

GCFA Information on PPP Loan Applications

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The United Methodist [General Council on Finance & Administration](#) (GCFA) has released the following information on how to secure and present documentation necessary to prove an organization's 501(c)(3) status when applying for a [Paycheck Protection Program Loan](#). It is highly recommended that local churches who are considering applying for a PPP Loan follow the simple steps outlined by GCFA below as soon as possible and acquire this documentation.

To the extent that a United Methodist local church may need to provide evidence of its 501(c)(3) status as part of the application process for a Paycheck Protection Program loan made available by [the CARES Act](#), or in relation to any other financial assistance that is available pursuant to the CARES Act or any future economic stimulus legislation, it can provide a letter from GCFA stating the local church is included in the denomination's group exemption ruling. If a local church does not have such an inclusion letter from GCFA, the local church can quickly obtain one [via the group ruling website](#), which is available here: <http://umgroupruling.org>.

Please have your church's Employer Identification Number (EIN) ready before starting the process to obtain the letter.

Once you've located your church in the GCFA tool, you'll verify that the information on the site is correct. If the information generated about your church by the GCFA site is accurate, a local church can obtain a letter in about 5 minutes. If some information is incorrect, a local church can submit a comment to have that information corrected. (Unless a change is needed, a local church should leave the comment field blank, so as to not delay receiving a letter.) GCFA is aware that local churches may need inclusion letters quickly and will be closely monitoring the need for any changes and will respond as quickly as possible.

Unfortunately, while an inclusion letter from GCFA does verify that a local church is a 501(c)(3) organization, it does not preclude the possibility that some banks will ask for different supporting documentation or may not understand the significance of the documentation they are being provided by the local church. [IRS Publication 4573](#) provides important information about the meaning of an organization being included in a group exemption ruling. If a local church runs into a problem, providing a copy of Publication 4573 may be helpful in educating the bank, or other relevant entity. That publication is available at <https://www.irs.gov/charities-non-profits/group-exemption-resources>.

If you have questions about the above, please send those inquiries to gcfa@gcfa.org.

Visit the CTC's COVID-19 Financial Resources landing page (ctcumc.org/covid-financial-resources) for more information related to helping local churches with financial matters during this ongoing COVID-19 crisis, including [tips for Online Giving](#); [Wespath's summary of the CARES Act](#); Guidance on [How Local Churches may use Designated Funds](#); and [PPP Loan info](#).