of officers shall be elected at the January Board meeting, at which time all officers shall be elected for a term of one (1) year. Officers may be elected to multiple one-year terms as part of the standard nominating process.

Section 2 – DUTIES OF OFFICERS –

a. President – The President shall serve as the Chief Elected Officer of the Chamber of Commerce and shall preside at all meetings of the membership, Board of Directors, and Executive Committee. He or she shall perform all duties incident to the office and initiate action to advance the objectives of the Chamber.

By Laws of the Greater Northampton Chamber of Commerce

b. Vice President – The Vice President shall exercise the powers and authority and perform the duties of the President in the absence or disability of the President.

c. Treasurer – The Treasurer shall be responsible for the safeguarding of all funds received by the Chamber and for their proper disbursement. Such funds shall be kept on deposit in financial institutions or invested in the manner approved by the Board of Directors. Checks may be signed by the Executive Director, the President, or the Treasurer as appropriate.

Section 3 – EXECUTIVE COMMITTEE – The Executive Committee shall act for and on behalf of the Board of Directors when the Board is not in session, but shall be accountable to the Board for its actions. It shall be composed of the President, Vice President, Treasurer, past President, Chairs of standing committees, and those committee Chairs selected by the Officers. The President will serve as Chair of the Executive Committee.

Section 4 – CLERK – The Executive Director shall serve as clerk of the corporation, and will be an ex-officio member of the Board.

Article VIII – Management

Section 1 – EXECUTIVE DIRECTOR – The Board of Directors shall employ an Executive Director. The Executive Committee shall fix the salary and other considerations of employment.

Section 2 – DUTIES OF THE EXECUTIVE DIRECTOR – The Executive Director shall be the administrator who is responsible for managing the day-to-day affairs of the Chamber and shall hire such administrative and other staff as funded by the budget.

Section 3 – RETAINING AND DISCHARGING THE EXECUTIVE DIRECTOR – The Executive Committee shall have the exclusive power and authority to retain and discharge the Executive Director; provided that the retention or discharge of an Executive Director shall be subject to the ratification of such action by the Board of Directors.

Article IX – Committees and Divisions

Section 1 – APPOINTMENT – The President, with the approval of the Executive Committee, shall appoint all committees and committee chairs. The President shall be an ex-officio member of all committees.

Section 2 – STANDING COMMITTEES – The following committees shall be standing committees of the Chamber of Commerce: Finance Committee, Membership Committee, Nominating Committee, Economic Development Committee, Downtown Committee and Executive Committee. The President may appoint such other committees as well as ad hoc committees as deemed necessary to carry out the program of the Chamber.

Section 3 – LIMITATION OF AUTHORITY – No action by any member, committee, employee, director, or officer shall be binding upon, or constitute an expression of, the policy of the Chamber until it shall have been approved or ratified by the Board of Directors.

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Committees shall be discharged by the President when their work has been completed and their reports accepted, or when, in the opinion of the Board of Directors, it is deemed wise to discontinue the committees.

Section 4 – DIVISIONS – The Board of Directors, at their discretion, may permit the organization of any group within the membership of the Chamber having common business interest. These groups may regulate their own business and financial activities in so far as such activities do not conflict with the bylaws, objects, and welfare of the Chamber. These groups within the Chamber may be subject to service fees designated by the Board of Directors.

Such divisions shall annually submit a report of all activities and proposed programs to the Board of Directors. No action or resolution of any kind shall be taken by such divisions that have a bearing upon, or expression of, the Chamber unless approved by the Board of Directors.

Article X – Finances

Section 1 – AUTHORITY – The Board of Directors shall be final authority on all fiscal matters pertaining to the Chamber.

Section 2 – OPERATING PROCEDURE – The Board of Directors may adopt operating procedures delegating financial authority to the Executive Committee, Finance Committee or Executive Director, but all actions under such authority shall be subject to review by the Board of Directors.

Section 3 – BUDGET – The Executive Director shall prepare and submit to the Finance Committee, not later than ten (10) days after the beginning of the fiscal year, a budget covering the anticipated income and expense for the year. The Finance Committee shall submit such proposed budget with its recommendations to the Board of Directors before the end of the first month of the fiscal year. After approval by the Board, this budget shall be the basis of disbursements of funds. It may be amended by the Board of Directors from time to time, but only after calling for a report of the Finance Committee with respect to such amendment.

Section 4 – BONDS – The bonds shall be furnished by, and for, any employee of the Chamber having the responsibility of handling or custody of, the Chamber's money for such amount as may be determined by the Executive Committee. Said bonds shall be at the expense of the Chamber.

Section 5 – FINANCIAL STATEMENT – At least once each quarter, the Treasurer shall report in writing to the Board of Directors on the financial condition of the Chamber.

Section 6 – AUDIT – The Executive Committee, prior to the close of the fiscal year, shall appoint a certified public accountant to cause a review of the balance sheet and statements of income, and accounting procedures of the Chamber. This accounting review shall be reported to the Board of Directors and shall, during regular office hours,

· **By Laws of the Greater Northampton Chamber of Commerce**

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be available to the membership. Notice of availability of the annual accounting review will be sent to all members.

Section 7 – FISCAL YEAR – The fiscal year shall be January 1 to December 31.

Article XI – Parliamentary Procedure

Section 1 – PARLIAMENTARY AUTHORITY – The proceedings of all Chamber meetings shall be governed and conducted according to the latest edition of Roberts Rules of Order Revised.

Article XII – Public Relations

Section 1 – PUBLIC RELATIONS – The Executive Director or designee shall be the public spokesperson for the Chamber of Commerce. All public policies pertaining to the Chamber of Commerce, or any of its divisions or committees thereof, shall be approved by the Board of Directors prior to release with the exception of routine announcements and other similar communications.

Article XIII – Indemnification

Section 1 – INDEMNIFICATION – No officer or director of the corporation shall be personally liable to the corporation, or the corporation's members, for any monetary damages for breach of the fiduciary duty as an officer or director, notwithstanding any provision of law imposing such liability, provided, however, that such personal liability shall not be limited:

- a. for any breach of the officers and director's duty of loyalty to the corporation or its members; or
- b. for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of the law; or
- c. for any transaction for which the officer or director derived an improper personal benefit.

Article XIV – Dissolution

Section 1 – DISSOLUTION – The corporation may close its affairs and seek dissolution by a vote of three Directors at a meeting of the Board of Directors affirmed by a vote of 2/3 (two thirds) of the members at the annual meeting or special meeting of the members, upon two weeks notice, called for such purpose to authorize the filing of a Petition of Dissolution with a Court of competent jurisdiction.

Section 2 – PROCEDURE – The Chamber shall use its funds only to accomplish the objectives and purposes specified in these bylaws, and no part of said funds shall inure, or be distributed, to the members of the Chamber. On dissolution of the Chamber, any funds remaining shall be distributed to one or more regularly organized and qualified charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors as defined by the IRS Section 501 (c) (3).

Article XV – Amendments

• **By Laws of the Greater Northampton Chamber of Commerce**

MEMBERS – New By-Laws may be adopted, or these By-Laws may be amended or repealed by a majority vote of the members present at a duly called meeting or by the written or electronic ballot of a majority of members casting ballots.

Section 2 - POWERS OF DIRECTORS – The directors may adopt, amend or repeal the By-Laws at any regular or special meeting of the board provided, however, that the same may not be amended or altered unless at least 2/3 (two-thirds) of the board vote affirmatively thereof; and provided further, that no amendment shall be adopted changing the number of directors. Any such By-Laws changing the number of directors shall be the exclusive power of members as herein above provided.

Any proposed By-law amendment shall be presented to the Board of Directors for reading at least two weeks prior to the vote being taken. Such proposed amendment shall be posted and available to all Chamber members at the Chamber office on the date of reading with notification as to date the vote will be taken.