

HOME MISSIONS DIVISION
UNITED PENTECOSTAL CHURCH INTERNATIONAL

CHURCH-IN-A-DAY POLICY

(Updated 1/2007)

SECTION I: Purpose

1. To assist Home Missions churches, and small churches (less than ten years old) who have a strong number of believers, but yet are unable to build a church building on their own.
2. To assist in raising funds for an approved Church-In-A-Day project.
3. To assist in the enlistment of local churches and pastors across our fellowship to get involved in base expansion through building churches.
4. To assist in providing guidance to the Home Missions pastor related to building a church.
5. To assist in providing finance and labor for the construction of said building.

SECTION II: Requirements for Insurance

1. The District Board shall make sure that the church is properly insured and that the investment from Church-In-A-Day, Home Missions, Sheaves For Christ, and the District are protected.
2. The policy must show the District as the first lien holder.
3. Copy of said insurance policy is to be supplied to the General Home Missions Division, District Office and the District Home Missions Department.

SECTION III: Qualifications

1. Applicants for the Church-In-A-Day program must accept the present Home Missions Policy, as stated in the current edition of the Manual of the United Pentecostal Church International, related to properties and grants, and have already met all its requirements prior to making application.
2. Applicants should understand that the approved Church-In-A-Day program building design will *not* be altered, with the exception of insulation, windows, HV/AC, exterior, etc. (i.e. changes required by building codes, weather, etc.) Any and all changes to the approved plan shall be paid for by the local church, and must be pre-approved by the Church-In-A-Day Executive Committee.

3. A minister shall not be the sole trustee or owner of real property of the local church. Neither shall the majority of the trustees be from the minister's immediate family.
4. Applicant must have the recommendation of three ministers (see question #33).
5. Applicant must furnish a copy of the minutes from the church's business meeting approving the application for, and requirements of, the Church-In-A-Day program.

SECTION IV: Application/Loan Approval

1. Blank applications are provided by the Home Missions Division. All applicants must meet every requirement of the application and applications must be fully completed to be considered for funds.
2. Applicants requesting consideration shall complete the detailed application and submit the \$50 application fee. A complete, up-to-date financial statement must accompany the application.
3. Applications are first presented to the District Board for consideration. They will in turn forward approved applications to the General Home Missions Division for final consideration. Applications are due to the General Home Missions Division by **February 15th**.
4. Applicant must agree to pay 1% of the total cost each month until total investment from Church-In-A-Day is repaid.
 - ? No application will be approved if the local congregation does not have the ability to make the monthly payments and insurance premiums.
5. Once a loan is approved by the Home Missions Administrative Committee, the church is notified by mail within 60 days. At this time, the church is required to sign a letter of obligation. The letter provides the following details:
 - ? The amount of the loan
 - ? The interest terms of the loan: Potential to lose interest-free status.
 - ? The repayment period: 100 months (8 years and 4 months)
 - ? The pastor is to request the funds from the General Home Missions Secretary when the money is actually needed.
 - ? The property cannot be deeded or owned in the name of, or by, an individual.
 - ? The church must be affiliated with the United Pentecostal Church International before any money is released from the General Home Missions Division.
 - ? The pastor is given an invitation to the biennial Home Missions Training Seminar.
6. Once the above signed letter is on file at the General Home Missions Division, the funds are released to the district when requested as actually needed.
7. The district is to ensure that the **Investment of Funds in Home Missions Churches** (UPCI Manual, Article XIII, Sec 16) is followed prior to release of funds to the church. As such, the district will hold the lien on the property for which the funds are used.

SECTION V: Loan Repayment

1. The church is to begin making payments on the loan the month following occupancy of the building.
2. A letter will be included with the first statement that reiterates some important policies regarding the loan. i.e. payment due dates, retaining interest free status, importance of payments being used to fund new CIAD projects, etc. Copies of this letter will be sent to the District Home Missions Director and the District Superintendent.
3. The General Home Missions Division will issue a billing statement to the church each month. The statement includes the payment amount due and the current balance.
4. Each month the balance totals for all CIAD loans will be reviewed by the General Home Missions Secretary.
5. Upon review of the monthly balance report, churches missing payments may be contacted by the General Home Missions Secretary.
6. Every 12 months the church will receive a statement of account that details payments made and the remaining loan balance. This statement will also be sent to the District Home Missions Director, and to the District Superintendent.

SECTION VI: Repayment Challenges

1. If the church is unable to make their monthly payment they are to notify the General Home Missions Division immediately.
2. *Loans in Distress:* If a church is having difficulty making monthly payments, the Home Missions Division Executive Team (HMET) may consider changing the payment process by either reducing payments or deferring payments for a brief time. At the end of the established time, the HMET will again review the case. If such a decision is made, the HMET will notify the District Home Missions Director and the District Superintendent of the terms of its decision.
3. *Loss of Interest-Free Status:* In the event that a church fails to abide by special payment status granted under “Loans in Distress” by the HMET, or if a church fails to make 3 payments in any calendar year, or if the balance has not been paid in full by the 100th month, then any remaining balance will be subject to interest. The interest rate applied will be equal to the Wall Street Journal Prime Rate plus 2 percentage points. Interest will be compounded monthly on the lowest daily balance.

A loan recipient may reapply for interest-free status after 24 months of consistent payments, or in the case of a change of pastorate. Interest-free status will be considered and may be re-established by the HMET.

The HMET will notify the District Home Missions Director and the District Superintendent of its decisions regarding any changes to interest-free status.

4. *Default:* If the church fails to make 6 monthly payments in any calendar year, or over any 6 consecutive months, the loan will be considered in default.

The General Home Missions Division will request that the pastor of the church in default be summoned to meet their District Board and steps taken to rectify the problem. The General Home Missions Division may send a representative for this meeting.

If after this meeting, the church continues to miss payments, the General Home Missions Division may file a complaint following the judicial procedure of the United Pentecostal Church International.

STEPS TO FOLLOW IN SUBMITTING AN APPLICATION

1. Complete the application fully, answering all questions to the best of your ability. Unanswered questions will delay consideration. Be sure to attach a picture of yourself and your family. Remember to include the \$50 application fee with the completed application.
2. Submit the application to the **District Home Missions Director** in the district in which the project will be located. Request him to make an appointment for you to meet the District Board to consider their endorsement of the project.
3. It is your responsibility to have the application submitted to the General Home Missions Division. Ask the district to forward the approved application to GHMD so its received no later than **February 15th**.
4. Please read Article XIII, Section 16, "Regulations Governing Investment of Funds for Property" in the current Manual of the United Pentecostal Church International.
5. According to the Manual of the United Pentecostal Church International, it shall be the responsibility of the District Home Missions Executive Committee to investigate the property, check city regulations, ownership, deed, insurance, utilities, and all other matters relative to church property.
6. Churches must be set in order according to the current Manual of the United Pentecostal Church International. It is advisable that churches be locally incorporated.
7. Church-In-A-Day funds shall **NOT** be invested in property, etc., in which the title of ownership is held in question or where the ownership is in the name of an individual.
8. All monies from the United Pentecostal Church International, (whether from the General Home Missions Division, Church-In-A-Day, Sheaves For Christ, or otherwise) must be secured by an attachment of lien to the property deed. The attachment of lien should stipulate that if the church withdraws from fellowship, or is terminated with the United Pentecostal Church International for any reason, or the church is dissolved; said church through its duly elected board of trustees, and pastor, must make arrangements to purchase the building within ninety (90) days at the church's present appraised value less the amount paid in payments.

RECOMMENDED PROCEDURE

Trustees:

Inasmuch as funds cannot be invested in property held in the name of an individual, it is recommended that the district assist the pastor in selecting the trustees. This should be discussed with the pastor/missionary when he is approved to start a new work or at least before he buys property.

The property is to be held in trust by the trustees for the local church, and not in an individual's name.

Provision should be made in the church by-laws for their duly elected successors.

In addition to the pastor, two of the following persons and their successors should be listed:

1. District Superintendent
2. District Secretary
3. District Home Missions Director
4. District Home Missions Secretary
5. Sectional Presbyter

Lien:

A standard lien attachment should be developed by each district in harmony with the laws of each state or province.

The procedure should be kept simple and free of unnecessary encumbrances.

The lien attachment applies to all Church-In-A-Day funded projects.

Affiliation:

It is necessary that the district officials take the initiative to set the church in order as soon as possible according to the current Manual of the United Pentecostal Church International.

Affiliation may be accomplished at the time the pastor/missionary receives district board approval and submits the five dollar fee.

No work is affiliated with the United Pentecostal Church International unless an application is signed by the pastor and District Board, the five dollar fee accompanies it, and it is sent to the General Secretary of the United Pentecostal Church International.

Note: *No property funds will be released to the district until affiliation forms and payment have been received at World Evangelism Center.*

Do you agree to these provisions and suggestions? _____

The recipient congregation must agree to financial and ethical guidelines which are designed to protect the local congregation and the investment of United Pentecostal Church funds: Church members, church board members, and pastor, must agree to repay 1% of the total investment amount from Church-In-A-Day per month into the National Church-In-A-Day Fund. No interest will be charged as long as payments are made promptly and consistently (Section VI (3)). Payments are to begin on the month following occupancy of the building. The local church is responsible for applicable insurance (i.e. Builders Risk, property, liability, fire and flood, etc...), listing the District as the lien holder.

I have read and understand the above paragraph and will cooperate with this policy:

Pastor Signature _____ *Date* _____

NOTE: When submitting this application, please include a personal letter covering anything you feel is important to express your burden more fully.)