

# Best Practices: Fund Raising

## **RENTALS/SPACE USAGE RESTRICTIONS**

1. Tax Status: As 501(c)3 religious organizations, we should not rent or make space available to organizations that are “for profit” entities. Securing income from a “for profit” entity may impact an organization’s 501(c)3 status and could prohibit our donors from making tax deductible contributions. Examples:.....
  - a. Caterers who would like to use our commercial kitchens twice a week to prep for their food service.
  - b. Professional daycares that operate on a profit basis and are not 501(c)3 organizations.
  - c. Professional musician who would like to use the sanctuary or choir room for rehearsals
2. Organization Ethos: We should not rent to organizations, even if they are 501(c)3, that have practices or doctrines that are in direct conflict with our basic standards.
3. Rental should not be secured for organizations that do not have adequate insurance coverage (NOTE: ACORD document/ verification – see attachment). An exception to this would be if the church establishes that group as a ministry or outreach of the congregation and have that ratified through the appropriate governing body with notations in the minutes. In general, this would provide the group, when onsite, with protection through, say, our umbrella policy with Church Insurance.
4. We should not rent to private individuals unless it is for sacerdotal purposes (weddings, funerals, etc.) or is not in fulfillment of a “mission or ministry” of the church.

5. In general, we should also stay away from politically motivated/generated activities that would impinge upon the separation of church and state. This is a serious consideration during election cycles and is watched very closely by the IRS and other regulatory entities.

## **TYPES OF FUNDRAISERS**

1. Rehearsal Groups
  - a. Theater Groups
  - b. Choral Groups
2. Children's Programming
  - a. After School Programming
  - b. Daycare Services
  - c. Latchkey Programs
  - d. Tutoring Programs
3. Ministry specific fundraisers
  - a. Dinner Theater
  - b. Concerts
  - c. Walks
  - d. Community meetings (non-political)
  - e. Addiction support programs
4. Special Offerings
  - a. Ministry specific offering appeals
  - b. Capital Campaigns
  - c. Estate Planning (listing church as a beneficiary)
5. Food Related
  - a. Bake Sales
  - b. Serve concessions at sporting events
  - c. Booth at community events with baked and craft goods
  - d. English Tea
  - e. Breakfasts
  - f. Parish Bar-B-Que (with other things like line dancing, cake walk, dunk tanks, etc.)

## **MUST HAVES**

1. Building Use Agreements
2. Verification of Insurance – with the church listed as an additional insured – ACORD Document (see attachment)
3. Building Use Customary – clearly listing fees, available hours, parking, clearly listing available spaces with their individual fees, cleaning and maintenance fees, deposit requirements, etc.
4. Have coordinator of all the efforts and individual leaders of each event.
5. Have church information available at all events (have volunteers to pass the materials around and greet attendees.)

## **RESOURCES**

[Church Law & Tax | Lead your ministry with confidence \(churchlawandtax.com\)](http://churchlawandtax.com)

[Do We Have Clear Procedures for Facility Use? | Church Law & Tax \(churchlawandtax.com\)](http://churchlawandtax.com)

[Managing Church Facility Use \(churchlawandtax.com\)](http://churchlawandtax.com)

[Manual of Business Methods – The Episcopal Church](#)



SALTUTA01

POSE

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

1/9/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> The Church Insurance Agency Corp 210 South St, Ste 2 Bennington, VT 05201-2894	<b>CONTACT NAME:</b>	
	<b>PHONE (A/C, No, Ext):</b>	<b>FAX (A/C, No):</b>
	<b>E-MAIL ADDRESS:</b>	
	<b>INSURER(S) AFFORDING COVERAGE</b>	<b>NAIC #</b>
	<b>INSURER A:</b> Church Ins Co of Vermont	10669V
<b>INSURED</b> The Episcopal Diocese Of Utah 75 S 200 E Salt Lake City, UT 84111-	<b>INSURER B:</b>	
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

## COVERAGES

## CERTIFICATE NUMBER:

## REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:	Y	N		7/15/2022	7/15/2023	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 30,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 5,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
All operations of the named insured including their interests that may apply to Premises 75 South 200 East, Salt Lake City, UT for a revocable permit for the "encroached premises" adjoining or abutting Premises 75 South 200 East, Salt Lake City, UT, which is Annual & Ongoing, with which the certificate holder is named as an additional insured, but only in connection with the actions and negligence of the named insured.

Contract No. 01-1-09-3420-1

## CERTIFICATE HOLDER

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

CANCELLATION: THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL ENDEAVOR TO GIVE THE ADDITIONAL INTEREST IDENTIFIED 30 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD EFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR REQUIRED BY LAW.