

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 guarantee cannot be processed if any items are missing.

7. \$250.00 application fee (make checks payable to the Unitarian Universalist Association and mail to Congregational Stewardship Services, 25 Beacon Street, Boston, MA 02108)
8. Verification letter (from the treasurer or other official lay leader) verifying the amount of money committed to your capital campaign
9. Last fiscal year budgeted expenses vs. actual expenditures
10. The current annual budget
11. The current balance sheet
12. A cash flow projection spreadsheet using the template provided as a part of this application. No other formats will be accepted.
13. A detailed membership growth plan (samples can be provided)
14. Strategic planning document
15. Recommendation of your district executive (field staff, administrator, or consultant)
16. By laws or certificate of incorporation, including a reversionary clause (indicating that, if the congregation ceases to exist, and after all debts have been settled, the UUA receives the remainder of assets)
17. Completed Phase I Environmental Study (full report)
18. Congregational vote to approve receipt of a UUA building loan
19. Property and liability insurance policy document

B. Loan Amount From Local Lender \$
Loan Guarantee Amount Requested \$

1. Purchasing a building? Yes: No:
2. Expanding or renovating? Yes: No:
3. Improving accessibility? Yes: No:
4. Reason for loan guarantee?

C. Capital Campaign

1. Campaign financial commitment total: \$
 Dates of capital campaign: From _____ to _____
2. Current congregational loans: \$ _____ \$
 total of current loans total annual debt service
3. Will current loans be retired with capital campaign funds? Yes: _____ No: _____
4. Will current loans be retired with UUA loan funds? Yes: _____ No: _____
5. Please list any planned sale of bonds or use of personal loans:
 \$ _____ % \$ _____ %
 bond total interest personal loan total interest

D. Project Finances

1. Total project costs:
 - a. Cost of land and/or building \$
 - b. Design cost \$
 - c. Construction cost \$
 - d. Contingency fund \$ (at least 10% of construction cost)
 - e. Landscaping cost \$
 - f. Capital campaign cost \$
 - g. Furnishings cost \$
 - h. Construction financing \$ (short-term bridge loan)

Total anticipated cost \$

2. Sources of project funding:
 - a. Building fund or reserves \$
 - b. Sale of current building \$
 - c. Capital campaign financial commitments \$
 - d. UUA loan \$
 - e. Bank loan \$
 - f. Personal loans \$
 - g. Sale of bonds \$
 - h. Other \$

Total anticipated funding \$

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

F. 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

G. Current Finances 5 years ago 3 years ago current fiscal year

- | | | | |
|---|----|----|----|
| 1. Number of contributing household units | | | |
| 2. Average financial commitment amount \$ | | | |
| 3. Median financial commitment 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 | % | % | % |

H. Cash Flow Projection Spreadsheet

Please use the associated excel spreadsheet which can be downloaded on-line on the UUA’s web site. If you have any questions or are having difficulty finding this please contact the Congregational Stewardship Services Program Manager at (617) 948-4251 or congstewardship@uaa.org

I. 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.

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: _____

b. 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 integrate 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:

Revised 08.18.10. All previous versions are obsolete and should be discarded.

J. Field Staff Recommendation

Directions: Please ask your district field staff representative to complete the following recommendation.

When completed, it can be submitted directly to:

Wayne B. Clark, Ph. D.

P.O. Box 378 or wclark@uua.org

Cumberland, ME 04021

Your application cannot be processed without this completed recommendation.

Date:
Name of field staff:
Name of district:
Name of congregation requesting a UUA loan guarantee:

1. Are you familiar with the congregation's project? Yes No
2. Have you reviewed their application? Yes No
3. Do their growth projections seem reasonable? Yes No
(Please include a note of explanation if their growth projections are unrealistic.)
4. Do you have any concerns about their project? Yes No

(Please include a note of explanation if you have any concerns.)

5. Do you recommend approval of this application? Yes No

Please elaborate upon your recommendation:

**K. 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