



Church Loan Worksheet

Please use this worksheet as a tool to self-evaluate your church’s funding need. Feel free to call UMFNE for assistance.

General Information:

Name of Organization: _____ Contact: _____

Address: _____

Phone: _____ Fax: _____

Email: _____ Website: _____

Affiliation: _____

Purpose of Loan:

- Purchase Property \$ _____
- Refinance \$ _____
- Deferred Maintenance \$ _____
- New Construction/Renovation \$ _____
- Standard Loan \$ _____
- Special Needs \$ _____

Valuation of Property: *For purposes of collateral and calculation of loan to value.*

Approximate value of existing property \$ _____

Approximate value of property to be acquired (if applicable) \$ _____

Statistics: *These statistical categories fit most churches. Please feel free to make changes that fit your church profile.*

Year	Total Membership	Average Weekly Worship Attendance	Regular Pledged Giving Units	Regular Non-Pledged Giving Units	Average Sunday School Attendance
2023					
2024					
2025					
YTD					

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Sources and Uses of Funds

Use of Projected Funds	Amount		Source of Projected Funds	Amount
Refinance existing debt			Cash already spent through (date):	
Hard costs/construction			Cash on hand (for project) as of (date):	
Purchase land (actual cost)			Sales proceeds from existing land or building	
Site preparation work			Debt (construction and/or mortgage loan)	
Architectural Fees				
Furniture, fixtures, equipment				
Total Costs¹			Total Costs²	

Notes for help with above:

- ⇒ If you recently acquired a site, please provide the actual costs of the site and the date it was purchased.
- ⇒ The "Cash Spent" amount should include all monies used so far on items in the "Uses of Project Funds" categories.
- ⇒ "Cash on Hand" should be as of the date of the application. Please include only funds available for the project; do not list funds that are committed to other uses.
- ⇒ To determine the amount of "Debt" required to complete your project, start with the total uses figure and subtract all other sources figures. That will be the amount your church seeks to borrow.
- ⇒ The total sources figure (1) and your total uses figure (2) must be an identical (match) amount.

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Additional Church Information

1. Please provide a list of all real estate owned by the church, in addition to the main church site. Note: If possible, use each property's legal name.
2. Please include exterior photographs of existing facilities (per list above).
3. Include copies of any current or existing appraisals that were performed for the main church and parsonage sites (if available).
4. Existing church capacity _____ Existing parking lot capacity _____
New church capacity (if applicable) _____ New parking lot capacity (if applicable) _____
5. Loan Purpose: In the space below, briefly describe the funding need. Separately, please include a history of the church and/or new member brochure.
6. Please enclose income statements and balance sheets for the last two (2) fiscal year end, as well as current interim statements year to date information and complete the accompanying table on page four that compares the current period with the previous periods. The information in the table on page 3 needs to match the YTD and Year End statements.

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Church Loan Information (continued)

Please fill in the following data:

	Year to Date Actual	Last Year's Actual	Prior Year's Actual
IN-FLOWS (regular)			
IN-FLOWS (special)			
OUT-FLOWS (operating expenses)			
ANNUAL DEBT SERVICE			
TOTAL DEBT			
TOTAL OF ALL CASH BALANCES			
VALUE OF ALL CHURCH REAL ESTATE			
VALUE—OTHER ASSETS			
MISSION SHARE AMOUNT			
Percent Paid			
PASTOR (full, 1/2, 1/4 time?)			
STAFF (total full time equivalent)			

7. Is the church currently involved in a capital pledge campaign? If yes, please provide the following information as a separate attachment. If no, please skip to question #8.

Include a brief description of current or most recent fund raising program the church is engaged in (including date the program was started, the amount pledged, the original goal of the program, the amount received to date, the amount anticipated to be received, dollar amounts of the top ten pledges, average dollar amount per pledge and percent of regular contributors that pledged.

8. Please list the annual amounts given to the church in the most recently ended year by the top five givers or family units (no names please).
