

CHURCH-IN-A-DAY

NORTH AMERICAN MISSIONS

United Pentecostal Church International
(Updated 3/28/2016)

In September of 1997 **North American Missions** presented the National *Church-In-A-Day* program to the United Pentecostal Church.

The goals of the *Church-In-A-Day (CIAD)* program are threefold: (1) to design a program which will assist small churches and districts with their church building needs, (2) to select viable locations within districts where the *Church-In-A-Day* program will best fit, (3) to give special consideration to **North American Missions** Districts and Emerging Districts (though the program is available to all districts).

The *Church-In-A-Day* program is based on a very successful church building program initiated in 1990 by the Arkansas District. The **North American Missions Executive Board** studied several similar programs before choosing the Arkansas District Church Building plan as the official model for the National *Church-In-A-Day* program.

It is our desire to see many churches built throughout the United States and Canada. The building layout chosen is both practical and workable. The building is functional with exterior dimensions of 35' by 85', and an interior layout containing a sanctuary which will seat approximately 100, three adequate classrooms, rest rooms, pastor's study, baptistry and changing room. There is no variation allowed on this plan. What is provided can be completed in a weekend. Any change in the plan makes it virtually impossible to complete the *CIAD* project in the time frame.

Obviously the cost factor for each building will vary due to location, codes, weather, and availability of materials. Property cost, slab, rough-in plumbing, utilities, curbing, etc. are the responsibility of the local church.

North American Missions will make available **Interest Free** loans up to \$50,000, as funds become available to the Division. All other costs involved will be the responsibility of the local church and/or district.

Purchase of an existing building is considered an acceptable substitute to building a new church from the ground up. If you find a church or other suitable building in your area which could be purchased for about the same or less money we encourage you to consider this alternative.

Applicant eligibility is as follows: Congregation must be less than ten years old. Congregation must have the approval, backing and participation of their District Board, District North American Missions Board, and District North American Missions Director in the project. It is best that the local church own their property (debt free), though this is not a requirement. The congregation must be able to show their need (i.e. financially, numerically, etc.) of a new building that will seat approximately 100.

The District North American Missions Director and the District Board shall be responsible to work with the National CIAD Coordinator to assist with: securing qualified tradesmen, soliciting participation, ordering and stocking materials, arranging for tools, etc. The **North American**

Missions Regional Director will assist in the area of promoting *Church-In-A-Day* throughout his region.

Church-In-A-Day provides unique opportunities to retired persons (*RVers*) who are anxious and willing to participate in a worthwhile endeavor that will assist a North American Missions church.

NORTH AMERICAN MISSIONS
UNITED PENTECOSTAL CHURCH INTERNATIONAL

CHURCH-IN-A-DAY POLICY

(Updated 3/28/2016)

SECTION I: Purpose

1. To assist 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 North American 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*, North American Missions, *Sheaves For Christ*, and the District are protected.
2. The policy should show the District as the first lien holder.
3. Copy of said insurance policy is to be supplied to **North American Missions**, District Office and the District North American Missions Department.

SECTION III: Qualifications

1. Applicants for the *Church-In-A-Day* program must accept the present **North American 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 #32).
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.
6. Church must be less than ten years old.
7. All CIAD applications are to be submitted by February 1 or September 1 to be considered for approval by NAMAC in their spring or fall meeting.

SECTION IV: Application/Loan Approval

1. Blank applications are provided by **North American Missions**. 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.
3. The church must submit three year's of financial statements. These statements are to be signed by the church board.
4. The church must submit one year of bank statements.
5. Applications are first presented to the District Board for consideration. They will in turn forward approved applications to **North American Missions** for final consideration. Applications are due to **North American Missions** by **February 1st**.
6. Applicant must agree to repay monthly, 1% of the total investment from *Church-In-A-Day*, until the loan is paid off.
 - No application will be approved if the local congregation does not have the ability to make the monthly payments and insurance premiums.
7. Once a loan is approved by the **North American Missions Administrative Committee**, the church is notified by mail within **14** 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 District North American Missions Director is to request the funds from the **North American Missions General 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 **North American Missions**
 - Should this church, or its successor in interest, which has benefited from use of the United Pentecostal Church, International's *Church-in-a-Day* finance or labor ever cease to be an affiliated church within the _____ District of the United Pentecostal Church, International or ever be pastored by someone not currently licensed by the United Pentecostal Church, International, then and in that event title and interest in this property shall revert to the _____ District or its successor in interest.
8. Once the above signed letter is on file at **North American Missions**, the funds are released to the district when requested as actually needed.
 9. The district is to ensure that the **Investment of Funds in North American Missions Churches** (UPCI Manual, Article XII, 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 one 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 North American Missions Director and the District Superintendent.
3. **North American Missions** 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 **North American Missions General Secretary**.
5. Upon review of the monthly balance report, churches missing payments may be contacted by the **North American Missions General 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 North American 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 **North American Missions** immediately.
2. *Loans in Distress*: If a church is having difficulty making monthly payments, the **North American Missions Executive Team (NAMET)** 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 **NAMET** will again review the case. If such a decision is made, the **NAMET** will notify the District North American 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 **NAMET**, 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 **NAMET**.

The **NAMET** will notify the District North American 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.

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

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

SECTION VII: Reversionary Clause

To protect the investment of labor, the General Board requested the following addition to the *CIAD* policy.

Should this church, or its successor in interest, which has benefited from use of the United Pentecostal Church, International’s *Church-in-a-Day* finance or labor ever cease to be an affiliated church within the _____ District of the United Pentecostal Church, International or ever be pastored by someone not currently licensed by the United Pentecostal Church, International, then and in that event title and interest in this property shall revert to the _____ District or its successor in interest.

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. Send **NAM** a digital copy of your photo. Remember to include the \$50 application fee with the completed application.
2. Submit the application to the District North American 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 **North American Missions**. Ask the district to forward the approved application to **NAM** so its received no later than **February 1st**.
4. Please read Article XII, Section 16, "Regulations Governing Investment of Funds for Property" in the current Manual of the United Pentecostal Church International. This regulation is non-negotiable.
5. According to the Manual of the United Pentecostal Church International, it shall be the responsibility of the **District North American 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 the paying down or the paying off of existing loan(s), nor for property 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 **North American Missions**, *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 should this church, or its successor in interest, which has benefited from use of the United Pentecostal Church International's *Church-in-a-Day* finance or labor ever cease to be an affiliated church within the _____ District of the United Pentecostal Church, International or ever be pastored by someone not currently licensed by the United Pentecostal Church, International, then and in that event, title and interest in this property shall revert to the _____ District or its successor in interest. 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.

PROCEDURE

1. 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 trustees. This should be discussed with the pastor/missionary when he is approved to start a new work or at least before property is bought.

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 as trustees:

1. District Superintendent
2. District Secretary
3. District **North American** Missions Director
4. District **North American** Missions Secretary
5. Sectional Presbyter

2. Should this church, or its successor in interest, which has benefited from use of the United Pentecostal Church, International's *Church-in-a-Day* finance or labor ever cease to be an affiliated church with in the _____ District of the United Pentecostal Church, International or ever be pastored by someone not currently licensed by the United Pentecostal Church, International, then and in that event title and interest in this property shall revert to the _____ District or its successor in interest.

3. Lien:

A standard lien attachment fulfilling the requirements of the manual and the reversianary clause 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.

4. 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 (\$5)

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 requirements? **Yes**_____ **No**_____

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 *North American 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.

Should this church, or its successor in interest, which has benefited from use of the United Pentecostal Church, International's *Church-in-a-Day* finance or labor ever cease to be an affiliated church within the _____ District of the United Pentecostal Church, International or ever be pastored by someone not currently licensed by the United Pentecostal Church, International, then and in that event title and interest in this property shall revert to the _____ District or its successor in interest.

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

Pastor's Signature _____ *Date* _____

I understand this is a loan to be repaid in full to help build other Church-in-a-Day Projects.

Pastor's Signature _____ *Date* _____

I understand that if this church is *no longer* pastored by a United Pentecostal Church Pastor or Unaffiliated the entire property reverts to the UPCI District.

Pastor's Signature _____ *Date* _____

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

NORTH AMERICAN MISSIONS

CHURCH-IN-A-DAY

APPLICATION

NOTE: PLEASE PRINT or TYPE -- Do not use longhand
Applicant must **include** a \$50 application fee, payable to **North American Missions**.
All information requested must be completed or application is automatically denied.

Name of City: _____ State/Prov _____

Population: _____

Name of Church: _____

Name of Pastor: _____ Age: _____

Social Security Number: _____

Email Address: _____

Address: _____

City: _____

State/Province: _____ Zip: _____

Phone: (Home): _____ (Office): _____ (Cell) _____

Marital Status: Married _____ Single _____ Other _____

List Names and **Ages** of Wife and Children:

Wife: _____ **Age:** _____

Children: _____ **Age:** _____

_____ **Age:** _____

_____ **Age:** _____

Do you have any construction experience? Yes _____ No _____ If Yes describe below.

+ Please enclose pictures of Interior and Exterior of building/property.

9. ***I am requesting a CIAD Loan in the amount of \$ _____ (US Funds) to be used for (please check on line below)***

_____ PURCHASE EXISTING COMMERCIAL BUILDING:

+ Asking Price of the property: \$ _____

+ Purchase Price of the property: \$ _____

+ Appraisal Value of the property: \$ _____ (Please attach realtors's Appraisal)

+ Is there an existing Lien on the property? Yes _____ No _____ Amount \$ _____

If yes, who holds the Lien? _____

+ Closing Date _____

+ Do you have title insurance? Yes _____ No _____ (Please provide copy with application)

+ Please enclose pictures of Interior and Exterior of building/property.

PERSONAL - FINANCIAL

10. What is your total ***personal*** monthly income? (Please include all sources of income from the ministry, secular work, wife's secular work, other investment income, etc.)

From the ministry \$ _____

From secular work \$ _____

From spouse's secular work \$ _____

From all other investment income \$ _____

Total Monthly Income: \$ _____

11. What is your total ***personal*** monthly expense? (Please include all expenses.)

Description:

Monthly Amount

Automobile \$ _____

Home \$ _____

Utilities \$ _____

Telephone	\$ _____
Bank Payments	\$ _____
Insurance	\$ _____
Medical	\$ _____
Credit Cards	\$ _____
Groceries	\$ _____
Other Debts and Payments	\$ _____
Total Monthly Payments	\$ _____

In the past two years, what amount of money have you personally invested in the church building fund? _____

12. Are you current in repaying your debts? Yes ____ No ____

If *no*, explain: _____

13. Have you ever declared bankruptcy? Yes ____ No ____

*(I authorize **North American Missions** to obtain an official credit report on my name. Further, I understand that details of this report will be discussed by **North American Missions Administrative Committee** and the information within will affect their decision.)*

Signature _____ Date _____

PERSONAL - DOCTRINE

14. How many souls have you personally won during the past two years outside the pulpit (through personal home Bible studies, etc.)? _____ This is the first question the NAMAC looks at. If the answer shows no outreach, the application will not be approved.

15. What do you preach to be essentials as the Bible requirement for salvation?

16. How do you interpret the Bible requirement of holiness? _____

17. What is your approach in presenting holiness to new converts? _____

18. Are you and the church participating in the district's financial plan? Yes ____ No ____
How much was your personal Christmas gift to CFC. _____

19. Did you **personally** support Christmas For Christ last year? Yes ____ No ____

20. How much are you **personally** giving to the following programs?

North American Missions (Total for a year) **Year** _____ \$ _____

Foreign Missions (Total for a year) **Year** _____ \$ _____

Sheaves for Christ (Total for a year) **Year** _____ \$ _____

21. If not already affiliated, will you affiliate your assembly with the United Pentecostal Church? Yes _____ No _____

*(Note: For CIAD, it is **required** that the church be **affiliated** with the UPCI. If your church is not affiliated with the UPCI, do not finish filling out this application.)*

22. What are your plans if you do **not** receive a Church-In-A-Day Loan? _____

HISTORY & CHURCH INFORMATION

23. When was the church started? Month _____ Year _____
24. How long have you been with the church? _____ Years _____ Months
25. How many families are in the church? _____
- How many adults (*age 16 and over*) are filled with the Holy Ghost? _____
- How many children are filled with the Holy Ghost? _____
26. How many families were in the church two years ago?
27. Do you clearly understand that if you or any further pastor of this church disaffiliates the church or is not licensed by the United Pentecostal Church Int., this property reverts to the United Pentecostal Church District of which you are a part?

ALL SIGNATURES ARE REQUIRED TO BE NOTORIZED SIGNATURES!

Pastor's signature: _____ Date _____

Trustee #1 Signature: _____ Date _____

Trustee #2 Signature: _____ Date _____

BALANCES OF ALL CHURCH ACCOUNTS

28. Please list **all** Church Accounts below with the balance as of the date of application.
(i.e. General, Building Fund, Tithing, Sunday School, Youth, Ladies, etc.)
This is important – if the local congregation has accrued no funds to build, CIAD loan is unlikely.

ACCOUNT NAME	BALANCE
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

** In addition to this information, the church must submit with this application one year of bank statements for each of the accounts listed.*

CHURCH FINANCIAL DISCLOSURE

29. Fill out the form below as to the income of the church for the past YEAR OF _____

MONTH:	OFFERINGS:	TITHES:	TOTAL:
January	\$ _____	\$ _____	\$ _____
February	\$ _____	\$ _____	\$ _____
March	\$ _____	\$ _____	\$ _____
April	\$ _____	\$ _____	\$ _____
May	\$ _____	\$ _____	\$ _____
June	\$ _____	\$ _____	\$ _____
July	\$ _____	\$ _____	\$ _____
August	\$ _____	\$ _____	\$ _____
September	\$ _____	\$ _____	\$ _____
October	\$ _____	\$ _____	\$ _____
November	\$ _____	\$ _____	\$ _____
December	\$ _____	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____	\$ _____

***In addition to the above information, the church must submit three years of financial statements and these statements are to be signed by the church board.*

Application must be signed by the Pastor and all Trustees:

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

Pastor _____
Trustee _____
Trustee _____
Trustee _____
Trustee _____

**Include a copy of the church business meeting minutes approving the Church-in-a-Day application and requirements.*

REFERENCES

32. Please give the names of the persons requested below. (Print clearly)

Present Pastor _____
Present District Superintendent _____
Present Presbyter _____
Present North American Missions Director _____
Former District Superintendent _____
Former Presbyter _____
Businessman _____
College Instructor (if applicable) _____
Closest Neighboring Pastor _____
Minister Friend _____
Minister Friend _____
Minister Friend _____

I/We have answered the above questions to the best of my/our knowledge. If I/We are approved as recipients in the **Church-In-A-Day program**, I/We pledge to cooperate with **North American Missions** and our District in every possible way.

Pastor _____ Date _____
Pastor's Spouse _____ Date _____

CHURCH-IN-A-DAY

DISTRICT ACTION

33. The above application has been reviewed and was approved by our District Board on (date)_____.

We recommend the above applicant to the **North American Missions** and the *Church-In-A-Day* program.

Signatures Required

District Superintendent_____ Date _____

District Secretary_____ Date _____

District
North American
Missions Director_____ Date _____

NORTH AMERICAN MISSIONS BOARD ACTION

The above application has been reviewed and was approved by the **North American Missions Administrative Committee** on (date) _____

Signatures Required

General Director of **NAM**_____ Date _____

General Secretary of **NAM**_____ Date _____