

**CARES Act: PAYCHECK PROTECTION PROGRAM (PPP)  
FREQUENTLY ASKED QUESTIONS  
April 2, 2020**

**1. Have you contacted a bank who is a certified SBA Lender and willing to receive your PPP application?**

If you have not yet contacted a bank, a list of SBA lenders can be found at the following link:

[https://www.sba.gov/sites/default/files/articles/BDO%20Lender%20Contacts\\_0.pdf](https://www.sba.gov/sites/default/files/articles/BDO%20Lender%20Contacts_0.pdf)

Most banks are registering clients on a designated website for notification about their process. This bank website will provide instructions to the church on how and when to make your online application. It will also inform you about what documents the church will need to attach to the online application before submitting.

**2. Have you located your church's Federal Tax ID (Employer Identification Number)?**

If you need help finding the church Tax ID, the easiest place to look is on the pastor's W-2 that was issued at the beginning of the year. Churches are never to use the Conference Tax ID or the denomination's Tax ID for any purpose and that is especially true for the PPP application.

**3. Have you located your church's Group Ruling Letter to verify that you are a non-profit and was it issued within the last 6 months?**

The Group Ruling Letter is issued by the General Council on Finance and Administration in Nashville. The letter certifies that your church is a 501(c)3 non-profit organization under the umbrella of the United Methodist Church. It is a good practice that your group ruling letter be issued within the last 6 months for showing a financial institution that it is current.

If you need help to obtain a current Group Ruling Letter for your church, you will find an application at the following link: <http://umgroupruling.org>

After answering a few questions, including entering your Tax ID and church address, you will be able to print out your group ruling letter in 5-10 minutes.

**4. Please make reference to the attached sample Paycheck Protection Program Application.**

The attached application is derived from the sample application posted by the Small Business Administration at the following link:

<https://www.sba.gov/document/sba-form--paycheck-protection-program-ppp-sample-application-form>

The attached application gives guidance to churches on how to fill out the form. We suggest having the application submitted with the name of two trustees as the primary contacts where it asks for signatures. The applications will be done online with your individual banks, so it is possible that the actual form that you fill out will be slightly different. We should also expect there to be some documents identified that need to be linked into the application as pdf files.

**5. Let us know if a consult with the Conference Finance Office will be helpful as we navigate this together.**

A consult can be scheduled with the Finance Office at the following link:

<https://www.bwcumc.org/article/local-church-financial-relief-consultations/>