MINISTRY LEGITIMIZATION CHECKLIST

Cover Page and Table of Contents

Prepared for: _____
Family/Ministry Name: _____
Prepared by: _____
Date: _____
Version: 1.0

Purpose

This packet provides a step-by-step implementation plan to enhance an existing ecclesiastical ministry trust so it can lawfully collect donations, operate a ministry website, maintain proper ministry governance, and keep complete records of all trust affairs.

Scope and Principles

This checklist is designed for a private, faith-based, unincorporated ministry operating under religious liberty, freedom of association, contract law, and trust law. It standardizes documentation, approvals, filing practices, and ongoing recordkeeping.

How to Use This Packet

1. Work through the steps in order. Each step has a document, purpose, how to use it, filing/recording guidance, and who receives it.
2. Maintain originals in a bound "Ministry Record Book," with digital backups.
3. Record all approvals in meeting minutes and keep a running resolutions log.
4. Use a simple compliance calendar to schedule renewals, website updates, minutes, receipts, and annual filings.

Roles and Sign-Offs

- **Trustees/Directors:** Approve governance documents, resolutions, and major actions.
- **Secretary/Recorder:** Maintains minutes, registers, and the record book.
- **Treasurer/Steward:** Oversees donations, banking, receipts, ledgers, and reporting.
- **Web Administrator:** Maintains website, donation gateway, privacy and security controls.
- **Clergy/Ministers:** Maintain credentials, Letters of Credence, and pastoral records.

Confidentiality Notice

This packet contains private ministry records. Distribution is limited to authorized officers, trustees, and professional advisers.

Professional Notice

This material is an organizational and administrative guide. For jurisdiction-specific legal questions, consult qualified counsel or a knowledgeable tax professional.

Table of Contents

☐ **Certificate of Ordinance**
  – Formal certification of ordination or commission for ministers and officers.

☐ **Church Employment Contract Form**
  – Agreement outlining roles, housing allowance, compensation, and ecclesiastical employment terms.

☐ **Membership Application**
  – Intake document for congregants/participants agreeing to ministry bylaws, doctrine, and private association terms.

☐ **Donation Subscription Model**
  – Structured recurring-giving plan; tiers, acknowledgments, and donor communications.

☐ **Schedule A**
  – Asset schedule listing all property assigned to the trust (real, personal, IP, financial).

☐ **Banking Resolution**
  – Resolution authorizing accounts, signers, and treasury procedures for ministry banking.

☐ **IRS Tax Exempt Ministry Form 4361**
  – Minister's exemption election regarding certain self-employment taxes for ministerial services.

☐ **Ministry Website**
  – Public site with doctrine, mission, leadership, events, donation portal, private member area, policies, and security.

☐ **Ministry ID Cards**
  – Photo identification for ministers/staff with title, credential number, and verification details.

☐ **Ministry Exempt License Plates**
  – Vehicle registration in the ministry's name where applicable, for non-commercial ecclesiastical use.

☐ **Sample Donation Receipt**
  – Standardized receipt template with required acknowledgments for contributions.

☐ **Purchasing Land and Transferring Property into the Ministry**
  – Acquisition or deed transfer process into the trust, with records and Schedule A

updates.

☐ **Establishing a Family Legacy and Ministry Goals**
  – Written legacy plan, mission objectives, roles, milestones, and multigenerational stewardship.

☐ **Establishing 0% Interest Loans up to $9,999**
  – Private, documented ministry-to-business loan process with terms, ledger entries, and compliance notes.

Optional Enhancements

☐ **Ministry EIN and Payment Processors**
  – SS-4 filing; Stripe/PayPal/Donorbox configuration aligned to ministry policies.

☐ **Records Management and Audit Trail**
  – Ledgers, donation logs, receipt register, document index, and secure backups.

☐ **Compliance Calendar and Annual Review**
  – Scheduled minutes, policy updates, website audits, and year-end reports.

☐ **Private Membership/Association Agreement**
  – Contract law framework for members; terms, privacy, conduct, dispute resolution.

☐ **Website Policies and Security**
  – Terms of use, privacy policy, cookie notice, SSL, access controls, and data retention.

ITEM 1 — MINISTRY DECLARATION

Purpose
A Ministry Declaration is the founding instrument that publicly affirms the ministry's name, purpose, ecclesiastical authority, and intent to operate as a private, faith-based, unincorporated religious organization. It anchors governance, supports opening bank and donation accounts, and provides counterparties with a concise statement of who you are and under what law you operate.

What it does
• Establishes the ministry's identity, mission, and jurisdiction (ecclesiastical/religious freedom).
• Identifies founding officers/trustees and defines their initial powers.
• Adopts core governing documents by reference (Bylaws, Minutes, Schedule A, etc.).
• Creates a standing record you can show banks, donors, payment processors, and service

providers.
 • Forms part of the permanent record book and compliance file.

How to use it
 • Present with your Certificate of Trust/Trust Indenture, Banking Resolution, EIN letter, and Bylaws when opening accounts or onboarding donation platforms.
 • Attach as Exhibit A to vendor agreements, website legal pages, and grant or facility applications when organizational proof is requested.
 • Cite the Declaration's date and version number in each set of Minutes and Resolutions.

Who signs and witnesses
 • Founders/Trustees/Directors sign.
 • Secretary attests.
 • Optional: notarization for evidentiary weight; a witness signature block may be added.

Where and how to file/record
 • Keep the wet-ink original in the Ministry Record Book and a scanned PDF in your secure drive.
 • Provide a certified copy to your bank and donation processor.
 • Optional public notice: record a copy with your county recorder or have it time-stamped by a notary/recording service.
 • Do not register the ministry as a corporation if you intend to remain an unincorporated ecclesiastical organization.
 • Maintain version control (v1.0, v1.1, etc.) and archive superseded versions.

Drafting checklist (content you should include)
 [ ] Ministry name (full legal style and any abbreviations)
 [ ] Ecclesiastical authority and jurisdiction statement (religious liberty; freedom of association; trust law)
 [ ] Purpose/mission and core activities (worship, education, charity, relief, outreach)
 [ ] Founding date and principal mailing address (you may use "c/o" if needed)
 [ ] Initial board/trustees and officer roles (titles and powers)
 [ ] Adoption of governing documents by reference (Bylaws, Minutes, Banking Resolution, Schedule A)
 [ ] Property/asset holding language (held in trust for the ministry's religious purposes)
 [ ] Donations/receipts policy and acknowledgment practice
 [ ] Conflict-of-interest and private benefit prohibitions
 [ ] Books and records policy; where records are kept; who maintains them
 [ ] Signatures, secretary attestation, notary block (optional)
 [ ] Version and effective date

Step-by-step instructions

1. Title and heading. Use a clear title: "Ministry Declaration and Statement of Ecclesiastical Authority of [Full Name of Ministry]." Add the effective date and version number.

2. Name and jurisdiction. State the ministry's full name, that it is a private, faith-based, unincorporated religious organization operating under ecclesiastical authority and applicable religious liberty protections.

3. Purpose and activities. Describe religious, charitable, educational activities; identify the faith tradition or scriptural basis as applicable.

4. Governance and officers. List initial trustees/directors and officers, how vacancies are filled, and who signs on behalf of the ministry until Bylaws and Minutes expand the framework.

5. Assets and trust language. State that all property is held in trust for religious purposes; reference Schedule A for initial assets and future assignments.

6. Donations and acknowledgments. State that contributions will be used solely for the ministry's religious/charitable mission; commit to issuing year-end donor acknowledgments and keeping accurate ledgers.

7. Records policy. Identify the Ministry Record Book location, the custodian (secretary), and retention practices for minutes, resolutions, ledgers, receipts, and acknowledgments.

8. Adoption clause. Adopt and incorporate by reference the Bylaws, Initial Minutes and Resolutions, Banking Resolution, Schedule A, and any policies (conflict of interest, safeguarding, privacy).

9. Signatures and attestation. Founders/trustees sign; the secretary attests; add a notary block if you want evidentiary strength.

10. File and disseminate. Place the signed original in the record book, scan to PDF, and distribute certified copies where needed (bank, payment processor, counsel, internal officers).

Model template (fill-in)
— begin template —
MINISTRY DECLARATION AND STATEMENT OF ECCLESIASTICAL AUTHORITY
of [FULL NAME OF MINISTRY]

Effective Date: [Month Day, Year] | Version: [v1.0]

1. Name and Nature. [Full Name of Ministry] ("Ministry") is a private, faith-based, unincorporated religious organization operating under ecclesiastical authority, religious

liberty, and freedom of association.

2. Purpose. The Ministry exists to [state mission: worship, teaching, pastoral care, charity, education, outreach, relief]. Its activities include [list core activities].

3. Governance. The Ministry is overseen by the following trustees/directors: [Names and titles]. Officers initially are: [Titles/Names]. Vacancies, successions, and additional roles shall be handled per the Bylaws and Minutes.

4. Property Held in Trust. All property, funds, intellectual property, and effects dedicated to the Ministry are held in trust solely for its religious and charitable purposes. Initial assets are listed on Schedule A, incorporated by reference.

5. Donations and Stewardship. Gifts are used exclusively for the Ministry's mission. The Ministry will maintain accurate ledgers and provide donor acknowledgments as required.

6. Records and Custody. The Ministry will keep a permanent record book containing this Declaration, Bylaws, Minutes and Resolutions, Banking Resolution, Schedule A, ledgers, donor receipts, and policies. The custodian of records is the Secretary.

7. Adoption of Governing Documents. The Ministry hereby adopts and incorporates by reference: Bylaws v1.0; Initial Minutes and Resolutions v1.0; Banking Resolution v1.0; Schedule A v1.0; Conflict-of-Interest Policy v1.0; Records Policy v1.0.

8. Authority to Act. The officers and authorized signers identified in the Minutes and Banking Resolution may act on behalf of the Ministry consistent with this Declaration and the Bylaws.

Executed this [Day] day of [Month], [Year].

Founders/Trustees:
_____ Title: _____ Date: _____
_____ Title: _____ Date: _____
_____ Title: _____ Date: _____

Attestation (Secretary):
I, the undersigned Secretary, attest that this Declaration was duly adopted and entered into the Ministry Record Book on the Effective Date noted above.
_____ Secretary Date: _____

Notary (optional):
State of _____)
County of _____) On [date], before me, the undersigned notary, personally appeared [names], known to me or proved to me on the basis of satisfactory evidence to be the

individuals who executed this instrument.
 Seal/Signature: _____
 — end template —

Outputs for your binder (for this item)
 [ ] Signed Declaration (original)
 [ ] Secretary's Certificate authenticating copies
 [ ] Notarized copy (optional)
 [ ] PDF scan saved to the secure drive
 [ ] Distribution record (who received certified copies and when)

ITEM 2 — EXECUTION OF TRUST

Purpose
The Execution of Trust is the formal act that brings your ecclesiastical ministry trust into legal existence and operational capacity. It evidences intent, appoints fiduciaries, accepts the initial trust res (property placed into trust), and authorizes day-to-day actions. In trust law terms, you are perfecting the trust: a valid settlor's intent, identifiable property (res), ascertainable beneficiaries/charitable purpose, and a duly empowered trustee.

What it does
 • Converts the ministry from a concept into a functioning trust with enforceable duties and powers.
 • Appoints and binds trustees via acceptance, oath, and fiduciary standards (loyalty, care,

obedience to purpose).
 • Receives the initial trust property (the "settlement" or "seed"), and adopts Schedule A for present and future assets.
 • Incorporates governing instruments by reference (Bylaws, Minutes, Banking Resolution, Donation Policy).
 • Authorizes execution of documents, banking, contracting, and recordkeeping.

How to use it
 • Present a short "Certificate/Abstract of Trust" (not the full trust) to banks, payment processors, and vendors.
 • Cite the execution date and version in Minutes and all later Resolutions (e.g., land purchase, web contracts).
 • Attach Schedule A when assigning or receiving new property into the ministry.
 • Use the Banking Resolution and Authorized Signer list that the Execution of Trust activates.

Who signs and witnesses
 • Settlor/Founder (if distinct from trustees).
 • Each Trustee accepts appointment and fiduciary duties; Secretary attests.
 • Optional: witness and notarization to strengthen evidentiary weight and third-party reliance.

Where and how to file/record
 • Keep the wet-ink original in the Ministry Record Book; scan a PDF to your secure drive.
 • Do not publicly file the full trust; instead, prepare a one-page Certificate/Abstract of Trust for third parties.
 • If transferring real property, record the deed into the trust at the county recorder (not the trust instrument).
 • For banking, provide: Certificate/Abstract of Trust, Banking Resolution, EIN assignment letter, and IDs of signers.
 • For vehicles, file title transfer at DMV to the trust/ministry name (retain copies with Schedule A).

Key terms to include (plain-English drafting)
 [ ] Name and nature of the trust (ecclesiastical, charitable, unincorporated)
 [ ] Purposes and beneficiaries (religious worship, education, relief; members/community as beneficiaries)
 [ ] Trustees (names, powers, quorum, vacancies, removal, successor process)
 [ ] Fiduciary standards (loyalty, care, obedience, no private inurement, conflict policy)
 [ ] Powers (own property, contract, employ staff, maintain website, receive donations, open accounts)
 [ ] Records (Minutes, ledgers, receipt logs, donor acknowledgments, document register)
 [ ] Banking authority (delegated by separate Banking Resolution)
 [ ] Amendments (who may amend, limits protecting charitable/ministerial purpose)
 [ ] Execution, acceptance, oath(s), notary block(s)
 [ ] Incorporation by reference (Bylaws, Minutes, Schedule A, Donation Policy, Website Policies)

Step-by-step instructions

1. Title the instrument. "Trust Indenture and Ecclesiastical Deed of Trust for [Full Ministry Name]." Add effective date and version (v1.0).

2. State purposes. Recite religious/charitable purposes; reference the Ministry Declaration (Item 1).

3. Identify parties. Name the Settlor/Founder (if any), Trustees, and the Ministry as the trust body.

4. Appoint trustees and obtain acceptance. Each trustee signs an Acceptance and Fiduciary Oath.

5. Seed the trust. Transfer nominal property (e.g., $21, a founding donation, IP, or documents) and attach Schedule A; describe how future assets are added by assignment, deed, title transfer, or donation.

6. Adopt governing documents. Incorporate Bylaws, Minutes/Resolutions, Donation Policy, Banking Resolution, and Records Policy by reference.

7. Define powers and limits. Enumerate trustee powers; prohibit private inurement; require adherence to purpose and conflict-of-interest rules.

8. Authorize signatures. Name authorized signers for banking and contracts (also listed in the Banking Resolution).

9. Execute and notarize. Settlor and Trustees sign; Secretary attests; notarize if desired.

10. Recordkeeping and third-party proof. Place the original in the record book; prepare a one-page Certificate/Abstract of Trust for banks and vendors.

Model template (fill-in)
— begin template —
TRUST INDENTURE AND ECCLESIASTICAL DEED OF TRUST
of [FULL MINISTRY NAME]

Effective Date: [Month Day, Year] | Version: [v1.0]

1. Creation and Nature. The undersigned Settlor/Founder establishes an ecclesiastical, charitable, unincorporated trust known as "[Full Ministry Name]" (the "Trust" or "Ministry") for religious and charitable purposes under applicable religious-liberty and trust-law principles.

2. Purpose. The Trust exists to conduct worship, education, outreach, benevolence, pastoral care, and related activities advancing its religious mission.

3. Trustees. The Trust shall be administered by the following Trustees: [Names/Titles]. A quorum consists of [number]. Vacancies, removal, and successor appointments shall be governed by the Bylaws and Minutes.

4. Fiduciary Duties. Trustees shall act with loyalty, care, and obedience to purpose; shall avoid conflicts and private inurement; and shall keep accurate books and records.

5. Powers. To hold, receive, purchase, sell, lease, license, contract, employ staff, maintain offices and a website, open and maintain accounts, receive donations, and take all acts consistent with the Trust's purposes.

6. Records. The Secretary shall maintain a permanent Ministry Record Book including this Indenture, Bylaws, Minutes/Resolutions, Schedule A, Banking Resolution, ledgers, donor acknowledgments, and policies.

7. Property Held in Trust. The initial trust property described on Schedule A is hereby delivered and accepted. Additional property may be added by deed, assignment, endorsement, title transfer, or donation.

8. Governance Documents Adopted. The Trust adopts and incorporates by reference: Ministry Declaration v1.0; Bylaws v1.0; Initial Minutes and Resolutions v1.0; Banking Resolution v1.0; Schedule A v1.0; Conflict-of-Interest Policy v1.0; Records Policy v1.0; Donation Policy v1.0.

9. Amendments. Amendments require approval by [supermajority or unanimous] vote of Trustees and may not defeat the religious and charitable purposes of the Trust.

10. Authorized Execution. The Trustees authorize the officers and signers named in the Banking Resolution to execute necessary instruments on behalf of the Trust.

Settlor/Founder (if applicable):
_____ Name/Title Date: _____

Trustee Acceptance and Oath:
 I accept appointment as Trustee of [Full Ministry Name] and swear/affirm to faithfully discharge my fiduciary duties in accordance with this Trust, its purposes, and governing documents.
_____ Trustee Name/Title Date: _____
_____ Trustee Name/Title Date: _____
_____ Trustee Name/Title Date: _____

Secretary's Attestation:
I attest this Trust Indenture was duly executed and entered into the Ministry Record Book on the Effective Date stated above.

_____ Secretary Date: _____

Notary (optional):
 State of _____)
 County of _____) Acknowledged before me on [date] by [names].
 Seal/Signature: _____
 — end template —

Certificate/Abstract of Trust (one-page for third parties)
 • Name of Trust and date of execution.
 • Trustees' names and a statement they are duly authorized.
 • Powers relevant to banking and contracting.
 • Authorized signers by name and title.
 • Statement that the full trust exists and is in good standing; the abstract may be relied upon.
 • Secretary's certificate and, if requested, notarization.

Who receives which document
 • Bank/payment processor: Certificate/Abstract of Trust, Banking Resolution, EIN letter, photo IDs, and secretary's certificate.
 • County recorder (only if real estate is conveyed): Deed into the trust; sometimes a short trust statement if required by local practice.
 • Donors/grantors: No trust instrument; provide Donation Policy and acknowledgment procedures upon request.
 • Internal officers: Full Trust, Bylaws, Minutes, Schedule A, Banking Resolution, Policies.

Recordkeeping checklist
 [ ] Executed Trust Indenture (original, wet-ink)
 [ ] Trustee Acceptances and Fiduciary Oaths
 [ ] Schedule A (initial assets) attached and signed
 [ ] Certificate/Abstract of Trust (one page)
 [ ] Secretary's Certificate (for third-party reliance)
 [ ] PDF scans in secure drive; document register updated
 [ ] Minutes/Resolution adopting and authorizing execution
 [ ] Banking Resolution prepared for next step

Practical cautions
 • Keep the full trust private; use the Abstract for counterparties.
 • Ensure names, titles, and dates match across Declaration, Minutes, Bylaws, and Banking Resolution.
 • Never commingle funds; open dedicated ministry accounts immediately after execution.
 • Update Schedule A whenever assets are added or removed; each update should be initialed by the Secretary and at least one Trustee.

• If a trustee resigns or is removed, document it by Resolution and obtain a signed resignation/acceptance of successor.

Outputs for your binder (for this item)
[ ] Signed Trust Indenture
[ ] Trustee Acceptance/Oath pages
[ ] Schedule A v1.0 attached
[ ] Certificate/Abstract of Trust
[ ] Secretary's Certificate
[ ] Notarized copy (optional)
[ ] Minutes/Resolution confirming execution

ITEM 3 — LETTERS OF CREDENCE

Purpose
 A Letter of Credence is the ministry's official credential that identifies and authorizes a minister, officer, or emissary to act on behalf of the ministry. It establishes the person's office, scope of authority, and good standing, and provides third parties (hosts, venues, hospitals, prisons, shelters, grant-makers, event organizers, and counterparties) with a concise, verifiable document of representation.

What it does
 • Confirms ordination/commission and current good standing.
 • States the holder's title, functions (pastoral care, teaching, outreach, chaplaincy, administration), and any limits or term dates.
 • Provides a verification method (contact, seal, credential number, QR/URL).
 • Supports access to spaces and services where proof of ministry status is required.
 • Integrates with the Ministry ID Card and the internal Credential Register.

How to use it
 • Present alongside a Ministry ID Card for admission to facilities, events, and official appointments.
 • Attach to correspondence when representing the ministry (letters, MOUs, vendor onboarding).
 • Provide copies to venues or agencies that request written proof of authority.
 • Reference the credential number and issue date in Ministry Minutes and on expense approvals tied to ministerial duties.

Who signs and witnesses
 • Issued and signed by the Governing Trustee/Director or Senior Pastor.
 • Countersigned by the Secretary (attestation) and embossed or stamped with the ministry seal.
 • Optional notarization if third parties require formal acknowledgment.

Where and how to file/record
 • Original delivered to the credentialed person; a signed duplicate or digital PDF stored in the

Ministry Record Book.
 • Enter every issuance, renewal, suspension, or revocation in the Credential Register (date, name, credential number, status).
 • If a facility requires pre-verification, send a secretary's certificate or verification letter referencing the credential number and contact info.

Drafting checklist (content to include)
[ ] Full ministry name and contact information
[ ] Title: "Letter of Credence / Ministerial Credentials"
[ ] Recipient's full name (proper capitalization)
[ ] Office/title (e.g., Minister, Chaplain, Deacon, Trustee, Director)
[ ] Scope of authority (functions permitted; geographic or program limits)
[ ] Basis of authority (ordination date, board resolution reference, minutes date)
[ ] Effective date and expiration/renewal date
[ ] Credential/ID number and verification method (phone/email/URL/QR)
[ ] Statement of good standing and revocation clause
[ ] Signatures (issuing authority and secretary) and ministry seal
[ ] Optional: photo box or reference to accompanying ID card
[ ] Version/format control note (e.g., v1.0 template, issuance series)

Step-by-step instructions

1. Authorize in Minutes. Record a resolution authorizing issuance of credentials, assigning numbers, and defining renewal/discipline procedures.

2. Assign a credential number. Use a consistent scheme (e.g., MC-2025-001). Log it in the Credential Register.

3. Draft the letter. Include scope, term, and verification details; reference the minutes and any training/ordination record.

4. Approvals and signatures. Governing authority signs; secretary attests; apply the ministry seal.

5. Deliver and brief. Provide the original to the minister with instructions on proper use, renewal date, and reporting obligations.

6. File and verify. Store a scanned PDF; update the Credential Register; enable a verification channel (email, phone, or a private URL).

7. Renew, suspend, revoke. Use minutes/resolutions to change status; issue a renewal letter or a revocation notice; update the register immediately.

Model template (fill-in)
 — begin template —
 [MINISTRY LETTERHEAD / SEAL]

LETTER OF CREDENCE / MINISTERIAL CREDENTIALS
 Credential No.: [MC-YYYY-###] | Effective: [Date] | Expires: [Date]

To whom it may concern:

This serves to certify that [Full Name], holding the office of [Title] with [Full Ministry Name], is
duly commissioned and in good standing to perform the following ministerial functions:
[list—e.g., worship services, pastoral care, teaching, chaplaincy visitation, administration,
outreach, relief]. Authority is granted pursuant to the Ministry Declaration (dated [Date]) and
board action recorded in the Minutes/Resolution dated [Date].

Verification of this credential may be obtained by contacting the Ministry Secretary at [email] /
[phone], or by referencing Credential No. [MC-YYYY-###] in the Ministry's credential registry.
This credential remains property of the Ministry, must be surrendered upon request, and may be
suspended or revoked for cause by vote of the trustees/directors.

Issued at [City, State], on [Date].

_____

[Name], [Governing Title]
 For and on behalf of [Full Ministry Name]

Attestation:

_____

[Secretary Name], Secretary
 [Address or c/o mailing address]

Ministry Contact: [phone] | [email]
 — end template —

Verification and registry practices
 • Maintain a Credential Register (spreadsheet or log) with fields: number, name, title, scope,
issue date, expiry date, status (Active/Suspended/Revoked), verification contact, notes.
 • Keep copies of supporting records (ordination certificate, training transcripts, background
check acknowledgments if applicable).
 • For revocation or suspension, issue a one-page notice, recover physical credentials/ID, and
log the action in Minutes.

Practical cautions
 • Do not overstate civil privileges or legal exemptions. The letter proves ministry status and authority within the ministry's scope; it is not a civil license.
 • Use clear term dates and renewal cycles (e.g., 1 or 2 years) to keep records current.
 • Align the scope of functions with insurance coverage and policies (e.g., counseling, prison/hospital visitation requirements).
 • Ensure names, titles, and dates match across Minutes, ID cards, and the credential letter.

Outputs for your binder (for this item)
[ ] Minutes/Resolution authorizing credentials program and this issuance
[ ] Executed Letter of Credence (original to minister; copy on file)
[ ] Credential Register updated (number, dates, status)
[ ] Verification channel confirmed (email/phone/URL)
[ ] Renewal tickler added to the compliance calendar

ITEM 4 — CLAIM OF LIFE

Purpose
 A Claim of Life is a sworn declaration that identifies you as a living man or woman acting in private capacity, distinct from any artificial legal persona. It clarifies your name usage, domicile, governing law for personal affairs, and intent to operate within your ecclesiastical trust. Properly executed, it becomes a cornerstone identity record within the Ministry Record Book.

What it does
 • Establishes a clear record of your living status, proper name style, and chosen jurisdiction for private affairs.
 • Links you to the ministry/ecclesiastical trust as a member, minister, officer, or beneficiary (as applicable).
 • Provides a consistent identity reference for internal documents (Minutes, Bylaws acknowledgments, Letters of Credence, ID cards).
 • Adds evidentiary weight to signatures by using an autograph block and optional biometric marks (thumbprint).

How to use it
 • Present as an internal identity record when you sign ministry instruments (Minutes, Resolutions, Receipts, Assignments to Schedule A).
 • Attach a certified copy when a vendor, bank, or counterpart requests identity clarification in connection with ministry roles.
 • Reference the Claim of Life number/date in your Ministry ID and Letters of Credence for verification consistency.

Who signs and witnesses
 • The claimant (you) signs in wet ink.

• Secretary attests that the document has been entered into the Ministry Record Book.
• Two witnesses sign, or use a notary acknowledgment (recommended for evidentiary strength).
• Optional: clergy signature (to link the document to ecclesiastical administration).

Where and how to file/record
• Original: bound in the Ministry Record Book under the Identity tab; scan a PDF copy to the secure drive.
• Certified copies: issued by the Secretary upon written request for internal use or third-party reliance.
• Public notice (optional): record a copy with a county recorder or have it time-stamped by a notary/recording service.
• Do not substitute this document for any legally required ID or license. It is an internal ecclesiastical/contractual record.

Drafting checklist (content you should include)
[ ] Proper name style (e.g., John-David: Smith) and any alternative spellings previously used
[ ] Date and place of live birth (city/county/state/country)
[ ] Statement of living status and private capacity (not an office of any civil entity)
[ ] Domicile declaration for private affairs (e.g., within the ecclesiastical trust; mailing address may be c/o)
[ ] Ministry affiliation and role (member, minister, officer, trustee, beneficiary)
[ ] Identification references (Ministry ID number, Credential number, internal file number)
[ ] Signature/autograph line; optional right thumbprint box and passport-style photo box
[ ] Witnesses or notary acknowledgment; secretary's attestation of entry into records
[ ] Version control and document number (e.g., COL-2025-001)

Step-by-step instructions

1. Title and header. Use "Claim of Life and Private Capacity Declaration of [Proper Name]" with effective date and document number.

2. Identify yourself. State your proper name, date/place of live birth, and that you are a living man/woman acting in private capacity.

3. Domicile and mailing. Declare your private domicile (within your ecclesiastical trust or private household) and provide a mailing address (you may use c/o).

4. Ministry linkage. Declare your relationship to the ministry (member/minister/officer/trustee/beneficiary) and reference the Ministry Declaration and Trust Execution dates.

5. Identity references. Add your Ministry ID number, Credential number (if any), and any legacy name spellings for cross-reference.

6. Sign and mark. Autograph in wet ink using your proper name; optionally add right thumbprint and a small photo if desired.

7. Witness/notary. Have two witnesses sign, or use a notary acknowledgment.

8. Secretary attestation. Secretary signs an "Entered into Record" statement with date and record-book location.

9. File and index. Place the original in the record book; save a PDF; update the Identity Index with document number and location.

10. Issue certified copies as needed. The Secretary may issue a certified copy for internal use or third-party reliance.

Model template (fill-in)
— begin template —
CLAIM OF LIFE AND PRIVATE CAPACITY DECLARATION
of [PROPER NAME]

Document No.: COL-[YYYY]-[###] Effective Date: [Month Day, Year]

1. Identity. I, [Proper Name], born alive on [Month Day, Year] at [City], [County], [State], [Country], hereby declare that I am a living [man/woman], acting in my private capacity.

2. Name Usage. My proper name is styled as "[Proper Name]." Any former or alternative spellings used for administrative records include: [list]. This declaration relates to me, the living being, and is not an appearance as, or surety for, any artificial or assumed persona.

3. Private Domicile and Mailing. My private domicile is within the household of my family/ministry trust. Mailing address for notices (non-domicile): c/o [Street / PO Box], [City], [State], [ZIP].

4. Ministry and Trust Affiliation. I am a [member/minister/officer/trustee/beneficiary] of [Full Ministry Name], established by Ministry Declaration dated [Date] and Trust Execution dated [Date].

5. Identification References. Ministry ID: [ID No.]. Credential No. (if any): [No.]. Internal File Ref.: [Ref.].

6. Declaration. I affirm that my signatures on ministry instruments are my autograph in private capacity. I agree to keep my contact information current with the Ministry Secretary.

Executed at [City], [State], on [Date].

Autograph: _____ [Proper Name]

Optional thumbprint: [ ] (Right thumb)

Witnesses:

1. _____ Name/Address/Date

2. _____ Name/Address/Date

Notary acknowledgment (optional):
State of _____)
County of _____) Acknowledged before me on [Date] by [Proper Name].
Seal/Signature: _____

Secretary's Attestation of Record Entry:
I, [Secretary Name], Secretary of [Full Ministry Name], attest that this Claim of Life was received and entered into the Ministry Record Book (Identity Tab, Page ___) on [Date].
_____ Secretary Date: _____
— end template —

Recordkeeping checklist
[ ] Signed original with autograph; optional thumbprint and photo
[ ] Two witness signatures or notarization
[ ] Secretary's attestation of entry into records
[ ] PDF scan saved to secure drive; filename includes document number and date
[ ] Identity Index updated (document number, page location, cross-references)
[ ] Certified copy prepared (if requested)

Practical cautions
 • Keep statements factual and consistent with your other records; avoid making promises or legal conclusions.
 • This document is an internal identity record; it does not replace or nullify any civil identification requirements.
 • Maintain strict version control—if you update any element (address, role), issue a short amendment and attach it behind the original with Secretary attestation.

Outputs for your binder (for this item)
[ ] Claim of Life (executed, witnessed/notarized)
[ ] Secretary's attestation page
[ ] Certified copy (if needed)
[ ] Index entry in the Identity tab

ITEM 5 — DECLARATION OF INDEPENDENCE

Purpose
A Declaration of Independence is the ministry's formal statement of religious autonomy and internal self-governance. It affirms the ministry's right to exist, worship, organize, and manage its affairs free from civil control, consistent with constitutional religious liberty, freedom of association, contract principles, and trust law. It is an internal governance instrument and a public-facing statement when needed.

What it does
 • Asserts ecclesiastical autonomy and the ministry's right to self-govern under its doctrine and trust.
 • Clarifies that ministry property and activities are held and administered for religious and charitable purposes.
 • Incorporates governing documents by reference (Declaration, Trust, Bylaws, Minutes, Policies).
 • Creates a concise document to present to vendors, venues, and platforms that request proof of organizational status.
 • Supports banking, donations, facility use, chaplaincy, and partnership requests by explaining your structure and authority.

How to use it
 • Provide with your Certificate/Abstract of Trust, Bylaws, Banking Resolution, and EIN letter when onboarding donation processors and banks.
 • Attach to applications for venue use, ministry partnerships, chaplaincy access, or grant inquiries that ask for mission and governance proof.
 • Cite its effective date and version in Minutes and Resolutions so third parties see consistent governance references.

Who signs and witnesses
 • Trustees/Directors adopt the Declaration by Resolution; the Governing Trustee/Director signs.
 • Secretary attests.
 • Optional: notarization for evidentiary weight; witness signatures if desired.

Where and how to file/record
 • Original (wet-ink) in the Ministry Record Book; PDF scan stored in secure drive.
 • Provide certified copies to banks, processors, and partner organizations as needed.
 • Optional: record a copy with a county recorder or use a time-stamp/recording service for public notice.
 • Do not register as a civil corporation if operating as an unincorporated ecclesiastical trust; keep the instrument private unless disclosure is needed for services.

Drafting checklist (content to include)
 [ ] Full ministry name and jurisdictional statement (ecclesiastical, unincorporated, private

association)
[ ] Mission and scope of religious/charitable activities
[ ] Governance basis: Trust Indenture, Bylaws, Minutes/Resolutions, Policies
[ ] Statement of property held in trust solely for religious purposes (reference Schedule A)
[ ] Religious autonomy and freedom-of-association clause; dispute resolution policy (internal)
[ ] Non-inurement and conflict-of-interest standards
[ ] Books and records policy; record custodian (Secretary)
[ ] Authorized signers and representatives (by reference to Banking Resolution/Minutes)
[ ] Adoption clause and effective date; version control
[ ] Signature blocks for Governing Trustee/Director and Secretary; optional notary block

Step-by-step instructions

1. Prepare a draft. Mirror names, dates, and titles used in your Ministry Declaration (Item 1) and Trust Execution (Item 2).

2. Board review. Circulate to trustees/directors in advance; include a one-page summary of what changes (if any) from prior drafts.

3. Approve by Resolution. Record approval in Minutes; assign a version number (e.g., v1.0) and effective date.

4. Execute. Governing Trustee/Director signs; Secretary attests; optionally notarize.

5. File and distribute. Place original in the Record Book; save a PDF; issue certified copies as needed.

6. Cross-reference. Update the Document Register and note this Declaration's effective date in Bylaws, Banking Resolution, and website legal pages.

7. Review annually. At the annual meeting, confirm it remains accurate or adopt an amendment (new version number) if needed.

Model template (fill-in)
— begin template —
DECLARATION OF INDEPENDENCE AND ECCLESIASTICAL AUTONOMY
of [FULL MINISTRY NAME]

Effective Date: [Month Day, Year] | Version: [v1.0]

1. Nature and Jurisdiction. [Full Ministry Name] (the "Ministry") is a private, faith-based, unincorporated ecclesiastical organization operating under religious liberty, freedom of association, and trust-law principles. The Ministry is governed internally by its

trustees/directors and officers in accordance with its doctrine and governing instruments.

2. Mission and Activities. The Ministry exists to conduct worship, teaching, pastoral care, benevolence, education, outreach, and related religious/charitable works in furtherance of its faith.

3. Governance Instruments. The Ministry adopts and incorporates by reference: Ministry Declaration (dated [Date]); Trust Indenture/Execution of Trust (dated [Date]); Bylaws (v[ ]); Minutes and Resolutions; Banking Resolution (v[ ]); Schedule A (v[ ]); Conflict-of-Interest and Records Policies (v[ ]).

4. Property Held in Trust. All property, funds, and effects dedicated to the Ministry are held in trust solely for its religious and charitable purposes. Initial and subsequently assigned assets are listed on Schedule A.

5. Ecclesiastical Autonomy. The Ministry manages its worship, membership, discipline, governance, and internal dispute resolution according to its faith and governing documents. Private association and internal adjudication processes are recognized within the Ministry's jurisdiction.

6. Non-Inurement; Fiduciary Standards. No part of the Ministry's net earnings shall inure to the private benefit of any individual. Trustees and officers shall act with loyalty, care, and obedience to mission, maintain accurate records, and avoid conflicts of interest.

7. Books and Records. The Ministry shall maintain a permanent record book, minutes, resolutions, ledgers, donor acknowledgments, and document register. The custodian of records is the Secretary.

8. Authorized Signers. Authorized signers for banking and contracting are as set forth in the Banking Resolution and current Minutes.

9. Reliance. Third parties may rely on certified copies of this Declaration, the Certificate/Abstract of Trust, and Secretary's Certificates regarding authority.

10. Adoption. This Declaration was approved by board action recorded in the Minutes/Resolution dated [Date] and takes effect as of the Effective Date above.

Executed at [City, State], on [Date].

[Name], [Governing Title]
 For and on behalf of [Full Ministry Name]

Attestation:

_____

[Secretary Name], Secretary
 [Address or c/o mailing address]

Notary acknowledgment (optional):
 State of _____)
 County of _____) Acknowledged before me on [Date] by [Names].
 Seal/Signature: _____
 — end template —

Recordkeeping checklist
[ ] Board Resolution in Minutes approving the Declaration
[ ] Executed Declaration (original) filed in Record Book
[ ] Secretary's Certificate prepared for third-party reliance
[ ] PDF scan stored in secure drive; document register updated
[ ] Cross-references updated in Bylaws, Banking Resolution, website legal pages
[ ] Annual review tickler added to compliance calendar

Practical cautions
 • Keep statements accurate and consistent with your Trust, Bylaws, and Minutes; do not promise legal outcomes or civil exemptions beyond your structure and law.
 • This instrument is a governance and identity statement; it does not replace any legally required filings for specific activities in a given jurisdiction.
 • Use certified copies rather than providing full internal documents whenever possible.
 • Maintain version control and a distribution log for all certified copies provided to third parties.

Outputs for your binder (for this item)
 [ ] Executed Declaration of Independence
 [ ] Secretary's Certificate for certified copies
 [ ] Minutes/Resolution referencing effective date and version
 [ ] PDF scan and distribution log

ITEM 6 — MINISTRY MINUTES

Purpose
Ministry Minutes are the official record of meetings and actions of the trustees/directors and officers. They evidence authority, approvals, and compliance with trust law, contract law, and your internal governance. Banks, payment processors, grantors, auditors, and courts rely on minutes to verify that decisions were duly authorized.

What it does
 • Establishes a verifiable governance trail (who decided what, when, and under what authority).
 • Approves key actions by Resolution (banking, website, donations, real property, personnel, policies).
 • Confirms quorum, votes, officer appointments, and acceptance of fiduciary duties.
 • Incorporates exhibits (e.g., Banking Resolution, Schedule A updates, contracts) by attachment.
 • Creates clear reliance documents for third parties via Secretary's Certificates.

How to use it
 • Record every board/trustee meeting and every major action as Minutes with numbered Resolutions.
 • Use "Consent in Lieu of Meeting" when urgent action is needed without convening a live meeting.
 • Provide a certified excerpt of Minutes (or a Secretary's Certificate) to banks, vendors, or title companies as proof of authority, rather than disclosing your full record book.
 • Reference Minutes and Resolution numbers in your contracts, donation gateway applications, deeds, and website policies.

Who signs and witnesses
 • Chair or Presiding Trustee signs.
 • The secretary signs and certifies the minutes are true and correct.
 • Witnesses are not required; notarization is optional for evidentiary weight when third parties will rely.

Where and how to file/record
 • Original (wet-ink) pages in the bound Ministry Record Book, chronologically indexed.
 • PDF scans saved to a secure drive, with version control and access permissions.
 • Maintain a Resolutions Log (separate index) listing resolution number, date, title, and effective status (active/superseded).
 • Do not record Minutes publicly; provide certified excerpts when third-party reliance is required.

Drafting checklist (content to include)
 [ ] Ministry name, meeting type (Organizational/Regular/Special), date, time, place, and method (in person/virtual).
 [ ] Notice and quorum statement; list present trustees/directors and officers; note absences.
 [ ] Approval of prior minutes (by reference to date/version).
 [ ] Agenda items with brief context for each action.
 [ ] Numbered Resolutions with clear operative language ("RESOLVED, that…").
 [ ] Vote record (unanimous; or list yeas/nays/abstentions).
 [ ] Attachments/exhibits referenced (e.g., Banking Resolution as Exhibit A).
 [ ] Delegations of authority and authorized signers.
 [ ] Adjournment time.
 [ ] Signature lines: Chair/Presiding Officer and Secretary.

[ ] Secretary's Certification block (for third-party reliance).
[ ] Page numbering and document control (e.g., "Minutes 2025-03, pages 1–4").

Step-by-step instructions

1. Prepare the agenda. List action items that require formal approval (donations policy, website contract, bank account, ID cards, property transfer, membership forms, loan policy).

2. Convene properly. Give notice per Bylaws; verify quorum at the start; appoint a chair and note the recording secretary.

3. Present resolutions. Read each proposed Resolution; allow discussion; amend if needed; call the vote.

4. Record votes and attachments. Note the outcome; label and attach exhibits (A, B, C).

5. Authorize signers. For each approved action (banking, contracts, filings), identify named individuals and their authority/scope.

6. Approve and sign. At adjournment, review the drafted minutes; Chair and Secretary sign. If drafting requires time, circulate a draft and formally approve at the next meeting.

7. Certify excerpts. When a third party requests proof of a specific action, prepare a Secretary's Certificate attaching only the relevant resolution and exhibit.

8. Index and store. Update the Minutes Index and Resolutions Log; store the signed original and the scanned PDF.

Model template (fill-in)
— begin template —
[MINISTRY NAME]
MINUTES OF THE MEETING OF TRUSTEES/DIRECTORS
Date: [Month Day, Year] Time: [HH:MM] Place/Method: [Location / Video Conference]

1. Call to Order and Quorum. The meeting was called to order by [Chair Name], [Title]. The Secretary noted that proper notice was given per the Bylaws and that a quorum was present. Present: [Names/Titles]. Absent: [Names/Titles].

2. Approval of Prior Minutes. Minutes dated [Date] were reviewed and approved as presented / with the following amendments: [brief].

3. Agenda Items and Resolutions.
   3.1 Resolution No. 2025-01 — Banking Resolution.

RESOLVED, that the Banking Resolution attached as Exhibit A is adopted; accounts shall be opened at [Institution]; authorized signers are [Names/Titles]; the Treasurer shall implement. Vote: [Unanimous / Y:N:A].

3.2 Resolution No. 2025-02 — Donation Subscription Model and Acknowledgment Policy.

RESOLVED, that the Donation Subscription Model and Donor Acknowledgment Policy attached as Exhibit B are adopted; the Web Administrator shall integrate the donation gateway; year-end receipts shall be issued by the Treasurer. Vote: [ ].

3.3 Resolution No. 2025-03 — Ministry Website Contract.

RESOLVED, that the Ministry enter into the Website Development and Hosting Agreement with [Vendor], attached as Exhibit C; [Officer] is authorized to sign on behalf of the Ministry. Vote: [ ].

3.4 Resolution No. 2025-04 — Schedule A Update.

RESOLVED, that Schedule A is amended to add [Asset/Property], per the Assignment attached as Exhibit D; the Secretary shall update the register. Vote: [ ].

[Add additional resolutions as needed.]

4. Delegations and Authorizations. The Board authorizes [Name/Title] to execute documents and take actions necessary to implement the foregoing resolutions.

5. Other Business. [Brief notes or "None."]

6. Adjournment. There being no further business, the meeting adjourned at [Time].

Certification and Signatures

[Chair/Presiding Officer, Title] [Secretary, Name]
Date: _____ Date: _____

Secretary's Certification (for third-party reliance)
I, [Secretary Name], Secretary of [Ministry Name], certify that the foregoing is a true and correct copy of the Minutes (or excerpt) adopted on [Date], and that the resolutions remain in full force and effect as of the date below.
_____ Secretary Date: _____
— end template —

Consent in Lieu of Meeting (when no live meeting is held)
— begin template —
UNANIMOUS WRITTEN CONSENT OF TRUSTEES/DIRECTORS
The undersigned, being all of the trustees/directors of [Ministry Name], hereby consent to the adoption of the following resolutions without a meeting, effective [Date]:
[Insert full text of Resolution(s) and attach exhibits.]

This consent may be executed in counterparts and stored electronically with the same force and effect as an original.
Signatures: [Names/Titles/Dates]
— end template —

Register and minute-book practices
 • Maintain a chronological Minutes Index: date, meeting type, pages, resolutions included.
 • Maintain a Resolutions Log: number, title, effective date, amended/superseded status, and where the full text appears.
 • Attach exhibits behind the minutes, labeled Exhibit A, B, C, etc., and referenced in the text.
 • Each Schedule A change should have a corresponding resolution, assignment/deed/bill of sale, and updated register entry.

Practical cautions
 • Use clear, neutral language; minutes are not a place for rhetoric—only facts and actions.
 • Number resolutions consistently (year-sequence format is best).
 • Avoid mixing internal confidential details (pastoral counseling notes, donations by name) with public-facing excerpts; separate confidential attachments if needed.
 • Before providing minutes externally, prepare a certified excerpt containing only the necessary resolution and exhibit.

Outputs for your binder (for this item)
 [ ] Signed Minutes (original) with exhibits attached
 [ ] PDF scan stored in secure drive
 [ ] Minutes Index updated
 [ ] Resolutions Log updated
 [ ] Secretary's Certificate template prepared for excerpts

ITEM 7 — BYLAWS

Purpose
Bylaws are the ministry's operating rules. They define the governing structure, roles and duties, quorum and voting, membership standards, meeting procedures, committees, financial controls, conflicts of interest, records practices, discipline, and amendments. Together with the Trust and Minutes, Bylaws provide the day-to-day legal framework for decision-making and stewardship.

What it does
 • Establishes clear authority lines (trustees/directors, officers, committees) and decision procedures.
 • Sets meeting cadence, quorum, notice requirements, voting thresholds, and how actions are documented.
 • Codifies fiduciary standards, conflicts policy, and internal controls over donations, banking, and expenditures.

• Provides procedures for admitting/removing members and handling internal discipline consistent with doctrine.
• Creates continuity: succession, vacancy filling, indemnification, and amendment processes.

How to use it
• Reference the Bylaws in every set of Minutes and Resolutions (e.g., "quorum established per Bylaws §3.4").
• Provide excerpts (not the whole document) to banks, payment processors, and vendors when they need proof of governance (e.g., authorized signers, meeting requirements).
• Use the Bylaws to guide recurring operations: meeting calendars, committee charters, budget approvals, donation acknowledgments, and year-end reports.
• When changing a policy, follow the amendment section exactly (notice, vote thresholds, minutes entry).

Who signs and adopts
• Trustees/Directors adopt the Bylaws by Resolution in duly called Minutes.
• Chair/Governing Trustee signs a certificate of adoption; Secretary attests and keeps the official copy.
• Optional: notarization of the adoption certificate for evidentiary weight.

Where and how to file/record
• Keep the signed original in the Ministry Record Book; store a PDF in your secure drive with version control.
• Do not file Bylaws with the state if you are operating as an unincorporated ecclesiastical trust.
• Provide only a Secretary's Certificate or specific excerpts to third parties as needed.

Recommended structure (article outline)
Article 1 — Name, Nature, and Purpose
Article 2 — Governance Authority (relationship to Trust, Minutes, and Declaration)
Article 3 — Trustees/Directors (number, qualifications, terms, quorum, voting, vacancies, removal, indemnification)
Article 4 — Officers (Chair, Secretary, Treasurer/Steward; duties, election, removal, succession)
Article 5 — Meetings (annual/regular/special, notice, agenda, quorum, conduct, consent in lieu)
Article 6 — Members (if applicable; admission, rights, resignations, discipline, appeals)
Article 7 — Committees (standing and special; charters; authority limits)
Article 8 — Fiduciary Duties and Conflicts of Interest (loyalty, care, obedience, disclosures, recusal)
Article 9 — Finance and Stewardship (donation handling, receipts, ledgers, budgets, spending authority, audits/reviews)
Article 10 — Banking and Authorized Signers (delegation by separate Banking Resolution; dual-control rules)
Article 11 — Records and Privacy (minutes, registers, donation logs, document retention, inspection rights)
Article 12 — Ecclesiastical Discipline and Dispute Resolution (internal process consistent with doctrine)

Article 13 — Intellectual Property and Communications (website, media, licenses)
Article 14 — Property and Schedule A (acquisitions, assignments, dispositions; resolutions required)
Article 15 — Indemnification and Insurance (scope, procedures, limitations)
Article 16 — Amendments (notice, thresholds, certification; no defeat of religious/charitable purpose)
Article 17 — Adoption and Effective Date (certificate of adoption; versioning)

Drafting checklist (content to include)

[ ] Clear statement that Bylaws are subordinate to the Trust and governed by the Ministry Declaration.
[ ] Board composition, term lengths, eligibility, and removal standards.
[ ] Officer roles and minimum duties (Chair, Secretary, Treasurer/Steward).
[ ] Meeting rules: frequency, notice methods, quorum numbers, voting thresholds, recordkeeping.
[ ] Written consents in lieu of meeting; electronic meetings and signatures permitted.
[ ] Committee formation and scope (e.g., Finance/Stewardship, Website/Media, Benevolence, Property).
[ ] Conflicts-of-interest policy with disclosure forms and recusal procedures.
[ ] Financial controls: counting teams, deposit timelines, dual-signature or dollar-threshold approvals, expense reimbursement policy, budget adoption.
[ ] Donation acknowledgments and year-end statements procedures.
[ ] Records policy: who keeps what, retention schedule, privacy and access rights.
[ ] Ecclesiastical discipline process (notice, hearing, appeal) consistent with doctrine and private association.
[ ] Property rules and Schedule A updates require formal Resolutions.
[ ] Indemnification clause and insurance authorization.
[ ] Amendments process with advance notice and supermajority vote.
[ ] Certificate of adoption; Secretary's attestation; version control.

Step-by-step instructions to adopt Bylaws

1. Draft and circulate. Prepare the Bylaws in the article structure above; circulate to trustees at least 7 days before the meeting (or as your Minutes require).

2. Meet and review. In a properly noticed meeting, review each article, propose any amendments, and confirm understanding of controls and duties.

3. Approve by Resolution. Enter a Resolution in the Minutes adopting "Bylaws v1.0" effective immediately (or a specified date).

4. Execute certificate. Chair/Governing Trustee signs the "Certificate of Adoption of Bylaws"; Secretary attests.

5. Index and store. Place the signed Bylaws in the Record Book; scan and store with version control; update Document Register.

6. Implement. Create any referenced forms (conflicts disclosure, donation handling checklist, records retention schedule) and train officers and committee leads.

7. Review annually. At the annual meeting, review whether amendments are needed; adopt "v1.x" if updated.

Model template (fill-in excerpt)
— begin template —
BYLAWS OF [FULL MINISTRY NAME]
Effective Date: [Month Day, Year] | Version: [v1.0]

Article 1 — Name, Nature, and Purpose
1.1 Name. The name of this ministry is "[Full Ministry Name]" (the "Ministry").
1.2 Nature. The Ministry is a private, faith-based, unincorporated ecclesiastical organization governed by its Trust and Ministry Declaration.
1.3 Purpose. The Ministry exists to conduct worship, education, pastoral care, benevolence, and outreach in furtherance of its faith.

Article 3 — Trustees/Directors
3.1 Authority. The Ministry is governed by a board of [number] trustees/directors (the "Board").
3.2 Quorum. A quorum consists of [number or fraction] of serving trustees.
3.3 Votes. Actions require [majority/supermajority] of those present unless otherwise stated.
3.4 Vacancies/Removal. Vacancies are filled by Board vote; removal for cause requires [threshold] after notice and opportunity to be heard.

Article 4 — Officers
4.1 Officers. The officers are Chair (or President), Secretary, and Treasurer/Steward.
4.2 Duties.
(a) Chair: presides at meetings, executes documents authorized by the Board.
(b) Secretary: maintains Minutes, registers, and the Record Book; certifies copies.
(c) Treasurer/Steward: oversees donations, receipts, ledgers, budgets, reports; implements internal controls.
4.3 Election/Removal. Officers are elected annually by the Board and may be removed by [threshold] vote.

Article 9 — Finance and Stewardship
9.1 Offerings/Donations. Donations shall be counted by at least two unrelated persons, recorded, and deposited within [X] business days.
9.2 Receipts. The Ministry shall issue acknowledgments compliant with applicable law for contributions.
9.3 Budgets/Approvals. Annual budget adopted by Board; expenditures above $[amount]

require dual authorization.
 9.4 Reviews. The Board may commission periodic financial reviews or audits.

Article 10 — Banking and Authorized Signers
 10.1 Delegation. Authorized signers are designated by separate Banking Resolution.
 10.2 Controls. Dual control or dollar thresholds apply as set forth in the Banking Resolution and Finance Policy.

Article 16 — Amendments
 16.1 Procedure. Amendments require [notice period] advance notice and [supermajority] Board approval and shall not defeat the religious/charitable purposes of the Ministry.
 — end template —

Certificate of adoption (attach to the front of the Bylaws)
 — begin template —
 CERTIFICATE OF ADOPTION OF BYLAWS
 The undersigned certify that Bylaws version [v1.0] of [Full Ministry Name] were adopted by Resolution of the Board on [Date] and are in full force and effect as of that date.
 _____ [Name], Chair/Governing Trustee Date: ____
 _____ [Name], Secretary Date: ____
 — end template —

Recordkeeping checklist
 [ ] Minutes with Resolution adopting Bylaws v1.0
 [ ] Signed Bylaws (original) in Record Book; PDF in secure drive
 [ ] Secretary's Certificate prepared for third-party reliance
 [ ] Conflicts disclosure form and annual sign-off process implemented
 [ ] Donation handling checklist and year-end receipt procedure documented
 [ ] Compliance calendar updated with meeting dates and annual review

Practical cautions
 • Keep Bylaws consistent with the Trust, Declaration, and Banking Resolution; resolve any conflicts by amendment.
 • Do not disclose full Bylaws externally unless necessary; use certified excerpts.
 • Train officers and counters on donation handling and financial controls to prevent commingling or private inurement.
 • Use versioning and a document register; retire superseded versions with a note in the Minutes.

Outputs for your binder (for this item)
 [ ] Bylaws v1.0 (executed)
 [ ] Certificate of Adoption
 [ ] Secretary's Certificate/excerpts for banks and processors
 [ ] Finance and Records policy attachments referenced in the Bylaws

ITEM 8 — CERTIFICATE OF ORDINANCE (ORDINATION CERTIFICATE)

Purpose

A Certificate of Ordinance (commonly "Certificate of Ordination") formally evidences that a person has been duly ordained or commissioned by the ministry to perform specified ecclesiastical functions. It provides concise, third-party-reliance proof of office, date of ordination, scope of authority, and verification details, and pairs with Letters of Credence (Item 3) and Ministry ID Cards (Item 16).

What it does

 • Confirms that the recipient has been examined, approved, and ordained/commissioned under the ministry's authority.
 • Specifies the office and scope of functions (e.g., preside at worship, administer sacraments, teach, chaplaincy, pastoral care, administration).
 • Provides a credential number, effective date, and renewal/expiration policy to support verification.
 • Integrates with internal records (Minutes/Resolution authorizing ordination, Credential Register, Personnel File).
 • Supplies a concise, presentable document for venues, hospitals, prisons, shelters, wedding venues, and other institutions that require proof of ordination.

How to use it

 • Present with a Letter of Credence and Ministry ID Card when proof of authority is requested.
 • Attach to facility applications (chaplaincy, prison/hospital visitation), venue bookings, or event permits requiring clerical status.
 • Reference the credential number in expense approvals, travel memos, and official correspondence tied to ministerial work.
 • Use the credential number to confirm status via the ministry's verification channel (secretary email/phone or private URL/QR).

Who signs and witnesses

 • Signed by the Governing Trustee/Director or Senior Pastor who confers ordination.
 • Countersigned by the Secretary.
 • Embossed or stamped with the ministry seal.
 • Notarization is optional and generally not required; rely on Minutes and the Credential Register for evidentiary backbone.

Where and how to file/record

 • Original issued to the ordained person; a signed duplicate or PDF kept in the Personnel/Credentials section of the Ministry Record Book.
 • Log issuance in the Credential Register (number, name, office, effective/expiry, status).

• Record the authorization in Minutes/Resolution for the date of ordination.
• Do not publicly file; provide certified copies or verification letters only when necessary.

Drafting checklist (content to include)
[ ] Full ministry name, emblem/seal, and contact details
[ ] Title: "Certificate of Ordinance / Ordination Certificate"
[ ] Recipient's full name (proper capitalization)
[ ] Office/Title conferred and scope of ministerial functions
[ ] Basis of authority (Minutes/Resolution date, Bylaws/Trust reference)
[ ] Credential/ordination number; issue date; renewal/expiry date (if any)
[ ] Verification method (secretary email/phone, private URL/QR)
[ ] Statement of revocability for cause and property return on demand
[ ] Signatures (issuing authority and secretary) and date of issuance
[ ] Version control and paper security features (seal, watermark, serial)

Step-by-step instructions

1. Authorize in Minutes. Adopt a Resolution approving the ordination and assigning the office, scope, dates, and credential number.

2. Assign a credential/ordination number. Use a consistent format (e.g., OR-2025-004) and enter it in the Credential Register.

3. Prepare the certificate. Use durable certificate stock; include seal, serial, and verification details.

4. Execute. Issuer and Secretary sign; apply the ministry seal.

5. Deliver and brief. Provide the original to the ordained person with a copy of the scope of duties, reporting obligations, and renewal date.

6. File and verify. Store a signed duplicate or PDF; update the Credential Register; enable verification via your chosen channel.

7. Renew/suspend/revoke. Manage status changes by Minutes/Resolution; issue renewal certificates or revocation notices; reclaim the physical credential when revoked.

Model template (fill-in)
— begin template —
[MINISTRY LETTERHEAD / SEAL]

CERTIFICATE OF ORDINANCE / ORDINATION CERTIFICATE
Credential No.: [OR-YYYY-###] Issue Date: [Month Day, Year] Expiration (if any): [Month Day, Year]

This certifies that [Full Name of Ordained Person]
 has been duly examined and ordained by [Full Ministry Name] to the office of
 [Title: e.g., Minister / Elder / Deacon / Chaplain / Director]
 with authority to perform the following ministerial functions in good standing:
 [Brief scope—worship leadership, sacraments/rites, teaching, pastoral care, chaplaincy visitation, administration, outreach.]

Authority is conferred pursuant to the Ministry's Trust, Bylaws, and board action recorded in the Minutes/Resolution dated [Date]. This credential remains the property of the Ministry, is subject to renewal, suspension, or revocation for cause, and must be surrendered upon request.

Verification may be obtained by referencing Credential No. [OR-YYYY-###] to the Ministry Secretary at [email] / [phone], or at [private verification URL/QR].

Issued at [City, State], on [Date].

[Name], [Governing Title] [Name], Secretary
 For and on behalf of [Full Ministry Name] Mailing: c/o [Address], [City], [State] [ZIP]
 — end template —

Recordkeeping checklist
 [ ] Minutes/Resolution authorizing ordination and scope
 [ ] Credential number assigned and logged
 [ ] Certificate executed (original to minister; duplicate/PDF on file)
 [ ] Credential Register updated (status Active; renewal/expiry date)
 [ ] Verification channel tested (email/phone/URL/QR)
 [ ] Renewal tickler added to compliance calendar
 [ ] Revocation/renewal templates prepared

Practical cautions
 • Keep titles and scope consistent across the Certificate, Letters of Credence, ID cards, and Minutes.
 • Where facilities require specific training or background clearances, attach proof or note conditions on the scope line.
 • Use renewal or review dates to keep records current and to trigger re-confirmation of good standing.
 • Avoid overstating civil privileges; the Certificate evidences ecclesiastical authority within your ministry's jurisdiction.

Outputs for your binder (for this item)
 [ ] Signed Certificate of Ordinance (duplicate)
 [ ] Credential Register entry
 [ ] Minutes excerpt or Secretary's Certificate prepared for third-party reliance
 [ ] Verification details documented and current

ITEM 9 — CHURCH EMPLOYMENT CONTRACT FORM

Purpose
 A Church Employment Contract (or "Ministerial/Staff Employment Agreement") sets the terms of service between the ministry and each worker (minister/clergy or staff). It aligns duties, compensation, housing allowance (if any), ethics, confidentiality, dispute resolution, and recordkeeping with the ministry's Trust, Bylaws, and Minutes. Clear contracts protect the ministry, the worker, donors, and beneficiaries by documenting expectations and authority.

What it does
 • Defines the role (ministerial vs. non-ministerial staff), reporting line, scope of duties, and standards of conduct.
 • Documents compensation structure, housing allowance designation (if applicable), reimbursements, and benefits.
 • Incorporates ministry policies (Bylaws, Code of Conduct, Safe-Ministry/Child-Safety, Records & Privacy).
 • Specifies the term (fixed-term or at-will), grounds and procedures for discipline/termination, and dispute resolution forum.
 • Provides third-party reliance when banks, processors, facilities, or auditors request evidence of lawful employment and authority.

How to use it
 • Adopt a template by board Resolution in the Minutes; tailor per role; execute before start of service.
 • File the executed agreement in the Personnel File with supporting onboarding documents.
 • Use an annual addendum to adjust compensation, housing allowance designation, duties, or term—approved in Minutes.
 • Provide a Secretary's Certificate or verification letter (not the full contract) to third parties who require proof of role.

Who signs and witnesses
 • Worker (minister/staff), authorized ministry officer (e.g., Chair or Executive Director).
 • Secretary attests execution and file entry.
 • Optional notarization for evidentiary weight if the agreement will be presented to third parties.

Where and how to file/record
 • Original in the Personnel File; scanned PDF in a secure, access-controlled drive.
 • Summarize the hire in Minutes (title, start date, compensation basis, housing allowance if applicable).
 • Do not publicly record; provide only a Secretary's Certificate or verification letter when needed.

Drafting checklist (content to include)

[ ] Parties and effective date; job title; ministerial vs. staff classification.
[ ] Reporting line, work location, expected schedule, travel requirements.
[ ] Duties and authority; references to Letters of Credence/Ordination (for ministers).
[ ] Compensation: salary or stipend; pay frequency; expense reimbursement policy.
[ ] Housing allowance designation letter (if applicable) and method for pre-approval/changes.
[ ] Benefits (if any), time-off rules, volunteer/dual-role disclosures.
[ ] Policies incorporated by reference: Bylaws, Code of Conduct, Safe-Ministry/Child-Safety, Records & Privacy, IT/Media.
[ ] Confidentiality, data protection, intellectual property and use of ministry assets.
[ ] Conflicts of interest; gift acceptance; outside engagements rules.
[ ] Term: at-will or fixed term; review dates.
[ ] Discipline/termination standards; property return; post-access controls.
[ ] Dispute resolution (internal ecclesiastical process and/or agreed forum).
[ ] Signatures, secretary attestation, version control.

Step-by-step instructions

1. Prepare the template. Align definitions and policy titles with your Bylaws and current Minutes.

2. Classify the role. Identify "Minister/Clergy" vs. "Staff." For ministers, reference ordination and Letters of Credence; for staff, omit ministerial references.

3. Set compensation and housing allowance. Where a housing allowance is designated for eligible ministers, adopt a board Resolution and attach a signed designation letter.

4. Approvals. Enter a hiring/compensation Resolution in the Minutes; authorize the officer who will sign on behalf of the ministry.

5. Execute. Have both parties sign; Secretary attests; provide copies to the worker; place original in the Personnel File.

6. Onboarding packet. Collect required tax/payroll and policy acknowledgments; issue credentials if applicable.

7. Update annually. Use a one-page addendum (approved in Minutes) to adjust pay, duties, or housing allowance; retain prior versions.

8. Off-boarding. On termination, collect ministry property, revoke credentials/access, issue final acknowledgments, and minute the action.

Model template (fill-in)
 — begin template —
 [MINISTRY LETTERHEAD]

CHURCH EMPLOYMENT AGREEMENT
 This Agreement is between [Full Ministry Name] ("Ministry") and [Full Name] ("Worker"),
effective as of [Date].

1. Position and Classification. Worker is engaged as [Title]. Classification: [Minister/Clergy]
    or [Staff]. Worker shall report to [Supervisor/Board]. Primary work location:
    [Address/Remote/Field].

2. Duties and Authority. Worker shall perform the duties in Exhibit A (Job Description) and
    such related duties as assigned consistent with the Ministry's mission. [If Minister/Clergy:
    Authority is also evidenced by Letter of Credence/Ordination No. [ ] and board action
    dated [ ].]

3. Term and Schedule. This engagement is [at-will] / [for a fixed term through __]. Expected
    schedule: [ ]. Travel: [Yes/No; estimated %.]

4. Compensation. The Ministry shall pay [salary/stipend] of $[ ] per [month/year], payable
    [frequency]. Reimbursements will be made for documented, pre-approved ministry
    expenses per the Finance Policy.

5. Housing Allowance (if applicable). The Board has designated a housing allowance of $[ ]
    for calendar year [ ], documented in the attached designation letter. Worker is
    responsible for maintaining records and complying with applicable law.

6. Benefits and Time Off. [List benefits if any]. Time off is governed by the Personnel Policy
    and requires supervisor approval.

7. Policies Incorporated. Worker agrees to comply with the Ministry's Bylaws, Code of
    Conduct, Safe-Ministry/Child-Safety Policy, Finance & Records Policy, IT/Media Policy,
    and any written procedures adopted by Resolution.

8. Confidentiality and Records. Worker shall protect confidential information, donor data,
    counseling notes, and records. All ministry records and work product remain property of
    the Ministry and shall be surrendered upon request or termination.

9. Conflicts of Interest. Worker shall disclose any actual or potential conflict and comply
    with the Conflicts Policy; outside engagements require written approval.

10. Conduct and Safety. Worker shall maintain standards of conduct consistent with the
    Ministry's doctrine and policies, including mandatory reporting and safeguarding rules

where applicable.

11. Intellectual Property and Media. Materials created within the scope of service are works-for-hire owned by the Ministry unless otherwise agreed in writing.

12. Termination. This Agreement may be terminated per policy and applicable law. On termination, Worker shall return ministry property, credentials, keys/cards, and digital access shall be revoked.

13. Dispute Resolution. Disputes shall first be addressed through the Ministry's internal ecclesiastical process. Failing resolution, the parties agree to [mediation/arbitration/forum] as specified in the Dispute Resolution Policy.

14. Entire Agreement; Amendments. This Agreement, together with referenced policies and exhibits, constitutes the entire agreement and may be amended only in a writing signed by both parties and approved by board Resolution.

Signed:

_____

[Authorized Officer], for the Ministry [Worker Name]
 Title: _____ Date: _____
 Date: _____

Secretary's Attestation:
 I attest that this Agreement was approved by board action recorded in the Minutes dated [Date] and placed in the Personnel File on [Date].

_____

[Secretary Name], Secretary

Exhibits: A—Job Description; B—Housing Allowance Designation Letter (if applicable); C—Policy Acknowledgments; D—Compensation Addendum (if any).
 — end template —

Onboarding packet (attach to this agreement)
[ ] Exhibit A: Job Description signed by worker and supervisor.
 [ ] Policy Acknowledgment forms (Bylaws excerpt, Code of Conduct, Safe-Ministry/Child-Safety, Records & Privacy, IT/Media).
 [ ] Housing Allowance Designation Letter (if applicable).
 [ ] Tax/payroll documents as required; direct-deposit authorization; emergency contact form.
 [ ] Credentials (if minister): Letter of Credence/Ordination copy, ID card issuance log entry.
 [ ] Background screening acknowledgments where required by policy.

Recordkeeping checklist
[ ] Executed agreement with exhibits in Personnel File.
[ ] Minutes/Resolution authorizing hire and compensation.
[ ] Secretary's Certificate on file; verification letter template ready if requested.
[ ] Annual review/addendum tickler on compliance calendar.
[ ] Access control log (issued/revoked keys, cards, digital accounts).
[ ] Off-boarding checklist prepared for use when needed.

Practical cautions
 • Keep titles, dates, and amounts consistent across Minutes, agreement, payroll, and any housing allowance designation.
 • Use addenda rather than overwriting prior agreements; preserve version history.
 • Limit disclosure to what third parties require; provide a Secretary's Certificate or verification letter instead of the full agreement.
 • Align job duties and scope with your insurance coverage and Safe-Ministry/Child-Safety Policy.

Outputs for your binder (for this item)
[ ] Signed Employment Agreement and exhibits
[ ] Secretary's Attestation page
[ ] Personnel File updated; secure PDF stored
[ ] Minutes excerpt and Secretary's Certificate prepared

ITEM 10 — MEMBERSHIP APPLICATION

Purpose
 A Membership Application formalizes each person's voluntary association with the ministry as a private, faith-based ecclesiastical body. As a contract, it documents consent to the ministry's rules (Bylaws, doctrine, policies), establishes privacy expectations, and creates the internal record needed to administer pastoral care, member communications, giving acknowledgments, and discipline consistent with trust and contract law.

What it does
 • Creates a clear private contractual relationship between the ministry and the member.
 • Records agreement to the Bylaws, Statement of Faith/Doctrine, Code of Conduct, dispute-resolution process, and privacy practices.
 • Captures contact information, household details, and preferred ministries/volunteer interests.
 • Assigns a unique Membership ID and, if used, issues a membership card.
 • Enables accurate registers for minutes, roll calls, voting (if applicable), benevolence decisions, and year-end acknowledgments.

How to use it
 • Require a signed application before adding anyone to the Membership Register or granting

access to member-only resources.
 • Reference the member's ID on donation receipts, volunteer rosters, and communications preferences.
 • Use the agreement to guide member discipline or resignation procedures described in the Bylaws and Minutes.
 • Provide a Secretary's Certificate (not the full application) to verify membership to a third party only when necessary.

Who signs and witnesses
 • Applicant signs; if a minor, a parent/guardian signs the consent section.
 • An authorized officer (e.g., Secretary or Membership Coordinator) signs an acceptance line after board/trustee approval.
 • Witness and notarization are optional; rely on internal approvals recorded in Minutes.

Where and how to file/record
 • Original application in the secure Membership File; PDF scan stored in the private drive.
 • Entry in the Membership Register: ID, name, date of acceptance, status (Active/Inactive/Resigned/Disciplined), and key dates.
 • Do not file publicly with any state agency; this is a private ecclesiastical association record.
 • For online applications, ensure secure e-signature and data retention consistent with your Records & Privacy Policy.

Drafting checklist (content to include)
[ ] Full name, mailing address (c/o permitted), email, phone; household members.
[ ] Statement of Faith/Doctrine acknowledgment and Bylaws/Policies consent.
[ ] Private Association notice (membership is ecclesiastical/contractual, not civil incorporation).
[ ] Consent to internal dispute resolution (ecclesiastical process; mediation/arbitration if adopted).
[ ] Communications preferences (email, SMS, postal).
[ ] Volunteer interests and skills; background screening consent where applicable.
[ ] Donation and stewardship acknowledgments; year-end giving statements consent.
[ ] Photo/media consent (optional, separate checkbox).
[ ] Confidentiality and data-privacy notice; access/rectification request process.
[ ] Member obligations (conduct, participation expectations, dues if any, safe-ministry rules).
[ ] Resignation/termination terms and property return (keys, materials, credentials).
[ ] Signatures: Applicant; Parent/Guardian (if minor); Ministry acceptance block (officer).
[ ] Version control and document number.

Step-by-step instructions

1. Approve the form. Adopt the Membership Application and Private Association language by Resolution in Minutes; assign a form version (v1.0).

2. Intake workflow. Provide applicants with the Statement of Faith/Doctrine and Bylaws excerpt before they sign. If you require orientation, note that completion is a condition of

acceptance.

3. Receive and review. The Membership Coordinator confirms completeness, identity, and any required consents (background checks for children's workers, if applicable).

4. Board/officer acceptance. Record acceptance in Minutes or on a standing consent list. An officer signs the "Accepted" block with the acceptance date.

5. Register and issue ID. Enter the member in the Membership Register; assign Membership ID; issue membership card if used.

6. File and secure. Place the original in the Membership File; save a PDF; update the Document Register.

7. Maintain and update. Track changes (address, status) by short amendment forms; note status changes (Inactive/Resigned/Disciplined) in the Register and Minutes.

8. Removal/resignation. Use the Bylaws' process for discipline or resignation; obtain a brief resignation letter where possible; reclaim ministry property.

Model template (fill-in)
— begin template —
[MINISTRY LETTERHEAD]

MEMBERSHIP APPLICATION AND PRIVATE ASSOCIATION AGREEMENT
Form No.: MEM-[YYYY]-[###] Version: v1.0 Effective: [Date]

Section 1 — Applicant Information
Full Legal Name (proper case): _____
Mailing Address (c/o permitted): _____
City/State/ZIP: _____
Primary Phone: _____ Email: _____
Household Members (names/relationship): _____

Section 2 — Acknowledgments and Consents

1. Doctrine & Bylaws. I acknowledge receipt of the Ministry's Statement of Faith/Doctrine and Bylaws excerpt and agree to abide by the Ministry's policies and decisions recorded in its Minutes and Resolutions.

2. Private Association. I understand this Ministry is a private, faith-based, unincorporated ecclesiastical trust. My membership is a matter of private association and contract, not civil incorporation.

3. Conduct & Safety. I agree to follow the Code of Conduct and Safe-Ministry/Child-Safety Policy. If I serve with minors or vulnerable persons, I consent to required training and screening.

4. Dispute Resolution. I agree that disputes will be handled first through the Ministry's ecclesiastical process. If unresolved, I agree to the mediation/arbitration/forum described in the Ministry's policies.

5. Communications. I consent to receive communications at the contact details above for ministry purposes. Preferences: Email [ ] SMS [ ] Postal [ ]

6. Donations & Receipts. I understand donations are voluntary and used solely for the Ministry's religious/charitable purposes. I consent to receive annual giving statements electronically unless I request paper.

7. Privacy. I have reviewed the Records & Privacy Policy and consent to the Ministry's handling of my information consistent with that policy. I may request access or corrections in writing to the Secretary.

8. Media (optional). I grant permission to use my image/voice in ministry publications and media. Yes [ ] No [ ]

Section 3 — Service & Skills (optional)
Areas of interest (check all that apply):
[ ] Worship/Prayer [ ] Teaching [ ] Outreach/Relief [ ] Children/Youth* [ ] Music/Media
[ ] Facilities/Events [ ] Finance/Stewardship [ ] Website/IT [ ] Administration
*If selected, I consent to background screening per policy: Yes [ ] No [ ]

Section 4 — Signatures
I apply for membership with [Full Ministry Name] and agree to the terms above.
Applicant Signature: _____ Date: _____
Printed Name: _____

Parent/Guardian Consent (if applicant is a minor):
I am the parent/legal guardian of the above-named minor and consent to this membership under the terms stated.
Signature: _____ Date: _____
Printed Name/Relationship: _____

Ministry Use Only — Acceptance
Membership ID: _____ Status: Active [ ]
Accepted by (Officer): _____ Title: _____
Signature: _____ Date: _____
— end template —

Recordkeeping checklist
[ ] Executed application (original) on file; PDF in secure drive
[ ] Entry in Membership Register with ID and status
[ ] Minutes or acceptance log updated
[ ] Orientation completed (if required) and noted
[ ] Membership card issued (if used); distribution log updated
[ ] Privacy/communications preferences recorded
[ ] Amendments log ready for future changes
[ ] Resignation/discipline process documented in Bylaws and Minutes

Practical cautions
 • Keep sensitive data restricted to authorized officers; apply your Records & Privacy Policy and retention schedule.
 • Do not attach donor-specific amounts to membership records; keep stewardship data in the finance system with role-based access.
 • If your ministry solicits donations across state lines, evaluate charitable solicitation rules; membership itself remains an internal ecclesiastical matter.
 • Use a consistent naming convention and ID format; never reassign IDs.
 • Train front-line volunteers on confidentiality and referral to an officer for policy questions.

Outputs for your binder (for this item)
[ ] Membership Application form v1.0 (blank template)
[ ] Signed member applications and acceptance blocks
[ ] Membership Register (index) updated
[ ] Secretary's acceptance log or Minutes excerpt
[ ] Orientation checklist and completion records

ITEM 11 — DONATION SUBSCRIPTION MODEL

Purpose
 A Donation Subscription Model establishes structured, recurring giving (monthly/quarterly/annual) with clear donor communications, compliant acknowledgments, and sound internal controls. It enables predictable cash flow for ministry operations while honoring donor intent and privacy.

What it does
 • Offers donors scheduled contributions via card, ACH, or digital wallets.
 • Standardizes donor acknowledgments and year-end statements.
 • Implements controls for restricted gifts, refunds/chargebacks, and data security.
 • Integrates the website, payment gateway, bookkeeping, and donor CRM.
 • Documents policies for acceptance of gifts, receipting, and stewardship reporting.

How to use it
 • Present subscription options on the website and in printed materials (tiers, purposes, impact statements).
 • Enroll donors through a secure online form or paper authorization (for ACH).
 • Issue immediate email receipts and annual statements; keep ledgers synchronized with processor reports.
 • Use restricted-gift agreements when donors earmark funds for a specific purpose.

Who signs and approves
 • Trustees/Directors adopt the Donation Subscription Policy and Gift Acceptance Policy by Resolution.
 • Treasurer/Steward administers the gateway, ledgers, and reconciliation.
 • Secretary issues certified excerpts of Minutes if a processor/bank requests organizational proof.

Where and how to file/record
 • Internal only: Policies, Minutes/Resolutions, processor onboarding documents, merchant agreement, donation logs, and bank reconciliations belong in the Finance section of the Ministry Record Book.
 • External: Payment processor onboarding (provide Abstract/Certificate of Trust, Banking Resolution, EIN assignment letter, authorized signer ID).
 • If soliciting across multiple states, evaluate charitable solicitation registration requirements; keep any approvals/filings with Finance records.

Drafting checklist (content to include)
 [ ] Donation Subscription Policy (tiers, frequencies, start/stop rules, receipts, privacy).
 [ ] Gift Acceptance Policy (allowable gift types; restricted gifts; in-kind; non-cash review; refunds).
 [ ] Donor Privacy Policy (collection, storage, sharing, retention, opt-out).
 [ ] Acknowledgment Standards (immediate receipt content; annual statement timing).
 [ ] Financial Controls (dual review of deposits, monthly reconciliation, access roles).
 [ ] Chargeback/Refund Procedure (authority levels, timelines, documentation).
 [ ] Data Security (PCI scope, password policy, MFA, least-privilege access).
 [ ] Restricted Gift Agreement template (purpose, reporting, variance power).
 [ ] Donor Consent Language for recurring charges and ACH authorization.
 [ ] Record Retention (how long to retain receipts, logs, and processor reports).

Step-by-step instructions

1. Approve policies (Minutes).
     • Adopt Donation Subscription Policy, Gift Acceptance Policy, and Donor Privacy/Records Policy.
     • Authorize Treasurer and Web Administrator to implement and maintain the system.

2. Select and onboard a processor.
    • Choose Stripe/Donorbox/PayPal (or similar) supporting recurring gifts, ACH, and receipts.
    • Provide: Certificate/Abstract of Trust, Banking Resolution, EIN letter, ID of authorized signer, and voided check/bank letter.
    • Enable MFA, role-based access, and export/report features.

3. Configure plans and donation form.
    • Create frequencies (monthly/quarterly/annual) and tiers (e.g., $25, $50, $100, custom).
    • Add designation options (General Fund; Outreach; Benevolence).
    • Add donor consent language (recurring authorization; how to cancel).
    • Turn on automatic receipts and year-end statement generation.

4. Build the website donation page.
    • Secure, SSL-enabled page embedded with the processor's form.
    • Display: mission, impact language, restricted-gift instructions, privacy and terms links, postal address for checks, and contact info.
    • Add CAPTCHA/anti-fraud measures; test mobile responsiveness and accessibility.

5. Integrate bookkeeping and CRM.
    • Connect processor to accounting (CSV exports or direct integration).
    • Map designations to ledger accounts and classes.
    • Create a Donor Register (Name, ID, frequency, amount, designation, start date, status).

6. Test end-to-end.
    • Run test donations (card and ACH).
    • Verify instant email receipt, ledger entry, and bank deposit timing.
    • Confirm refunds/chargebacks workflow and documentation.

7. Launch and communicate.
    • Announce the subscription model with clear "how to enroll" steps.
    • Provide a paper ACH authorization for those who prefer offline setup.
    • Train staff/volunteers on privacy and acknowledgment procedures.

8. Operate and reconcile monthly.
    • Match processor reports to bank deposits and ledger entries.
    • Review failed/expired payment methods; contact donors with a secure update link.
    • Prepare quarterly donor impact updates (optional but recommended).

9. Issue year-end statements.
    • Send consolidated statements by January 31 (or your chosen date) for all donors.
    • Archive PDF copies; log delivery status.

Model policy language (fill-in)
 — begin template —
 DONATION SUBSCRIPTION POLICY — [FULL MINISTRY NAME] (v1.0; Effective [Date])

1. Purpose. The Ministry offers recurring donations (monthly/quarterly/annual) to support its religious and charitable mission.

2. Methods. Donors may contribute via credit/debit card, ACH, or other processor-supported methods.

3. Authorization. By enrolling, donors authorize recurring charges until they modify or cancel. Donors may cancel at any time effective before the next scheduled charge by contacting [email/phone] or via the donor portal.

4. Designations. Donors may designate gifts to approved funds (e.g., General, Outreach, Benevolence). The Ministry will honor donor intent; if a fund is closed or overfunded, the Ministry may apply donations to the closest charitable purpose (variance power).

5. Receipts. Donors receive immediate email receipts for each transaction and an annual giving statement summarizing the year's contributions.

6. Privacy and Security. Donor information is handled per the Donor Privacy and Records Policy. Payment data is processed by our PCI-compliant provider; the Ministry does not store full card numbers.

7. Refunds/Chargebacks. Refunds require approval by the Treasurer (≤ $**) or Board (>$**) and are documented with reason and date.

8. Non-Cash and In-Kind Gifts. Non-cash gifts are reviewed under the Gift Acceptance Policy; the Ministry's acknowledgement will describe the property without stating a dollar value.

9. Recordkeeping. All donations are recorded in the Ministry ledger and Donor Register; processor reports and bank statements are reconciled monthly.

10. Amendments. This policy may be amended by Resolution; the latest version controls.
     — end template —

Immediate receipt template (email)
 — begin template —
 Subject: Thank you for your recurring gift to [Ministry Name]

Thank you for your contribution of $[Amount] on [Date]. Designation: [Fund]. Frequency: [Monthly/Quarterly/Annual].

No goods or services were provided in exchange for this contribution.
[Ministry Name], [mailing address], [contact email/phone].

If you need to update or cancel your recurring gift, visit [Donor Portal URL] or contact us at [email].
— end template —

Annual statement template (PDF/email)
— begin template —
[Ministry Letterhead]

Year-End Contribution Statement — [Tax Year]
Donor: [Name] Address: [Address]
Summary of Contributions: $[Total]
Designation(s): [List if tracked]
Statement Date: [Date]

No goods or services were provided in exchange for these contributions, other than intangible religious benefits.
[Authorized Signature or Digital Seal]
— end template —

Restricted gift agreement (when donor earmarks funds)
— begin template —
RESTRICTED GIFT AGREEMENT
Donor: [Name] Amount: $[ ] Purpose: [Specific program/project]
Reporting: [Quarterly/Annual summary] Variance Power: If the stated purpose becomes impracticable, funds may be redirected by the Ministry to the closest charitable purpose aligned with donor intent.
Acknowledged by: _____ (Donor) Date: ___
Accepted for [Ministry Name]: _____ (Officer) Date: ___
— end template —

Recordkeeping checklist
[ ] Minutes/Resolutions adopting Donation Subscription, Gift Acceptance, and Privacy Policies
[ ] Executed processor/merchant agreement and onboarding documents
[ ] Donation page live; SSL and accessibility verified
[ ] Donor Register and ledger accounts mapped to designations
[ ] Monthly reconciliation procedure in place; chargeback/refund log
[ ] Immediate receipt and annual statement templates finalized
[ ] Restricted Gift Agreement template and log
[ ] Records retention schedule applied (receipts/reports/statements)

Practical cautions
• Use the processor's secure, embedded forms—do not collect or store raw card data.

• Keep roles separated: one person counts/records, another reconciles, and a third reviews.
• Communicate clearly how to cancel or change subscriptions; honor requests promptly.
• If soliciting across state lines, assess charitable solicitation registration and disclosures for those jurisdictions.
• For non-cash gifts, acknowledge the item but do not assign value; donors determine their own valuations.
• Maintain consistent names and addresses across all documents (Declaration, Trust, Banking Resolution, website policies).

Outputs for your binder (for this item)
[ ] Adopted Donation Subscription Policy (v1.0)
[ ] Gift Acceptance Policy and Donor Privacy/Records Policy
[ ] Processor onboarding packet and merchant agreement
[ ] Sample immediate receipt and annual statement
[ ] Reconciliation checklist and monthly report template

ITEM 12 — SCHEDULE A (ASSET SCHEDULE)

Purpose
Schedule A is the official inventory of all property held by (or assigned to) the ecclesiastical ministry trust. It evidences title, supports stewardship and insurance, and provides a clear audit trail for additions and removals approved in Minutes/Resolutions.

What it does
• Identifies assets by type, description, unique identifiers (e.g., parcel/VIN/serial/URL), and supporting documents.
• Links each asset to the Resolution and the instrument by which it entered the trust (assignment, deed, bill of sale, donation receipt).
• Establishes a repeatable process for updating the asset list and maintaining reliable records for banking, insurance, website/IP, and property management.
• Provides third-party reliance via Secretary's Certificates without exposing the full trust instrument.

How to use it
• Attach Schedule A (v1.x) to the Trust Indenture (Item 2) as an exhibit; keep it behind the Minutes entry that adopted it.
• Every time property is added or removed, adopt a Resolution and update Schedule A with a new version and effective date.
• Provide certified excerpts (specific line items) to title companies, banks, vendors, or insurers upon request; do not disclose unrelated entries.
• Reference Schedule A item numbers in contracts, insurance policies, website footers (for IP), and donation acknowledgments for in-kind gifts.

Who signs and approves
 • Trustees/Directors approve each initial and amended Schedule A by Resolution recorded in Minutes.
 • Secretary signs the Schedule A certificate page and initials each page of the inventory.
 • Donors or assignors sign the appropriate transfer instrument (assignment/deed/bill of sale/donation acknowledgment).

Where and how to file/record
 • Original Schedule A (each version) resides in the Ministry Record Book behind the approving Minutes.
 • PDF scans stored in the secure drive with versioning (v1.0, v1.1, etc.).
 • Real property transfers are recorded with the county recorder (deed into the trust); vehicle titles updated at the DMV; IP assignments recorded with the appropriate registry (USPTO/USCO) as needed.
 • Do not list full bank account numbers; use masked references (last four) or internal ledger IDs.

Drafting checklist (columns/fields to include)
 [ ] Item No. (sequential)
 [ ] Asset Class (Real Property, Vehicle, Equipment, Cash Equivalent, Investment, IP/Copyright, Trademark, Domain/Website, Accounts/Contracts, Furnishings, Instruments/Tools)
 [ ] Description (make/model, parcel legal, URL, title of work, etc.)
 [ ] Unique Identifier (APN, VIN, Serial, Trademark Reg. No., Copyright Reg. No., Domain Registrar, Contract No.)
 [ ] Source & Instrument (assignment, deed, bill of sale, donation receipt no., grant, purchase)
 [ ] Resolution/Minutes Ref. (number/date)
 [ ] Custodian/Location (who holds/where stored)
 [ ] Insurance/Policy Ref. (if applicable)
 [ ] Notes/Restrictions (encumbrances, licenses, donor restrictions)
 [ ] Disposition (blank until removed; later: "Removed per Res. ___, date ___")

Step-by-step instructions

1. Compile the initial inventory.
    • List assets already used by the ministry (furniture, equipment, instruments, books, computers, domain names, website content, trademarks/logos, digital media, vehicles, real property).
    • For digital assets, include registrar/provider and renewal dates (domains, hosting, SaaS).
    • For cash equivalents, list accounts generically (e.g., "Operating Account ending ••••1234 at [Bank]")—do not include full numbers.

2. Prepare transfer instruments for each asset being assigned into the trust.
    • Tangible personal property: Assignment of Personal Property or Bill of Sale to Trust.
    • Real property: Warranty/Grant Deed to the trust/ministry (record with county).

     • Vehicle: Title transfer to trust/ministry at DMV; keep copy.
     • Intellectual property: Assignment of Copyright/Trademark to trust; record with USCO/USPTO if applicable.
     • Domains/website: Registrar account ownership updated to the trust; print registrar confirmation.
     • Contracts/licenses: Novation/Assignment (if permitted) or new agreement naming the trust as party.

3. Adopt Schedule A v1.0 by Resolution.
     • Use Minutes to approve Schedule A and each transfer instrument as exhibits (A, B, C…).
     • Authorize an officer to sign transfer documents and complete filings.

4. Execute transfers and collect proof.
     • Sign assignments/deeds; file/record where required; obtain stamped copies.
     • Save registrar confirmations, bill of sale, donation receipts, and photographs (for condition evidence).

5. Finalize and certify Schedule A v1.0.
     • Secretary initials each page; signs the Schedule A certificate page with the effective date and Minutes reference.
     • Place original Schedule A behind the Minutes; file scans; update the Document Register.

6. Update procedure (v1.1, v1.2, …).
     • For each addition or removal, pass a Resolution, attach the instrument, and publish a new Schedule A version.
     • Cross-reference prior versions; never overwrite history—maintain a complete version trail.

Model templates (fill-in)

A) Schedule A certificate page
— begin template —
SCHEDULE A — ASSET SCHEDULE
[Full Ministry Name] — Trust Exhibit to Indenture (Item 2)

Version: v[1.0] Effective Date: [Month Day, Year]
Approved by Resolution No. [YYYY-##] dated [Date]; see Minutes [Date].

This Schedule A lists assets held by and for the exclusive religious and charitable purposes of [Full Ministry Name]. Each item references the instrument by which it was conveyed or assigned to the trust. Additions and removals require board action and will be reflected in subsequent versions.

I certify this Schedule A (v[1.0]) was approved as stated above, and that each page bears my initials.

_____ [Secretary Name], Secretary Date: _____

— end template —

B) Schedule A table (sample structure for your document)
— begin template —

Item	Asset Class	Description	Unique ID	Source & Instrument	Res./ Minutes Ref.	Custodian/Location	Insurance Ref.	Notes/Restrictions	Disposition
001	Real Property	123 Hope Ave., Springfield; Legal: Lot 7, Tract 12	APN 123-456-789	Grant Deed to Trust recorded [Book/Page]	2025-04	On-site; Facilities Lead	Policy #RP-001	Donor restriction: community center use	
002	Vehicle	2016 Ford Transit 350	VIN …4567	Title Assignment to Trust (DMV form REG__)	2025-05	Garage; Fleet Custodian	Auto #VEH-004	Not for commercial hire	
003	Domain/Website	examplministry.org	Registrar: Namecheap, acct EZ-001	Account Ownership Change Confirmation	2025-03	Web Admin	Cyber #CY-002	Expires 03/10/2027	

004	Trademark	"EXAMPLE MINISTRY" stylized	USPTO Serial 90/__ __	Trademark Assignment to Trust (recorded)	2025-06	Secretary	IP rider	Licensed to media team	
005	Instruments	Yamaha keyboard + PA system	S/N KB-7 782 / PA-99 41	Bill of Sale to Trust	2025-02	Worship Storage	Contents #CT-007	Photo inventory on file	
006	Operating Account	Operating Account ending ••••1234	Bank: River Bank	Banking Resolution (ownership record)	2025-01	Treasurer	Bond #FIN-001	Internal ledger acct: 1000	
— end template —									

C) Assignment of Personal Property to Trust (one-page)
— begin template —
ASSIGNMENT OF PERSONAL PROPERTY TO TRUST
Assignor: [Name/Entity] Assignee: [Full Ministry Name] (ecclesiastical trust)
Description of Property: [Itemized description; include S/N or other IDs].
Consideration: For religious/charitable purposes; gift/assignment to the trust.
Effective Date: [Date].
Assignor hereby irrevocably assigns, transfers, and delivers the Property to the Assignee to be held, administered, and used solely for the Assignee's religious and charitable purposes.
_____ Assignor Date: ___ _____ Authorized Officer (for Trust) Date: ___
— end template —

D) Bill of Sale to Trust (tangible items)
 — begin template —
 BILL OF SALE — TO ECCLESIASTICAL TRUST
 Seller/Donor: [Name] Buyer/Donee: [Full Ministry Name]
 Property: [Description]. Condition: [As-is/Good]. Consideration: $[ ] / Gift.
 The undersigned transfers title and possession to the ecclesiastical trust as of [Date].
 Signatures: _____ (Seller/Donor) _____ (Authorized Officer)
 — end template —

E) IP Assignment (copyright/trademark)
 — begin template —
 INTELLECTUAL PROPERTY ASSIGNMENT
 Assignor assigns all right, title, and interest in [Work/Mark], Registration/Serial No. [ ], to [Full
Ministry Name], including associated goodwill. Effective [Date].
 Signatures: _____ (Assignor) _____ (Authorized Officer)
 — end template —

F) Secretary's Certificate (to share specific line items)
 — begin template —
 SECRETARY'S CERTIFICATE — SCHEDULE A EXCERPT
 I certify that the attached page(s) are true copies of the entries for Item(s) [*] from Schedule A
v[] of [Full Ministry Name], approved by Resolution No. [___] on [Date]*, and that such items
remain of record as of the date below.
 _____ Secretary Date: _____
 — end template —

Recordkeeping checklist
 [ ] Minutes/Resolution approving Schedule A v1.0 (and each amendment)
 [ ] Executed transfer instruments (assignment, bill of sale, deed, DMV title, IP filings, registrar
confirmations)
 [ ] Schedule A certificate page signed; each page initialed by Secretary
 [ ] PDF scans with version control; Document Register updated
 [ ] Insurance policies cross-referenced to Schedule A items
 [ ] Secretary's Certificate template prepared for excerpts
 [ ] Disposition entries recorded when assets are sold, donated, or retired

Practical cautions
 • Keep sensitive data masked (account numbers), and store supporting proofs in a secure
annex.
 • Never "back-date" entries—use Minutes to ratify prior acts if needed, with clear dates.
 • Real property conveys only by deed; ensure grantee is the trust/ministry name exactly as
used in the Trust and Minutes.
 • For donated assets with restrictions, attach the donor's restriction letter and note it in
"Notes/Restrictions."
 • Maintain photos and serial numbers for insurance and loss claims; review coverage annually.

• Do not commingle personal property with trust property; use an assignment—even for seemingly minor items.

Outputs for your binder (for this item)
[ ] Schedule A v1.0 executed and filed behind approving Minutes
[ ] Transfer instruments and proofs attached as exhibits
[ ] PDF scans stored; version log started (v1.1, v1.2…)
[ ] Secretary's Certificate (excerpt) template ready
[ ] Insurance and registrar confirmations filed

ITEM 13 — BANKING RESOLUTION

Purpose
 A Banking Resolution authorizes the opening and control of ministry bank accounts and payment services, designates signers, defines spending authority, and implements internal controls. Third parties (banks, payment processors, auditors) rely on this document plus a Secretary's Certificate to verify who may act for the ministry.

What it does
 • Formally approves the institution(s), account types, and services to be used (checking, savings, merchant, ACH/wire).
 • Names authorized signers and sets dollar thresholds, dual-control rules, and disbursement procedures.
 • Delegates day-to-day treasury functions to specific officers while preserving board oversight.
 • Integrates with Minutes (approval record), Trust (authority), Bylaws (governance), Schedule A (asset listing), Donation Policies (receipting), and Records Policy (retention).
 • Produces a short Secretary's Certificate and, if needed, an Abstract/Certificate of Trust for bank onboarding.

How to use it
 • Present a certified copy of the Resolution (and Secretary's Certificate) with your Abstract/Certificate of Trust and EIN letter when opening accounts or payment gateways.
 • Reference the Resolution number and date in every bank application, merchant profile, and treasury contract.
 • Operate within the stated controls (dual approvals, limits, reconciliation cadence) and record any later changes by amended resolution.

Who signs and approves
 • Adopted by trustees/directors via Minutes/Resolution.
 • Signed by the Chair/Governing Trustee (or equivalent) and attested by the Secretary.
 • Secretary issues certified copies for banks/processors; notarization optional if requested by the institution.

Where and how to file/record
 • Original Resolution filed in the Ministry Record Book with the Minutes that approved it; PDF scan stored in your secure drive.
 • Provide only certified copies to banks and processors; keep the full trust instrument private and use a one-page Abstract/Certificate of Trust instead.

Drafting checklist (include all applicable items)
 [ ] Name the institution(s) and account types to be opened (Operating, Savings/Reserve, Benevolence/Restricted, Online Giving Clearing).
 [ ] Authorized signers: names, titles, and specimen signature page (kept internally).
 [ ] Approval matrix: single-sign limits; dual-approval thresholds; board pre-approval requirements above $____.
 [ ] Disbursement methods permitted (checks, ACH, wires, debit card) and who may initiate/approve each.
 [ ] Prohibitions/controls (no ATM cash advances; no peer-to-peer apps unless separately approved; card storage rules).
 [ ] Online banking controls (MFA required; distinct initiator/approver roles; read-only access for Secretary/Board).
 [ ] Deposit and counting procedures; timeline to deposit; handling of non-cash gifts.
 [ ] Reconciliation standards (monthly, within ___ days; prepared by someone who is not a signer; reviewed by board/finance lead).
 [ ] Records and retention (statements, reconciliations, check images, merchant reports).
 [ ] Merchant/payment gateway linkage and settlement account(s).
 [ ] Replacement/changes process (adding or removing signers; changing banks; amending limits).
 [ ] Effective date, Resolution number, and Secretary's certification language.

Step-by-step instructions

1. Prepare draft controls. Align limits and roles with your Bylaws and Donation Subscription/Gift Acceptance Policies.

2. Approve in Minutes. Read and adopt the Banking Resolution by vote; record the Resolution number and effective date.

3. Create the onboarding packet. Include: Secretary's Certificate + copy of the Banking Resolution; Abstract/Certificate of Trust; EIN assignment letter; IDs of signers; proof of address; initial deposit check.

4. Open accounts and services. At the bank, request: business (ministry) checking, savings/reserve, and (if needed) a separate benevolence/restricted account; enable ACH/wire services per the controls.

5. Configure online banking. Enforce MFA; set roles (initiator vs. approver); issue read-only access for oversight; store user-access log.

6. Connect the donation processor. Point settlement to the designated clearing or operating account; test a $1 live transaction and confirm next-day deposit and reporting.

7. Implement disbursement and reconciliation workflow. Use pre-numbered checks, dual approval for wires/ACH above threshold, and monthly reconciliations by a non-signer with board review.

8. Maintain records. File monthly statements, reconciliations, merchant summaries, and the user-access log per your Records Policy.

9. Update as needed. When signers change or limits need adjustment, adopt an Amended Banking Resolution; provide an updated Secretary's Certificate to the bank and processor.

Model template (fill-in)
— begin template —
[MINISTRY LETTERHEAD]

BANKING RESOLUTION — [FULL MINISTRY NAME]
Resolution No. [YYYY-##] | Effective Date: [Month Day, Year] | Version: v1.0

WHEREAS, [Full Ministry Name] (the "Ministry") operates as a private, faith-based, unincorporated ecclesiastical trust governed by its Trust, Bylaws, and Minutes;
NOW, THEREFORE, be it RESOLVED that:

1. Authorized Institutions and Accounts. The Ministry shall open and maintain the following with [Bank/Institution]:
    (a) Operating Checking Account; (b) Savings/Reserve Account; (c) Benevolence/Restricted Fund Account; (d) Online Giving Clearing Account (if used).

2. Authorized Signers. The following officers are authorized signers on all accounts unless otherwise noted:
    [Name], [Title]; [Name], [Title]; [Name], [Title]. The Secretary shall maintain a specimen-signature page internally.

3. Spending Authority and Controls.
    (a) Single-sign disbursements up to $[amount]; dual approvals required for any disbursement ≥ $[amount] and for all wires.
    (b) Pre-approval by the Board required for any single expenditure over $[higher threshold] or any non-budgeted commitment over $[amount].
    (c) Prohibited: ATM cash withdrawals; cash advances; storage of donor card data; use

of peer-to-peer apps unless separately approved by Resolution.

4. Disbursement Methods.
   (a) Checks: pre-numbered; two signatures required ≥ $[amount].
   (b) ACH/Wires: must be initiated by one user and approved by a different user; wire templates locked; verification call-back required for new payees.
   (c) Debit Cards (if issued): cardholders must acknowledge the Cardholder Policy; receipts due within [X] days; monthly review by Treasurer; no personal use.

5. Deposits and Counting. Offerings and donations shall be counted by two unrelated persons, logged, and deposited within [X] business days. Non-cash gifts handled per the Gift Acceptance Policy.

6. Online Banking Access. Multi-factor authentication is required. Roles: Initiator(s) [names/titles]; Approver(s) [names/titles]; Read-only (Secretary/Board). Access changes must be documented and retained.

7. Reconciliation and Oversight. Bank accounts shall be reconciled monthly within [X] days by a person who is not a signer; reviewed and initialed by the Treasurer and reported to the Board/Finance Committee.

8. Merchant/Payment Gateway. Settlement from the approved processor shall be directed to [account]; the Treasurer shall perform monthly matching of processor reports to bank deposits and ledger entries.

9. Records and Retention. Statements, reconciliations, check images, merchant summaries, and access logs shall be retained per the Records Policy for not less than [X] years.

10. Certifications. The Secretary is authorized to issue Secretary's Certificates and certified copies of this Resolution and the Abstract/Certificate of Trust to institutions relying on Ministry authority.

11. Amendments. Changes to signers, institutions, limits, or controls require an amended Banking Resolution adopted by the Board and certified by the Secretary.

Adopted by board action recorded in the Minutes dated [Month Day, Year].

[Name], Chair/Governing Trustee [Name], Secretary
 Date: _____ Date: _____

— end template —

Secretary's Certificate (for third-party reliance)
— begin template —
SECRETARY'S CERTIFICATE
I, [Secretary Name], Secretary of [Full Ministry Name], certify that the attached Banking Resolution (Resolution No. [YYYY-##]) was duly adopted on [Date], is in full force and effect, and that the persons named therein are the duly elected and acting officers of the Ministry.
IN WITNESS WHEREOF, I have set my hand this [Date].
_____ [Secretary Name], Secretary

— end template —

Account opening checklist (bring to the bank/processor)

[ ] Secretary's Certificate + copy of Banking Resolution (signed).
[ ] Abstract/Certificate of Trust (one-page).
[ ] EIN assignment letter (IRS).
[ ] Photo IDs of all signers; proof of ministry address (mailing c/o acceptable per bank policy).
[ ] Minutes excerpt showing adoption of Banking Resolution.
[ ] Initial deposit check.
[ ] If merchant services: processor application, settlement account details, voided check/bank letter.

Treasury controls (operational standards)

• Segregation of duties: different people for counting, posting, and reconciling.
• Positive pay (if available) for check fraud prevention; ACH debit filters/blocks.
• Vendor master maintenance by a non-signer; require W-9s (or internal vendor record) before first payment.
• Change-management log for online banking users/roles; quarterly access review.
• Incident log for exceptions (lost receipt, card misuse, chargeback) and board notification thresholds.
• Close any legacy personal accounts—no ministry funds may flow through personal or commingled accounts.

Recordkeeping checklist

[ ] Executed Banking Resolution filed with approving Minutes.
[ ] Secretary's Certificate template completed and stored.
[ ] Bank welcome packet, signature cards (or e-signature confirmations), online access confirmations.
[ ] Monthly statements and reconciliations (initialed) on file.
[ ] Merchant/processor settlement reports and monthly match to ledger.
[ ] User-access log and quarterly review notes.
[ ] Amended Resolutions when signers/limits change.

Practical cautions

• Keep the full trust instrument private; provide only the Abstract/Certificate of Trust plus certified Banking Resolution.
• Do not allow one person to both initiate and approve payments.

- Reconcile every month—even with low activity.
- Use written purchase/expense authorization and retain invoices/receipts.
- If you change banks or processors, adopt a closing/opening Resolution and document the cutover date; update Schedule A notes and your Document Register.

Outputs for your binder (for this item)
[ ] Banking Resolution (executed)
[ ] Secretary's Certificate (completed)
[ ] Bank/processor onboarding proofs
[ ] Reconciliation workflow and calendar note
[ ] Access-control roster and review schedule

ITEM 14 — IRS FORM 4361 (MINISTERS' EXEMPTION FROM SELF-EMPLOYMENT TAX)

Purpose
Form 4361 lets a duly ordained, commissioned, or licensed minister (or a member of a religious order not under a vow of poverty, or a Christian Science practitioner) apply to be exempt from **self-employment (SECA) tax on ministerial earnings** because of conscientious religious opposition to public insurance (Social Security/Medicare). This is **personal** to the minister; it does not make the ministry "tax-exempt," nor does it change income-tax rules. IRS+1

What it does
- If approved, exempts **only ministerial earnings** from SECA; non-ministerial self-employment stays subject to SECA. Ministers are still subject to income tax. The exemption is **irrevocable** once granted. IRS
- Housing/parsonage allowance is generally **excluded from income tax**, but **counts for SECA** unless you have an approved 4361; after approval, it is not subject to SECA. IRS
- Ministers are typically treated as **self-employed for Social Security** with respect to services in the exercise of ministry (SECA applies unless exempted). IRS

Who qualifies
You must (1) be ordained/commissioned/licensed (or a qualifying order member/Christian Science practitioner), (2) be **conscientiously opposed** to accepting public insurance benefits for ministerial services (or opposed by denominational principles), and (3) file **for other than economic reasons**. You also must **notify your ordaining/licensing body** of your opposition before filing. IRS+1

Critical deadlines
File **by the due date (including extensions) of your tax return for the *second* tax year** in which you had **≥ $400** net self-employment earnings from ministerial services. Late filings are generally not allowed. IRS

What you'll attach
 • Proof of ordination/commission/license (certificate or governing-body letter).
 • If you're **licensed/commissioned** and your denomination also ordains, attach bylaws showing how your powers differ.
 • You will later receive an IRS "grounds for exemption" statement you must sign and return within **90 days**. IRS

Step-by-step (how to complete and file)

1. **Inform your church/ordering body** in writing that, on religious grounds, you oppose accepting public insurance (SS/Medicare) benefits on ministerial earnings. Keep a copy for your records. IRS+1

2. **Complete Form 4361** (original + two copies). Key lines:
    • **Line 1**: Your name/SSN/address (as on Form 1040).
    • **Line 2**: Check your status (ordained/commissioned/licensed; religious order member not under vow of poverty; Christian Science practitioner).
    • **Line 3**: Date you were ordained/licensed/commissioned (attach proof).
    • **Line 4**: Legal name, address, and **EIN** of the ordaining/licensing body or order (you may attach its IRS recognition letter or an authorized letter stating it meets §501(c)(3) and church criteria under §170(b)(1)(A)(i)).
    • **Line 5**: List the **first two tax years** after your ordination date in which you had **≥ $400** net self-employment from ministerial services.
    • **Line 6**: If licensed/commissioned in a denomination that also ordains, describe how your powers differ and attach relevant bylaws.
    • **Certification block**: You must certify your conscientious/ religious opposition and that you informed your church/ order; sign under penalties of perjury. IRS

3. **When to file**: By the due date (incl. extensions) of the return for that **second** qualifying year (see "Critical deadlines" above). IRS

4. **Where to file**: File with the IRS. **Use the mailing address in the current Form 4361 instructions** (addresses change; do not rely on older PDFs). IRS

5. **Respond to the IRS statement**: When IRS mails you its "grounds for exemption" statement, **sign and return within 90 days**. IRS

6. **Keep your approved copy**: IRS will return a copy marked "Approved." Keep it permanently. Exemption is **irrevocable**. IRS

How to use this in practice
 • On your Form 1040, if **all** your SE income is ministerial and you're approved, write **"Exempt—Form 4361"** on the SE tax line; if you also have non-ministerial SE income, complete Schedule SE for that portion. IRS

• Coordinate payroll: ministers aren't subject to FICA withholding on ministerial wages (they pay SECA unless exempt). You may request **voluntary income-tax withholding** or make **quarterly estimates**. Housing allowance rules (income-tax exclusion) remain unchanged. [IRS+1](#)
• Benefits trade-off: ministerial earnings **won't earn Social Security/Medicare credits** after exemption; non-ministerial wages from other jobs still do. Consider retirement/insurance planning accordingly. [IRS](#)

Recordkeeping checklist
[ ] Copy of the written notice to your ordaining/licensing body. [IRS](#)
[ ] Filed Form 4361 (original + two copies) with attachments. [IRS](#)
[ ] IRS "grounds" statement signed and returned within 90 days. [IRS](#)
[ ] IRS-approved 4361 stored with your permanent personnel/credentials file. [IRS](#)
[ ] Payroll/finance procedures updated; housing allowance designation letter retained (if applicable). [IRS](#)

Practical cautions
• **Do not file for economic reasons** (e.g., "to save tax"); the standard is religious/conscientious opposition. [IRS](#)
• Missed the window? Late relief is rare—consult a knowledgeable tax professional.
• **Form 4029** is different: that one is for members of **recognized religious sects** to opt out of **both** FICA and SECA; it has different criteria and effects. [IRS](#)

Outputs for your binder (for this item)
[ ] Completed Form 4361 packet with attachments and mailing proof. [IRS](#)
[ ] IRS-approved copy (once returned). [IRS](#)
[ ] One-page internal memo summarizing payroll/withholding changes. [IRS](#)

ITEM 15 — MINISTRY WEBSITE (COMPREHENSIVE IMPLEMENTATION GUIDE)

Purpose
A ministry website is the public-facing hub for mission, membership, donations, events, sermons, volunteer intake, benevolence requests, and official communications. It must be secure, accessible, privacy-respecting, and integrated with your donations, records, and governance controls.

What it does
• Publishes mission, doctrine, leadership, programs, events, sermons/media, and impact reports.
• Onboards members and volunteers (applications, orientation content).
• Processes one-time and recurring donations; issues compliant acknowledgments via your processor.

• Centralizes forms (contact, prayer, benevolence, facilities requests) with secure data handling.
• Provides legally required notices (privacy, terms, cookies, donation/refund policy, accessibility).
• Serves as a permanent repository for official statements and Minutes excerpts intended for public view.

How to use it
• Link all intake and stewardship workflows (membership, donations, volunteer, benevolence) to the website; route submissions into your CRM/records system.
• Publish board-approved content; control changes via a documented content workflow and approval chain.
• Issue short URLs from the site in printed materials; keep the site as the "single source of truth" for public information.

Governance and ownership
• The trust/ministry must be registrant/owner of the domain, hosting, and all website/IP. List these assets on Schedule A and protect credentials under the Records & IT Policy.
• Adopt an internal "Website/Media Policy" naming a Content Owner (program lead), a Web Administrator (technical steward), and required approvals for public postings.

Who signs and approves
• Trustees/Directors approve the Website Development & Hosting Agreement and Privacy/Terms by Resolution; the Chair (or designated officer) signs the vendor contract.
• Secretary maintains the site's Document Register (domain, hosting, SSL, processor connect, policies, version history).

Where and how to file/record
• Keep originals of the vendor agreement, privacy/terms, and policy versions in the Record Book (Digital/Website tab).
• Record DNS, SSL certificate renewals, processor keys, backups, and change logs in the IT register; add the domain, website content (as IP), and licenses to Schedule A.

Recommended sitemap (minimum viable)
• Home; About (Mission, Doctrine, Leadership); Ministries/Programs; Gatherings/Events; Sermons/Media; Give/Donate; Membership; Volunteer; Benevolence/Assistance; Contact.
• Legal/Compliance: Privacy Policy; Terms of Use; Cookie Notice; Donation/Refund Policy; Accessibility Statement; Copyright/IP; Photo/Media Release (or policy reference).

Content standards (publish only what the board has authorized)
• Voice and accuracy: factual, current titles and roles; no promises beyond policy.
• Records: do not publish internal minutes wholesale; publish only approved excerpts/announcements.
• Privacy: do not post PII or sensitive data without prior written consent (use Photo/Media Release).
• Versioning: date-stamp pages with "Last updated" and track edits in your change log.

Technical and security requirements
 • Domain & DNS: Registrar locked; DNS managed with MFA.
 • TLS/SSL: Auto-renew certificates; enforce HTTPS + HSTS; redirect HTTP→HTTPS.
 • Headers: implement Content-Security-Policy, Referrer-Policy, X-Content-Type-Options, X-Frame-Options, Permissions-Policy.
 • WAF/CDN: Enable a reputable CDN/WAF; set rate-limits on forms; bot protection on login.
 • Backups: Daily offsite backups; 30–90 day retention; quarterly restore test.
 • Roles: Least-privilege CMS roles; MFA for all admins; quarterly access review.
 • Change control: Staging site; documented deploys; rollback plan.
 • Incident response: Define severity levels, contacts, 24-hour containment goal, and post-mortem template.

Accessibility and usability
 • Conform to WCAG 2.2 AA: keyboard navigation, color contrast, alt text, form labels, focus order, transcripts/captions.
 • Provide an Accessibility Statement and contact for remediation requests.
 • Mobile-first design, fast load times (Core Web Vitals), clear typography.

Privacy, cookies, analytics
 • Publish Privacy Policy, Cookie Notice, and Terms of Use consistent with your Donor Privacy & Records Policy.
 • Use consent banners for non-essential cookies/analytics where required; respect Do Not Track and regional regulations as applicable.
 • Minimize data: collect only what you need; set retention periods; restrict access to submissions.

Donations and commerce integration
 • Use your approved processor (Item 11). Embed PCI-compliant forms; never store card data on your server.
 • Map designations to ledger accounts/classes; test receipts and year-end statement generation.
 • Publish Donation/Refund Policy and contact for gift corrections.

Email authentication (deliverability & anti-fraud)
 • Configure SPF (include your mail/processor senders), DKIM (signing at your domain), and DMARC (p=quarantine or p=reject after monitoring).
 • Optional: BIMI after DMARC alignment for brand trust.

Search and communications
 • SEO basics: descriptive titles, meta descriptions, structured data for events/organization, XML sitemap, robots.txt.
 • Analytics: GA4 or privacy-friendly alternative (e.g., Matomo) with IP anonymization; suppress tracking until consent where required.
 • Newsletter opt-in: double opt-in with clear unsubscribe.

Step-by-step implementation plan

1. Authorize the project (Minutes & Resolution). Approve the Website/Media Policy; appoint Content Owner and Web Administrator; approve budget and RFP/vendor if applicable.

2. Secure name & stack. Register/transfer the domain in ministry's name; choose hosting (managed WordPress, modern static with CMS, or framework of choice), CDN/WAF, and email provider. Log everything in the IT register.

3. Draft legal pages. Prepare Privacy, Terms, Cookie Notice, Donation/Refund Policy, Accessibility Statement; adopt by Resolution; publish version numbers and dates.

4. Design & build. Produce wireframes, visual system, and component library; build templates for key page types; implement accessibility and security controls.

5. Integrate donations. Connect processor; embed recurring-giving form; test one-time and recurring flows; confirm receipts and ledger mapping.

6. Build forms. Membership, Volunteer, Prayer, Benevolence, Contact; add spam protection; route to secure inbox/CRM; set retention/permissions.

7. Content migration. Load mission, doctrine, leadership bios (with photo consent), programs, events, sermons/transcripts, impact stories.

8. QA & compliance. Run accessibility checks, link crawls, performance audits, consent tests, and form submission drills; verify backups and restore.

9. Launch. Set DNS; enable HTTPS/HSTS; verify analytics and search console; announce.

10. Operate. Monthly patching and plugin/theme updates; content calendar; quarterly access reviews; annual policy refresh; track "Last updated."

Model templates (fill-in)

A) Board Resolution — Website & Policies
 — begin template —
 RESOLUTION NO. [YYYY-##] — WEBSITE IMPLEMENTATION AND POLICIES
 RESOLVED: The Ministry approves development and hosting of its official website at [domain]; adopts the Website/Media Policy v1.0; approves Privacy Policy v1.0, Terms of Use v1.0, Cookie Notice v1.0, Donation/Refund Policy v1.0, and Accessibility Statement v1.0; appoints [Name, Title] as Content Owner and [Name, Title] as Web Administrator; authorizes [Officer] to execute related agreements and spending up to $[amount].
 Adopted [Date].

[Chair signature] [Secretary attestation]
— end template —

B) Privacy Policy (outline)
— begin outline —

1. Who we are; contact. 2. What we collect (forms, donations, cookies/analytics); lawful bases/purposes. 3. How we use data (membership, pastoral care, stewardship, security). 4. Sharing (processors only; no sale of personal data). 5. Retention periods. 6. Your choices (access, correction, deletion, opt-out). 7. Cookies & analytics details. 8. Security measures. 9. Children's information (parental consent where required). 10. International notices (if applicable). 11. Updates/version history.
    — end outline —

C) Terms of Use (outline)
— begin outline —

1. Acceptance; ecclesiastical nature of the organization. 2. Content ownership and license; permitted use. 3. Prohibited conduct. 4. Links to third parties. 5. Disclaimers/limitations. 6. Intellectual property notices. 7. User submissions (consent/rights). 8. Governing policies and dispute process. 9. Changes/versioning.
    — end outline —

D) Donation/Refund Policy (template)
— begin template —
Donations are voluntary and used for the Ministry's religious/charitable purposes. If you believe a donation was made in error, contact [email] within [X] days. Approved refunds will be processed to the original method. Restricted gifts will be honored; if a restriction becomes impracticable, funds may be applied to a closely related purpose (variance power).
— end template —

E) Accessibility Statement (template)
— begin template —
We aim to conform to WCAG 2.2 AA. If you encounter an accessibility barrier, contact [email/phone]. We will respond within [X] business days and work to provide the content in an accessible format.
— end template —

F) DNS/email authentication (examples)
— begin examples —
SPF (TXT @): v=spf1 include:mailprovider.example include:sendgrid.net -all
DKIM: publish CNAMEs per provider; verify alignment.
DMARC (TXT _dmarc): v=DMARC1; p=quarantine; rua=mailto:dmarc-reports@[domain];

adkim=s; aspf=s
 — end examples —

Operational checklists

Pre-launch
[ ] Domain in ministry name; registrar lock; MFA.
[ ] Hosting, CDN/WAF, SSL (auto-renew), HSTS, security headers.
[ ] CMS roles and MFA; staging → production deploy flow.
[ ] Privacy, Terms, Cookie, Donation/Refund, Accessibility pages published with version/date.
[ ] Donation forms embedded; receipt templates tested; year-end statement process confirmed.
[ ] Forms (membership/volunteer/prayer/benevolence/contact) tested; retention and routing verified.
[ ] Accessibility audit passed (WCAG 2.2 AA checks).
[ ] Analytics + consent working; IP anonymization enabled (where applicable).
[ ] Backups scheduled; restore test completed.
[ ] Incident response plan documented.

Post-launch (ongoing)
[ ] Monthly: platform/plugin updates; security scans; backup restore test; review error logs.
[ ] Quarterly: access review; policy review; link audit; performance tuning.
[ ] Annually: policy refresh/version; certificate/registrar audit; SEO/content refresh; board re-authorization if needed.

Records to retain (Website/IT register)
[ ] Domain proof, registrar credentials (vaulted), DNS records snapshot.
[ ] Hosting agreement; WAF/CDN settings export; SSL cert details.
[ ] Processor connection keys; webhook endpoints; settlement account verification.
[ ] Policy versions with adoption Minutes.
[ ] Change log (date, author, summary, approver); backup and restore logs.
[ ] Accessibility audit reports; incident reports (if any).
[ ] Analytics configuration and retention settings.

Practical cautions
 • Keep the full trust instrument private; use an Abstract of Trust when a vendor requests organizational proof.
 • Never embed insecure third-party scripts; vet every integration and list it in your Records & IT Policy.
 • Do not collect sensitive data (SSNs, medical details) via generic forms. For benevolence, request only what policy allows, via secure channels.
 • Align all public financial statements (impact reports) with ledger and Minutes; avoid promises/claims not authorized by the board.
 • For cross-border visitors/donors, ensure your privacy notices and consent flows cover applicable jurisdictions.

ITEM 16 — MINISTRY ID CARDS

Purpose
Ministry ID Cards provide an official, verifiable credential for officers, ministers, staff, and approved volunteers acting on behalf of the ministry. They support reception, facility access, chaplaincy visitation, event check-in, and vendor or institutional verification. They are internal ecclesiastical credentials and are not government identification.

What it does
• Visually identifies the cardholder's role, office, and current good standing.
• Links to a verification record (credential/ID number, QR/URL, secretary contact).
• Aligns with Letters of Credence (Item 3) and Ordination Certificates (Item 8).
• Implements issuance, renewal, suspension, and revocation controls with an auditable log.

How to use it
• Present with Letters of Credence/Ordination when third parties request proof of authority.
• Use for facility entry, event credentialing, hospital/prison chaplaincy check-in (as allowed by host policies).
• Reference the card's credential number in Minutes, expense approvals, and duty rosters tied to ministry functions.

Who signs and approves
• Board authorizes an ID Credential Policy by Resolution.
• Secretary (or Credentialing Officer) issues cards pursuant to Minutes/registry; Chair or Governing Trustee countersigns the card or issuance certificate.
• Cardholder signs a Cardholder Agreement acknowledging use and return requirements.

Where and how to file/record
• Maintain an ID Issuance Log (registry) with status and renewal dates.
• Keep card design master files, sample prints, and the Cardholder Agreement template in the Records Book (Credentials tab).
• Store a verification roster accessible to the secretary for third-party inquiries; publish a private verification URL/QR if desired.

Drafting checklist (policy and card content)

[ ] ID Credential Policy adopting roles, eligibility, approval flow, renewal cycle, suspension/revocation, and photo/identity standards.

[ ] Card data fields: full name (proper case), photo, role/title, ministry name/seal, credential/ID number, issue/expiry dates, verification URL/QR, secretary contact, "Property of [Ministry]; return if found."

[ ] Role tiers and color coding (e.g., Trustee/Officer, Minister/Chaplain, Staff, Volunteer, Visitor).

[ ] Linkage fields: Credential No. from Letter of Credence/Ordination; Membership ID if applicable.

[ ] Security features: hologram/overlay, microtext, UV mark, serial number, lamination/PVC print.

[ ] Digital credential option (Apple/Google Wallet pass or PDF badge) with the same data and QR verification.

[ ] Lost/stolen process, immediate revocation flag, reissue fees, and audit trail.

[ ] Privacy statement (what is printed vs. kept private; data retention).

Step-by-step instructions

1. Approve the program (Minutes). Adopt the ID Credential Policy; designate a Credentialing Officer and define verification channels (secretary email/phone, private URL/QR).

2. Standardize roles and scopes. Map titles exactly to Letters of Credence/Ordination and Employment Agreements; define color bands or badges per role tier.

3. Collect identity assets. Obtain approved headshots (plain background), legal name in proper case, role/title, and any credential numbers (e.g., OR-2025-004; MC-2025-012).

4. Design and proof. Create front/back layouts; include ministry seal/watermark; add "Not a government ID; ecclesiastical credential" disclaimer on the back. Obtain board sign-off on the final design.

5. Produce cards. Print on PVC with laminate or overlay; add hologram or UV mark if available. Secure blank stock and printer access; maintain an inventory log.

6. Issue and log. Have the cardholder sign the Cardholder Agreement; record issuance in the ID Issuance Log (number, name, role, issue/expiry, status, who issued).

7. Enable verification. Publish the verification roster (private URL/QR) or maintain secretary verification procedures; test by scanning a sample card.

8. Renew, suspend, revoke. On status change, retrieve the card or mark it "void" and destroy per policy; update the log and Minutes.

9. Digital credential (optional). Issue a wallet pass or secured PDF with the same credential number and QR verification; expire concurrently with the physical card.

Model templates (fill-in)

A) Card front (text spec)
— begin spec —
[Ministry Seal/Logo]
[Full Ministry Name]
Photo (head/shoulders) | Credential/ID No.: [ID-YYYY-###]
Name: [Proper Name]
Role/Title: [Minister / Chaplain / Trustee / Staff / Volunteer]
Issued: [MM/DD/YYYY] Expires: [MM/DD/YYYY]
Verification: [short URL] • Scan QR → [Verification page]
— end spec —

B) Card back (text spec)
— begin spec —
Property of [Full Ministry Name]. If found, contact [Secretary email/phone].
This is an ecclesiastical credential for ministry functions. Not a government ID.
Scope of authority is defined by Minutes/Resolutions and Letters of Credence/Ordination on file.
In case of emergency, call [office phone].
— end spec —

C) Cardholder Agreement (one page)
— begin template —
MINISTRY ID CARDHOLDER AGREEMENT
Cardholder: [Name] Credential/ID No.: [ID-YYYY-###] Role: [Title]

1. Use. I will use this credential solely for ministry duties authorized by the Board and recorded in Minutes/Resolutions.

2. Custody. The card remains ministry property and must be returned on demand or when my role ends.

3. Security. I will report loss/theft immediately to the Secretary; I understand reissue may require a fee and board approval.

4. Accuracy. I will notify the Secretary of any change in name, role, or status; I understand the card expires on the date printed.

5. Misuse. Misuse may result in revocation and discipline per Bylaws/Policies.
    Cardholder Signature: _____ Date: ____

Issued by (Officer): _____ Date: _____
— end template —

D) ID Issuance Log (registry fields)
 — begin fields —
 ID No. | Name | Role/Title | Linked Credential (e.g., OR-2025-004 / MC-2025-012) | Issue Date | Expiry | Status (Active/Suspended/Revoked/Expired) | Issued by | Notes (lost/reissued date; card returned/voided)
 — end fields —

E) Verification page (private URL content outline)
 — begin outline —
 Header: "[Ministry Name] — Credential Verification"
 Lookup by ID No. or QR: displays Name, Role/Title, Status (Active/Suspended/Revoked/Expired), Issue/Expiry dates, and a verification timestamp. Secretary contact for questions.
 Privacy note: limited data shown; no personal contact info for cardholder.
 — end outline —

Operational controls
 • Stock control: track blank cards/ribbons/overlays; restrict printer access; store supplies in a locked cabinet.
 • Photo standards: neutral background, no hats/sunglasses, recent (≤ 24 months).
 • Expiration cadence: typically 1–2 years; align with Letters of Credence renewal or employment term.
 • Immediate deactivation: on termination/suspension, flag status and retrieve/destroy the card the same day; log the action in Minutes where appropriate.
 • Third-party reliance: provide a Secretary's verification letter when institutions require written confirmation; do not disclose internal files.

Recordkeeping checklist
 [ ] Board Resolution adopting ID Credential Policy.
 [ ] Final card design files and security feature specs.
 [ ] Executed Cardholder Agreements on file.
 [ ] ID Issuance Log current; status changes recorded promptly.
 [ ] Verification roster/page live and tested.
 [ ] Procedures for lost/stolen/reissue documented.
 [ ] Annual audit of active credentials vs. roles and Minutes.

Practical cautions
 • Do not imply civil authority or law-enforcement status; keep the disclaimer on card back.
 • Keep titles and scope consistent across ID cards, Letters of Credence, Ordination Certificates, and Minutes.
 • Limit public verification data to role/status and dates; route all other inquiries to the Secretary.

• For institutions that require additional proof, provide a Secretary's Certificate referencing Minutes and credential numbers.

ITEM 17 — MINISTRY EXEMPT LICENSE PLATES

Purpose
 Ministry Exempt License Plates (where available in your jurisdiction) allow a vehicle titled to a qualifying religious or charitable organization to be registered in an exempt, non-commercial class. Properly obtained, they give third parties clear notice that the vehicle is owned and operated by the ministry for its religious/charitable purposes and that stewardship/insurance are handled at the organizational—not personal—level.

What it does
 • Associates the vehicle with the ministry's legal name and EIN, not an individual.
 • Publicly signals organizational ownership and use tied to ministry purposes (as documented in Minutes and Schedule A).
 • Simplifies internal compliance (insurance, inspections, renewals) under one governance framework.
 • Creates a clear paper trail for risk management, audits, and property stewardship.

Eligibility (general)
 • Vehicle is **titled** to the ministry/trust (exact legal name).
 • Organization is religious/charitable and can demonstrate governance (Declaration/Trust, Bylaws, Minutes) and stewardship (Schedule A).
 • Vehicle is used **primarily** for ministry functions (worship, pastoral care, outreach, benevolence, administration). Personal use, if any, is restricted per policy and may disqualify in some jurisdictions.

How to use it
 • Operate the vehicle only within authorized ministry purposes set by Board policy.
 • Keep a **trip log** (date, purpose, destinations, driver) to evidence proper use.
 • Carry a **Glovebox Kit**: registration, proof of insurance (ministry as named insured), Secretary's Certificate/Resolution excerpt, and driver's Ministry ID.

Who signs and approves
 • Board adopts a Resolution authorizing: (i) titling/transfer to the ministry, (ii) application for

exempt plates, (iii) designated officers to sign DMV forms.
 • Secretary issues a Secretary's Certificate for the DMV/agency and maintains the file.

Where and how to file/record
 • DMV or state motor-vehicle authority in your jurisdiction (eligibility names vary: "Exempt," "Non-profit/Religious," "Organization" plates).
 • Original title in ministry name; registration certificate; plate issuance/renewal notices kept in the **Vehicles** section of the Record Book and cross-referenced on Schedule A.
 • Insurance binder naming the ministry/trust as **Named Insured** (not an individual).

Drafting checklist (before you apply)
 [ ] Schedule A lists the vehicle (VIN, year/make/model), with Resolution reference.
 [ ] Title shows exact ministry legal name (match Trust/Minutes).
 [ ] Board Resolution authorizing application and signers.
 [ ] Secretary's Certificate and Abstract/Certificate of Trust (one-page).
 [ ] EIN assignment letter.
 [ ] Insurance binder/certificate in ministry name with appropriate limits.
 [ ] Driver policy (who may drive; MVR checks; safe-ministry rules; personal use restrictions).
 [ ] Trip log template and Glovebox Kit.

Step-by-step instructions

1. Transfer or purchase in ministry name
    • If already owned personally: execute a **Title Assignment** (bill of sale/donation to the trust) approved by Resolution; file with DMV to retitle in ministry name.
    • If purchasing: buy directly in the ministry's legal name; retain the dealer bill of sale and odometer disclosures.

2. Adopt a Vehicle Use & Driver Policy
    • Define eligible drivers (ministry personnel with valid licenses), allowed purposes, documentation (trip logs), and prohibition on personal/for-hire use.
    • Record adoption by Resolution in the Minutes.

3. Prepare the application packet
    • Completed state application for exempt/nonprofit/organization plates (terminology varies).
    • Proof of ownership (title or MCO) in ministry name.
    • Proof of insurance naming the ministry/trust.
    • Secretary's Certificate + Abstract/Certificate of Trust; EIN letter.
    • If required: letter on ministry letterhead describing religious/charitable use and frequency (chaplaincy visits, outreach, worship transport, supply runs).
    • Payment for applicable issuance fees (some jurisdictions reduce/waive fees; confirm current requirements).

4. File with the motor-vehicle authority
   • Submit at a full-service office or by mail (per local rules).
   • If an officer must appear, bring government ID, the Resolution excerpt, and Secretary's Certificate.

5. Install plates and update records
   • Install plates; place registration and insurance in the Glovebox Kit.
   • Update Schedule A notes with plate number and registration expiration.
   • Add renewal dates to the compliance calendar.

6. Operate and document
   • Require drivers to carry their **Ministry ID Card** and follow the Driver Policy.
   • Maintain trip logs and retain fuel/maintenance receipts to evidence organizational use.
   • Reconcile mileage with program activity (outreach, visits, events) quarterly.

7. Renew, amend, or retire
   • Renew before expiration; minute any change of use or disposition.
   • On sale or donation, adopt a disposition Resolution, remove from Schedule A (new version), and file Notice of Transfer with the DMV.

Model templates (fill-in)

A) Board Resolution — Exempt Plate Authorization
 — begin template —
 RESOLUTION NO. [YYYY-##] — VEHICLE TITLE & EXEMPT PLATE AUTHORIZATION
 RESOLVED, that [Full Ministry Name] shall (i) hold title to the following vehicle: [Year Make Model, VIN _____], (ii) apply for [Exempt/Non-profit/Religious Organization] registration in its exact legal name, and (iii) designate [Officer Name/Title] to execute all DMV forms and submissions;
 FURTHER RESOLVED, that the Vehicle Use & Driver Policy (v1.0) is adopted; the Secretary shall maintain trip logs and insurance certificates; and Schedule A shall be updated accordingly.
 Adopted [Date].
 [Chair/Governing Trustee signature] [Secretary attestation]
 — end template —

B) Secretary's Certificate (for DMV/agency)
 — begin template —
 SECRETARY'S CERTIFICATE
 I certify that [Full Ministry Name] is a private, faith-based, unincorporated ecclesiastical organization governed by its Trust and Bylaws; that Resolution No. [YYYY-##] (attached) was duly adopted on [Date]; and that [Officer Name/Title] is authorized to execute DMV forms for the vehicle [Year Make Model, VIN _____].
 Dated: [Date]

_____ [Secretary Name], Secretary
— end template —

C) Vehicle Assignment to Trust (if retitling from individual)
 — begin template —
 ASSIGNMENT OF VEHICLE TO ECCLESIASTICAL TRUST
 Assignor: [Name] Assignee: [Full Ministry Name]
 Vehicle: [Year Make Model], VIN _____
 Consideration: Gift/Assignment for religious/charitable purposes. Effective [Date].
 Signatures: _____ (Assignor) _____ (Authorized Officer)
 — end template —

D) Trip Log (fields)
 — begin fields —
 Date | Driver | Start Miles | End Miles | Origin | Destination(s) | Purpose (ministry program) | Notes/Approvals
 — end fields —

Glovebox Kit (keep in each ministry vehicle)
 • Current registration (ministry as owner), proof of insurance, and a copy of the Exempt Plate authorization Resolution/Secretary's Certificate.
 • Driver's Ministry ID Card and a brief "Purpose of Use" one-pager (program list).
 • Incident/accident report form; emergency contacts.

Recordkeeping checklist
 [ ] Executed Resolution and Secretary's Certificate on file.
 [ ] Title/registration show exact ministry legal name.
 [ ] Insurance binder/certificate lists ministry as Named Insured; renewal tracked.
 [ ] Schedule A updated (plate number, expiration, custodian).
 [ ] Vehicle Use & Driver Policy adopted and acknowledged by drivers.
 [ ] Trip logs maintained and reviewed quarterly.
 [ ] Renewals calendared; changes/dispositions minuted and filed.

Practical cautions
 • Exempt/organization plates **do not** exempt you from traffic laws, insurance, inspections, or safety rules.
 • Many jurisdictions restrict personal use; misuse can result in fines or revocation—enforce your Driver Policy.
 • Keep names consistent across Trust, Minutes, title, insurance, and DMV applications (exact legal name).
 • Requirements, forms, and fees are **jurisdiction-specific and change periodically**—verify current rules with your motor-vehicle authority before filing.
 • If operating across state lines, confirm recognition and insurance coverage for the exempt class in each state.

ITEM 18 — SAMPLE DONATION RECEIPT

Purpose
A donation receipt (acknowledgment) confirms a donor's contribution, documents donor intent/designation, and provides standardized language for the donor's records. Receipts support stewardship, transparency, internal controls, and year-end statements.

What it does
 • Confirms amount, date received, and designation of a contribution.
 • States whether any goods or services were provided (and, if so, their fair market value).
 • Supports accurate ledgers and year-end consolidated acknowledgments.
 • Creates a uniform, professional experience for donors (paper and electronic).

How to use it
 • Issue an immediate receipt for each contribution (card/ACH online: automatic email; checks/cash: same week).
 • Use approved wording for "no goods or services provided" or for "quid pro quo" contributions (where something of value was given in return).
 • For recurring gifts, send both transactional receipts and a year-end statement summarizing all contributions.
 • For non-cash gifts, describe the property and date received; do not assign a dollar value on the receipt.

Who signs and approves
 • Treasurer/Steward administers receipt templates and systems.
 • Secretary maintains the Donor Register and version control of templates.
 • Templates, policies, and any changes are adopted by Resolution and recorded in Minutes.

Where and how to file/record
 • Store copies (PDF/email) in the finance system or secure drive; index by Donor ID and date.
 • Reconcile receipts with processor reports and bank deposits monthly.
 • Retain receipt records per your Records & Privacy Policy (e.g., 7 years).

Drafting checklist (content to include)
[ ] Ministry name, mailing address, contact email/phone.
[ ] Date of gift and amount (or description for non-cash).

[ ] Donor name and mailing/email address.
[ ] Fund/designation (e.g., General, Outreach, Benevolence).
[ ] Statement regarding goods/services:
 – If none: "No goods or services were provided in return for this contribution."
 – If intangible religious benefits only: "No goods or services were provided other than intangible religious benefits."
 – If quid pro quo: describe goods/services and fair market value provided.
[ ] Unique receipt number and Donor ID.
[ ] Authorized signature or digital signature block.
[ ] Optional: recurring schedule note (monthly/quarterly).
[ ] Privacy statement/opt-out for communications (if included on email footer).

Step-by-step instructions

1. Approve templates. Adopt standardized receipt and year-end statement templates by Resolution; store versions in the Record Book.

2. Configure processor. Turn on automatic email receipts with your approved wording. Map designations to ledger accounts/classes.

3. Train counters and data-entry. For checks/cash, log gifts the day received; deposit per Banking Resolution; issue receipts within the same week.

4. Non-cash workflow. Use an intake form; photograph items (if practical); issue a description-only receipt; file a separate valuation letter from the donor if provided.

5. Quid pro quo workflow. Determine fair market value of any benefits provided; include value on the receipt and show the deductible portion separately if you provide that analysis internally.

6. Year-end statements. Generate consolidated statements by January 31 (or your chosen policy date); include all contributions for the calendar year.

7. Reconcile monthly. Match processor reports to bank deposits and ledgers; resolve exceptions before issuing year-end statements.

8. Retain securely. Keep digital copies, export reports monthly, and back up with your finance records.

Model templates (fill-in)

A) One-time cash/check/online gift (no goods or services)
 — begin template —

[MINISTRY LETTERHEAD]
Receipt No.: [R-YYYY-####] Date: [Month Day, Year]

Donor: [Full Name]
Address/Email: [Address or Email]

Thank you for your contribution to [Full Ministry Name]:
Amount: $[Amount] Date Received: [MM/DD/YYYY] Designation: [Fund/Program]

No goods or services were provided in return for this contribution.
[Full Ministry Name] • [Mailing Address] • [Email] • [Phone]
Authorized by: _____ [Name/Title] (digital signature if emailed)
— end template —

B) Recurring gift (subscription acknowledgment)
— begin template —
Subject: Thank you for your recurring gift to [Ministry Name]
Thank you for your contribution of $[Amount] on [Date]. Frequency: [Monthly/Quarterly/Annual].
Designation: [Fund].
No goods or services were provided in return for this contribution. You will receive a
consolidated year-end statement summarizing your [Year] contributions.
Questions or updates to your recurring gift: [Donor Portal URL] or [Email].
— end template —

C) Quid pro quo (benefits provided)
— begin template —
[MINISTRY LETTERHEAD]
Receipt No.: [Q-YYYY-####] Date: [Month Day, Year]

Donor: [Full Name]
Amount: $[Total Paid] Date Received: [MM/DD/YYYY] Event/Item: [Description]

Goods or services were provided in return for this payment, described as: "[Benefit]" with an
estimated fair market value of $[FMV].
The portion that may be treated as a charitable contribution is $[Total Paid − FMV].
Authorized by: _____ [Name/Title]
— end template —

D) Non-cash contribution (description only)
— begin template —
[MINISTRY LETTERHEAD]
Receipt No.: [NC-YYYY-####] Date: [Month Day, Year]

Donor: [Full Name]
We acknowledge receipt of the following non-cash property on [Date]:
Description: [e.g., "10 folding chairs, metal, good condition"]

No goods or services were provided in return for this contribution.
(For non-cash gifts, the ministry does not establish fair market value; please consult your records.)
Authorized by: _____ [Name/Title]
— end template —

E) Year-end consolidated statement
— begin template —
[MINISTRY LETTERHEAD]

Year-End Contribution Statement — [Tax Year]
Donor: [Full Name] Address: [Address]
Total Contributions: $[Total] (See itemized list attached)

Itemized Contributions
[MM/DD/YYYY] — $[Amount] — [Designation] — Receipt No. [####]
[MM/DD/YYYY] — $[Amount] — [Designation] — Receipt No. [####]
[…]

No goods or services were provided in return for these contributions, other than intangible religious benefits.
Issued: [Date] Authorized by: _____ [Name/Title]
— end template —

Controls and logs
 • Donor Register: Donor ID, contact, recurring status, designations.
 • Receipt Log: sequential receipt numbers, dates, amounts, method, designation, issuer.
 • Reconciliation Packet (monthly): processor summary, bank deposit slips, ledger reports, exception notes.
 • Refund/chargeback log: date, amount, reason, approval, corrective action.
 • Privacy controls: limit who can view donor PII; encrypt backups; purge per retention schedule.

Practical cautions
 • Use the **date received** (not pledge date) for receipts; for mailed checks, use the postmark date if your policy requires that treatment.
 • Do not include personal benefits beyond allowed "intangible religious benefits" language unless you also disclose fair market value (quid pro quo).
 • For non-cash gifts, do not assign a value on the receipt; maintain a description and any donor-supplied valuation letter separately.
 • Keep wording, designations, and organizational names consistent with your Bylaws, Banking Resolution, and website donation page.
 • If receiving grants or donor-advised fund distributions, follow the grant letter's conditions and maintain separate files.

Recordkeeping checklist
[ ] Approved receipt templates (current version) filed with Minutes.
[ ] Processor auto-receipts configured; wording verified.
[ ] Receipt numbering policy and logs in place.
[ ] Monthly reconciliation procedure executed and reviewed.
[ ] Year-end statement process scheduled and tested.
[ ] Records retained per policy; privacy and access controls enforced.

Outputs for your binder (for this item)
[ ] Receipt templates (one-time, recurring, quid pro quo, non-cash, year-end).
[ ] Donor Register initialized; Receipt Log initialized.
[ ] Reconciliation checklist and monthly packet samples.
[ ] Refund/chargeback procedure and log.

ITEM 18 — SAMPLE DONATION RECEIPT

Purpose
A donation receipt (acknowledgment) confirms a donor's contribution, documents donor intent/designation, and provides standardized language for the donor's records. Receipts support stewardship, transparency, internal controls, and year-end statements.

What it does
• Confirms amount, date received, and designation of a contribution.
• States whether any goods or services were provided (and, if so, their fair market value).
• Supports accurate ledgers and year-end consolidated acknowledgments.
• Creates a uniform, professional experience for donors (paper and electronic).

How to use it
• Issue an immediate receipt for each contribution (card/ACH online: automatic email; checks/cash: same week).
• Use approved wording for "no goods or services provided" or for "quid pro quo" contributions (where something of value was given in return).
• For recurring gifts, send both transactional receipts and a year-end statement summarizing all contributions.
• For non-cash gifts, describe the property and date received; do not assign a dollar value on the receipt.

Who signs and approves
• Treasurer/Steward administers receipt templates and systems.
• Secretary maintains the Donor Register and version control of templates.
• Templates, policies, and any changes are adopted by Resolution and recorded in Minutes.

Where and how to file/record
• Store copies (PDF/email) in the finance system or secure drive; index by Donor ID and date.

• Reconcile receipts with processor reports and bank deposits monthly.
• Retain receipt records per your Records & Privacy Policy (e.g., 7 years).

Drafting checklist (content to include)

[ ] Ministry name, mailing address, contact email/phone.
[ ] Date of gift and amount (or description for non-cash).
[ ] Donor name and mailing/email address.
[ ] Fund/designation (e.g., General, Outreach, Benevolence).
[ ] Statement regarding goods/services:
 – If none: "No goods or services were provided in return for this contribution."
 – If intangible religious benefits only: "No goods or services were provided other than intangible religious benefits."
 – If quid pro quo: describe goods/services and fair market value provided.
[ ] Unique receipt number and Donor ID.
[ ] Authorized signature or digital signature block.
[ ] Optional: recurring schedule note (monthly/quarterly).
[ ] Privacy statement/opt-out for communications (if included on email footer).

Step-by-step instructions

1. Approve templates. Adopt standardized receipt and year-end statement templates by Resolution; store versions in the Record Book.

2. Configure processor. Turn on automatic email receipts with your approved wording. Map designations to ledger accounts/classes.

3. Train counters and data-entry. For checks/cash, log gifts the day received; deposit per Banking Resolution; issue receipts within the same week.

4. Non-cash workflow. Use an intake form; photograph items (if practical); issue a description-only receipt; file a separate valuation letter from the donor if provided.

5. Quid pro quo workflow. Determine fair market value of any benefits provided; include value on the receipt and show the deductible portion separately if you provide that analysis internally.

6. Year-end statements. Generate consolidated statements by January 31 (or your chosen policy date); include all contributions for the calendar year.

7. Reconcile monthly. Match processor reports to bank deposits and ledgers; resolve exceptions before issuing year-end statements.

8. Retain securely. Keep digital copies, export reports monthly, and back up with your finance records.

Model templates (fill-in)

A) One-time cash/check/online gift (no goods or services)
 — begin template —
 [MINISTRY LETTERHEAD]
 Receipt No.: [R-YYYY-####] Date: [Month Day, Year]

Donor: [Full Name]
 Address/Email: [Address or Email]

Thank you for your contribution to [Full Ministry Name]:
 Amount: $[Amount] Date Received: [MM/DD/YYYY] Designation: [Fund/Program]

No goods or services were provided in return for this contribution.
 [Full Ministry Name] • [Mailing Address] • [Email] • [Phone]
 Authorized by: _____ [Name/Title] (digital signature if emailed)
 — end template —

B) Recurring gift (subscription acknowledgment)
 — begin template —
 Subject: Thank you for your recurring gift to [Ministry Name]
 Thank you for your contribution of $[Amount] on [Date]. Frequency: [Monthly/Quarterly/Annual].
Designation: [Fund].
 No goods or services were provided in return for this contribution. You will receive a
consolidated year-end statement summarizing your [Year] contributions.
 Questions or updates to your recurring gift: [Donor Portal URL] or [Email].
 — end template —

C) Quid pro quo (benefits provided)
 — begin template —
 [MINISTRY LETTERHEAD]
 Receipt No.: [Q-YYYY-####] Date: [Month Day, Year]

Donor: [Full Name]
 Amount: $[Total Paid] Date Received: [MM/DD/YYYY] Event/Item: [Description]

Goods or services were provided in return for this payment, described as: "[Benefit]" with an
estimated fair market value of $[FMV].
 The portion that may be treated as a charitable contribution is $[Total Paid − FMV].
 Authorized by: _____ [Name/Title]
 — end template —

D) Non-cash contribution (description only)
 — begin template —
 [MINISTRY LETTERHEAD]
 Receipt No.: [NC-YYYY-####] Date: [Month Day, Year]

Donor: [Full Name]
We acknowledge receipt of the following non-cash property on [Date]:
Description: [e.g., "10 folding chairs, metal, good condition"]
No goods or services were provided in return for this contribution.
(For non-cash gifts, the ministry does not establish fair market value; please consult your records.)
Authorized by: _____ [Name/Title]
— end template —

E) Year-end consolidated statement
— begin template —
[MINISTRY LETTERHEAD]

Year-End Contribution Statement — [Tax Year]
Donor: [Full Name] Address: [Address]
Total Contributions: $[Total] (See itemized list attached)

Itemized Contributions
[MM/DD/YYYY] — $[Amount] — [Designation] — Receipt No. [####]
[MM/DD/YYYY] — $[Amount] — [Designation] — Receipt No. [####]
[…]

No goods or services were provided in return for these contributions, other than intangible religious benefits.
Issued: [Date] Authorized by: _____ [Name/Title]
— end template —

Controls and logs
• Donor Register: Donor ID, contact, recurring status, designations.
• Receipt Log: sequential receipt numbers, dates, amounts, method, designation, issuer.
• Reconciliation Packet (monthly): processor summary, bank deposit slips, ledger reports, exception notes.
• Refund/chargeback log: date, amount, reason, approval, corrective action.
• Privacy controls: limit who can view donor PII; encrypt backups; purge per retention schedule.

Practical cautions
• Use the **date received** (not pledge date) for receipts; for mailed checks, use the postmark date if your policy requires that treatment.
• Do not include personal benefits beyond allowed "intangible religious benefits" language unless you also disclose fair market value (quid pro quo).
• For non-cash gifts, do not assign a value on the receipt; maintain a description and any donor-supplied valuation letter separately.
• Keep wording, designations, and organizational names consistent with your Bylaws, Banking Resolution, and website donation page.

• If receiving grants or donor-advised fund distributions, follow the grant letter's conditions and maintain separate files.

Recordkeeping checklist
[ ] Approved receipt templates (current version) filed with Minutes.
[ ] Processor auto-receipts configured; wording verified.
[ ] Receipt numbering policy and logs in place.
[ ] Monthly reconciliation procedure executed and reviewed.
[ ] Year-end statement process scheduled and tested.
[ ] Records retained per policy; privacy and access controls enforced.

Outputs for your binder (for this item)
[ ] Receipt templates (one-time, recurring, quid pro quo, non-cash, year-end).
[ ] Donor Register initialized; Receipt Log initialized.
[ ] Reconciliation checklist and monthly packet samples.
[ ] Refund/chargeback procedure and log.

ITEM 19 — PURCHASING LAND AND TRANSFERRING PROPERTY INTO THE MINISTRY

Purpose
Acquire real property in the ministry's exact legal name, document authority, and record title and related rights so the land/buildings are stewarded under the ecclesiastical trust with clear governance, insurance, tax, and operational controls.

What it does
• Places legal title in the ministry/trust (not individuals), aligning ownership with mission and governance.
• Creates a permanent record (deed + county recording) and integrates the asset into Schedule A with Minutes/Resolutions.
• Establishes the compliance stack: insurance, property-tax exemption (where available), zoning/occupancy, and records.
• Provides third-party reliance via Secretary's Certificates without exposing the full trust instrument.

How to use it
• Use board-approved Resolutions to authorize the transaction, signers, price, due diligence scope, and funding source.
• Employ escrow/title services to close, insure title, and record instruments.
• Update Schedule A, insurance, banking, and compliance calendars immediately at closing.

Who signs and approves
• Trustees/Directors approve acquisition terms by Resolution (purchase price, earnest money,

due diligence period, signers).
 • Authorized officer signs LOI/PSA, closing statements, affidavits, and the deed if taking title from an affiliated entity.
 • Secretary attests; issues Secretary's Certificates for title/escrow; maintains the Property File.

Where and how to file/record
 • Record the deed (and any easements/affidavits required) with the county recorder/land records office.
 • Keep the title commitment, closing statement, recorded deed, and owner's title insurance policy in the Property File.
 • File property tax-exemption applications with the assessor (if applicable) by the jurisdiction's deadline.
 • Maintain zoning/occupancy permits, inspections, and insurance binders with renewal ticklers.

Drafting checklist (transaction authority & records)
 [ ] Board Resolution authorizing acquisition: price cap, DD period, escrow/title company, signers.
 [ ] Funding authorization: source of funds, wire authority, dual approvals.
 [ ] Secretary's Certificate and Abstract/Certificate of Trust for title/escrow.
 [ ] LOI (optional) and Purchase & Sale Agreement (PSA) with ministry-friendly terms.
 [ ] Due diligence list: title, survey, zoning/CO, environmental, building inspections, utilities, access/easements.
 [ ] Insurance binder effective at closing; ministry named as insured.
 [ ] Deed vesting: exact ministry legal name as grantee.
 [ ] Closing statement, prorations, tax certificates.
 [ ] Post-closing: recorded deed, owner's title policy, exemption filing, Schedule A update, compliance calendar.

Step-by-step instructions

1. Approve and authorize (Minutes & Resolution)
    • Adopt a Resolution authorizing the search and potential purchase up to $[amount], appointing [Officer/Title] to sign LOI/PSA and escrow documents, and setting a due-diligence (DD) period (e.g., 45–60 days).
    • Authorize funding (earnest money, inspections) and designate wire approvers per the Banking Resolution.

2. Negotiate LOI or go straight to PSA
    • If using an LOI: outline price, DD period, closing date, exclusivity, and contingencies (title, survey, environmental, zoning/occupancy, financing if any). Note "non-binding except confidentiality/exclusivity."
    • PSA must include: representations/warranties, DD access, right to terminate or extend, closing deliverables, prorations, deed form, possession date, remedies, and assignment to the trust (if initially signed by an affiliate).

3. Open escrow and order title
   • Instruct escrow/title to issue a **Title Commitment** (ALTA) naming the ministry as proposed insured; review:
     – **Schedule A** (correct vesting, legal description).
     – **Schedule B-1** (requirements to close).
     – **Schedule B-2** (exceptions—easements, restrictions, liens).
   • Order a current **survey** (ALTA/NSPS if commercial or boundary if small parcel).
   • Resolve exceptions: request endorsements or cures (e.g., release of old liens, access/ingress, utility easements).

4. Perform due diligence
   • **Zoning & occupancy**: obtain a zoning verification letter; confirm permitted religious/assembly use; identify any special/conditional-use permit requirements and parking ratios.
   • **Building & systems**: inspections (structure, roof, HVAC, electrical, plumbing, life-safety).
   • **Environmental**: Phase I ESA (especially for commercial/older sites); proceed to Phase II if recommended.
   • **Utilities & access**: confirm water, sewer/septic, power, broadband, ingress/egress rights.
   • **Taxes & assessments**: check tax status, special assessments, HOA/POA covenants if any.
   • **Insurance pre-bind**: obtain property and general liability quotes effective at closing.

5. Prepare closing package
   • **Deed vesting language**: grantee exactly as your trust/ministry name appears in your Trust/Minutes (e.g., "The [Full Ministry Name], a private ecclesiastical trust").
   • **Deed type** (varies by state/negotiation): Warranty/Grant Deed (preferred), Special Warranty (common in commercial), or Quitclaim (least protective).
   • **Affidavits**: non-foreign status (if requested), authority/identity, gap indemnity, and any state-specific forms (transfer tax, exemptions).
   • **Insurance**: binder naming the ministry as **Named Insured** with effective date/time of closing; add lender loss payee if financing.
   • **Funds**: approve final **settlement statement**; wire with dual control per Banking Resolution.

6. Close and record
   • Execute closing docs; escrow records the deed and any related instruments (easements, MOU for shared access/parking).
   • Receive recording confirmations and later the **Owner's Title Policy** and final recorded documents.

7. Post-closing integration
   • **Schedule A update**: add legal description, APN, deed book/page, title policy number;

reference the approving Resolution.
   • **Insurance**: issue full policy documents; add to renewal calendar; schedule safety inspections if required.
   • **Property tax exemption** (if available to religious uses): file the assessor's application with required attachments (Declaration/Trust Abstract, Bylaws excerpt, Minutes describing religious use, site plan, photos). Calendar renewal/affidavit filings if jurisdiction requires annual confirmation.
   • **Zoning/CO**: apply for any required certificates of occupancy, special use permits, or assembly permits; schedule inspections.
   • **Utilities & vendors**: move accounts to ministry name; onboard vendors (lawn/snow, janitorial, alarm, waste).
   • **Records**: create a Property File: PSA, title policy, recorded deed, survey, inspections, permits, warranties, vendor contracts.
   • **Operations**: adopt Property Use Policy (keys/access, event scheduling, safety, child-safety zones).

If land is first acquired personally then assigned to the ministry
 • Execute a **Deed from the individual to the ministry**; obtain title company guidance for reissue/endorsement of the owner's policy (if any).
 • Record the deed; update Schedule A; consider transfer taxes/assessor rules in your jurisdiction.

Model templates (fill-in)

A) Board Resolution — Real Property Acquisition
 — begin template —
 RESOLUTION NO. [YYYY-##] — AUTHORIZATION TO ACQUIRE REAL PROPERTY
 RESOLVED, that [Full Ministry Name] approves the acquisition of the real property commonly known as [Street Address], more particularly described in the attached legal description, for a purchase price not to exceed $[amount], subject to a due-diligence period of [__] days;
 FURTHER RESOLVED, that [Officer/Title] is authorized to execute letters of intent, a purchase and sale agreement, escrow instructions, closing documents, and to disburse earnest money and closing funds consistent with the Banking Resolution;
 FURTHER RESOLVED, that the Secretary shall deliver a Secretary's Certificate and Abstract/Certificate of Trust to the title/escrow company;
 FURTHER RESOLVED, that upon closing the Secretary shall update Schedule A and file all recorded instruments in the Property File.
 Adopted [Date].
 [Chair/Governing Trustee signature] [Secretary attestation]
 — end template —

B) Secretary's Certificate — Authority for Title/Escrow
 — begin template —
 I, [Secretary Name], certify that [Full Ministry Name] is a private, faith-based, unincorporated

ecclesiastical trust governed by its Trust, Bylaws, and Minutes; that Resolution No. [YYYY-##] authorizes the acquisition of [Property Address]; and that [Officer/Title] is authorized to execute all related documents. Dated [Date].

_____ Secretary

— end template —

C) Deed vesting (specimen clause to seller/escrow)
 — begin specimen —
 Grantee/Vesting: "[Full Ministry Name], a private ecclesiastical trust."
 Mail Tax Statements to: c/o [Ministry Address].
 — end specimen —

D) Property File index (tabs)
 — begin list —

1. Resolutions & Certificates; 2. LOI/PSA; 3. Title Commitment & Policy; 4. Survey & Legal; 5. Recorded Deed/Easements; 6. Environmental/Inspections; 7. Zoning/CO/Permits; 8. Insurance; 9. Utilities/Vendor Contracts; 10. Tax/Exemption Filings; 11. Warranties & Maintenance; 12. Photos/Plans; 13. Correspondence.
    — end list —

E) Property Use Policy (outline)
 — begin outline —
 Purpose & scope; access control and key policy; event scheduling/overlaps; safety and child-safety zones; incident reporting; vendor management; routine inspections; closing/locking checklist; signage; fire/life-safety drills; insurance notices; records & retention.
 — end outline —

Recordkeeping checklist
 [ ] Executed Resolution and Secretary's Certificate delivered to escrow.
 [ ] Title Commitment reviewed; objections and endorsements resolved.
 [ ] Survey complete; legal description verified.
 [ ] Environmental and building inspections completed; issues addressed.
 [ ] Insurance binder effective at closing; full policy issued post-closing.
 [ ] Recorded deed received; Owner's Title Policy filed.
 [ ] Property tax-exemption application filed (if applicable); calendar follow-ups.
 [ ] Schedule A updated with full references; Minutes filed.
 [ ] Utilities transferred; vendor contracts executed.
 [ ] Property File complete; compliance calendar updated (renewals/inspections).

Practical cautions
 • Use the ministry's **exact legal name** everywhere; inconsistencies create title and insurance problems.
 • Understand local zoning and assembly/parking requirements before waiving contingencies.

• Environmental surprises can be costly—do not skip a Phase I ESA where any commercial/industrial history exists.
 • Do not rely solely on seller disclosures; verify with inspections and public records.
 • Keep wires under dual control; compare payee details to escrow's verified instructions by a known phone number.
 • Property-tax exemptions and occupancy rules are **jurisdiction-specific**; confirm forms, eligibility, and deadlines locally.

Outputs for your binder (for this item)
[ ] Real Property Acquisition Resolution & Secretary's Certificate (executed)
[ ] PSA, escrow instructions, closing statement
[ ] Recorded deed, legal description, and Owner's Title Policy
[ ] Survey, inspections, environmental reports
[ ] Insurance policy/binders; vendor and utility accounts
[ ] Property tax-exemption filing and assessor correspondence (if applicable)
[ ] Schedule A update (versioned) and Minutes entry
[ ] Property Use Policy and operations checklist

ITEM 20 — ESTABLISHING A FAMILY LEGACY AND DEFINING MINISTRY GOALS

Purpose
 Document the family's multi-generational vision, principles, and priorities, translate them into measurable ministry goals, and embed them in governance so they survive leadership changes and guide giving, programs, and stewardship.

What it does
 • Captures purpose ("why"), values ("how"), and long-horizon aims ("what") in a Legacy Charter aligned with the Trust and Bylaws.
 • Converts vision into a 3–5 year Strategic Plan and 12-month Objectives/Key Results (OKRs) with owners, budgets, and timelines.
 • Establishes a Family Council (advisory) and Succession & Continuity Plan (authority) to preserve intent and institutional memory.
 • Standardizes impact measurement, annual reporting, and review cycles so decisions remain data-informed and mission-true.
 • Creates durable records (Minutes/Resolutions, policies, archives) that third parties can rely on without exposing private trust terms.

How to use it
 • Adopt the Legacy Charter and Strategic Plan by Resolution; file both behind the approving Minutes.
 • Review OKRs quarterly; publish an Annual Ministry Impact Report to members/donors.

• Use the Family Council for discernment and feedback; decision-making remains with the trustees/board per the Trust/Bylaws.
• Tie budgets to goals; require any new initiatives to show alignment with Legacy priorities before approval.

Who signs and approves
• Trustees/Directors adopt: Legacy Charter, Strategic Plan, Annual Goals/OKRs, Succession & Continuity Plan, and Endowment/Giving Policies (if used).
• Secretary attests and maintains versions; Program Leads sign OKR ownership lines.

Where and how to file/record
• Legacy Charter and Strategic Plan: Governance section of the Ministry Record Book (with version table and effective dates).
• Family Council Charter, Succession Plan, Giving/Endowment Policies: Policies tab; cross-reference in Bylaws/Minutes.
• Annual Impact Reports and dashboards: Stewardship/Communications tab; summary may be published on the website.
• Archive oral histories, photos, major letters, and milestone Minutes in a dedicated Legacy Archive (digital + physical).

Drafting checklist (core components)
[ ] Legacy Charter: purpose statement, core values, scope of ministry, geographic/people focus, theological/ethical guardrails, decision principles, red-lines (what you will not do).
[ ] Strategic Plan (3–5 years): priority pillars, outcomes, program roadmap, resourcing, high-level budget envelope.
[ ] Annual Goals/OKRs: objective statements, 3–5 key results each, KPIs/metrics, baseline/targets, owner, quarter.
[ ] Impact & Learning Framework: logic model or theory of change; data sources; cadence of reviews; learning notes.
[ ] Family Council Charter: membership, roles (advisory), meeting cadence, conflict-of-interest rules, escalation path to trustees.
[ ] Succession & Continuity Plan: emergency and planned transitions; interim authority; credential hand-off; document/credential vault access; communications plan.
[ ] Giving Policy: grantmaking criteria, restricted-gift acceptance, due diligence, multi-year commitments, variance power, donor-intent safeguards.
[ ] Endowment/Reserve Policy (optional): target reserve, investment posture, spending rule, rebalancing, oversight.
[ ] Archives Policy: what to save; formats; access/permissions; preservation schedule.
[ ] Annual Review Agenda: progress vs. OKRs; budget vs. plan; risk register; policy updates; next-year proposals.

Step-by-step instructions

1. Convene a Legacy Workshop (one meeting or series).
   • Participants: trustees, senior ministry leaders, founding family representatives.

    • Inputs: Declaration/Trust, Bylaws, prior Minutes, program outcomes, donor feedback.
    • Outputs: draft Legacy Charter (purpose, values, focus), 3–5 strategic pillars, initial KPIs.

2. Draft the Legacy Charter.
    • Keep to 1–2 pages; include a "decision filter" (5–7 questions leaders must answer "yes" to before approving any new initiative).
    • Add a preamble acknowledging the ministry's ecclesiastical nature and stewardship duty.

3. Build the Strategic Plan (3–5 years).
    • For each pillar: define outcomes, major initiatives, dependencies, high-level budget ranges, and risks/mitigations.
    • Map to Schedule A assets (e.g., facility plans, media IP) and Banking Resolution (funding flows).

4. Set Annual Goals & OKRs.
    • 3–5 objectives max; each with measurable KRs (baseline → target), owner, quarter.
    • Tie each KR to a budget line and data source; create a one-page dashboard.

5. Establish governance supports.
    • Adopt Family Council Charter (advisory body only; no fiduciary control).
    • Adopt Succession & Continuity Plan (authority map for emergency/planned transitions; credential vault location and access protocol).
    • Update Bylaws if needed to reference these instruments.

6. Approve and file (Minutes & Resolution).
    • Adopt Legacy Charter, Strategic Plan, and OKRs; authorize budget alignment; task Secretary with version control and quarterly review meetings.

7. Operate the review cycle.
    • Quarterly: OKR review, budget-to-actuals, risk register update.
    • Annually: retreat to refresh goals, approve next-year OKRs/budget, and publish the Annual Impact Report.

8. Preserve and teach.
    • Record oral histories, founding stories, and milestone letters; store in the Legacy Archive.
    • Create a family orientation brief for new trustees/next-gen members (values, guardrails, key policies).

Model templates (fill-in)

A) Legacy Charter (2 pages)
 — begin template —
 [MINISTRY LETTERHEAD]

LEGACY CHARTER — [FULL MINISTRY NAME]
 Effective: [Date] | Version: v1.0

Preamble
We affirm that [Ministry Name] is a private ecclesiastical trust established to [purpose]. We hold in stewardship the gifts, testimony, and responsibilities entrusted to us by [founders/family/community], to serve [people/places] for the glory of God and the good of neighbor.

Purpose (Why we exist)
 [One paragraph.]

Core Values (How we act)

1. [Value] — [behavioral definition]

2. [Value] — [definition]

3. [Value] — [definition]

Focus (What we prioritize)
• People/Places: [ ]
• Ministry Domains: [worship, teaching, benevolence, youth, media, etc.]
• Guardrails: We will not [red-lines]; we require [doctrinal/ethical anchors].

Decision Filter (Approve initiatives only if all are "Yes")

1. Advances our Purpose and at least one Strategic Pillar.

2. Serves our Focus populations/places.

3. Consistent with Guardrails and Policies.

4. Resourced sustainably (people, budget, assets).

5. Measurable outcomes and data plan defined.

6. Approved within governance (policy/Minutes).

This Charter is reviewed annually; changes require board Resolution.
— end template —

B) Strategic Plan One-Pager (per pillar)
— begin template —
STRATEGIC PILLAR: [e.g., Discipleship & Teaching] (2025–2028)
Outcome: [measurable change sought]
Initiatives: [I1, I2, I3]
Resources: [roles, budget range, assets used]
Risks/Mitigations: [R1/M1…]
Milestones by Year: [2025], [2026], [2027], [2028]
— end template —

C) Annual Goals & OKRs
— begin table —

Objective	Key Result (KR)	Baseline	Target	Owner	Quarter	Budget Ref.
Grow sustained discipleship participation	Weekly groups active	6	12	Program Lead A	Q3	5100
Average weekly attendance	Average weekly attendance	85	150	Program Lead A	Q4	5100
Launch benevolence pipeline	Applications processed within 14 days	60%	95%	Deacon Chair	Q2	5200
Increase recurring donors	Active subscriptions	42	100	Steward/Treasurer	Q4	5300

— end table —						

D) Family Council Charter (advisory body)
 — begin template —
FAMILY COUNCIL CHARTER — [MINISTRY NAME]
 Purpose: Provide prayerful counsel, continuity of family values, and feedback on strategy; no fiduciary authority.
 Composition: [names/terms]; Chair elected annually.
 Meetings: Quarterly; joint annual retreat with trustees.
 Duties: Recommend (not decide) on priorities, storytelling, archives, next-gen engagement.
 Conflicts & Confidentiality: Members disclose conflicts; maintain confidentiality; recuse when appropriate.
 Escalation: Recommendations recorded in Council Minutes and transmitted to trustees for action.
 — end template —

E) Succession & Continuity Plan (authority map)
 — begin outline —

1. Triggers: death/incapacity; resignation; removal; planned transition.

2. Interim Authority: chain of delegation; quorum workaround; emergency Secretary's Certificate.

3. Credential Vault: location; dual-control access (two officers); inventory list (banking, domain/DNS, website, insurance, processor, registrar, safe-deposit).

4. Hand-off Checklist: notifications, signatory changes, vendor keys, website admin, banking roles.

5. Communications Plan: internal notice; member/donor letter; external notices (bank, insurer, vendors).

6. Timeline: D+1 (stabilize), D+30 (interim settled), D+90 (permanent appointment).
    — end outline —

F) Giving Policy (excerpts)
 — begin bullets —
• Alignment: Grants must satisfy Legacy Charter focus and Strategic Pillars.
• Due Diligence: Require purpose statement, budget, outcomes, reporting plan.
• Commitments: Multi-year grants allowed with annual review and variance clause.

• Conflicts: Family/staff conflicts disclosed; abstain from votes; minutes record.
• Reporting: Grantees provide at least annual narrative + metrics; failure may pause future support.
— end bullets —

G) Annual Ministry Impact Report (structure)
— begin outline —
Letter from Trustees; Year in Review; Progress vs. OKRs (dashboard); Stories of Impact; Financial Stewardship (high-level); Next-Year Priorities; Acknowledgments.
— end outline —

Recordkeeping checklist
[ ] Minutes & Resolution adopting Legacy Charter and Strategic Plan.
[ ] Annual OKRs with owners, baselines, targets, and budget references.
[ ] Family Council Charter and meeting notes (advisory).
[ ] Succession & Continuity Plan; credential vault inventory sealed and updated.
[ ] Giving Policy (and Endowment/Reserve Policy if used).
[ ] Annual Ministry Impact Report filed; website summary (optional).
[ ] Legacy Archive index (oral histories, milestone photos, key letters, select Minutes excerpts).
[ ] Calendar invites for quarterly reviews and annual retreat.

Practical cautions
• Keep advisory (Family Council) distinct from fiduciary authority (trustees/board); avoid ambiguity in policies and Minutes.
• Limit "mission creep" by enforcing the Decision Filter; record exceptions explicitly in Minutes with rationale.
• Build conservative budgets; align any multi-year commitments with reserves or predictable subscriptions.
• Measure a few meaningful KPIs well; avoid vanity metrics.
• Train successors now; run tabletop drills for emergency succession and credential-vault access.
• Maintain version history; never overwrite prior plans—adopt new versions by Resolution.

Outputs for your binder (for this item)
[ ] Executed Legacy Charter v1.0 and Strategic Plan (3–5 years).
[ ] Current-year OKRs and dashboard.
[ ] Family Council Charter; roster and meeting cadence.
[ ] Succession & Continuity Plan; credential vault inventory.
[ ] Giving Policy and (if adopted) Endowment/Reserve Policy.
[ ] Annual Ministry Impact Report (most recent).
[ ] Legacy Archive guide and index.

ITEM 21 — 0% INTEREST MINISTRY LOANS (UP TO $9,999) — STRUCTURE, CONTROLS, AND COMPLIANT ALTERNATIVES

Purpose

Provide a tightly controlled, well-documented way for the ministry to extend small working-capital advances while protecting the ministry from private-benefit/inurement risks, below-market loan rules, and recordkeeping failures. This item explains a compliant pathway, red-flags to avoid, and turnkey documents.

What it does

• Establishes a micro-loan (or recoverable grant) framework with board approval, documented purpose, repayment terms, collateral options, and monitoring.
• Defines who is eligible, how conflicts are handled, and how the ministry remains within its stated charitable/faith purposes.
• Supplies templates (Resolution, Note/Advance Agreement, Security Agreement, Payment Log) and a checklist for filing/records.

Critical compliance notes (read first)

• Related-party/insider loans (trustees, officers, their businesses, or family) are **high-risk** for private benefit/inurement and, in some cases, prohibited self-dealing. Use an independent-board process, abstentions, and outside review—or avoid.
• "0% interest" loans can trigger **imputed-interest** rules under federal tax law (below-market loan rules). A common, conservative approach is to charge at least the **Applicable Federal Rate (AFR)** to avoid imputation. If you still intend to set 0%, document exempt-purpose rationale and obtain written tax counsel.
• Loans must further the ministry's exempt purpose (e.g., benevolence/poverty alleviation, community enterprise, vocational ministry support). If the purpose is merely to benefit a private, for-profit business without an exempt-purpose link, **do not proceed**.
• Use a **program policy** (eligibility, limits, underwriting, monitoring, default remedies). Keep decisions in the Minutes and maintain a complete loan file.

Two compliant pathways (choose one)

A) Program-Related Micro-Loan (preferred for public beneficiaries)
Scope: Loans up to $9,999 to applicants in a defined charitable class (e.g., low-income congregants/entrepreneurs) to start or stabilize livelihood consistent with ministry benevolence. May be 0% **if** the program documents show the loan directly advances exempt purposes and guards against private benefit (open criteria, non-insider recipients, fair process, caps, reporting).
Interest: 0% **or** AFR; if 0%, obtain written rationale and tax counsel memo for the file.
Evidence of purpose: Application, budget, use-of-funds, impact plan, periodic reports.

B) Arm's-Length Business Loan (when beneficiary is not in a charitable class)
 Scope: Only if it clearly supports ministry operations (e.g., a vendor prepay that secures below-market services for ministry programs) or a mission-aligned enterprise.
 Interest: At least AFR (short-term) with amortization; collateral if available.
 Related parties: If borrower is an insider or insider-owned entity, require independent board approval, abstentions, written conflicts analysis, market-based terms, and outside counsel review—or avoid.

How to use it
 • Adopt a **Micro-Finance/Advance Policy** and approve each loan by board Resolution stating amount, term, purpose, and signers.
 • Execute the Note/Advance Agreement; secure collateral (UCC or title) when possible.
 • Disburse funds per the Banking Resolution (dual control); track payments with a Payment Log; enter the receivable on Schedule A (Accounts/Notes Receivable).
 • Monitor use of funds; collect reports; minute any extensions or remedies.

Who signs and approves
 • Board/Trustees approve policy and each loan (Resolution).
 • Authorized Officer (e.g., Treasurer or Chair) signs the Note and any Security Agreement.
 • Secretary attests, issues a Secretary's Certificate for the file, and maintains the loan register.

Where and how to file/record
 • Internal record only: policy, Resolution, signed Note/Agreement, disbursement proof, Payment Log, reports, correspondence.
 • If secured by personal property: file a **UCC-1 financing statement** (state Secretary of State) naming the ministry as secured party.
 • If secured by a vehicle or real property: record lien/title per DMV/county recorder rules.
 • Update **Schedule A**: list the Note/Receivable (masked reference), security interest, Resolution citation.

Drafting checklist (loan file must contain)
 [ ] Board Resolution (amount, term, purpose, non-insider certification or conflict process).
 [ ] Signed Note/Advance Agreement (principal, term, schedule, interest rate—0% or AFR, default, remedies).
 [ ] Security Agreement + UCC-1 (if collateralized) or title/lien notation.
 [ ] Disbursement proof (check/wire) and Banking Resolution cross-reference.
 [ ] Borrower reports schedule (use-of-funds, receipts, impact; quarterly suggested).
 [ ] Payment Log (dates, amounts, remaining balance).
 [ ] Compliance memos (tax counsel if 0% interest; conflicts analysis if any related party).
 [ ] Close-out memo (paid in full, extension, or write-off approved by board).

Step-by-step instructions

   1. Adopt the program policy (Minutes & Resolution)
       • Define purpose, eligibility (charitable class for Path A), max amount ($9,999), term

(e.g., up to 12 months), interest standard (AFR default; 0% only with written rationale), collateral preference, reporting cadence, and default remedies.
 • Name the underwriting committee (at least two non-signers); require conflict-of-interest disclosures.

2. Underwrite the request
 • Intake form: borrower identity, use-of-funds, budget, repayment plan, exempt-purpose link.
 • For Path A: verify charitable-class eligibility (e.g., income self-attestation, ministry case-worker note).
 • Review for conflicts; if any, route to independent board review with abstentions.

3. Approve and document
 • Board Resolution approves principal, term, interest, collateral, and signers; confirms exempt-purpose link and non-insider status (or documents the independent process).
 • Prepare Note/Advance Agreement; prepare Security Agreement if collateralized; prepare UCC-1 (if applicable).

4. Disburse funds
 • Use dual-control per Banking Resolution; reference the Resolution number on the memo line or wire notes.
 • Enter the receivable in the ledger; add to Schedule A (Accounts/Notes Receivable).

5. Monitor and collect
 • Maintain a Payment Log; send reminders ahead of due dates.
 • Require brief quarterly use-of-funds/impact reports (Path A).
 • For delinquency, follow the policy: grace, cure notice, extension by amended Resolution, or remedies on collateral.

6. Close out
 • Upon payment in full, issue a satisfaction letter and terminate any UCC filing; update Schedule A and Minutes.
 • For extensions or concessions, adopt an amended Resolution and Note Addendum.
 • For an approved write-off (benevolence), minute the reason and retain supporting documentation.

Model templates (fill-in)

A) Board Resolution — Micro-Loan/Advance
 — begin template —
 RESOLUTION NO. [YYYY-##] — MINISTRY MICRO-LOAN/ADVANCE APPROVAL
 RESOLVED, that [Full Ministry Name] approves a [micro-loan/recoverable advance] to [Borrower Legal Name] in the principal amount of $[____], for [purpose], for a term of [__] months, at [0.00% / AFR ___%] interest, with repayments per Exhibit A;

FURTHER RESOLVED, that [Officer/Title] is authorized to execute a Note/Advance Agreement and, if applicable, a Security Agreement and UCC-1 filing;

FURTHER RESOLVED, that this action advances the Ministry's exempt purposes as documented in the underwriting file; no disqualified person will receive private inurement; any conflicts have been disclosed and resolved with abstentions;

FURTHER RESOLVED, that the Treasurer shall disburse funds under dual control, record the receivable, and update Schedule A.

Adopted [Date].

[Chair/Governing Trustee Signature] [Secretary Attestation]

— end template —

B) Promissory Note / Recoverable Advance Agreement

— begin template —

PROMISSORY NOTE / RECOVERABLE MINISTRY ADVANCE

Date: **[]** **Principal: $[]** Loan/Advance No.: [_____]

Borrower: [Legal Name, Address]

Lender: [Full Ministry Name] (the "Ministry")

1. Promise to Pay. Borrower promises to pay the Principal to the Ministry, together with interest at [0.00% per annum] [or AFR ___% per annum], on the unpaid balance.

2. Purpose. Funds shall be used solely for: [describe]. Borrower will provide quarterly use-of-funds reports upon request.

3. Term and Payments. Term: **[] months. Payment schedule: [monthly $_** starting ___ / single balloon on ___]. Prepayment permitted at any time without penalty.

4. Security. [Unsecured] [Secured by collateral described in a Security Agreement executed concurrently.]

5. Default and Remedies. Failure to pay any amount when due, bankruptcy/insolvency, or misuse of funds constitutes default. Upon default, the Ministry may declare all amounts immediately due and exercise remedies under law and any Security Agreement.

6. No Assignment; Governing Policies. Borrower may not assign this Note. This Note is governed by the Ministry's Micro-Finance Policy and applicable law.

7. Notices. [Addresses for notice.]
   Signed: _____ (Borrower) _____ (Authorized Officer for Ministry)
   — end template —

C) Security Agreement (if collateralized)

— begin template —

SECURITY AGREEMENT (PERSONAL PROPERTY)
Borrower grants to [Full Ministry Name] a security interest in the following collateral:
[description, serials]. Secures all obligations under Note No. [____]. Borrower will keep collateral
insured and in good repair; will not transfer without consent. Remedies cumulative.
Signed: _____ (Borrower) _____ (Ministry Officer)
— end template —

D) Payment Log (fields)
— begin fields —
Loan No. | Borrower | Due Date | Amount Due | Amount Paid | Date Paid | Method | Balance |
Notes
— end fields —

E) Satisfaction / Termination (at payoff)
— begin template —
The Ministry acknowledges full payment of Note No. [__]. **Any security interest is hereby
released. The Secretary is authorized to file UCC-3 termination (if applicable). Dated: [___].**
— end template —

Alternative instrument: Recoverable Grant (when interest is not desired)
Definition: A conditional, mission-driven advance repayable only if conditions are met (e.g.,
revenue threshold). This reduces "loan" characterization risk where benevolence is primary.
Requires a Recoverable Grant Agreement (conditions, reporting, clawback). Use only when
consistent with the ministry's charitable program and approved by Resolution.

Recordkeeping checklist
[ ] Adopted Micro-Finance/Advance Policy (v1.0).
[ ] Underwriting file (application, purpose, budget, conflicts review).
[ ] Executed Resolution; Note/Advance Agreement; Security Agreement/UCC (if any).
[ ] Disbursement proof; ledger entry; Schedule A update.
[ ] Reports received; Payment Log current.
[ ] Amendments/Extensions (if any) and final Satisfaction/Termination.
[ ] Counsel memo (if 0% interest elected) placed in file.

Practical cautions
• Do not commingle funds or route through personal accounts.
• Keep terms simple (≤ 12 months, fixed payments) and monitor monthly.
• If borrower is an insider/related party, assume **heightened scrutiny**; obtain independent
approvals and outside counsel review—or decline.
• If circumstances change and repayment would cause hardship inconsistent with your
benevolence goals, consider a board-approved conversion to benevolence or a
recoverable-grant restructure, and minute the decision.
• Revisit interest policy annually. If you chose 0% with counsel, reaffirm the rationale in Minutes
each year.

Outputs for your binder (for this item)

[ ] Micro-Finance/Advance Policy and adoption Minutes.

[ ] Templates (Resolution, Note/Advance, Security, Payment Log, Satisfaction).

[ ] Loan Register initialized (numbers, borrowers, terms, balances).

[ ] First loan file assembled with all required documents and calendar ticklers (payments, reports, maturity).