12/06/2021

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 and your meeting may have had to deal with changes in your finances along with all the changes in worship and gathering practices.

If your Friends Meeting has employees - a Resident Friend, a pastor, an office manager, a building caretaker - and has been financially impacted by Covid-19, the meeting can most likely qualify for federal aid for small businesses.  The Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020, and later pieces of legislation, were written specifically to include houses of worship - such as Quaker meetings.  In 2020 we sent an earlier version of this letter to larger meetings which might have employees. The Paycheck Protection Program wound down in early 2021, and this revised letter of December 2021 includes information only on current programs which may be useful to your meeting:

* **Employee Retention Credit** provides an emergency grant for 50% of wages up to $10,000 for each employee
	+ Available until 12/31/2021
	+ More info at <https://www.irs.gov/coronavirus/employer-tax-credits>
* **Economic Injury Disaster Loans** (EIDL) provide $10,000 emergency grants:
	+ <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>
	+ The deadline to apply for these loans and grants is 12/31/2021
* **Paid leave to receive and recover from vaccination**
	+ The federal benefit expired 9/31/2021 but reimbursement is still available for time taken before then;
	+ Massachusetts extended its state benefit until 4/1/2022:
	+ <https://www.mass.gov/doc/massachusetts-covid-19-emergency-paid-sick-leave-notice-to-employees/download>
* **Paid sick & family leave** for employees affected by Covid-19
	+ For more information see:
	+ <https://www.irs.gov/coronavirus/employer-tax-credits>
	+ <https://www.dol.gov/agencies/whd/fmla/pandemic>

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

* **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>

Do note that each organization needs ***its own EIN*** to apply for the EIDL.  If your meeting does not have an EIN, or if you are not sure, contact me in the NEYM office – we have records of older EINs, and are happy to help with the application process for a new EIN. Having an EIN also makes it easy to join the Yearly Meeting’s Group Exemption, providing formal 501(c)(3) recognition.

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

Sincerely,

Frederick Martin

Accounts Manager