

Unitarian Universalist Association
Loan Guarantee Program
Application

A. Background Data

Today's date: _____

1. Legal name of congregation: _____

Mailing address: _____

Phone: _____ Email: _____

2. Minister: _____

Phone: _____ Email: _____

3. Contact person: _____

Daytime phone: _____ Evening phone: _____

Daytime email: _____ Evening email: _____

4. Congregational president: _____

Phone: _____ Email: _____

5. Legal Counsel: _____

Phone: _____ Email: _____

6: Bank: _____ Banker's Name: _____

Phone: _____ Email: _____

Please include the following items with your application. Your loan cannot be processed if any of these items are missing.

- a. ____ \$250.00 application fee (please make checks payable to the Unitarian Universalist Association)
- b. ____ Bylaws or certificate of incorporation
- c. ____ Current budget
- d. ____ Last year's budgeted expenditures vs. last year's actual expenditures
- e. ____ Letter of recommendation from your field staff representative (district executive, administrator or consultant)
- f. ____ Governing board verification of the amount pledged to your capital campaign
- g. ____ Phase I Environmental Study
- h. ____ Copy of congregational vote to approve receipt of a UUA loan
- i. ____ Verification of property and liability insurance policy

E. Current Meeting Space Information

- 1. Do you currently own or rent? _____
- 2. How long have you been meeting there? _____
- 3. Is your space fully accessible? _____
- 4. Adult seating capacity _____
- 5. Number of rooms for religious education _____
- 6. Number of program/fellowship rooms _____
- 7. Number of off street parking spaces _____
- 8. Number of handicap parking spaces _____
- 9. Number of designated visitor parking spaces _____

E. New or Expanded Meeting Space Information

- 1. Is your new space fully accessible? _____
- 2. Adult seating capacity _____
- 3. Number of rooms for religious education _____
- 4. Number of program/fellowship rooms _____
- 5. Number of off street parking spaces _____
- 6. Number of handicap parking spaces _____
- 7. Number of designated visitor parking spaces _____

F. Current Finances

	5 years ago	3 years ago	current fiscal year
1. Number of contributing pledge units	_____	_____	_____
2. Average pledge amount	\$_____	\$_____	\$_____
3. Median pledge amount	\$_____	\$_____	\$_____
4. Total restricted funds (endowment)	\$_____	\$_____	\$_____
5. Total unrestricted funds	\$_____	\$_____	\$_____
6. Annual contribution to UUA	\$_____	\$_____	\$_____
7. Percent of suggested annual fair share	_____%	_____%	_____%
8. Annual contribution to district	\$_____	\$_____	\$_____
9. Percent of suggested annual fair share	_____%	_____%	_____%

G. Cash Flow Projection Spreadsheet

	20__-20__ Previous	20__-20__ Current	20__-20__ Next 1	20__-20__ Next 2	20__-20__ Next 3	20__-20__ Next 4	20__-20__ Next 5
1. Income:							
a. Pledges	_____	_____	_____	_____	_____	_____	_____
b. Gifts and Endowments	_____	_____	_____	_____	_____	_____	_____
c. Fundraising	_____	_____	_____	_____	_____	_____	_____
d. Rental Income	_____	_____	_____	_____	_____	_____	_____
e. Plate Collections	_____	_____	_____	_____	_____	_____	_____
f. District or UUA grants	_____	_____	_____	_____	_____	_____	_____
g. Other Sources	_____	_____	_____	_____	_____	_____	_____
h. Total Income	_____	_____	_____	_____	_____	_____	_____
 2. Expenses:							
a. Personnel	_____	_____	_____	_____	_____	_____	_____
b. Administration	_____	_____	_____	_____	_____	_____	_____
c. Programming	_____	_____	_____	_____	_____	_____	_____
d. Contributions	_____	_____	_____	_____	_____	_____	_____
e. Bldg. maintenance	_____	_____	_____	_____	_____	_____	_____
f. Debt service	_____	_____	_____	_____	_____	_____	_____
g. Other Sources	_____	_____	_____	_____	_____	_____	_____
h. Total Expenses	_____	_____	_____	_____	_____	_____	_____
 3. Debt service as a percent of operating budget							
	_____%	_____%	_____%	_____%	_____%	_____%	_____%

(Debt Service must not exceed 25% of operating budget. Do not include construction financing.)

H. Membership Growth Plan

The Unitarian Universalist Association Loan Guarantee Program is intended to facilitate the growth of the UUA by financing congregations seeking to expand and enhance their church facilities. We recognize, however that if growth is to be realized, congregations must plan their membership strategy as carefully as they plan their facilities.

This guide is designed to help you develop an effective membership plan. If you would like a sample of a comprehensive congregational growth plan or if you have any questions about this form, please contact the Congregational Fundraising Services Administrator at (617) 948-4251 or gcharbonneau@uua.org.

1. Congregational Data

- a. Congregational membership: 5 years ago _____ 2 years ago _____ currently _____
- b. Projected membership: in 2 years _____ in 4 years _____ in 5 years _____
- c. R.E. membership: 5 years ago _____ 2 years ago _____ currently _____
- d. Projected R.E. membership: in 2 years _____ in 4 years _____ in 5 years _____

2. Community Demographics

- a. Total population of the area from which you draw your members: _____
- b. Other UU congregations in this demographic area:

- c. Demographic area population: 10 years ago _____ 5 years ago _____ currently _____
- d. Projected population: in 5 years _____ in 10 years _____ in 15 years _____

3. Congregational Vision and Mission

- a. Please indicate your congregational vision or mission statement:

- b. Date of adoption: _____
- c. Please indicate the process used to develop this statement:

4. Membership Growth Goals **(Please attach a copy of your membership growth plan document to supplement this information.)**

- a. Please indicate your membership growth goals:

5. Membership Growth Initiatives

a. Please explain your plan to attract visitors:

b. Please explain your plan to welcome and assimilate newcomers:

c. Please explain your plan to develop a financial spirit of generosity within the congregation:

d. Please explain your plan to increase the racial, ethnic and cultural diversity of your congregation:

**J. Required Minimum Limits of Insurance Coverage
Unitarian Universalist Association
Congregational Properties and Loan Commission**

Real and Personal Property:

- Special Form, All Risk
- Blanket Coverage – building and contents
- Replacement Cost Coverage – up to the limits of the policy
- Agreed Amount Coverage
- Minimum Deductible (consider \$500 and \$1,000 quotes)
- Backup Sewer and Drains Coverage
- \$100,000 Building Ordinance Coverage. Includes Contingent Liability from Operation of Building codes, Demolition, and Increased Cost of Construction
- Flood, if in a recognized flood plain
- Earthquake, if in an earthquake-prone zone

Casualty:

- \$1,000,000/\$3,000,000 Liability Limit
- \$5,000 Premises Medical Coverage
- \$1,000,000/\$3,000,000 Counseling Professional Liability Limit
- \$100,000/\$300,000 Sexual Misconduct Liability Limits – Minimum Limits
- \$1,000,000/\$3,000,000 Trustees, Officers, Employees and Volunteers Liability Limit including Employment Practices Liability Insurance Coverage
- Employee Benefits Liability – Asset valuation / coverage: \$500,000 assets / \$250,000 coverage, \$500,000 to \$1,000,000 assets / \$500,000 coverage, \$1,000,000+ assets / \$1,000,000 coverage
- Hired and Non-Owned Automobile Liability

Crime (Theft and Dishonesty):

- Suggested Minimum Limit \$25,000

Umbrella Liability:

- Available \$1,000,000 to \$5,000,000 Limits

Business Automobile Policy:

- Available (Suggested Bodily Injury and Property Damage Liability Limits, \$1,000,000)

Equipment Breakdown:

- Include on All Accounts

Workers' Compensation:

- Include on All Accounts