

Chat Log C:\Users\Surface Pro\Documents\ChatLog Charis Fellowship and the C_A_R_E_S Act 2020_04_07 15_16.rtf

Tom Avey (to Everyone): 1:59 PM:

<https://www.youtube.com/watch?v=wbsvG7W2Sag&feature=youtu.be>

Bruce B (to Everyone): 2:15 PM: We have relied on the advice, direction, and specifics shared in four briefings all through last week offered by the Vanderbloemen Group. The videos are on their Facebook page. Then, worked with our local bank in submitting our application.<https://www.facebook.com/vanderbloemen/>

Tom Avey (to Everyone): 2:16 PM: Vanderbloemen Group is a great resource

Bruce B (to Everyone): 2:18 PM: This page is populated by Vanderbloemen, specifically for churches. All the specific PPP documents and Q&As are posted there.

<https://www.vanderbloemen.com/blog/details-of-care-act>

Tom Avey (to Everyone): 2:19 PM: The text of this chat will be available after this meeting

Casey Richey (to Everyone): 2:24 PM: Thank you for the link, this is very helpful!

Bill Katip (to Everyone): 2:24 PM: I think it's 1.0%

Tim Hodge (to Everyone): 2:27 PM: Another CARES ACT online resource from churchfuel that I have found helpful... covid.church/cares

Brenda Byers (to Everyone): 2:32 PM: The SBA has prepared an FAQ regarding participation of faith-based orgs in the PPP. Very helpful and informative.

Brad Gromis (to Everyone): 2:33 PM: Here is a link to that document, Brenda -

<https://www.dropbox.com/s/u3qe9mdutwr2730/SBA%20Faith-Based%20FAQ%20Final%20%281%29.pdf?dl=0>

Brenda Byers (to Everyone): 2:34 PM: Thanks!

Tom Avey (to Everyone): 2:39 PM: They wanted out physical address,

not PO box

Ted Adomanis (to Everyone): 2:39 PM: Can we include 1099-MISC in the average monthly payroll?

Tom Avey (to Everyone): 2:40 PM: I think that will depend on the bank. We gave them our 941's

Tim Hodge (to Everyone): 2:41 PM: Here is a link to a resource. Scroll down in it and there is a list updated today showing the current status of banks processing the PPP.

Tim Hodge (to Everyone): 2:41 PM:

https://i7.t.hubspotemail.net/e2t/c/*W7vMdfn7vTnMNW7mRVWG8pKr8h0/*W2q1klR4qwHCFW1nP-835BjSwL0/5/f18dQhb0S5fj8XJ8yvN8fTXK4HyjJqVRJ7SH3Ljs1CN3hHhdGXL0jYVnQ9Qq8--HBkW8ZQ3t88SRltfW31mklG30TkgPVRBQfk4dQ24QN54Wj7wKDJ00W2MznrN567bYVW5IKvt_5420y5MJVPYMVVW1HW32p-C34cMfVrW3Kqlz72KFZxKN3Z79f5MNBCZVMMQxX80gSRfW97rB1b8yx_JnVf0dJ83HdDJYW3L27vS67gMzKVdnSh94sXx5GW27p1g51pb8PcV991fx5D2XrwW98bNRM97Qlq1W4nRkHx5HNhQDW27tKk22yBmzFW94mgT58r_gXDW8qR-Fz5y5jjDW39D5hZ8rZ7YvW25tF9-7wTZy2W9jW9j18csGDVVD2JF57sP_qMW3dICR760g2L7W6gZXHz8FMWqTN1PfBHqsk4dRW3BBwqL6ZJtJ0W4DvJpY2B6IPpW210q-c87tKB4W5_6Zwt6g58ynN1wgyzMVL6QTS7dV2r35pL102

Casey Richey (to Everyone): 2:41 PM: 1099s - yes

Tom Avey (to Everyone): 2:41 PM: Application -

<https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>

Bruce B (to Everyone): 2:44 PM: The Vanderbloemen folks said 1099s were not to be included. But, listen to your bank. Their decision is the one that matters.

Ted Adomanis (to Everyone): 2:46 PM: Does anyone know if ECCU is an SBA distributor of these funds?

Casey Richey (to Everyone): 2:46 PM: I find Vanderbloemen to be inconsistent with much of the advice I've seen from other reliable agencies. Not trying to throw them under the bus - much of this is unclear in the actual letter of law itself - but make of that what you will.

Most banks agree that you can include 1099-MISC.

Bruce B (to Everyone): 2:46 PM: In case your bank says religious orgs are not included, here is the SBA's Q&A on that topic:

<https://www.sba.gov/sites/default/files/2020-04/SBA%20Faith-Based%20FAQ%20Final.pdf>

Casey Richey (to Everyone): 2:46 PM: ECCU is NOT participating in PPP

Tom Avey (to Everyone): 2:47 PM: Encompass had the same problem as they were with a credit union

Casey Richey (to Everyone): 2:47 PM: We have another local bank here in ATL

Tom Avey (to Everyone): 2:47 PM: I think they worked something out

Brenda Byers (to Everyone): 2:48 PM: Ted, we submitted our 1099-MISC, except for the one to our attorney.

Casey Richey (to Everyone): 2:49 PM: That's a great point - attorneys are issued 1099s, but not technically independent contractors. Subtract them.

Ted Adomanis (to Everyone): 2:50 PM: Can a Winona Lake bank work with the Charis churches and orgs that have no one to go to

Casey Richey (to Everyone): 2:52 PM: Contact me if you have questions crichey@encompassworld.org

Scott Hursh (to Everyone): 2:52 PM: Scott Hursh
Shursh@stambaughness.com

Ted Adomanis (Private): 2:53 PM: Can a Winona Lake bank work with the Charis churches and orgs that have no one to go to? You had mentioned using the Fellowship umbrella for the 501(c)(3).

Tom Avey (to Everyone): 2:55 PM:

<https://charisfellowship.us/files/FGBCgroupexemptionprocedure2019.pdf>

Christina Krebs (to Everyone): 2:55 PM: Where will all this information be available after this meeting is over?

Tom Avey (to Everyone): 2:57 PM: tomavey@fgbc.org

Tom Avey (to Everyone): 2:57 PM: 574 527 6061

Bill Katip (to Everyone): 3:01 PM: Thanks, Tom and Phil, for the call..need to get on another. Love you, brothers!

Dr. Greg Howell (to Everyone): 3:02 PM: thanks for providing this forum.

Tom Avey (to Everyone): 3:15 PM: Excellent message on prayer by Giglio <https://www.youtube.com/watch?v=0fNFY76XNXc&t=1195s>