

PARTNERS IN BUILDING

a resource for building vital United Church of Christ congregations

Partnership Application



Local Church Ministries
Church Building & Loan Fund
700 Prospect Avenue, Cleveland, OH 44115
216 -736-3834; Toll Free 866-822-8224, Ext. 3834

In addition to completing this form, please include the following items & information. These items are REQUIRED to process your application.

- 1. A copy of a resolution or motion that has been approved by the congregation indicating their desire to enter into this partnership**
- 2. A letter from you Conference Minister indicating the Conference's support and willingness to be part of this working partnership**
- 3. Congregation's By-Laws and/or Constitution**
- 4. Certificate of Good Standing from the Secretary of State's Office or Tax Exempt Determination Letter**
- 5. Congregation's Mission Statement**
- 6. Current Year Budget (*and next year if available*)**
- 7. Letter of Agreement re: OUR CHURCH'S WIDER MISSION BASIC SUPPORT (OCWM)**

The following items MAY also be included but are not necessary to process your application:

- 1. Significant covenants & congregational statements that shape or define your ministry & mission**
- 2. Any church brochures or pamphlets, newsletters, pictures, videos, advertisements, etc., that present a richer image of the congregation's vision for ministry**

Some background...

Congratulations on taking the first step in an exciting journey within the life and history of your congregation! The **Partners In Building** program is designed for new congregations who look forward to acquiring their first church home within the next 6-24 months. The purpose of the program is to assist congregations through the process of buying and owning property. The program also brings members of the congregation into a working relationship with their Conference and the staff of Local Church Ministries Church Building & Loan Fund

Entering into this partnership does not guarantee that your congregation will receive financial support from the Church Building & Loan Fund.

Important note...

The Church Building & Loan Fund's mandated mission is to assist *new* UCC congregations in owning their first church home. Our purpose is to assist and nurture congregations that are active in and supportive of the total mission and ministry of the United Church of Christ. All loans are approved by the Board of Directors of the Fund. In reaching its decision, the Board seeks to assure itself that the congregation has experienced and capable leadership, that it is financially able to meet the obligations of a loan contract, and that the congregation is a vital part of the United Church of Christ.

When to apply...

For new congregations seeking their first loan, we recommend that you submit your application AT LEAST 6-24 months before you anticipate making application to the Church Building & Loan Fund.

How to Apply...

1. **Complete TWO COPIES of this application.** If some of the information is not available, or incomplete, or not applicable, please indicate this in the appropriate space. Please fill in every blank with either the appropriate information or a note indicating that it is not available, applicable, etc.
2. **Collect and attach Required Additional Information** (see page 13)

Where to apply...

Churches that participate in **Partners in Building** have **TWO** UCC partners in the acquisition of a church building and subsequent development of their ministry. Submit your applications to:

- 1. Your UCC Conference**
Your Conference Office,
(Some Conferences may also
Require submittal to the Association)
- 2. Local Church Ministries**
Church Building & Loan Fund
700 Prospect Avenue, 3rd Floor
Cleveland, Ohio 44115

The review process...

Applications are carefully reviewed by the Church Building & Loan Fund staff.

Questions...

Sheila Kinzer, Acting Executive Director
kinzers@ucc.org 216.736.3820

CHURCH INFORMATION:

#

Church Name & Church Number *(from UCC Yearbook)*

Street Address

City

State

Zip

Phone

Fax

e-mail

Pastor (or person serving as primary contact)

Phone

Fax

e-mail

Church Moderator/Council President

Phone

Fax

e-mail

Chair of Building/Long Range Planning Committee

Phone

Fax

e-mail

Conference

Conference Minister

Association

Association Minister

	Church Members¹	Friends² & Family³	TOTAL Members + Friends & Family
Current Year			
1 year ago			
2 years ago			
3 years ago			
4 years ago			
5 years ago			

¹Persons who have formerly entered into a covenantal relationship with your congregation.

²Persons who have a regular/on-going relationship with your congregation but have not entered into a covenantal relationship with the congregation.

³Children, spouses, partners, parents, etc. who have not entered into a covenantal relationship with the congregation of the church but participate in the life & ministry of the church through their relationship to a church member.

	# Worship Services Per Week	Avg. Worship Attendance Per Week⁴	# of Households⁵	# of Giving Units⁶
Current Year				
1 year ago				
2 years ago				
3 years ago				
4 years ago				
5 years ago				

⁴The average number of persons attending a worship service(s) at your church in any given week.

⁵Using the number of Church Members¹ in your congregation, how many households does this represent?

⁶The number of individuals/couples/families/households that have made a regular financial to the church. Please do not include one-time visitors in this number.

These numbers do not have to be exact; your best estimate is fine. Thank you!

AGE	Actual Number	Percentage
0-5 years		
6-10 years		
11-15 years		
16-20 years		
21-25 years		
26-29 years		
30-39 years		
40-49 years		
50-59 years		
60-69 years		
70-79 years		
80-89 years		
90 + years		
TOTAL		

GENDER IDENTITY <i>(self-identified)</i>	Actual Number	Percentage
Female		
Male		
Transgender		
TOTAL		

EDUCATION <i>(highest level of completion)</i>	Actual Number	Percentage
Grammar/Elementary <i>(include those currently enrolled)</i>		
High School <i>(include those currently enrolled)</i>		
Associates Degree		
Bachelors Degree		
Masters Degree		
Doctorate/PhD		
GRAND TOTAL		

ECONOMIC ABILITY <i>(annual household income)</i>	Actual Number	Percentage
\$0-9,999/year		
\$10,000-19,999/year		
\$20,000-29,999/year		
\$30,000-39,999/year		
\$40,000- 49,999/year		
\$50,000- 74,999/year		
\$75,000- 99,999/year		
\$100,000- 124,999/year		
\$125,000- 149,999/year		
\$150,000- 199,999/year		
\$200,000- 249,999/year		
\$250,000- 299,999/year		
\$300,000 +/year		
TOTAL		

RACE / ETHNIC ORIGIN <i>(self-identified)</i>	Actual Number	Percentage
African / African-American		
Asian / Asian-American		
Australian / New Zealander		
Eskimo		
Hispanic / Latino / Latina		
Middle-Eastern		
Native / Native-American <i>(American Indian)</i>		
Pacific Islander / Polynesian		
European / European-American <i>(White, Caucasian)</i>		
Mixed Race		
Other <i>(please identify, below)</i>		
Other <i>(please identify, below)</i>		
Other <i>(please identify, below)</i>		
TOTAL		

	2008	2009	2010	2011(*)
Members				
Average Attendance				
# pledging units				
# families				
Total Member Giving				
TOTAL INCOME:				
Pastoral Support				
Ministry Programs				
Rent				
Other Expense				
OCWM Basic				
OCWM Special				
Other Mission				
TOTAL EXPENSES				
SURPLUS/(DEFICIT)				

(*) Current year-to-date.

STATEMENT OF CONDITION AS OF _____
(date)

ASSETS

Checking Account(s) \$ _____

Savings Account(s) \$ _____

Certificates of Deposit \$ _____

Cornerstone Fund \$ _____

Investments \$ _____

Real Estate \$ _____

Other \$ _____

TOTAL ASSETS \$ _____

LIABILITIES

Accounts Payable \$ _____

Loans Payable:

_____ \$ _____

_____ \$ _____

Other Liabilities \$ _____

TOTAL LIABILITIES \$ _____

NET WORTH \$ _____

TOTAL LIAB & NW \$ _____

Putting it Together...

Your application is not complete without all of the following:

- Completed APPLICATION FORM**
(including applicable financial statements)
- RESOLUTION/MOTION documenting congregation's affirmation of partnership**
- LETTER from Conference/Association Minister**
- BY-LAWS and/or CONSTITUTION**
- CERTIFICATE of GOOD STANDING FROM THE SECRETARY OF STATE or TAX EXEMPT DETERMINATION LETTER**
- MISSION STATEMENT**
- CURRENT YEAR BUDGET**
- LETTER OF AGREEMENT re: OUR CHURCH'S WIDER MISSION BASIC SUPPORT (OCWM)**
- OTHER helpful documents/information**

Mailing Address...

Church Building & Loan Fund
700 Prospect Avenue, 3rd Floor
Cleveland, Ohio 44115

Core Values, Vision, Mission & Ministry

Core Values...

Please describe some of the **Core Values** of the congregation. Core values are those which are absolutely essential to the life of the congregation. Without **Core Values**, the congregation would compromise its reason for being.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

You may add supplemental pages if you need additional space.

Facilities & Space

Current Facilities...

Please describe the facilities CURRENTLY used by your congregation (*including worship space, meeting/gathering space, class rooms, office space, nursery, and OUTDOOR space*):

Approximate Square Footage:

Do you RENT/LEASE or OWN this space? Cost/month:

Do you have a signed rental/lease agreement? YES NO NA

When does the agreement/lease expire?

Do you share this space with other congregations? YES NO

Do you have a signed “shared space agreement”? YES NO NA

When does the agreement expire?

What times is this space available to you (if shared)?

How do the congregations sharing the space communicate, sharing information, mediate disputes, etc.?

Strategic Planning...

Please describe any strategic planning work in which your congregation has engaged within the last 5 years. Please include any materials or resources produced in your strategic planning process with this application. *(If you have not engaged in a strategic planning process, please write NA in the space below).*

Research and Availability...

Please describe any research or inquiries your congregation has conducted in terms of land/building purchase. Please include any relevant documents or information with this application. *(If you have not done any research, please write NA in the space below)*

Financial Planning...

Please describe any preliminary financial planning you have done or any financial projections you have made. *(If you have not done any financial planning, please write NA in the space below.)*

Project Description (general):

Project Cost (estimated):

Funding Sources Currently Available:

Cash _____

Investments _____

Other Property / Assets _____

(please describe)

Total Funds Available _____

Projected Capital Campaign Goal:

This goal is based upon

- A feasibility study conducted by a professional fundraiser
- The following formula
- Other

Leadership

Pastoral Leadership...

Please list the pastoral leader(s) of your congregation.

Name Title Yr. Called

In-Care Date: _____

Association: _____

Conference: _____

Ordained Date: _____

Denomination: _____

Licensed Date: _____

Denomination: _____

Privilege of Call Date: _____

Denomination: _____

Dual Standing Date: _____

Denomination: _____

FULL TIME? **PART TIME?**

Hours/week

Pastor's Annual Compensation

Salary \$ _____

Housing Allowance \$ _____

Disability Insurance \$ _____

Health Insurance \$ _____

Pension \$ _____

Travel/Car Allowance \$ _____

TOTAL \$ _____

Lay Leadership...

Please describe the recognized leadership structure of your congregation (according to your constitution and/or by-laws).

What other leadership roles/positions are there in your congregation?

Describe how lay members are encouraged to name, claim, and use their gifts for leadership.

LOAN APPROVAL CRITERIA:

The Church Building & Loan Fund Board of Directors oversees the operation of the Fund and approves all loans made by it. In reaching its decision, the Board seeks to assure itself that the congregation has experienced and capable leadership, that it is financially able to meet the obligations of a loan contract, and that the congregation is a vital part of the United Church of Christ.

The criteria used by the management of the fund and the CB&LF Board in reaching loan decisions are:

Congregational Viability:

1. Does the pastor have standing in the UCC? What is the pastor's experience and does he/she have a successful track record in growing congregations?
2. Has the congregation demonstrated the ability to grow and thrive? Does it have favorable trends in:
 - a. Membership growth
 - b. Average attendance
 - c. Member giving
3. Does the congregation have:
 - a. Strong, committed lay leadership
 - b. Sound financial management practices
 - c. A serious commitment to stewardship and annual financial campaigns

Vision for Mission and Ministry

1. Has the congregation:
 - a. Participated in the Partners in Building Program for at least one year
 - b. Attended the Partners in Building training events
 - c. Demonstrated its commitment to mission and ministry beyond the local church

Participation in the Wider Church:

1. Do the pastor and lay members participate actively in the association and conference?
2. Does the congregation financially support the UCC's mission and ministry as evidenced by:
 - a. A minimum ratio of 10% of current expenses going to OCWM basic support?
 - b. Being a "Five for Five" congregation?
3. Has the congregation completed and submitted the annual UCC Yearbook report forms?

Financial Guidelines

1. Is the congregation self-supporting (no subsidies from outside sources) and does it meet guidelines established for:
 - a. Maximum amount of loan per member
 - b. Ratio of total annual loan payments to annual operating income
 - c. Ability to make loan payments on schedule
 - d. A cushion of cash/pledges to meet monthly payments
2. Has it completed a successful capital campaign or other fund raising program for its building fund?
3. Does it have a sound plan for making all required regular and additional loan payments within the first 60 months (5 years) of the loan?

(to be reproduced on Church's letterhead)

LETTER OF AGREEMENT
OCWM BASIC SUPPORT

Date _____

Conference _____ and Local Church
Ministries Church Building & Loan Fund

_____ of _____ agrees as a condition in
(Name of the church) (city and state)

entering into the Partners in Building Program that it will faithfully increase each year its ratio of OCWM Basic Support to Current Expenses to a minimum of 10%. It further agrees it will use its best efforts to increase the ratio by at least 1% per year until the goal of 10% is reached.

Our OCWM Basic Support pledge for this year is \$ _____ and \$ _____ has already been sent to the Conference Office. The balance of our pledge will be paid on or before December 31st.

We certify that this goal was acknowledged and accepted by the congregation at a meeting held on _____, 20____.

Pastor

President/Moderator

Treasurer

Clerk/Secretary