**APPLICATION FOR FINANCIAL SUPPORT FROM THE REGIONAL COUNCIL and/or THE UCC**

**When making application for the loans, please answer the following questions, provide the past 2 years of financial reports, and congregational Annual Report and Minutes, and if available their Stewardship history and plan. This guideline applies to the current year up to December 2020.**

1. Has your congregation applied for the federal interest free loan and the federal wage subsidy program? If not, will you commit to doing so as soon as the program is available?

2. What stewardship initiatives have you implemented? How have you made the congregation aware of these options?

• CanadaHelps

• PAR

• E transfer

• Post-dated cheques

• Asking for increased donations from those who can do so

3. Do you have a line of credit that you are accessing? Have you explored this option with your bank? (If you prefer, or are not able, to liquidate investments, they could be used as collateral, also the national church will guarantee if needed)

4. Do you have restricted funds that can be accessed? (Please provide financial statement from most recent Annual Report)

5. Have you reduced expenses as much as possible?

• suspending national assessment payments

• suspending loan payments

• modifying insurance payments to monthly schedule

6. What is your estimated income and what are your expenses that must be paid?

7. What do you anticipate will be your monthly shortfall during the pandemic?

8. What is the anticipated repayment plan if applying for a Loan?

Please provide the motion from your governing body approving this loan request, including the date of the meeting and the names of mover and seconder.

**CONGREGATION or GOVERNING BOARD MEETINGS DURING THE PANDEMIC**

The important thing is that the minister/governing body/chair calling the meeting are acting in good faith, and that they choose the option for notifying members that, in their reasonable opinion, is the best way of getting in touch with the largest number of people under the circumstances. Quorum requirements would still apply.

It is important for congregations/governing boards to record in their Minutes how notice of the meeting was given and the rationale for that e.g. “notice of the meeting was given via email to all members for whom we have email addresses/telephone/post, which is 90% of the congregation’s membership”. That will answer any questions raised later about the legitimacy of the meeting. Then any decisions that come out of the meeting will be legally solid.

In terms of the meeting, again, it depends upon the capacity of the congregation/governing board. Zoom meetings are acceptable if there is capacity. UCC 2019 Manual A.4

For voting, refer to the UCC 2019 Manual Appendix 3.4.1. and 3.4.2 found on page 190.

Voting is possible, but more challenging when meeting with zoom. There is place in the participant’s panel that allows for the votes, and counts them. You will need to know if more than one member is voting from the same computer (e.g. 2 residents of the same household) and will also need a separate person to be a scrutineer to count votes if you have members participating only on the telephone. Voting may not be by proxy or mail-in ballot. Voting may be done by telephone or electronic means if all voters can communicate with one another at the same time.

There is one exception UCC Manual 3.4.2

The Policy of the Conseil régional Nakonha:ka Regional Council regarding decision making by e-mails is following the specific guidelines from the General Council as outlined in UCC Manual 2019 Appendix 3.4.2 when the President considers the one-item situation exceptional, able to be answered with a YES/NO response and the time-line such that the situation should not wait until the next regularly scheduled meeting of the Executive.

**The Process to requests national UCC funds or loans**

1. The Community of Faith downloads the Application from GCO website

2. The Community of Faith completes the Application and forwards them along with supporting documentations to the Regional Council Designated Person’s email address

3. Responses to questions above

4. Regional Council send the approved Application to GCO

5. GCO advanced the requested loan amount to the Community of Faith

6. On or before September 30 2021 – loan is paid less $500 for prompt payment

7. On or before September 30, 2024 – loan and interest paid in full

**Your Contacts on the Property and Finance Team are:**

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