



УПРАВНИ ОДБОР ЕПАРХИЈЕ ИСТОЧНОАМЕРИЧКЕ
СРПСКЕ ПРАВОСЛАВНЕ ЦРКВЕ

EASTERN AMERICAN DIOCESAN ADMINISTRATIVE BOARD
THE SERBIAN ORTHODOX CHURCH

DAB No. 094
April 13, 2020

RE: Faith-Based Organizations in the Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan Program (EIDL)

To All Parish Administrations and
Church-School Congregation Boards
Diocese of Eastern America

Beloved Clergy and Church-School Congregation Board Members,

We pray that this message finds you all well at the beginning of this Great and Holy Week and under these trying circumstance with the continued raging of the COVID-19 pandemic.

Without doubt, every dimension of our lives, individual and collective, is being greatly tested during this time of tribulation, monetary and fiscal concerns notwithstanding. The necessitated reduction of attendance at worship and cancelation of all non-liturgical events will most certainly financially impact all of our parishes and their church-school congregations.

The Government of the United States of America is offering invaluable assistance, regarding Coronavirus relief programs, through its Small Business Administration (SBA) to Faith-Based Organizations. This is part of the \$2 trillion Coronavirus Aid, Relief and Economic Security Act (CARES) Act.

Many of you may already be aware of and have applied for participation in the Paycheck Protection Program (PPP) loan (a total of \$349 billion has been designated for loans) and/or the Economic Injury Disaster Loan Program (EIDL) for an advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue.

Therefore, kindly be referred to the following:

1. Every parish and its church-school congregation should evaluate how many of the programs listed are applicable to their circumstances. All options can be found at the following link:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>;

2. Additionally, kindly find attached a guidance/FAQ doc issued by the SBA for faith-based organizations;
3. Currently, all programs are geared toward both payroll employees (W-2 filers); and, as of April 10, 2020, independent contractors (1099 filers);

4. This should all happen quickly as the programs will end once the funds allocated have been exhausted (or when the application deadline arrives on June 30, 2020, although the former is most likely). Church-school congregations should apply for every one of these that they qualify for, and as soon as possible. They should apply even if they are financially sound at present, as everyone's financial position will certainly change over the next 30-60-90 days;
5. Since these programs are loans (low interest and may be easily forgiven) and due to the urgency in making expedited application, the requirement for special assemblies is waived and do not have to be held;
6. It is critically important that all church-school congregations use their own Federal Tax Identification Number, as no one is permitted to use either the Central Church or Diocesan Federal Tax ID on a local level;
7. All independent contractors (Form 1099 filers) must apply on their own, as only one application is permitted per Federal Tax ID. While specific PPP guidance for independent contractors has not yet been issued by the government, we understand that some banks are accepting PPP Application Forms for 1099 filers. We recommend that independent contractors, including Form 1099 clergy tax filers, complete the attached form, and submit it directly to the bank where they personally do their banking. The form must include their Tax ID, not that of the church, which in most cases, is their Social Security Number (SSN) and use their personal contact information;
8. A blank PPP Application Form is attached for the independent contractor to fill out and submit to their bank. Also attached, is a sample form to aid in completing the individual form. All questions must be answered, and the form signed by the individual in both places at the end of the form. Since this guidance is general, it is recommended that you consult the advice of your bank; and
9. For the sake of transparency in all matters concerned, with regard to 1099 filing, the church board treasurer is to be notified of the outcome of the 1099 applicant filing.

The above is for your information and immediate implementation.

With Archpastoral blessings,

Bishop of Eastern America
President, Diocesan Administrative Board

Attached: x3.

