



CEM FUNDS MANUAL

Definitions, Grant Disbursements, Grant Application

Introduction

One obstacle to effective church planting is a lack of financial resources. That's why Church Extension Ministries of the Bible Fellowship Church has created several different funds to assist church planters and their ministry.

This booklet defines and describes the purposes and particulars of each of these four funds.

A grant application is also included in this booklet so that church planters can request a grant. Please note that grants are limited to Mission Churches that were opened by the Board of Church Extension and Church Planters who were called by the Board of Church Extension.

If you have any questions, please contact the CEM Office at CEMoffice@bfc.org or call 610-769-4337.

CEM Funds and Grants Definitions and Specifics

ERF – Emergency Reserve Fund (CEMGF-unrestricted)

The purpose of the **Emergency Reserve Fund** is to hold monies available to meet the operating expenses of **Church Extension Ministry**. This fund is also a resource to resupply any of the other three funds should their balances need replenishing.

CRF – Capital Resource Fund (CEMGF-unrestricted)

The purpose of the **Capital Resource Fund** is to hold monies available to be granted to church plants for improving and replacing equipment and facilities.

The CRF funds address broader, larger projects / issues and hence:

- The typical grant from either fund would be between \$3,000.00 - \$20,000.00 depending on the basis of the request
- The grant amount requested needs to be multiples of \$500.00.

Note: Setting the entry level of \$3,000.00 for CRF puts some onus on the local church to provide for projects costing less than \$3,000.00.

However, exceptions can be approved. For example, a church plant urgently needs \$2,500.00 for some valid reason, but it will be a struggle to raise \$2,500.00. So to encourage and help the church plant, a matching grant of \$1,250.00 might be given.

ZLF – Ziegler Legacy Fund (CEMGF -restricted)

The purpose of the **Ziegler Legacy Fund** is to hold monies available for grants to encourage and assist church planters with expenses relating to: personal education, training, and internships. The Ziegler Legacy Fund holds monies given in honor of Daniel G. Ziegler, a past Executive Director of Church Extension Ministries.

- Maximum distribution amount for any request for funds will be \$2,500.00.
- Maximum of 2 requests may be approved within a 3-year time frame for any church planter.
- Requests for financial support to augment salary will not be approved.

MRF – Mission Resource Fund (100k)

The purpose of the Mission Resource Fund is to hold monies available for grants to church plants for projects aimed at further developing the plants beyond fund provided by the CRF. (examples: outreach, direct mailers, community events. Additionally, monies from this fund can be used to support bi-vocational church planters (as opposed to the plant) allowing them to reduce or eliminate their need for a vocational job.

The Committee will grant funds according to need but not exceeding \$20,000 in a year's time.

Start Up Fund

The policy of CEM is to frontload a new church plant with a \$20,000 grant given in four separate \$5,000 installments. The purpose of these funds is to provide a church plant with the supplies and the processes they need to get started.

These funds will be used for items such as the following:

- Marketing (Google and other online ads, local newspaper and radio ads, billboards, etc)
- Signage (banners, A-frames, flags, building)
- Worship Service Equipment (AV, music stands, CCLI license, etc)
- Children's Ministry Supplies (nursery toys and furniture, curriculum, etc)
- Communications (contact management program like Planning Center or Connection Card Pro, website and social media development)
- Bank account opening balance

The church planter or financial person on the Core Group Launch Team will keep track of the receipts for items purchased to show what the grant funds were used for.

The second \$5,000 installment will be given after the Director and the church planter review the effectiveness of the expenditure of the first \$5,000 installment. The Director will discern when/if installments can be given according to CEM's cash flow in consultation with the Director of Development. The Director will let the Administrative Assistant know when the grants are to be given.

Note: Creating a public wish list for some needed items is also effective. Include consumable items such as cleaning wipes or office supplies. Share the wish list with prayer partners and BFC email groups.

CEM Grant Disbursement Details

All monies disbursed from any fund will be given as grants. If a large disbursement is approved from a fund, there may be an agreement to repay some portion of the disbursed funds. No interest will be charged on the amount to be repaid, but a repayment plan may be part of the disbursement agreement. For example, if monies are requested beyond \$20,000 from the CRF (Capital Resource Fund), then monies given above \$20,000 become an interest free loan.

Process for Approving Fund Requests

1. The chairperson of the Development Committee will receive the requests. He will determine the urgency of the request. Based on the urgency, he will determine whether to wait until the next Development Committee meeting to present the request to the committee or expedite the request by polling the committee through email (only on an emergency basis) or gather the committee through Zoom.
2. A simple majority of the committee will be needed to approve the request with a quorum of at least four committee members.
3. The chairperson will be responsible to notify Everence if a transfer of funds is needed in advance of paying out the grant.

CEM Grant Reviews

The Development Committee of the Board of Church Extension will review all requests for funds from the ZLF, CRF, and MRF funds. Development Committee members include the CEM Director, the Development Committee Chairman, two CEM Board members, Director of Expansion and Development, and two at-large laypersons. The Development Committee meets four times a year, on the dates when the CEM Board meets. Fund requests received will be reviewed at the Development Committee meeting following the receipt of the request by the CEM Office.

Grant review decisions will be:

- Approved
- Rejected (with a reason why)
- Tabled (with a reason why)

Tabled requests will typically require the applicant to provide additional information. When the additional information is received by the CEM Office, the Development Committee will try to review the information in a timely manner and will not wait until the next scheduled Development Committee meeting to render a decision.

Church Extension Grant Application

Grants from Church Extension are limited to Mission Churches that were opened by the Board of Church Extension and Church Planters who were called by the Board of Church Extension.

[Click here to fill out online.](#)

PROGRAM/PROJECT/NEED (state in 1-2 sentences)
SUMMARY OF THE APPLICATION
Title of Project/Need:
Full Name of Applicant:
Mission Church Name and Address:
Phone Number and Email Address:
When grant is needed:
Requested amount:
What kind of grant are you requesting? <ul style="list-style-type: none"><input type="checkbox"/> CRF Fund – For improving and replacing equipment and facilities<input type="checkbox"/> MRF Fund – For projects aimed at further developing the plant<input type="checkbox"/> ZLF Fund – For expenses related to: education, training, internships (Limit \$2,500.00)<input type="checkbox"/> Getting Started Grant – For expenses related to preparing to launch
<i>Note: Grants are not to be used to supplement a Planter's income or to pay bills such as utilities, etc.</i>
INFORMATION ON THE MISSION CHURCH
Names of TLT or Elders:

Has the Grant request been reviewed and recommended by the TLT or Elders? Yes___ No___

Attach a copy of the TLT Minutes where the approval is listed.

CONTACT PERSON RESPONSIBLE FOR THE PROPOSAL (if other than the church planter)

Name:

Position:

Phone:

E-mail address:

FOR CRF AND MRF APPLICATIONS

Title of Project/Program/Need:

a) Describe the Project/Program/Need:

b) Describe the action plan you or the Mission Church will take to complete the project/program.

c) What are the expected results from the use of the grant? How will you measure the results?

d) Planned starting and ending dates of project:

FOR ZLF APPLICATIONS

How will this educational program or training assist you with your ministry and church planting?

If granted, to whom should the check be made out and where should it be sent?

FOR GETTING STARTED GRANT

What specific resources will the funds from the Getting Started Grant be used for?

Please return the Application and any supporting documents to:

Church Extension Ministries
Attn: Development Committee
PO Box 3534
Allentown, PA 18106

Or email to the CEM Office at:

CEMoffice@bfc.org

In the SUBJECT line of the email, type CEM Grant Application