

Guideline Leaflet M02: Loan Fund Application Form

This application form is for churches seeking a loan from the BU Loan Fund in connection with a church building project or purchase of land or property for church use.
If you are seeking a loan to help finance a **Manse Purchase** please use Loan Fund Application Form M04 (Manse Purchase)

This Guideline Leaflet is regularly reviewed and updated. To ensure that you are using the most up to date version, please download the leaflet from the BUGB website at www.baptist.org.uk/resources

The date on which the leaflet was last updated can be found on the download page.



Please read the Guidance Notes (M03) carefully as you complete the form

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PROJECT – SUMMARY FINANCIAL INFORMATION	£
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Gross Project cost – to include all expenses, contingency provision These costs will need to be explained further in a separate document		A
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HOW WILL THE CHURCH FUND THE PURCHASE / PROJECT?	
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Funds already spent	
Funds in hand allocated to the project	
Promised gifts from Church Members/Attendees	
Confirmed Grant Funding	
Other sources of income/donations (please specify)	
Total	

B

EXTERNAL FUNDING	
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Baptist Union Loan	
Confirmed/promised loans from Church Members/Attendees	
Association	
Other	
Total	

C

SUMMARY AND RECONCILIATION	
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Total from Church(B)	
Total from External Funding (C) <i>[Not more than 70% of A]</i>	
Grand Total – to balance with Gross Project Cost above (A)	

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ABOUT YOUR CHURCH						
Date formed		Number of Members				
Average attendance at your most popular service		Adults		Under 18s		
Total number of Charity Trustees (Ministers, Deacons, Elders)						
Please give the name of your Minister (s)						
If you are currently in Pastoral Vacancy please give the name of your Moderator.						
Which Baptist Union are you in membership with?	BUGB		BUS		BUW	
Which local Baptist Association are you in membership with?						
Who is your Regional Minister?						
If you are a Registered Charity please give your Charity Number						
Has your church become a 'Charitable Incorporated Organisation' or a 'Company Limited by Guarantee'?						
Who are the church's Property Trustees? e.g. BUC, Private Trustees. <i>If you do not have the BUC or another Baptist Trust Company as your Property Trustees please make sure you read the notes on pages 3-4 of the Guidance Notes</i>						
Do they have the property deeds?						
Please list your current property assets. e.g. Chapel and grounds, manse						
Are your buildings listed?						
Who are your Insurers?						

<p>FURTHER INFORMATION</p> <p>Please include the following documents with your application</p> <p>CHURCH INFORMATION DOCUMENT (MAXIMUM 2 SIDES OF A4)</p> <p>This should tell us something of your church and its mission. We would like to know something about each of the following.</p> <ul style="list-style-type: none"> • Your history, present situation and future vision for the church. • Your local community and your work and witness within it. • How the project will help to further the work of your church locally. <p>CHURCH ACTIVITIES LIST (See example in the Guidance Notes)</p> <p>Please provide us with information about your regular church activities and how your church premises are used. The easiest way to do this is to provide a list of what happens each day – which includes</p> <ul style="list-style-type: none"> • Church run activities on church premises • Church run activities held elsewhere • Activities on church premises run by other people/organizations

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ABOUT YOUR CHURCH FINANCES – SUMMARY INFORMATION	
When is your Financial Year? e.g. January to December	
In your last complete financial year, how much was given to the church as offerings?	
How much do you hope to receive this financial year in offerings?	
How much have you received in this financial year as offerings up to the end of the last complete month?	
In your last complete financial year, how much Gift Aid did the church recover?	

Please supply the requested information for the last three completed financial years (please give the relevant years in the column headings)			
Financial Year			
Gross Annual Income (General Fund)			
Net surplus or deficit (General Fund)			
Contribution to Home Mission			
Contribution to BMS World Mission			

Please detail how the church will meet the monthly loan repayments.	
Please provide us with any other information about your church finances that you feel may be relevant to your loan application, and confirmation of how you will fund the loan repayments.	

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PROFESSIONAL ADVISORS (BUILDING PROJECTS ONLY)			
Please give the names of the relevant people working on this project. We will need details of their Professional Indemnity Insurance (PII). Please indicate whether these are enclosed with this form or whether they will follow later.			
	Name (Individual and Firm)	PII included	PII to follow
Architect			
Structural Engineer			
Surveyor			
Quantity Surveyor			
Please indicate (if appropriate) which of the above individuals/firms is running the building contract?			
Who will be responsible for dealing with Construction (Design and Management) Regulations 2015?			
Who will supervise the building project overall on behalf of the church?			

Project Plans and Approvals Please answer the questions relevant to your project/purchase	
Have plans been prepared?	
Have your Church Members approved the design and project plan?	
Have your Church Members approved the proposed purchase of land or property?	
Have your Property Trustees approved the project?	
Have you received planning permission?	
Have you received Buildings Regulation Approval?	
If your church is a listed building have you received Listed Buildings Consent?	
If you are in a Conservation area have you received Conservation Area consent?	
Is your building affected by any Restrictive Covenants, Rights of Light, or Party Wall legislation? [If 'yes' please provide details separately]	

Timescale	
(For a building project) When do you hope to start work?	
(For a purchase) When are you hoping contracts will be exchanged?	
When do you anticipate you will need the loan to be drawn down?	

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<p>SIGNATURES</p> <p>We confirm that to the best of our knowledge the information in this application and the accompanying documentation is correct.</p> <p>This form should be signed by three people who carry leadership responsibility within the church and are recognised as being the church's Charity Trustees. They are making this loan application on behalf of the church.</p>

Name and Role within church	Signature
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NAME	
ROLE	

NAME	
ROLE	

NAME	
ROLE	

Date of Application:	
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Please ensure that you complete the table on page 7 to indicate which documents you have enclosed.

PLEASE NOTE:

Applications should ideally be sent by email to tchowns@baptist.org.uk or as electronic documents on a CD sent to the address below. Please ensure that all electronic documents are clearly numbered and named. All documents requiring signatures should be printed off, signed and then scanned before sending.

If sending paper copies by post please use the address below and send **two copies** of everything for loans of up to £750,000 or **three copies** for loans above £750,000.

Tim Chowns, Loan Fund Officer
 Baptist Union Corporation Limited
 Baptist House, PO Box 44
 129 Broadway, Didcot OX11 8RT

Telephone Number: 01235 517708

Email: tchowns@baptist.org.uk

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Please number all the documents you are enclosing and indicate the relevant number in the 'Doc Nos' column. Use the 'Notes' column to indicate 'N/A' or 'To Follow' if appropriate		
DOCUMENT	Doc Nos	Notes
Application Form – fully completed and signed by three Charity Trustees		
Signed copy of the minutes of the Church Members Meeting when the project or purchase was agreed.		
Signed copy of minutes of the Church Members Meeting when the application for this loan was agreed.		
The last three years audited/independently examined church accounts. If your most recent accounts have yet to be finalised please send us a copy of the draft accounts.		
Budget and information to date for the current financial year		
Cashflow Forecast for 24 months after purchase that includes all additional costs and loan repayments		
Church Information Document (see page 3)		
Church Activities List (see page 3)		
Pledge List (see section 2 in the Guidance Notes)		
Copy of the Valuation/Survey Report (for land/building purchases only)		
Copy of your Business Plan for this project (if you have one)		
LEPs who have another Denominational Trust Company as their Property Trustees should also include written confirmation that that they will be willing to consent to the BUC taking a Legal Charge on the property.		

The following documents are also required for building projects		
Plans showing the existing buildings and the proposed development (see section 3 in the Guidance Notes)		
Planning permission and/or other appropriate consents (see section 3 in the Guidance Notes)		
Evidence of PPI Cover for your professional advisors listed on page 5.		
A Summary Statement that explains how you have calculated the Gross Project Cost		
A copy of the approval of the project given by your Property Trustees		
Confirmation of the church's current insurance cover		

FOR SCOTTISH CHURCHES ONLY (See section 5 of the Guidance Notes)		
Copy of your Church Constitution		
Name and contact details of the solicitor who will act for your church		

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