

Disciple Development Fund Guidelines

The committee's task:

Resolved, that a new restricted/designated fund be established in the accounts and records of the Michigan USA/Canada Mission Center entitled Disciple Development Fund and that all funds from the Harbor Beach and Fargo closed congregations be placed into the fund, and be it further

Resolved, that the Disciple Development Fund be available to assist individuals in the Michigan USA/Canada Mission Center with registration fees and travel expenses for World Church, Mission Center, and Field experiences such as, but not limited to, Conferences, Peace Colloquy, MEADS (Ministerial Education and Discipleship Studies), Community of Christ Seminary, and other trainings, and be it further

Resolved, that the Mission Center President appoint a committee to draft guidelines for eligibility, define the application and selection process, and determine fund distribution procedures for review and approval by the Mission Center Council to most effectively maximize the use of the funds for discipleship experiences for individuals in the Michigan USA/Canada Mission Center.

The DDF Guidelines committee fashioned these guidelines with an effort to allow as many people as possible who otherwise would be unable to participate in World Church (WC), Field, and Mission Center (MC) educational experiences and trainings to do so with the help of the Disciple Development Fund monies.

The intent is to rotate funding opportunities through all 86 Mission Center Congregations within 5 years, offering each congregation an opportunity to utilize up to, but not exceeding \$600 toward WC, Field, and MC educational experiences and trainings. This is intended to help Community of Christ-active, adult individuals that have financial need attend these events. The process would begin again at the top of the list after all congregations have had the opportunity to participate once. Evaluation should take place after all congregations have had one opportunity to participate. At the current WC investment interest rate of 6% and with moderate use of the fund we anticipate being able to extend this offer twice to each congregation within 10 years-time. *** (see reasoning at bottom)

The Disciple Development Fund (DDF) Guidelines are as follows:

There shall be three (3) separate funding groups established for the following purposes:

1. In 2016, 2019, 2022 and 2025 up to \$3,000 shall be made available to those with financial need to attend World Conference.
2. Beginning in 2016 congregations will be divided into 5 equal sized groupings of 17 or 18 congregations and with one group being served each year. Each year for the next 10 years

up to \$600 per congregation in the grouping will be made available to encourage those with financial need to receive educational training within the Mission Center.

3. Beginning in 2016 and continuing for the next 10 years up to \$1,000 shall be made available to members of the mission center with financial need to receive educational training within the Mission Center.

Administration of the Funds:

A committee of 2-3 volunteers shall be formed by MC appointment to administer and track this Fund. Theoretically, with email applications and spreadsheet organization, all the notification, application gathering and tracking needs of the Fund should be easily handled by 2-3 volunteers. The small committee would provide adequate coverage when one is gone, consultation should an unusual circumstance arise, and deliberation and decision-making along the way and at evaluation time.

Funds other than those disbursed in any given year will reside in the World Church Affiliate Investment Pool A.

All 86 Mission center congregations will be listed in alphabetical order. Within this order they will be separated into 1 group of 18 congregations and 4 groups of 17 congregations, one group being served each year. Beginning in 2016 and for 4 years afterward the next group of congregations on the list will be offered the opportunity to use up to \$600 for Mission Center, Field and WC educational programs, trainings and events for that year. In addition each year, no more than \$1000 will be made available “at large” for individuals that have need who attend congregations outside of that particular year’s group. These “at large” applications will be handled by the Pastor and counselor/Leadership team of the congregation which the individual attends. No one individual may receive “at large” funds more than once in the calendar year.

Funds are intended to help active **adults** in each congregation, who have financial need, attend WC, Field, and MC educational events and trainings. This does not exclude students at college, military personnel stationed outside of their local area, or Community of Christ active non-members who would apply through their home congregation by notifying their Pastor and counselors/Leadership team of their desire and need.

Pastor and counselors/Leadership Teams of each group of 17 or 18 congregations being served in any given year will, on behalf of those in their congregation who are eligible and have need, send applications to the DDF committee who will track funds used and send requests to MCFO for DDF disbursement. Pastor and counselors/Leadership teams may only apply for up to, and not to exceed \$600 for their congregation in the year they are being served and will follow these eligibility guidelines as will Pastor and counselors/Leadership teams of individual “at large” requests.

Eligibility Guidelines:

1. Eligibility:

- a. Funds will be disbursed to those who have need. Need will be determined at the congregational level by the Pastor and counselors/Leadership Team in consultation with the individual who has the need.

2. Eligible programs and levels of funding: These are all maximum disbursements. Actual level of funding would be determined by the Pastor and counselors/Leadership Team in consultation with the individual who has the need. No monies shall be available for lodging.

- a. World and National conferences, Peace Colloquy, MEADS, and other World Church and Field sponsored experiences.
 - i. Priority shall be given to first-time attendees.
 - ii. Priority shall be given to Registration fees up to 100%.
 - iii. Travel expenses may be reimbursed up to \$100 with receipts after attending.
- b. Community of Christ Seminary:
 - i. Priority shall be given to first time attendees
 - ii. On a per class basis up to 10% of tuition fee balance will be disbursed after all other scholarships, grants, and financial aid have been applied for and awarded.
- c. Temple School and other MC educational and training programs shall be funded up to 50%
 - i. Priority is given to registration and books
 - ii. Up to 50% of actual gas expense may be reimbursed with receipt after attending.

World Conference Disbursements:

The committee of 2-3 volunteers formed by MC appointment will administer and track World Conference funds disbursements.

Funds will be disbursed to those who have need. Need will be determined by the Pastor and counselors/Leadership Team of the individual who has requested use of at-large funds.

Congregational Disbursements:

A maximum of 18 congregations plus no more than \$1,000 of “at large” requests will be served in any one year.

The Pastor and counselors/Leadership Team of each congregation in the eligible group will be notified of their eligibility on or about January 1. Funds must be used within the calendar year of

eligibility. This congregation would, however, be eligible to apply for “at large” funds in any *other* year. All unused funds will remain in/return to World Church Affiliate Investment Pool A.

In the 2nd- 5th years, following the rotation, the next group of 18/17 congregations on the list will be notified on or about January 1, of their eligibility and the fund will be utilized in a process identical to that explained above, until all congregations in the Mission Center have had their opportunity to participate.

A “notice of eligibility” letter and application forms will need to be constructed and made available. A fillable online form for Pastors to email would be the easiest and most timely way to process these applications since the committee of 2 or 3 will probably be virtual rather than physically meeting. A Fund disbursement schedule and a sample congregational rotation and fund tracking spreadsheets are attached.

At-Large Disbursements:

The committee of 2-3 volunteers formed by MC appointment will administer and track at-large disbursements.

Funds will be disbursed to those who have need. Need will be determined by the Pastor and counselors/Leadership Team of the individual who has requested use of at-large funds.

Program Evaluation:

At the end of 2018 and every 2 years thereafter, the committee will evaluate the efficacy of the program and recommend any changes in procedures, programs, or funding levels.

Committee Discretion:

From time to time an extenuating circumstance may arise that meets the intent of the policy but does not meet the specific policy limitations. Should the committee formed to administer this policy determine that the extenuating circumstance warrants assistance for educational expense, the committee shall have the authority to authorize the expenditure so long as there is unanimous agreement of the committee.

***Explanation: Distributing funds in this manner was decided upon for a number of reasons.

1. It still encourages congregations to find ways within their own budgets and fundraising skills to support their members with financial need.
2. It allows a persons need to be assessed at the local level where a person and their financial status is better known.
3. It provides every congregation an opportunity (not a guarantee of money because they must apply) to participate in the fund. Any unused funds in any year stays in the fund.
4. Given that funds like the Missionary Grant Fund and possibly others have been underutilized on a first come first served basis, this requires notification of each eligible congregation in the year they are eligible hopefully encouraging timely usage of the fund.
5. It allows those who are not yet adults to possibly benefit from the program in years 5-10 of the distribution. Thus, it serves more than the current generation.
6. It allows interest to build on the balance of the fund increasing the longevity of the fund.

| | 2016 | 2017 | 2018 | 2019 | 2020 |
|----|---------------|--------------|---------------|-------------|----------------------|
| 1 | Alaska | Capital | Gladwin | Marion | Sandford |
| 2 | Allegan | Caro | Grand Valley | Marlette | Sault Ste. Marie, MI |
| 3 | Alma | Charlotte | Grayling | Midland | Sault Ste. Marie, ON |
| 4 | Alpena | Cheboygan | Greenville | Mikado | Shabbona |
| 5 | Amherstburg | Clio | Gulliver | Milan | Sixth Street |
| 6 | Ann Arbor | Coldwater | Harrison | Mt Pleasant | South Bend |
| 7 | Battle Creek | Coleman | Hastings | Muskegon | St. Johns |
| 8 | Bay City | CCM | Highland Park | Northview | Tawas City |
| 9 | Bay Port | Crossroads | Holland | Onaway | Traverse City |
| 10 | Beaverton | Croswell | Houghton Lake | Otter Lake | Troy Oaks |
| 11 | Bently | Detroit Hope | Inland | Owendale | Twinning |
| 12 | Benton Harbor | East Lansing | Jackson | Plymouth | Union Avenue |
| 13 | Big Rapids | Eastside | Kalamazoo | Richmond | Valley Center |
| 14 | Boyne City | Farwell | Lachine | Riverview | Vestaburg |
| 15 | Brighton | Galien | Lake Orion | Rose Lake | Wadhams Grove |
| 16 | Bristolwood | Gaylord | Lapeer | Saginaw | Waterford |
| 17 | Burt | Gladstone | Ludington | Sandusky | West Branch |
| 18 | Cadillac | | | | |

| Rotation Fund | | | | | World Conference Fund | | | | | At Large Fund | | | | | Combined | |
|---|-----------|-----------|-----------|-------------------|-----------------------|-----------------------------|----------|----------|------|-----------------------------|----------|----------|------|-----------|----------|--|
| Number of Congregations | | 86 | | | | | | | | | | | | | | |
| Years in Rotation | | 5 | | | | | | | | | | | | | | |
| Max. Congregations served per year | | 18 | | | | | | | | | | | | | | |
| \$ per Cong. Served per year | | \$ 600 | | | | | | | | | | | | | | |
| Maximum Annual Drawdown | | \$ 10,800 | | | | Maximum Annual Drawdown | | \$3,000 | | Maximum Annual Drawdown | | \$13,500 | | | | |
| Interest rate on investment | | 6% | | | | Interest rate on investment | | 6% | | Interest rate on investment | | 6% | | | | |
| Beginning Balance in Fund | | \$ 76,500 | | | | Beginning Balance in Fund | | \$9,000 | | Beginning Balance in Fund | | \$7,500 | | Beg. Bal. | \$93,000 | |
| Year | Balance | Interest | Drawdown | # of Cong. served | Year | Balance | Interest | Drawdown | Year | Balance | Interest | Drawdown | Year | Drawdown | | |
| 1 | \$ 76,500 | \$ 4,590 | \$ 10,800 | 18.00 | 1 | \$ 9,000 | \$540 | \$3,000 | 1 | \$7,500 | \$450 | \$1,000 | 1 | \$14,800 | | |
| 2 | \$ 70,290 | \$ 4,217 | \$ 10,200 | 17.00 | 2 | \$ 6,540 | \$392 | \$0 | 2 | \$6,950 | \$417 | \$1,000 | 2 | \$11,200 | | |
| 3 | \$ 64,307 | \$ 3,858 | \$ 10,200 | 17.00 | 3 | \$ 6,932 | \$ 416 | \$0 | 3 | \$6,367 | \$382 | \$1,000 | 3 | \$11,200 | | |
| 4 | \$ 57,966 | \$ 3,478 | \$ 10,200 | 17.00 | 4 | \$ 7,348 | \$ 441 | \$3,000 | 4 | \$5,749 | \$345 | \$1,000 | 4 | \$14,200 | | |
| 5 | \$ 51,244 | \$ 3,075 | \$ 10,200 | 17.00 | 5 | \$ 4,789 | \$ 287 | \$0 | 5 | \$5,094 | \$306 | \$1,000 | 5 | \$11,200 | | |
| 6 | \$ 44,118 | \$ 2,647 | \$ 10,800 | 18.00 | 6 | \$ 5,077 | \$ 305 | \$0 | 6 | \$4,400 | \$264 | \$1,000 | 6 | \$11,800 | | |
| 7 | \$ 35,966 | \$ 2,158 | \$ 10,200 | 17.00 | 7 | \$ 5,381 | \$ 323 | \$3,000 | 7 | \$3,664 | \$220 | \$1,000 | 7 | \$14,200 | | |
| 8 | \$ 27,923 | \$ 1,675 | \$ 10,200 | 17.00 | 8 | \$ 2,704 | \$ 162 | \$0 | 8 | \$2,883 | \$173 | \$1,000 | 8 | \$11,200 | | |
| 9 | \$ 19,399 | \$ 1,164 | \$ 10,200 | 17.00 | 9 | \$ 2,866 | \$ 172 | \$0 | 9 | \$2,056 | \$123 | \$1,000 | 9 | \$11,200 | | |
| 10 | \$ 10,363 | \$ 622 | \$ 10,200 | 17.00 | 10 | \$ 3,038 | \$ 182 | \$3,000 | 10 | \$1,180 | \$71 | \$1,000 | 10 | \$14,200 | | |
| * Program will be evaluated every 2 years | | | | | | | | | | | | | | | | |
| had the opportunity to participate. | | | | | | | | | | | | | | | | |
| **We anticipate that funds would be available due to a less than 100% usage in previous years | | | | | | | | | | | | | | | | |
| however, at evaluation time adjustments should be made as necessary. | | | | | | | | | | | | | | | | |