

Guidelines for Loans/Grants from the Hamilton Presbytery

Mission Council of the United Church of Canada

(PLEASE NOTE THESE ARE GUIDELINES!!!

EVERYTHING IS NEGOTIABLE!!!)

Purpose

The Purpose of the Mission Council is to administer the funds at its disposal to enhance or initiate ministries within the bounds of the former Hamilton Presbytery consistent with the mandate of the Mission Council.

Mission Council Mandate

The mandate of Mission Council is to initiate new congregations and missions, to aid in redevelopment of congregations, and to promote the work of the Church within the bounds of the former Hamilton Presbytery. Further, the mandate is to raise funds for such purposes and to administer them.

Applications for Loans and Grants

The requesting applicant must be a United Church community of faith, a United Church mission, or a United Church corporation, within the bounds of the former Hamilton Presbytery

The program or project to be funded must be directly under the auspices of the applicant, and not funding to a third-party program or project.

Restrictions

Requests for the following will not be considered:

- Any expenses not directly related to the proposed program or project.
- Deficit reduction or shortfalls of existing budgets or paying off a line of credit.
- Applications from communities of faith that are in arrears with the financial obligations within the United Church of Canada.
- Applications from organizations which cannot show reasonable evidence of future viability.

Use of Funding

The Funding may be used to provide:

- Hiring or training of staff, consultants or volunteers
- Purchase of resources or expertise necessary to carry out the project or program
- Investment in technology
- Leasehold improvements directly related to the program or project.
- Loans for repairs to facilities not related to a particular program or project may be available in cases of critical emergency (further damage is imminent or the building is unusable).
- Research, community audits, and/or the services of experts or facilitators to assist in determining mission and focus.

Goals

- The applicant's spiritual life will be significantly strengthened (for example, small group program, alternative worship service, congregation-wide Bible study).
- The applicant's ministry will be extended to a new group of people (for example, singles, disabled, young families, seniors, intercultural).
- The applicant will gain significant new knowledge or skills for ministry (for example, evangelism, community action ministry with marginalized people).
- The applicant will have an impact on the neighbourhood community (for example, afterschool program, life-skills program, ministry dealing with poverty).

Criteria

- A detailed purpose and description of the project or program must be provided. Projects and programs that are intended to be ongoing must be self-sustaining.
- Normally, one-third of the funding is to be raised or provided by the applicant. The percentage of the project that the applicant will be able to fund must be included in the request.
- Measurable objectives of the program or project, both yearly and over the term of the funding, must be identified.
- An evaluation plan must be provided.
- Proposed length of the loan term (up to 5 years) must be stated, and a cash-flow statement must be provided.
- The applicant may have only one other project or program funded by the Mission Council at the

Funds Available

The Mission Council seeks to support the work of the Church. Normally, lenders charge interest so that they will have a return on investment. The Mission Council does not charge interest but rather considers having an opportunity to support the work of building the church to be sufficient return. Loans may be up to \$50,000. Grants are normally limited to \$10,000.00 but if your project requires more money will would still love to hear from you and we can negotiate the amount that your project will require.

Accountability

The applicant will submit an annual report of the project or program, including a final report which will include but not be limited to an accounting of how the funding was spent and how the goals of the project or program were met. Failure to comply may result in a cancellation of any future funding to this project or program, and repayment terms of any outstanding loan may be accelerated upon notification to the borrower.

All Mission Council funding must be included in the yearly audit of the applicant.

The evaluation must compare results to objectives set out in the original application.