



REGULAR BAPTIST

Builders Club

Regular Baptist Builders Club
A ministry of the GARBC
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Statement of Purpose, Preamble, and Guidelines

STATEMENT OF PURPOSE

Regular Baptist Builders Club operates under the authority of the Council of Eighteen of the General Association of Regular Baptist Churches. The club is made up of members and friends of Regular Baptist churches who are interested in providing financial assistance to new and existing churches. The purpose of Regular Baptist Builders Club is to assist fellowshipping churches, state associations, and mission agencies by providing grants and loans to aid in building renovation, church planting, emergency help, and disaster relief efforts. Please read carefully the club guidelines concerning requirements, restrictions, procedures, and obligations.

The current members of the board of administrators are Edward Fuller, Daniel Mead, Aaron Patton, Kerry Watkins, Eric Hancock, and Michael Nolan (director). The board convenes semiannually (May and November) to process and evaluate applications.

INTRODUCTION

Regular Baptist Builders Club (formerly Baptist Builders Club) was established in 1950 by vote of the Council of Fourteen of the General Association of Regular Baptist Churches. The purpose of the club is to provide grants and loans to fellowshipping churches, state associations, and mission agencies to aid in building renovation, church planting, and emergency help. Disaster relief funds are also available to churches whose buildings have not experienced structural damage but are in communities that could benefit from the ministry that such funds can provide. The equipping of these facilities is crucial to the growth and development of Biblical ministries in communities across the U.S.

Since the inception of Regular Baptist Builders Club, more than 760 churches have been helped with grants and loans, totaling nearly three million dollars. The administrators have established guidelines for the authorization of grants, loans, and disaster relief assistance. These guidelines help maintain

objective evaluation of the applications and enable churches to understand the procedures used.

CHURCH GUIDELINES

Requirements

Existing churches

To qualify for a grant, an existing church must meet the following requirements:

1. Be in active fellowship with the national body of the General Association of Regular Baptist Churches.
2. Demonstrate spiritual health and vitality as a congregation.
3. Show evidence of spiritual impact upon its community.
4. Request aid only for genuine needs the church cannot otherwise meet.
5. Display a sense of purpose and direction, with current evidence of reaching toward specific goals under the leadership of a godly pastor.
6. Provide tangible evidence of financial responsibility.
7. Certify agreement without reservation to the doctrinal statement and separatist position of the GARBC, and demonstrate this affinity by active participation in the fellowship.

Church plants

If the church is being planted by another church or a state association / mission agency, to qualify for a grant, it must meet the following requirements:

1. Planted by a church: The sending church should apply for Start Up funds and meet the requirements (above) of an existing church.
2. Planted by a state association and/or mission agency: The church must have an approval letter from the state association and/or mission agency.
3. Commit to file for missionary status with the GARBC.
4. Request aid only for genuine needs the church cannot otherwise meet.
5. Display a sense of purpose and direction, with current evidence of reaching toward specific goals under the leadership of a godly pastor.
6. Provide tangible evidence of financial responsibility.
7. Certify agreement without reservation to the doctrinal statement and separatist position of the GARBC, and demonstrate this affinity by active participation in the fellowship.

Emergency Assistance

To qualify for disaster relief, a church must meet the following requirements:

1. Be in active fellowship with the national body of the General Association of Regular Baptist Churches.
2. Request aid only for genuine needs the church cannot otherwise meet on its own.
3. Complete a brief questionnaire/application for Help Up assistance.
4. Certify agreement without reservation to the doctrinal statement and position of the GARBC, and demonstrate this affinity by active participation in the fellowship.
5. Work with local GARBC churches to reach out to minister to and assist communities affected by catastrophic events.

Restrictions

1. No grant/loan shall be given for the purchase or erection of a parsonage; for assistance in the liquidation of a debt, or any part thereof, contracted previous to building construction; or to subsidize the salary of the pastor.
2. Each grant/loan to any church shall not exceed \$20,000 for Build Up and \$30,000 for Start Up. A portion of the grant may be designated as a loan at the discretion of the administrators. The loan portion is to be repaid in five years with no interest. A 6 percent interest rate per annum will be charged on the unpaid balance if paid in six to eight years. Though an ethical obligation exists, no legal action will be taken if the church fails to repay the loan amount. In the case of disaster relief, only funds donated specifically for the Disaster Relief Fund will be distributed.
3. The administrators of Regular Baptist Builders Club look with concern upon granting funds to a church whose building program appears to be excessive or whose missionary program is of such proportion that either or both of these prevent the church from assuming its Scriptural financial responsibility to the pastor. The full-time ministry of the pastor is essential to the progress and growth of the church, the maximum benefit in the use of its facilities, and the ultimate development of a greatly enlarged missionary program.
4. All churches approved for grants/loans have a two-year time limit to accept the funds. Those exceeding the two-year acceptance period will be required to submit a new application.

PROCEDURES

1. Those desiring an application or additional information should visit www.BaptistBuildersClub.org or e-mail builders@garbc.org.
2. For an existing church, an application for a grant must be requested by a majority vote of the church. For an existing church that is planting a church, an application for a grant must be requested by a majority vote of the existing church. For a church plant or mission church, a letter of recommendation must be submitted by the agency, sending church, or mother church.
3. The administrators will gather information related to the application from references whose names are submitted by the applying church and from state or regional association councils, where such associations exist.
4. Emergency help from the Help Up Fund and disaster relief from the Disaster Relief Fund can be made available with a quicker turnaround than waiting for one of the two board meetings per year.

EXCEPTIONS

Any exceptions to the above requirements, restrictions, or procedures will rest in the hands of the board of administrators.

OBLIGATIONS

1. It is required by the board of administrators that a church applying for a grant must insure its property for at least the value of the existing buildings and contents, plus the amount of the grant (if applicable).
2. Although a grant does not constitute a legal obligation, the administrators are of the opinion that any church having received a grant from Regular Baptist Builders Club and subsequently withdrawing or being dismissed from the General Association of Regular Baptist Churches should sense its moral obligation to return the full amount of the grant.
3. A grant may at the discretion of the board of administrators be both a grant and a loan. There is no inherent obligation to return grant money to Regular Baptist Builders Club except as indicated above. Should the church, when it is able, sense a desire to help others as it has been helped, the total grant may be voluntarily repaid, or Regular Baptist Builders Club may be added to the church's missions support.
4. Churches (and their members) that receive grants/loans from Regular Baptist Builders Club should consider becoming supporting members of the ministry.