

From: Frederick Martin <accountsmanager@neym.org>
Subject: Meetings with employees may qualify for federal Covid-19 relief
Date: April 7, 2020 at 2:47:35 PM EDT
To: Frederick Martin <accountsmanager@neym.org>

Dear Friend,

As we all continue to deal with the effects of the Covid-19 pandemic in our communities, our families, and our Meetings, you have probably heard about economic relief measures passed by Congress in the past weeks - most recently the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Some Friends may not be aware that it applies to non-profits and even to churches and other houses of worship, including potentially Quaker meetings.

If your Friends Meeting has employees - a Resident Friend, a pastor, an office manager, a building caretaker - and is being financially impacted by Covid-19, the meeting can most likely qualify for federal aid for small businesses. The legislation was written specifically to include houses of worship - such as Quaker meetings. Since we in the NEYM office are not always aware of employment arrangements that local meetings may have, we are sending this message to clerks and contacts of certain larger or pastoral meetings in case it may be helpful to you. There are several programs in the recent relief bills that may be useful:

- **Paycheck Protection Program** can help with payroll, rent, and utilities, in the form of a loan - but as long as 75% or more of the loan is for payroll, it will be *forgiven*, essentially becoming a grant. You can apply for up to 2.5 times the meeting's average monthly payroll, and get eight weeks of costs forgiven.
 - <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>
- **Employee Retention Credit** provides an emergency grant for 50% of wages up to \$10,000 for each employee
 - More info at: <https://home.treasury.gov/news/press-releases/sm962>
- **Economic Injury Disaster Loans** provide \$10,000 emergency grants:
 - <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>
- **Families First Coronavirus Response Act** provides paid sick & family leave for employees affected by Covid-19
- Certain federal **Unemployment benefits** have been extended to churches.
 - For info on paid sick & family leave, and unemployment, see: <https://www.dol.gov/coronavirus>

Statement about participation of faith organizations, from the Small Business Administration: <https://www.sba.gov/document/support--faq-regarding-participation-faith-based-organizations-ppp-eidl>

Houses of worship, including Quaker meetings, may apply whether or not they have formal 501(c)(3) recognition from the IRS, as the statement from the Small Business Administration linked to above clearly states; and affiliation with other Quaker meetings (such as New England Yearly Meeting) does not prevent your meeting from applying on its own.

However, note that each organization will need *its own EIN* to apply. As you may know, New England Yearly Meeting is in the process of getting Group Exemption recognition from the IRS, which will provide better documentation of how all member meetings of NEYM qualify for 501(c)(3) status. Meetings will need their own EINs in order to participate in the Group Exemption as well, so if your meeting has not already done so, we recommend getting a separate EIN now. We are happy to help with that process if needed.

Please do get in touch if we can offer any help or further information. In much the same way that NEYM has been helping New England meetings network with each other as we have shifted to new arrangements for worship, fellowship, and pastoral care, we are also networking with meetings and Friends organizations dealing with the financial implications of the pandemic. In a confusing situation, we're happy to consult together and work on new solutions.

Sincerely,
Frederick

--

Frederick Martin
Accounts Manager
New England Yearly Meeting of Friends
www.neym.org