**LOAN APPLICATION**

Thank you for considering a loan from Baptist Building CIO (BBCIO).

To help us process your loan please complete this form to provide information about your church, the project for which you require a loan and the finances involved. We have found from experience that some of the information does not fit easily into a form and so we ask you to supply additional information as indicated. Please refer to the information on our website including the ‘Firm Foundations’ booklet to help you complete this form.

For how we will process and store your data, please refer to our privacy policy on our website.

**Any questions? email us** **admin@baptistbuilding.org** **or call 07506663761**

**CONTACT INFORMATION**

**Name of church: ...............................................................................................................**

**Address of church:............................................................................................................**

**Charity Registration Number (if applicable):…………………………………………………**

**Correspondent for purposes of loan: ................................................................................**

**E mail address: .............................................. Telephone: .............................................**

**Position in church:............................................................................................................**

**PART 1 : BASIC INFORMATION ABOUT LOAN**

Please indicate the purpose of the loan from the list below (tick all that apply)**:**

* Purchase of land for building a church [ ]
* New church building [ ]
* Extension or alteration of existing church building [ ]
* Repairs or renovations to existing church building [ ]

**Please indicate the amount of the loan required: £**

Expected start date: Planned completion date**:**

|  |
| --- |
| Please provide a description of the project and explain how it will further the work of the church locally (you may attach as a separate document if preferred): |

**PART 2: INFORMATION ABOUT THE CHURCH**

Date founded / formed: Current membership:

Average attendances: AM PM

Union membership: Baptist Union GB [ ]  Baptist Union of Wales [ ]

 Grace Baptist [ ]  Baptist Union of Scotland [ ]

 Association of Baptist Churches in Ireland [ ]

*If BUGB then please indicate Regional Association membership:*

*Provide the name & email of your Regional Minister:*

**Buildings**

If there is an existing building: date erected? seating capacity?

*If the church meets in a rented building please provide details including rental costs:*

Details of any other buildings owned by the church including manses:

Please indicate if buildings are freehold or leasehold, and if the latter what is the period of the original lease and period remaining:

Who are or will be the Holding Trustees of each building/property?

**Trustees**

Name of Minister or Moderator:

*Please indicate if Accredited / Probationer / Non-Accredited*

Number of elders Number of deacons

**Activities**

Please provide details of other church activities (organisation and average attendance).

Attach a separate sheet if appropriate

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Day | Morning | No | Afternoon | No | Evening | No |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**Please provide a copy of your Mission plan** which covers the past history, present situation and future vision of the church and its work and witness in the local community. This should also include comments on the local population and other churches which serve the area.

**PART 3: FINANCIAL INFORMATION**

Please provide the following information about the project for which the application is being made:

|  |  |
| --- | --- |
| **Costs** | **Funding** |
| Cost of site  |  | Amounts already paid |  |
| Cost of building workInclusive of VAT |  | Funds in hand |  |
| *If purchasing a building:*Purchase price/cost (inc VAT) |  | Funds promised *e.g.**Pledges from members**Grants (see below)* |  |
| Professional Fees (inc VAT) |  | Other loans (see below) |  |
| Estimated costs of fittings& furnishings (inc VAT) |  | This application |  |
| TOTAL COST\* |  | TOTAL FUNDING\* |  |

*\* These totals should agree please!*

**Other loans for this project**

|  |  |  |  |
| --- | --- | --- | --- |
| Source | Amount | Repayment terms | Agreed/ being considered |
| Church members |  |  |  |
| Baptist Union Corporation |  |  |  |
| Other (names) |  |  |  |
| Total |  |  |  |

**Grants for this project**

|  |  |  |  |
| --- | --- | --- | --- |
| Organisation applied to | Amount applied for | Confirmed? If not, when do you expect to hear?  | Any specific conditions (if confirmed)?If not confirmed, have you been given any expectation of award? |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Total |  |  |  |

**Loans relating to other projects**

|  |  |  |  |
| --- | --- | --- | --- |
| Source | Amount outstanding | Repayment termsAnnual/ monthly/ quarterly | Final repayment date |
|  |  |  |  |
|  |  |  |  |

**Regular giving to church**

|  |  |
| --- | --- |
| Regular monthly giving (include standing orders and weekly cash offerings) |  |
| Amount claimed under Gift Aid per month |  |
| Amount claimed under Gift Aid Small Donations Scheme (annual) |  |

**Other finance-related information to be provided:**

A copyof **the last three years accounts** as audited or independently examined and in format required by the Charities Acts

A copyof the **most recent budget** approved by Church meeting together with information on progress against that budget.

A list of **pledged amounts from members** (names not required) which, together with the reclaimed tax, will cover the total of all annual loan repayments

A lists of **amounts given to Baptist Home Missions and BMS World Mission** in each of last three years

**VAT Status:**

Please state the VAT status of the project:

|  |
| --- |
|  |

If the VAT position on the project is unclear:

* Has clarification been sought from HM Revenue & Customs? YES/NO
* If not, why not?

|  |
| --- |
|  |

* If so, please provide copies of both the application to HMRC and their reply if received

**PART 4 : INFORMATION RELATING TO THE PROPERTY ASPECTS**

**Plans and planning**

|  |
| --- |
| Size of building: sqm or sqft |

Please provide plans and graphic images showing the existing buildings and proposed development. The appropriate plans we would expect to see are those which you would submit with your application for planning permission (Note a full set of plans is not required.)

Please **provide a copy of each of these** as required for the project:

* Planning permission\*
* Building Regulations Approval
* Listed Building Consent

*\*PLEASE NOTE: If planning permission is required for your project, please do not submit the application until such planning permission has been received. This is to prevent unnecessary professional time being spent on examining projects that subsequently have to be significantly changed.*

**The professional team**

For each member of the professional team as detailed below please provide a copy of their **current Professional Indemnity Insurance certificate**.

Please confirm that each member of the design team has a **written contract** with the church for the supply of their professional services or if they are subcontractors. If the latter, please confirm who the main contractor is.

|  |  |
| --- | --- |
| **Professional**  | **Name, Agreed Fee basis, and level of PII Cover provided** |
| Architects |  |
| Structural engineers |  |
| Mechanical / Electrical Engineers |  |
| CDM Principal Designer |  |
| Project manager |  |
| Employer’s agent |  |

**Building work**

What is the procurement method (i.e. design and build or traditional)?

|  |
| --- |
|  |

Please confirm that the price given in Part 3 above is the result of competitive tender with at least three contractors submitting a tender? Confirmed [ ]

Please supply a summary of the **successful tender**.

**Other information**

Please confirm that no contamination has been identified or considered to exist on your site

|  |
| --- |
|  |

*If there has been an asbestos survey, please supply its summary findings.*

Please confirm that the church premises are insured on a reinstatement basis

|  |
| --- |
|  |

Have any bonds been sought from the successful contractors so that if, in the unfortunate event that they become bankrupt the extra costs of completing the project are met by the providers of the bond?

|  |
| --- |
|  |

**PART 5: FINALISATION OF APPLICATION**

Please ensure that you have completed all the relevant parts of this application form and indicate that you have attached the requisite documents required on the list below.

|  |  |  |
| --- | --- | --- |
| **Checklist of Documents** | **Attached** | **Not Applicable** |
| Statement describing project |[ ] [ ]
| Mission plan |[ ] [ ]
| Accounts for last three years |[ ] [ ]
| Most recent budget and progress |[ ] [ ]
| List of pledged amounts |[ ] [ ]
| List of amounts given to HMF & BMS |[ ] [ ]
| Valuation of existing manse (if used to support application) |[ ] [ ]
| Sales particulars of proposed purchase  |[ ] [ ]
| Homebuyer’s/Valuation Report  |[ ] [ ]
| Building plans |[ ] [ ]
| Planning permission |[ ] [ ]
| Building Regs Approval |[ ] [ ]
| Listed Building Consent  |[ ] [ ]
| PII certificate for each professional |[ ] [ ]
| Copy of summary of successful tender |[ ] [ ]
| Copies of any contamination survey  |[ ] [ ]
| Copy of any correspondence on VAT with HMRC  |[ ] [ ]

**Certificate and Authorisation**

We make this loan application on behalf of ………………………….Church and we certify that all the information provided is correct to the best of our knowledge and belief. We confirm that all the required documentation has been provided to you.

In order for Baptist Building CIO to ensure that this loan application meets its loan criteria, we give you permission to deal directly with any relevant Baptist Associations or Trust companies on its behalf to ask for information regarding property titles/ownership, ultimate trust provisions for the property, and a report on the church’s standing with the relevant association. We hereby authorise such Baptist Associations and Trust companies to provide such information as is reasonably requested by Baptist Building CIO for this purpose.

Minister ..........................................................................

Trustee ..............................................................................

Trustee ..................................................................................

Date......................................................

*(A trustee for this purpose is an elder or deacon as laid down in the governing document of the church)*

**Please sign and scan this page and email it to us along with your completed application form.**

**What happens now?**

If you have any questions about completing this form or your application, contact the Administrator on 07506 663761 or by email to admin@baptistbuilding.org

Please send the completed form and accompanying documentation by email to **admin@baptistbuilding.org.**

Once we receive your application it will be checked to ensure its completeness.

 - The finance aspects will be referred to one of the BBCIO trustees for review.

 - The property aspects will be referred to another of the BBCIO trustees for review.

 - We will contact your Regional Minister or appropriate person for a report on your church.

 - A visit may be arranged to view the project.

Once we have completed our review a report will be made to a meeting of the BBCIO Trustees and we will then contact you with their decision. Any loan made to you will be subject to a number of conditions (see our website and the ‘Firm Foundations’ booklet for more details).

Please be aware that this process can take up to 6 months, or longer if the application is not straightforward or further information is needed.