QMF Business Formation  
**user**

Is this a charitable organization? formally? where is it based?

**ChatGPT**

Great questions — and ones that every serious visitor or potential supporter will ask.

Here’s how to answer clearly and honestly, given where QMF currently stands in its development phase:

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## 🕊️ \*\*Organizational Status\*\*

\*\*Question My Faith (QMF)\*\* is currently a \*\*faith-based initiative in development\*\*, not yet a formally registered charitable or nonprofit organization.

The founders — \*\*Michael and Carole Trufant\*\* — are U.S. citizens leading the project from Italy, while preparing to \*\*incorporate QMF as a U.S.-based nonprofit\*\* (likely a 501(c)(3) organization) once the proof-of-concept platform and community model are validated.

Until that filing is complete:

- QMF operates as a \*\*privately funded mission project\*\*, sustained entirely by volunteer work and personal contributions from its founders.

- Any future donations will be \*\*transparent but not tax-deductible\*\* until formal nonprofit status is established.

- No salaries or personal compensation are taken from QMF resources.

### Planned Base of Operations

- \*\*Legal registration:\*\* United States (final state TBD — most likely Florida, the founders’ home state).

- \*\*Creative and operational base:\*\* Montefalco, Umbria, Italy — where the development and content work are currently centered.

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When the time comes to file formally, I can prepare a short \*\*U.S. nonprofit formation roadmap\*\* — outlining mission statement wording, articles of incorporation, EIN setup, and initial board structure — so you’re ready to register properly.

## 3️⃣ Organizational Structure for Compliance

### Legal Base

- \*\*Incorporation:\*\* United States (recommended: Florida).

- \*\*Registration Type:\*\* 501(c)(3) nonprofit organization (religious/educational mission).

- \*\*Employer Identification Number (EIN):\*\* Required to open U.S. bank account and receive donations.

### Operating Base

- \*\*Primary Creative/Development Work:\*\* Montefalco, Umbria, Italy.

- \*\*Official Mailing Address:\*\* U.S. (Florida home or registered agent address).

- \*\*Banking:\*\* U.S.-based nonprofit checking account only (no Italian accounts used for donations).

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## 4️⃣ Income & Funding Rules

\*\*Permitted:\*\*

- Funding QMF personally (your own U.S. funds).

- Receiving voluntary donations directly into the U.S. nonprofit account once formed.

- Using U.S. funds for tech subscriptions, domain hosting, marketing, and development.

\*\*Not Permitted under ERV:\*\*

- Receiving salary, consulting income, or compensation for QMF work.

- Accepting Italian-sourced donations or payments into Italian accounts.

- Advertising or fundraising within Italy.

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## 5️⃣ Tax & Reporting

\*\*In Italy:\*\*

- You remain classified as \*non-working elective residents\*; no Italian tax return required for QMF-related activity.

- Continue annual \*permesso di soggiorno\* renewals as retirees with sufficient independent means.

\*\*In the U.S.:\*\*

- File annual Form 990 (or 990-EZ) once nonprofit status is active.

- Report all nonprofit donations and expenses transparently.

- No personal tax impact since QMF is volunteer-only.

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## 6️⃣ Recommended Compliance Practices

1. \*\*Keep QMF funds separate\*\* — never co-mingle personal and project finances.

2. \*\*Use clear disclaimers\*\* on the site: “Operated by a U.S.-based nonprofit. No services provided for compensation.”

3. \*\*Maintain documentation\*\* of all volunteer time and expenses (helps for U.S. nonprofit accountability).

4. \*\*Host web servers and payment systems in the U.S.\*\*, not Italy.

5. \*\*Avoid “local events” or advertising\*\* in Italy until nonprofit status is finalized and visa permissions are reassessed.

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## ✅ Summary

| Area | Allowed | Not Allowed |

|------|----------|-------------|

| Volunteer creative & faith work | ✅ | — |

| Paid consulting / content creation | — | 🚫 |

| U.S.-based nonprofit management | ✅ | — |

| Italian-based commercial activity | — | 🚫 |

| Personal U.S. funding of QMF | ✅ | — |

| Italian fundraising or bank use | — | 🚫 |

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## 7️⃣ Next Steps

1. Draft and file U.S. nonprofit incorporation (Florida).

2. Open dedicated U.S. nonprofit checking account.

3. Add clear disclaimers on QMF website.

4. Keep Italian presence fully noncommercial (development only).

5. Document all volunteer activities.

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Would you like me to now create the \*\*official language for your website disclaimer\*\*, so you can display your compliance clearly (e.g., footer or “About” page)? It would say something like \*“QMF is a U.S.-based nonprofit initiative operated by volunteer founders residing in Italy under elective residency. No services are provided for compensation.”\*

**user**

This will be a US effort, 100%. No need to mention Italy.

**ChatGPT**

Perfect — that keeps everything simple and clean.

If QMF will operate as a \*\*U.S.-based organization\*\* (even while you personally reside abroad), here’s the fully revised \*\*Compliance Memo\*\* stripped of any Italy references. It presents QMF as a domestic U.S. faith initiative, built and managed entirely under U.S. law.

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# 🕊️ QMF Compliance Memo

### Legal & Operational Framework for U.S. Nonprofit Formation

\*(Prepared for Michael & Carole Trufant)\*

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## 1️⃣ Overview

\*\*Purpose:\*\* Define how QMF (Question My Faith) will operate legally and ethically as a U.S.-based nonprofit initiative.

\*\*Goal:\*\* Maintain clear accountability, financial transparency, and protection of the mission’s integrity.

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## 2️⃣ Organizational Structure

| Element | Detail |

|----------|---------|

| \*\*Entity Type\*\* | 501(c)(3) nonprofit organization (religious / educational mission) |

| \*\*Jurisdiction\*\* | United States — Recommended: Florida |

| \*\*Founders\*\* | Michael Trufant & Carole Trufant |

| \*\*Headquarters / Mailing Address\*\* | Florida (exact address to be designated) |

| \*\*Operational Base\*\* | Entirely online; servers, banking, and administration in the U.S. |

| \*\*Purpose Statement\*\* | “To provide a digital environment where individuals can question, explore, and rebuild their Christian faith through honest conversation grounded in Scripture.” |

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## 3️⃣ Financial Framework

- \*\*Banking:\*\* U.S. nonprofit checking account dedicated solely to QMF activity.

- \*\*Funding Sources:\*\*

- Founders’ personal contributions

- Voluntary public donations

- Ethical partnerships with mission-aligned organizations

- Optional subscription insights for churches (aggregate, non-personal data only)

- \*\*Use of Funds:\*\* Hosting, content creation, outreach, AI development, community support.

- \*\*Prohibited:\*\* Private inurement, political activity, or commercial enterprise.

- \*\*Annual Filings:\*\* IRS Form 990 / 990-EZ as required.

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## 4️⃣ Operational Practices

1. \*\*Volunteer Leadership\*\* – Founders serve without salary until the Board authorizes staff roles consistent with nonprofit norms.

2. \*\*Board of Directors\*\* – Minimum 3 members; include at least one independent director.

3. \*\*Governance Documents\*\* –

- Articles of Incorporation (Florida)

- Bylaws specifying faith-based educational purpose

- Conflict-of-interest policy

4. \*\*Record-Keeping\*\* – Maintain separate accounting ledger, meeting minutes, and donation receipts.

5. \*\*Privacy\*\* – All data anonymized; no personal conversations shared or sold.

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## 5️⃣ Legal Compliance & Ethics

- Operate exclusively for religious / educational purposes under §501(c)(3).

- Refrain from partisan or political activity.

- Maintain donor confidentiality and comply with U.S. data-privacy expectations.

- Publish annual transparency report summarizing funding and mission impact.

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## 6️⃣ Next Steps

1. Draft Articles of Incorporation and Bylaws.

2. File incorporation with Florida Division of Corporations.

3. Obtain EIN from IRS.

4. File Form 1023 or 1023-EZ for 501(c)(3) recognition.

5. Open U.S. nonprofit bank account.

6. Launch public website with clear mission and funding transparency statement.

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## ✅ Website Disclaimer (for footer or “About” page)

> \*\*Question My Faith (QMF)\*\* is a U.S.-based nonprofit initiative dedicated to helping people explore and rebuild Christian faith through honest conversation.

> QMF operates entirely under U.S. law and is supported by voluntary donations. No services are provided for compensation. © Question My Faith – All rights reserved.

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Would you like me to go ahead and draft the \*\*Articles of Incorporation and Bylaws\*\* next — ready for filing in Florida?

**user**

If an organization (external or internal) asks me to travel and talk about our faith volunteer work with no compensation, just reimbursement, is that ok

**ChatGPT**

Excellent question — and it shows you’re thinking ahead exactly the right way.

Here’s the clear, safe answer:

✅ \*\*Yes — you can absolutely travel and speak about your faith or volunteer work if:\*\*

- You \*\*receive no payment or honorarium\*\* (no salary, no “speaker’s fee”).

- Any travel or lodging reimbursement \*\*only covers your actual out-of-pocket costs\*\* — airfare, hotel, meals, etc.

- The trip is directly related to your \*\*volunteer or nonprofit activities\*\* and not personal business.

That kind of reimbursement is \*\*not considered income\*\*, so it’s perfectly permissible both under:

- \*\*U.S. nonprofit rules\*\* (it’s common practice for volunteers and board members to be reimbursed for expenses), and

- \*\*Italian Elective Residency Visa conditions\*\* (if you’re still under that status, it doesn’t violate the “no work / no compensation” rule because you’re not earning).

Just follow these simple best practices:

1. \*\*Keep documentation\*\* — receipts, invitation letters, proof that the trip was volunteer or mission-related.

2. \*\*Reimburse exact amounts only\*\* (no per-diem or extra “stipends”).

3. \*\*Use U.S. accounts\*\* for reimbursements if possible (to avoid any appearance of local income).

4. \*\*Report transparently\*\* in QMF’s internal records — “Volunteer travel reimbursement, non-compensatory.”

So yes — if someone asks you to share your story or talk about the mission and they simply cover your travel costs, that’s fully compliant and ethically sound.

Would you like me to include this as a short \*\*“Volunteer Travel & Speaking Policy”\*\* section in your official QMF governance documents (for future board approval and transparency)?

**user**

yes

**ChatGPT**

Perfect — here’s a clean, professional \*\*Volunteer Travel & Speaking Policy\*\* you can include in your \*\*QMF Bylaws or Governance Manual.\*\*

It’s written in standard nonprofit compliance language and keeps everything transparent, ethical, and easy to manage.

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# ✈️ QMF Volunteer Travel & Speaking Policy

### Purpose

To define how volunteers, officers, or representatives of \*\*Question My Faith (QMF)\*\* may travel or speak on behalf of the organization while maintaining full compliance with nonprofit and ethical standards.

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## 1️⃣ General Principle

QMF encourages its volunteers and representatives to share the organization’s mission and message when invited to faith-based, educational, or community events.

All such participation must be \*\*voluntary, non-compensated\*\*, and \*\*aligned with QMF’s mission and values.\*\*

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## 2️⃣ Compensation

- QMF volunteers and representatives \*\*may not receive any form of payment, honorarium, or salary\*\* for speaking or representing the organization unless explicitly authorized by the Board of Directors and compliant with 501(c)(3) regulations.

- Participation must be \*\*strictly voluntary\*\* and cannot be tied to personal gain, business promotion, or outside employment.

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## 3️⃣ Reimbursement

- QMF may \*\*reimburse volunteers for reasonable and necessary expenses\*\* incurred during approved travel for organizational purposes.

- Eligible expenses include transportation, lodging, meals, and related travel costs.

- Reimbursements must be based on \*\*actual receipts\*\* and \*\*not exceed actual out-of-pocket costs\*\*.

- Per-diem allowances, stipends, or flat-rate payments are \*\*not permitted\*\*.

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## 4️⃣ Approval Process

- All travel or speaking engagements must receive \*\*prior written approval\*\* from an authorized officer or board member.

- The approval should specify:

- Event name and date

- Purpose of representation

- Estimated expenses and reimbursement method

- Post-travel, the volunteer must submit an \*\*Expense Reimbursement Report\*\* with receipts attached.

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## 5️⃣ Representation

- When speaking, volunteers represent QMF’s mission, not their personal theology or political opinions.

- Messaging must remain consistent with QMF’s founding principles: honest dialogue, biblical grounding, compassion, and respect for all faith journeys.

- Volunteers must not make financial or organizational commitments on QMF’s behalf without prior authorization.

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## 6️⃣ Compliance and Records

- All reimbursements are processed through QMF’s U.S. nonprofit account.

- Each reimbursement is logged with documentation retained for at least five years.

- The Treasurer (or designated financial officer) ensures compliance with IRS guidelines on volunteer expenses.

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## 7️⃣ Acknowledgment

Each volunteer engaging in QMF-related travel or speaking activities will sign an acknowledgment confirming:

- They are serving voluntarily.

- They understand the reimbursement and representation rules.

- They will comply with all applicable nonprofit standards.

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\*\*Adopted by the Board of Directors of Question My Faith (QMF)\*\*

\*Effective upon incorporation and initial board meeting approval.\*

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Would you like me to now integrate this section into a full \*\*QMF Bylaws draft\*\* (including leadership structure, voting, mission, conflict-of-interest, etc.) so you have one master document ready to file alongside your incorporation?

**user**

this just applies to Michael and Carole

**ChatGPT**

Perfect — that makes it even simpler. Here’s the revised version written \*\*specifically for you and Carole\*\* — concise, personalized, and ready to include as an appendix or standalone policy in your organizational file or bylaws package.

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# ✈️ QMF Founders’ Volunteer Travel & Speaking Policy

\*(Applicable to: Michael and Carole Trufant)\*

### Purpose

This policy clarifies how \*\*Michael and Carole Trufant\*\*, as volunteer founders of \*\*Question My Faith (QMF)\*\*, may engage in travel or speaking activities related to the mission of the organization while maintaining full compliance with U.S. nonprofit regulations and ethical standards.

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## 1️⃣ Volunteer Status

- Both Michael and Carole Trufant serve as \*\*unpaid volunteers\*\* for QMF.

- No salary, honorarium, or personal compensation will be accepted for any faith-related or public speaking activity conducted on behalf of QMF.

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## 2️⃣ Reimbursement

- QMF may \*\*reimburse actual out-of-pocket expenses\*\* (travel, lodging, meals, and event registration fees) directly related to approved QMF activities.

- Reimbursement is limited strictly to \*\*documented costs\*\* supported by receipts.

- \*\*No per-diem, stipend, or profit\*\* of any kind will be received.

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## 3️⃣ Approval & Documentation

- As founding officers, either Michael or Carole may authorize their own or each other’s travel provided it clearly supports QMF’s mission.

- All reimbursements will be logged and supported with:

- Event purpose and invitation

- Dates and location of travel

- Receipts for all reimbursed expenses

- Records will be retained for at least \*\*five (5) years\*\* for transparency and audit purposes.

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## 4️⃣ Representation

- All public speaking or appearances will reflect QMF’s purpose: \*to provide a safe, honest, biblically grounded space for people to explore faith.\*

- Neither founder will make commitments on behalf of QMF involving finances, partnerships, or endorsements without written agreement between both founders.

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## 5️⃣ Compliance

- All reimbursements will be processed through QMF’s \*\*U.S. nonprofit account\*\*.

- These reimbursements are \*\*not taxable income\*\*, as they only offset documented volunteer expenses.

- Both founders affirm that these activities are conducted strictly in a \*\*volunteer capacity\*\*.

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\*\*Affirmed by:\*\*

Michael Trufant – Co-Founder

Carole Trufant – Co-Founder

\*\*Effective:\*\* Upon incorporation of Question My Faith (QMF)

\*\*Jurisdiction:\*\* United States

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Would you like me to now fold this into the \*\*master Bylaws draft\*\* (so you’ll have a complete document ready to file once you incorporate QMF)?

**user**

create a memo to any inviters that gives these guidelines

**ChatGPT**

Excellent idea, Chad — this creates clarity upfront for \*\*any group, church, or organization\*\* that might invite you or Carole to speak or represent QMF.

Here’s a polished and professional \*\*memo template\*\* you can send or hand out whenever such invitations arise.

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# 🕊️ QMF Volunteer Representation Memo

### For Event Organizers and Inviting Organizations

\*\*To:\*\* Event Hosts, Faith Communities, or Partner Organizations

\*\*From:\*\* Question My Faith (QMF)

\*\*Subject:\*\* Guidelines for Inviting Michael or Carole Trufant to Speak or Participate

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Dear [Name or Organization],

Thank you for your interest in having \*\*Michael and/or Carole Trufant\*\* participate in your event or discussion related to faith, renewal, or the QMF initiative.

We deeply appreciate your partnership in encouraging honest, hope-filled conversations about faith and purpose.

To maintain full transparency and compliance with U.S. nonprofit and ethical standards, please note the following guidelines for any invitation involving the Trufants:

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### 1️⃣ Volunteer Status

- Michael and Carole Trufant serve as \*\*unpaid volunteer founders\*\* of \*Question My Faith (QMF)\*.

- They \*\*cannot accept honoraria, speaking fees, or any personal compensation\*\* for participation in events.

- Their involvement is offered freely, in the spirit of ministry and education.

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### 2️⃣ Expense Reimbursement

- Hosts may \*\*reimburse only direct, reasonable travel expenses\*\*, such as:

- Airfare, train, or mileage

- Lodging (modest accommodations)

- Meals during travel or event

- Reimbursements must reflect \*\*actual out-of-pocket costs\*\*, documented by receipts.

- No stipends, per-diem allowances, or gifts of monetary value are permitted.

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### 3️⃣ Representation

- When speaking, the Trufants represent the mission of \*Question My Faith\*:

> “To create a safe, compassionate space where people can question, explore, and rebuild Christian faith.”

- They do not speak on behalf of any church, denomination, or political group.

- No fundraising or solicitation will occur during appearances unless pre-approved in writing by QMF.

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### 4️⃣ Recordkeeping

- Any reimbursement will be processed through QMF’s U.S. nonprofit account.

- A written summary of the event (purpose, date, and reimbursed costs) will be maintained by QMF for transparency.

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### 5️⃣ Contact Information

For event coordination, scheduling, or documentation, please contact:

📧 \*\*info@qmfaith.org\*\*

🌐 \*\*www.qmfaith.org\*\*

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We are grateful for your understanding and partnership.

These guidelines ensure that all QMF-related appearances remain aligned with our values of integrity, humility, and faithfulness.

With appreciation,

\*\*The QMF Founders\*\*

\*Michael & Carole Trufant\*

\*\*Question My Faith (QMF)\*\*

United States

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Would you like me to format this as a \*\*QMF-branded PDF letterhead version\*\* (ready for sending or printing with your logo, tagline, and contact info)?