

IX • Presbytery Grants & Loans from Designated Funds

9.00 Grants & Loans from Designated Funds

Grants and loans from designated funds shall be made in accordance with established procedures and in accordance with the purposes of the particular fund.

9.01 Congregational Revitalization/Redevelopment Fund: Grant Procedures and Guidelines

A. Congregational Revitalization/Redevelopment

Source of Funds: The initial source of funds was a generous gift from the Presbyterian Church of Jackson. All other churches within the Presbytery of Wyoming are encouraged to follow the Jackson Church's lead with gifts to support those churches within the Presbytery, which are in need of revitalization or redevelopment. Additional funding shall be at the direction of Presbytery.

Allocations from this fund are to be made to projects which meet the criteria, have been well researched and planned and which demonstrate by this research and planning that they have a reasonably good chance of meeting their goals and objectives.

1. Definitions

A revitalization/redevelopment is not a natural cycle or stage of congregational life. It is a planned intervention in a congregation to stimulate the dynamics needed to enable the congregation to reorient its ministry.

a. Congregational Revitalization

The process by which the spiritual, life-giving energy of a congregation is renewed and heightened. Revitalization results in spiritual renewal that empowers the congregation for more effective ministry and while it may occur as a part of the ongoing rhythms in the life of the congregation it is far more likely to be undertaken as a planned developmental process.

b. Congregational Redevelopment

The redirection of its ministry in light of changes in needs or circumstances among its membership, the community to be served, or both. Redevelopment includes a planned effort and intent to increase the congregations' capabilities for effective ministry where it is.

2. Application Procedures

Applicants for Revitalization/Redevelopment Grants are to consult with appropriate persons in the presbytery to develop strategy, resource, support, and secure application forms to prepare collaboratively the Plan for Ministry and the Program Grant Application.

Appropriate persons from the presbytery will answer questions, provide guidance and understanding of the criteria and steps to be followed for preparing the application and other related documentation.

The application is to be approved by the submitting congregation before submission to the presbytery.

If a congregation cannot fulfill one or more of the following project criteria, the presbytery may waive those criteria.

3. Project Criteria

The following criteria are to assist applicants in developing the Plan for Ministry and in preparing the Program Grant Application.

a. The Plan for Ministry shall:

- (1) represent new work in the areas of congregational revitalization/redevelopment
- (2) demonstrate its commitment to witness the Gospel of Jesus Christ
- (3) be a response to the mission priorities and strategies of the congregation, presbytery, synod, and General Assembly
- (4) be related to the life and development of the surrounding community and respond, within the context of the Gospel of Jesus Christ, to human needs not otherwise being adequately met
- (5) include an affirmative action plan to implement the church's commitment to equal employment opportunity
- (6) attempt to plan ecumenically and/or obtain ecumenical financial support as appropriate

b. The Plan for Ministry shall include:

- (1) Creating Spiritual Energy: Many potential revitalization/redevelopment congregations have encountered periods of decline and no longer possess the vision and vitality for effective ministry. Attention must be given to building the spiritual strength and energy of the congregation. How can sufficient spiritual energy be stimulated within the congregation so that the corporate strength needed to carry out the ministry starts to build? How can despair be replaced with hope?
- (2) Congregation Identity: Coming To Terms With The Past, Present, And Future. Some revitalization/redevelopment congregations are locked into the past. Members remember fondly the time when more people were in church and the congregation was vital. If things could only be the way they used to be, everything would be okay. Processes must be provided that enable the congregation to confront the nature and degree of change that has occurred within the church and the community. Opportunity must be given for people to recall how things used to be, in contrast to how they are presently. Coming to terms with the past and present means allowing time for corporate grief. Until members of the congregation can

openly affirm that the past is gone forever, movement toward a new future is unlikely.

- (3) Congregational Leadership: Building A Ministry Team. Congregational revitalization/redevelopment requires that the pastor and laity work together as a team to redirect the ministry of the church. This begins by recognizing and honoring the variety of gifts of people within the congregation. It requires blending the talents of those who have been part of the congregation for years, with the ideas and abilities of new persons who are just venturing into the congregation. It necessitates creating an atmosphere in which conflict is recognized, confronted, and dealt with openly.
 - (4) Re-Entering The Community. Many congregations that exist in areas of dramatic community change withdraw from direct contact and ministry with the people in the community around the church. The people in the church have little knowledge of or relationship with the people of the community around the church. As relationships develop, the church laity begins to understand the hopes, desires, and dreams of the people with whom they need to be in ministry.
 - (5) Building A Financial Base For Ministry. Revitalization/redevelopment congregations must build the necessary financial base to create a new future. Increased stewardship commitment of members is essential. A capital campaign for building improvements is often necessary. Increasing the financial base will ensure that the congregation's ministry will extend into the future.
- c. Developing A Ministry Plan. If you don't know where you're going chances are you won't get there. Planning is essential in revitalization/redevelopment congregations. As the interplay among the previously mentioned five forces builds, a series of ministry plans can begin to unfold. Components of the plans might include changes in worship and education programs, and the development of new ministries directed toward meeting specific needs of people in the community. As these program changes are woven into an overall ministry plan, the congregation may begin to move toward revitalization/redevelopment.
- d. Objectives. Objectives are descriptions of specific strategies describing measurable ways that the goals of a project will be fulfilled during a specified time period. Objectives should be realistic, measurable, and challenging with a stated deadline for achievement.
- e. The Program Grant Application Shall:
- (1) Demonstrate how the project will be financially supported following termination of the grant
 - (2) Include complete financial projections of income and expenditure and statements of assets and liabilities

- (3) Contribute, as part of its stewardship commitment, at least 10% of its total current operating budget to Presbyterian mission giving (presbytery, synod, General Assembly); or submit a plan for achieving this goal
- (4) Include a budget to be funded by the Program Grant which covers the cost of the program, and which does not include capital expenditures (Grants are not for site acquisition, church building construction, purchase, or renovation)

4. Grant Funding Guidelines

- a. **Funding Schedule.** Ordinarily the grant is allocated for a specified term (1-5 years) and will decrease each year during the term of funding.

A grant may be renewed for additional terms by special request from the applicant providing criteria, goals, and objectives describing the project need for renewed grant terms are provided.

A project review will be conducted when considering renewal of the grant.

The grant is approved for two years from the date of the action by the presbytery. If the grant disbursement is not requested within the two year period, the grant approval may be cancelled.

- b. **Project Staff.** The grant funds a project with an installed pastor (including tent makers), stated supply, designated pastor, commissioned lay preacher, and co-pastors. Funds may be used for the search phase and call of a pastor, including relocation expenses.
- c. **Unexpended Grant.** The grant funds only the specific project for which it has been approved. Any portion of a grant not expended for the project must be returned to the presbytery immediately.
- d. **Funding Conditions.** Prior to granting funds, presbytery shall review:
 - (1) The church's budgets for the current and previous two years to insure the church is fiscally sound.
 - (2) The project budget to insure it will be properly funded.
 - (3) The mission giving of the church to determine if that giving is at the 10% level or is at a minimum 3% level with a plan to reach the 10% level.
 - (4) The stewardship program of the church to insure the congregation is being adequately challenged to support the mission of the church.
 - (5) The project staffing to insure that staff is sufficient and has proper job descriptions.
 - (6) The mission study of the church to insure that it is current and that the project supports that mission.

The grant allocation may have a "condition" placed upon it by presbytery, requesting additional information relating to the application. When the condition is satisfied it will be removed and the project will be funded.

5. Annual Progress Report and Evaluation of Grants
 - a. Annual Progress Report. The church shall submit an annual progress report to presbytery by November 1 of each year. This report should relate the current status of the project to the project schedule, note any changes in that schedule and in the project objectives, and the status of funding and leadership.
 - b. Final Status Report. The church shall submit a final status report that details how well the project objectives were met and an evaluation of how the project assisted the church in fulfilling it's mission.

9.02 Hardy V. Ratcliff Loan Fund Policies

1. Loans from the Hardy V. Ratcliff Church Loan Fund will be available to churches and to other presbytery entities for the following purposes:
 - a) Emergency repairs to existing structures and/or equipment,
 - b) New construction for new church development projects,
 - c) Preventative maintenance and repairs to existing structures/equipment,
 - d) Additions or alterations to existing structures.
2. Loans shall be made only for projects involving properties to which presbytery or one or more of its congregations hold title.
3. Loans from this fund may be used to supplement loans from synod and General Assembly lending programs and/or commercial lending institutions, when overall financing complies with the purposes for which this fund is established.
4. Churches receiving loans from this fund shall budget at least ten percent of their current operating budget for Presbyterian Church (U.S.A.) mission, or present a plan to increase mission giving to Presbyterian causes to the requisite level within three years. No application will be considered from churches giving less than five percent to Presbyterian mission. (Support of general mission through presbytery, synod and General Assembly; General Assembly special offerings; and General Assembly directed/extra commitment giving and disaster relief be used to calculate level of giving.)
5. The maximum loan amount is \$15,000.00. Ordinarily loans will be repaid within ten (10) years, and the term shall never exceed fifteen (15) years.
6. The rate of interest charged on a loan ordinarily will be 75 percent of prime at the time of closing.
7. Loan proceeds will not be disbursed until the borrower has executed a promissory note and has provided other documentation as may be required by the Trustees of the Presbytery of Wyoming in order to comply with accepted business practice.
8. The Trustees of the Presbytery of Wyoming shall administer the fund in accordance with presbytery policies and shall develop procedures necessary for the promotion and implementation of this program. Requirements for borrowers shall include but not be limited to the following: financial statements and budgets; verification of costs; proof of adequate insurance and of compliance with federal, state, and local regulations; certification of congregational or governing body actions regarding the loan request; and periodic financial information during the life of the loan.
9. The trustees shall report all loans made under this program to the presbytery and shall report the status of each existing loan annually.