

# BEGINNING EXPERIENCE®

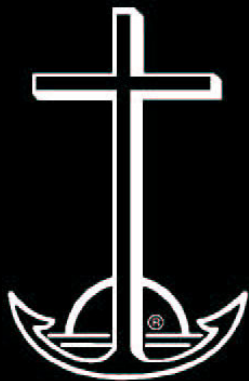
*Peer grief resolution*

*ministry for separated,*

*divorced and widowed*

*persons, and children*

*of these losses.*



*The cross symbolizes our  
identification as Christians  
with Christ's suffering and death.  
The anchor symbolizes hope.  
The rising sun symbolizes  
the dawn of a new day.*

## MANUAL FOR BEGINNING EXPERIENCE BOARDS AND OFFICERS

2017 EDITION

# **Manual for Beginning Experience® Boards and Officers**

## **Section 1: Communication**

- Introduction
- Contacting the International Ministry Center
- Contacting Your Team's Representative from the International Board
- Contacting Your Team's Representative from the Great Britain and Ireland Regional Board or Asia Pacific Regional Board
- Accessing Material On-Line
- Completing a Program Report On-Line
- How to Place an Order
- Promotional Materials
- Reports to the International Ministry Center/Regional Board
- Newsletters



*Revised August 2013*

## Introduction

This Manual for Beginning Experience Boards and Officers is intended to assist those who are new to the role of board member, president, vice president, secretary or treasurer for their *Beginning Experience* team. While this manual is not the only resource available, it should be helpful in providing an overview of your responsibilities, and information to help you contact people or find resources to address your questions and concerns.

These steps will help you understand your responsibilities and the framework within which your team operates:

- Read your team's Articles of Incorporation (United States teams) or Charter (Canadian teams) filed with the Office of the Secretary of State or similar governmental agency where your team is incorporated. This document is the legal authorization from your government to operate your team.
- Read your team's bylaws (North American teams), Rules (Asia Pacific teams) or Constitution (Britain and Ireland teams). This document provides the framework for governing your team and must conform to the governmental document above, meet the standards established by the International and Regional Boards, and must be approved by the Executive Director.
- Read any supplemental guidelines your team has adopted. Note that they must not conflict with the documents above.
- Read the International Ministry/team contract outlining the conditions under which your team presents *Beginning Experience* programs.
- Read the Policy Manual for Beginning Experience Teams, 2017 revision.
- Schedule a team planning session to identify with the whole team two or three concerns you are facing together, and set general goals to address those concerns. At this meeting, you might also set weekend dates and dates for any other major events during the coming year.
- Follow this planning session with a board training and planning meeting to:
  - Review the board's role as servant leaders
  - Review the board's decision-making responsibilities
  - Review with each board member the general area of ministry work for which he or she agrees to assume responsibility (such as training, publicity, etc.)
  - Develop a Master Calendar for the year that organizes all events and preparation sessions in a way that focuses on the ministry's core program, the *Beginning Experience* weekend
  - Develop action steps to address the general goals the team has established
  - Assign responsibility, assess the cost and establish deadlines for the action step; add these to the Master Calendar
  - Agree on ways to communicate progress toward these goals to the team



If you are the president, you are the official (but not the only) point of contact with the International Ministry Center (IMC) and/or the Great Britain and Ireland Regional Board, or the Asia Pacific Regional Board. You will receive information from these levels of the ministry on a periodic basis. We ask you to share this information with your team through a newsletter, at a team meeting, or other means. While team members will also receive an electronic newsletter, multiple channels of information are most effective.

These levels of the ministry will also forward requests from individuals in your area who have contacted the International Ministry Center (IMC) or Regional Board asking about the ministry; please respond **promptly** to these individuals, remembering that they are in a vulnerable state and need to know that their request has been heard.

Periodic newsletters or conference information are sent directly to team members. So that this information reaches everyone it should, **please inform us promptly of address changes, including e-mail addresses, additions to, or deletions from team membership.**

These updates can be accomplished with an e-mail message to the IMC at [beimc@beginningexperience.org](mailto:beimc@beginningexperience.org).

Periodically, you'll receive requests for information from the IMC, the Regional Board of Britain and Ireland or the or the Asia Pacific Regional Board. You will also need to submit various reports to the IMC and the applicable Regional Board as programs are scheduled and completed, and you will need to order supplies and training materials to present those programs. Directions for accomplishing these tasks are also addressed in this Manual.

Your role as a board member or an officer of your team is an important one for the ministry in your community. Contact information for help with questions and concerns follows. We wish you every success and pray for the graces to help your team bloom and grow.



Yvonne Stoops  
Executive Director



## Contacting the International Ministry Center

This is information for contacting the International Ministry Center (IMC):

Beginning Experience International Ministry, Inc.  
International Ministry Center  
395 W. Avon Rd.  
Avon, CT 06001  
Phone: 866.610.8877 (toll-free) or 574.283.0279  
Fax: 877-296-0856  
www.beginningexperience.org  
beimc@beginningexperience.org

Yvonne Stoops, Executive Director  
yvonne.stoops@beginningexperience.org

## Adding International Ministry Center Addresses to Your e-mail Account

As a member of your Beginning Experience® board or team, your communication with the International Ministry Center will be much easier if you add our addresses to your e-mail address book.

Many e-mail services and Internet Service Providers (ISPs) have blocking or filtering systems in place to protect you from unsolicited e-mail. These systems may inadvertently block e-mail you have requested, or that you need, from the Beginning Experience International Ministry or your Regional Board.

To ensure that you receive *Beginning Experience* communications, please add these addresses to your email address book:

yvonne.stoops@beginningexperience.org  
beimc@beginningexperience.org  
program.reports@beginningexperience.org  
insurance.request@beginningexperience.org

Some e-mail providers allow you to add the *Beginning Experience* domain, which lets all *Beginning Experience* e-mails reach you. If your e-mail provider permits this, please add beginningexperience.org.



## Contacting your International Board Representative (North American teams)

Region 1: *this position is vacant; contact Executive Director, Yvonne Stoops*

New York, Connecticut, South Carolina

1. Long Island
2. Hudson Valley, NY
3. Rochester, NY
4. Connecticut
5. Upstate South Carolina

Region 2: Anna Sweat, Alexandria, LA

asweat7@aol.com — Home: 205-853-0134/Cell: 205-529-6905

Louisiana, Texas, Alabama

1. Alexandria, LA
2. New Orleans, LA
3. San Angelo, TX
4. San Antonio, TX
5. Dallas/Ft. Worth, TX
6. Birmingham, AL

Region 3: Stephen Smith, Pittsburgh, PA

mbhdassoc@comcast.net — Home: 519-352-3976/Cell: 519-350-2068

Pennsylvania, Michigan, Ontario, Ohio, Tennessee

1. Harrisburg, PA
2. Pittsburgh, PA
3. Grand Rapids, MI
4. Cincinnati, OH
5. Sarnia, ON
6. Eastern Tennessee
7. Western Tennessee

Region 4: Dorothy DeGroot, Wichita, KS

dorothydegroot@gmail.com — Cell: 712-229-1244

Minnesota, South Dakota, Iowa

1. St. Cloud/Central MN
2. Marshall/SW MN
3. Rochester, MN
4. Eastern No. Dakota
5. Northwest Iowa
6. Des Moines, IA

Region 5: Mike Leick, Omaha, NE

mikleick@outlook.com — Cell: 402-889-0659

Kansas, Missouri, Nebraska, Wyoming, Montana,

1. Greater Kansas City, KS/MO
2. Springfield, MO
3. Omaha, NE
4. Wyoming
5. Central Montana



*Revised April 2011*

Region 6: JoAnne Paxton, Keizer, OR  
joanne.paxton@gmail.com — Cell: 503-476-4796  
North Dakota, Manitoba, Washington, Oregon

1. Western North Dakota
2. Eastern North Dakota
3. Winnipeg, Manitoba
4. Oregon
5. Spokane, WA
6. Tacoma, WA

Region 7: Brenda Szynaka, Phoenix, AZ  
mcguyverbcs@cox.net — Home: 916-375-1912/Cell: 916-802-7258  
California

1. Los Angeles, CA
2. Orange County, CA
3. San Diego, CA

Youth Coordinator: Rose Brocato, New Orleans, LA  
figladybrocato@gmail.com — Cell: 504-920-0770

1. Central MN, Young People's Beginning Experience
2. Winnipeg, MB Canada Young Adult Beginning Experience
3. Western North Dakota Children's Beginning Experience

Hispanic Outreach Coordinator: Maria Rojas, Los Angeles, CA  
mctrue633@gmail.com — Cell: 310-365-0186



*Revised April 2011*

## **Contacting your Britain and Ireland Regional Board Representative**

Sandra Cromey, Oxford, England  
scromey@gmail.com -- Phone: 01865395029

1. South of England — team #455.0
2. Belfast — team #100.0
3. Scotland — team #784.0

Martin Fleming, Galway, Ireland  
mjfleming18@gmail.com -- Phone 0862238085

1. Dublin - team#285.0
2. Cork — team #225.0
3. Dundalk — team #335.0
4. West of Ireland \_ team~930.0

## **Contacting your Asia Pacific Regional Board Representative**

Sue Teo, Singapore  
sksue874@yahoo.com

Bev Neal, Auckland, New Zealand  
bevneal@xtra.co.nz

Jan Fedley, Lismore, Australia  
jkfedley@y7mail.com



*Revised April 2011*



## Accessing Material On-Line

Many forms found in this manual—forms you will need for your team—are available on line at [www.beginningexperience.org](http://www.beginningexperience.org).

### **North American Teams:**

Access the forms from [www.beginningexperience.org](http://www.beginningexperience.org). Click on the “TEAM LOGIN” button in the lower left corner of the page. Then click on “North America.” Insert the user name: northamerica. Then enter the password: inmotion.

### **Britain and Ireland Teams:**

Access forms from [www.beginningexperience.org](http://www.beginningexperience.org). Click on “Team Logon” in the lower left corner of the page. Then click on “Britain and Ireland.” Insert the user name: Britain-Ireland. Then enter the password: frguy

### **Asia Pacific Teams:**

Access forms from [www.beginningexperience.org](http://www.beginningexperience.org). Click on the “TEAM Login” button in the lower left corner of the page. Then click on “Asia Pacific.” Insert the user name: Asia-Pacific. Then enter the password: SrJosephine.

## Completing Program Reports On-Line

### **North American Teams**

1. Access the team section of the web site as above. Click on “2\_CLICK\_HERE\_for\_Team\_Reports.htm2”.
2. Select your team from the drop down list (team names are identified by country; then alphabetically by state and team). Enter your password. Your password is your team number; if you do not know your team number, call the International Ministry Center (IMC) at 574-283-0279.
3. Complete the form and email the Executive Director that you have completed a program report. You will then receive an email with a .pdf file of your report.



*Revised August 2013*

## **To Place an Order**

### **North American Teams**

1. Access the team section of the web site as above. Click on “Click here for Catalog.”  
OR go directly to [www.beginningexperience.org/catalog](http://www.beginningexperience.org/catalog).
2. Select your team from the drop down list (team names are identified by country; then alphabetically by state and team). Enter your password. Your password is your team number; if you do not know your team number, call the International Ministry Center (IMC) at 866.610.8877.
3. Click on the SIGN IN button.
4. In the box below My Team’s Account, click on “View or change entries in my Team’s address book.” IMPORTANT: You MUST set up your account information the first time you order online. For help, call the IMC.
5. Under Address Book Entries, click on “Add Address.”
6. Enter the information requested.
7. Click “Continue.” You should see a message that your team’s address book has been successfully updated. NOTE: the Address Book is limited to five persons designated to place orders for the team.
8. On the left side of the screen, select a section of the catalog from “Categories.”
9. Select the items you are looking for and click “Add to Cart.”
10. If you need additional items, click “Continue Shopping” at the bottom of the page.
11. When your order is complete, click “Checkout.”
12. Select your shipping address.
13. Select the date by which your order is needed.
14. Add any relevant comments in the box indicated--brochure text can be entered here.
14. Select the billing address and payment method. Click “Continue.”
15. Review your order, make any necessary changes, and click “Confirm Order.”
16. At the bottom of the screen, click on “Sign Off.”

### **Britain and Ireland Teams**

**Resource Office Britain**

OR

**Resource Office Ireland**

### **Asia Pacific Teams**

**Contact the Asia Pacific Stock Coordinator**



*Revised April 2011*

## Team Promotional Material

Beginning Experience International Ministry, Inc. has teams in English-speaking countries in various areas of the world. In order to ensure brand consistency (a consistent look, message and experience with the ministry), **it is required** that promotional material and public communication used by all teams follows the format approved by the International Board of Directors.

This material includes brochures, posters, letterhead, business cards and other materials used to communicate with prospective participants, the Church or the public in general.

North American teams may order these supplies by contacting the International Ministry Center or may order materials on line as outlined elsewhere in this manual.

Teams in the Britain and Ireland Region or Asia Pacific Region may follow the procedures for ordering from their regional resource office, outlined elsewhere in this manual.



## Reports to the International Ministry Center or Regional Board

All teams are required to complete and submit the following:

REPORT	WHEN TO SEND IT
<b>Annual Board Report:</b> Lists the team's Board of Directors with their contact information	With 2 weeks of the Annual meeting at which elections are held; call or send an e-mail if a change occurs during the year
<b>Team Membership Report:</b> A current list of the team with contact information	At the beginning of each calendar year; mail or e-mail with changes as they occur
<b>Annual Program Report:</b> Lists the weekends and support programs the team plans to offer in the coming year, with the dates planned	Within 2 weeks of the planning meeting at which the program dates are determined; call or send an e-mail if a change occurs during the year
<b>Report to the Local Church copy</b> Provides the diocese with information about the programs held and people served, and expresses appreciation for diocesan support - see sample on the web site	January of each year to the Office of Family Life, Office of Youth Ministry, Office of Pastoral Care, Centre Care Office or similar church office with a copy to the IMC; a sample report is on the website or contact the IMC
<b>Weekend Report:</b> Lists details about the weekend program including names, contact and demographic information about participants and team	Within 2 weeks of completing the weekend
<b>Support Program Report:</b> (Coping with Life Alone, Continued Beginnings, Rebuilding, etc.) Lists details about the support program, including names, contact and demographic information for participants and team	Within 2 weeks of completing the program
<b>Team Member Contract:</b> Agreement with each new team member regarding use of the program materials	Within 2 weeks of the member being issued the program materials as part of training
<b>U.S. Teams only—file form e-990N</b> with the Internal Revenue Service; <b>copy the receipt to the IMC</b>	By the 15th day of the 5th month after the close of the fiscal year (May 15th for teams with a fiscal year ending Dec. 31st.)
<b>Recertification Self-Study Documents</b> Responses to questions and signed team, updated legal documents and IMC contract	Approximately every three years in conjunction with Recertification visit



Downloadable report forms and a sample report to the local church may be found at [www.beginningexperience.org](http://www.beginningexperience.org). Click on "Team Logon" to access the part of the web for your area as described earlier in this section. Each form also includes information about where to send it. Instructions for filing Form e-990 (U.S. teams) are also on this site.

## Newsletters

A variety of newsletters, most of them distributed electronically, are included in the communications you will receive from the International Ministry Center. These newsletters include:

***Ministry Update*** — a single page of the “latest news” sent to North American team presidents once a month.

***In Motion*** — an electronic newsletter sent four times a year to all team members for whom we have an e-mail address.

***Invitations*** — usually sent electronically, these communications inform Board members and/or team members of training sessions to be held by webinar, upcoming conferences, conventions, or other *Beginning Experience* events.

Other newsletters are sent from the International Ministry Center to those with an interest in our mission:

***Connections*** — a short newsletter, sometimes with enclosures, sent to directors of Catholic Family Life Offices in dioceses in North America. Its intention is to remind those holding these positions of our ministry’s role in serving those in their parishes who have lost a spouse and inviting their support.

***Momentum*** — a newsletter sent three times a year electronically or in print to past team, friends and supporters of our mission keeping them informed of the people we help and inviting their continued support.

The Asia Pacific Regional Board sends a quarterly newsletter to team members in their Region focusing on news from each of the Asia Pacific teams.



# **Manual for Beginning Experience® Boards and Officers**

## **Section 2: Governance**

- Vision and Mission
- Organizational Chart
- Role of the Local Board
- Role of the President
- Conducting Effective Meetings
- Role of the Vice President
- Role of the Secretary
- Role of the Treasurer



## **BEGINNING EXPERIENCE® VISION**

A hurting people, healed, transformed, and free again to love themselves, others, and God.

## **BEGINNING EXPERIENCE® MISSION STATEMENT**

The purpose of the *Beginning Experience* ministry is to facilitate the grief resolution process for adults and children who have suffered a loss through death, divorce or separation, thereby enabling them to again love themselves, others and God.

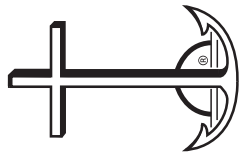
We accomplish the purpose by offering quality, copyrighted, grief resolution programs presented by trained peer ministers. These programs are designed to move grieving people through a transformational process to a new beginning in their lives.

We believe that through resolving the grief of a significant loss:

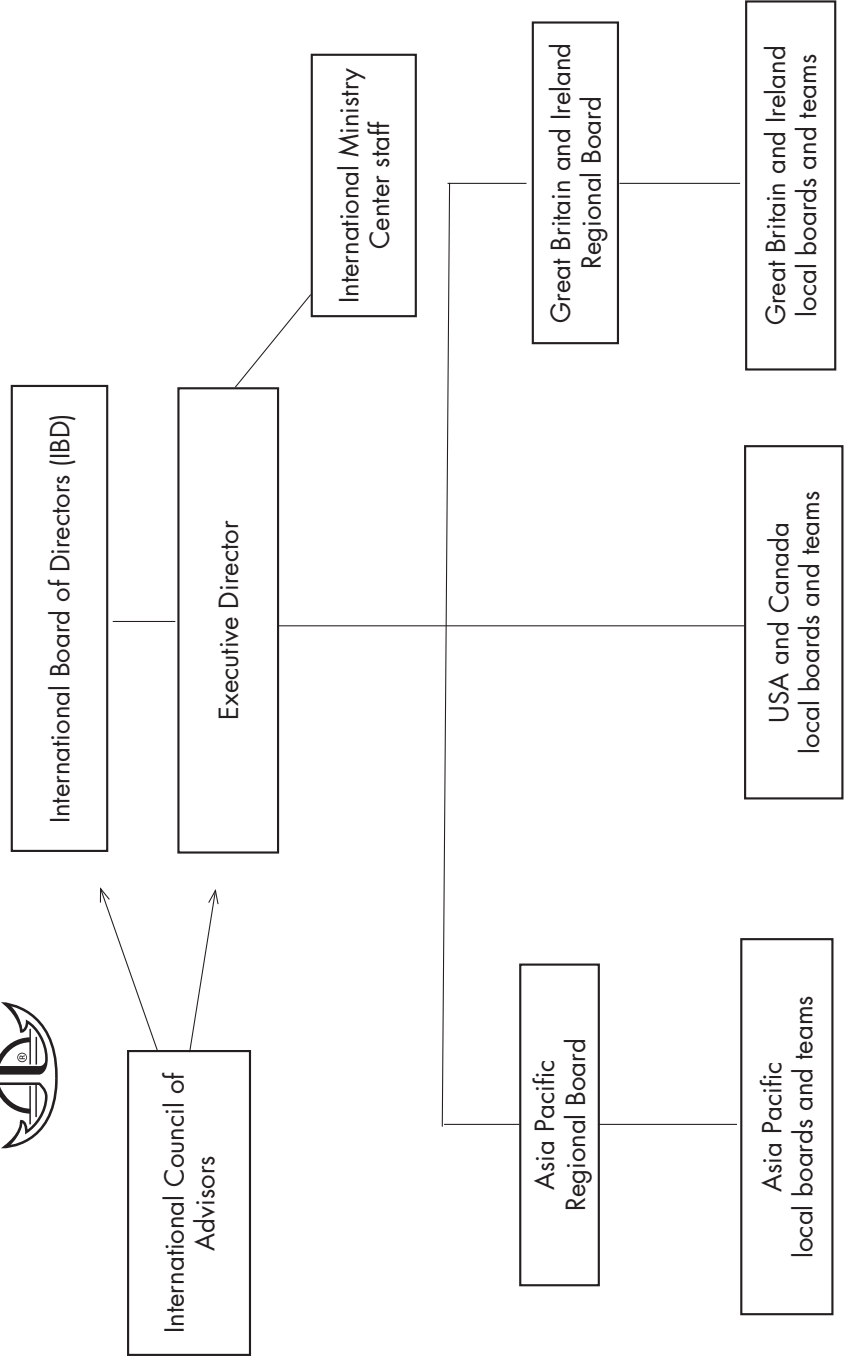
- Individuals participate in the death and resurrection of Christ as He lives in the world today;
- Those working through this experience can effectively walk with others for whom the experience is new and hard; and that
- The invitation to recover offers an opportunity for transforming one's life, and for freeing individuals to love self, others and God in new and deeper ways.

*Adopted by the International Board of Directors, July 3, 2003*





BEGINNING EXPERIENCE INTERNATIONAL MINISTRY, INC  
ORGANIZATIONAL CHART





## The Local Beginning Experience Board of Directors

An integral element of a local ® team is the Board of Directors. The board manages the work of the local ministry and protects the integrity of the mission and vision as set forth by Beginning Experience International Ministry, Inc. Within the context of the vision and mission, and the policies outlined in the Policy Manual for Beginning Experience Teams and other International Ministry documents, the local Board of Directors:

- Recognizes and uphold the team's purpose
- Makes decisions that reflect the team's goals and needs
- Spells out the procedures necessary to conduct the team's business in a legal, fair, ethical and orderly fashion.

Selected by the members of the team in accordance with local bylaws, board members are servant leaders, leading from within the team and as members of the team. Once the board has been selected by the team, the board elects its own officers and distributes responsibilities for the work of the ministry among themselves or appoints others for specific tasks.

The local Board is the voice for the organization's mission, vision, values, and programs, not only within the *Beginning Experience* family worldwide, but in the local community. They are ambassadors, promoting and marketing the ministry's mission, service, and achievements.

A board training session held soon after the board is elected is essential for its new members to understand their role and function. The International Ministry Center has been holds such sessions by webinar each January/February for North American teams.

### The Role of The Team President / Board Chair

Communicate, Communicate, and Communicate. Then communicate some more. As a member of the *Beginning Experience* team, the President provides key leadership to the team and its Board of Directors. **With the team**, in an annual planning meeting, s/he sets two or three overall team goals or priorities; **with the board**, s/he establishes an annual plan to achieve those goals or priorities.

The President/Board Chair guides and mediates Board actions with respect to those priorities and in accordance with ministry policies and the team's by-laws. S/he:

- Organizes the meeting agendas with the secretary for both board and team meetings,
- Chairs team and board meetings;
- Oversees committee appointments;
- Monitors financial planning and financial reports, and
- Serves as the primary (but not the only) contact with the Beginning Experience International Ministry Center, the International Board or Regional Board member assigned to the local team, the Diocese, and the community at large.



An effective President fosters a sense of shared vision and common purpose among the team as an essential part of the worldwide ministry, encourages good-humored, thoughtful, and frank communication, and understands and promotes the importance of respect among team and board members. Recognizing that each board member brings different abilities, the President cultivates team members' skills and knowledge of the ministry's mission and policies so each person can bring his or her full value to the table.

## How To Conduct Productive Team & Board Meetings

An effective meeting takes only as much time as is needed to accomplish its goals. It is highly unlikely that you will have an effective meeting without an agenda. A properly prepared agenda will help you to stick to the subject(s) and meet your objective/goals.

Usually, the President, together with the secretary, prepares the agenda after evaluating the current team needs/issues and in consultation with other members of the board. A board meeting agenda should be published and distributed at least a week before each meeting. This helps attendees come prepared, ready to work. An agenda helps all those involved to focus on what they are trying to achieve and how they will meet the objectives/ goals. (See sample Board Meeting Agenda in this Manual.)

Depending on the purpose of the meeting, a team meeting may or may not require an agenda. It is important, however, to communicate the time, place, and purpose of the meeting to all team members and in a timely manner.

### Annual Meeting

There is value and time saving in holding an annual board/team meeting. The purpose of such a meeting is to review accomplishments of the past year and set two or three goals for the coming year. Major dates for the year ahead, such as weekends or other major team events may be set, with the board later using these dates in developing a more complete annual calendar. If chaired by the outgoing President, elections might also be held at this meeting; a new team commissioning and moving on ceremony could be included as well. Otherwise, this meeting is chaired by the new President.

Setting two or three goals annually with the entire team will provide an opportunity to look at your team's strengths, weaknesses, challenges, and opportunities. Your agenda should also include the opportunity to discuss possible strategies to achieve the two or three goals set. The board can then develop an annual action and evaluation plan — who will do what and when, how to report success and how to evaluate the result. The board can then incorporate this into an annual Master Calendar. **Holding an annual team meeting, followed by an annual board planning meeting significantly shortens other meetings during the year.** Items decided by the board at this annual meeting will not need to be re-decided later.

### Meeting Management

An effective meeting chair facilitates a smoothly run meeting by following a few simple ground rules that are no doubt familiar to you, but are worth repeating:

- Start on time. Consistently starting a meeting on time respects those who came on time and reminds latecomers that the scheduling should be taken seriously.
- Establish clear aims for the discussion. Productive board/team meetings have a clear purpose, clear aims, and clear roles within the group.
- Encourage active participation. Model the kind of energy and participation you expect from attendees.
- Guide the meeting so that there is a free flow of discussion with no individual dominating.
- Allow the group to come to thoughtful decisions fairly when issues are contested, keeping in mind that difficult decisions are guided by International Ministry policies and the team's legal documents. Calling upon the facilitation skills you've acquired in *Beginning Experience* team training – reflective listening and gentle confrontation, for example – will assist you in leading constructive Board/team meetings. Facilitate, don't dictate.



- Lead by example, encourage participation, listen attentively, respond with respect and courtesy, and maintain confidentiality.
- End on time. Establish the length of the meeting by stating a time that the meeting will end. Ask someone to help you keep track of the time. If an extended time is needed, seek agreement or defer items to the next meeting.
- Clarify action items and assignments at the end of the meeting. Summarizing discussions, recommendations, decisions made and action items assigned reduces or eliminates misunderstandings or confusion.
- Distribute meeting minutes promptly when applicable. The Secretary prepares and distributes the meeting minutes about a week after the meeting. The minutes serve as the team's legal, official record of board meetings. Expediting the distribution of minutes helps those who may want to review the decisions made, actions to be taken, and by whom. Generally, board meeting minutes should be as short as possible as long as all key information is recorded. See sample meeting minutes in this manual.
- As a rule, other than the annual planning meeting, team meetings do not require minutes.

### **Technology and the Beginning Experience Team**

Technology has had a dramatic impact on communication. How does a *Beginning Experience* team make use of these technological advances? An obvious answer is by integrating them into the ministry to connect, communicate, and collaborate.

Current applications include:

- Using e-mail to establish agendas or meeting times
- Using conference calls for board meetings involving decisions that don't require face-to-face discussion
- Using conference calls for team talk critiquing, especially early in the talk writing/critiquing process
- Establish an internet presence with a team web site that provides access to reliable and up-to-date information and links to the Beginning Experience International website. A web presence can enrich communication, improve the team's visibility, and enhance your team's efforts to advance the ministry's mission and vision. Contact the International Ministry Center about hosting your web site and standards for its graphic appearance, and adherence to trademark and copyright regulations.
- Provide the International Ministry Center with up-to-date information about your weekends and other programs so they can be listed on the International Ministry website.

### **Summary**

The President of a *Beginning Experience* team is chair of the Board of Directors. As such he/she provides support, encouragement, and leadership. The team and board will look to the president for that leadership.



This does not mean that the president “runs” the organization. It means that this person is knowledgeable about, and faithful to, the mission and vision of the *Beginning Experience* ministry, and that the board/team shares that understanding. It means that the president leads the board in group decision-making, ensuring that the mission guides every decision. It means that the president is responsible for making sure that action items are completed.

Remember, making sure something gets done doesn't mean that the president does it.

Rely on the special skills, expertise, and interests of the board/team by delegating tasks and offering support when needed. Board members and team members will take personal pride in their contributions. Remember to thank them for their work and affirm their contribution.

The president/board chair will also be mindful of the need to plan for future leadership by looking for opportunities to develop and use the skills of current board/team members.

Finally, it is the president's responsibility to champion the *Beginning Experience* ministry in his/her personal and professional life in the community. As the designated spokesperson for the team, the president handles external communications reflecting loyalty, discretion, and enthusiasm.

Lead by example! Delegate! Have fun!

### **The Role of the Vice President**

The vice president is an optional office for *Beginning Experience* teams, but a good office to have, nevertheless. The vice president chairs meetings in the absence of the president, can often assist the president with some of his or her responsibilities, and is often (but not necessarily) the next president.

Because the responsibilities of the vice president are usually not time consuming, he or she also assumes responsibility for some other aspect of the team's work, such as serving as team trainer, publicity chair, or some other responsibility.

### **The Role of the Secretary**

The secretary is a secondary contact with the International Ministry Center. He/she records the minutes of all board meetings and maintains a permanent record. The minutes serve as the team's official legal record of board meetings.

It is not necessary to record everything or attach a speaker's name to everything that was said. Generally, board meeting minutes should be as short as possible as long as all key information (the issues discussed and the decisions made) is recorded. See the sample board meeting minutes form in this manual.

The secretary distributes meeting minutes about a week after a board meeting and presents them at the following meeting for approval. Expediting the distribution of minutes helps those who may want to review the decisions made, actions to be taken, and by whom.

The secretary usually maintains the team member list and makes certain that all team files/documents are in order for the next secretary. Often, but not always, the secretary is the editor/distributor of the team's newsletter and may serve as a team historian. He or she may also handle general correspondence for the team.



## **The Role of the Treasurer**

The treasurer is the member of the board who manages the finances of the team. A primary responsibility of the treasurer is to keep neat, current and accurate records and to pay attention to details.

In collaboration with the board or with a committee comprised of both board and team representation, the treasurer prepares the annual budget and presents it for approval. S/he then monitors the budget, maintains the team's financial records, including checking and savings accounts, and prepares any required financial reports. These include reports required by the U.S. Internal Revenue Service and/or state or provincial government.

Two team signatures should be on file with the financial institution or bank that holds the team's accounts. Usually these would be the signatures of the president and the treasurer. In case one person should become unavailable, the team will still have access to its accounts. The treasurer's signature should appear on all of the team's checks.

The treasurer prepares and presents the treasurer's report at each board meeting and the annual planning meeting. See sample report in this manual.



# Manual for Beginning Experience Boards and Officers

## Section 3: Resources

- Model Bylaws\*
- International Ministry-Team Agreement
- Sample Agenda\*
- Sample Minutes\*
- Budget planning forms\*
- Sample Revenue & Expense spreadsheet\*
- Sample Treasurer's Report\*
- Team financial obligation to the worldwide ministry
- Stewardship in action
- Insurance coverage summary (North America)
- U.S. teams non-profit status
- Filing IRS Form 990 (U.S. teams)

*\* These forms are available in ready-to-use electronic format from the team section of the International Ministry website; see "Section 1: Communication" for directions on accessing these materials.*



*Revised August 2013*

# MODEL BY-LAWS: LOCAL BEGINNING EXPERIENCE TEAMS IN THE U.S.

BY-LAWS OF BEGINNING EXPERIENCE OF \_\_\_\_\_

## ARTICLE I

NAME: The name of this corporation shall be BEGINNING EXPERIENCE of \_\_\_\_\_ (the Corporation) which shall be a nonprofit corporation under the laws of the (State) of \_\_\_\_\_. The Corporation shall not have a seal.

## ARTICLE II

PURPOSE: The Purpose of this Corporation is to help separated, divorced and widowed persons and children of the same, to make a new beginning in life. Though its roots lie in the Catholic tradition, the Beginning Experience® program is open to persons of all religious faiths. The purpose of this corporation shall be achieved through, but not limited to, weekend programs consisting of personal private reflection and dialogue in small groups, peer support, group meetings, sessions and reading materials offered and provided in accordance with guidelines established by Beginning Experience International Ministry, Inc., a non profit corporation.

To achieve the aforementioned purpose, the Corporation shall have the power to solicit, receive and maintain a fund or funds of real and/or personal property, and subjects to the restrictions herein after set forth, to use and apply the whole or any part of the income therefrom and the principal thereof for the above stated purpose, and for charitable, religious, educational, scientific, or literary purposes, either directly or by contributions or organizations that qualify as exempt organizations under Section (c) 3 of the United States International Revenue Code of 1954.

## ARTICLE III

MEMBERSHIP: The Corporation shall have no members.

BOARD OF DIRECTORS: This Corporation shall be managed by a Board of Directors hereinafter called the "Board", consisting of (not less than five (5) nor more than eleven (11) board members.\* The Board shall have the control and management of the affairs and business of this the Corporation. Such Board shall only act in the name of the Corporation when it shall be convened in Board meetings or by unanimous consent as set forth in Article V.



The Board of Directors shall consist of persons who are divorced, widowed, or permanently separated at the time of their election to the Board. To be eligible to serve as a director, the nominee must have participated in a Beginning Experience® weekend, have been team trained, have functioned as a team member within the Beginning Experience® program, and shall be currently active as a presenting member of the team.

One-half of the initial Board of Directors will serve a full term of two years with the

remaining directors serving an initial term of one-half (1/2) the length of the time. Determination of the initial terms shall be by lot on the event the Directors are unable to reach agreement. Thereafter, each newly elected Director shall serve a term of two years and shall be eligible for re-election to a second term only.

The Directors are elected by a majority of the team members voting. A team member is defined as a person who has completed a Beginning Experience® weekend, has been team trained and is currently functioning as a team member within the Beginning Experience® program.

Voting will be taken either by mail or at an annual meeting of the team, which shall be held in November or December each year. The term of office shall begin January 1<sup>st</sup>.

A member of the Board may resign at any time by notifying the Vice President or the President of the Board, who in turn, shall notify the Secretary. Vacancies in the Board of Directors shall be filled by a vote of the majority of the remaining members of the Board of Directors for the balance of the team.

*\* A number within this range shall be selected of sufficient size to meet the needs of the team.*

## ARTICLE V

### MEETINGS:

**Regular Meetings of the Board of Directors.** There shall be a minimum of three (3) meetings annually of the Board, with one of those meetings being held in either November or December. Dates of the meetings are determined by the President with input from the members of the Board. A meeting at which a quorum is initially present may continue to transact business notwithstanding the withdrawal of one or more directors. Each director shall have one vote. A quorum consists of a simple majority of the voting members of the board.

**Unanimous Consent.** If the directors unanimously consent in writing to any action required or permitted to be taken by the Board at any meeting, such action shall be as valid as though it had been authorized at a meeting of the Board.

**Special Meeting.** A special meeting may be called by the President, the Secretary, or by any three directors.

**Telephone Meetings.** Telephone meetings of the Board of Directors shall be valid, provided each director can communicate with all of the other directors concurrently.

## ARTICLE VI

### OFFICERS:

**Titles.** The officers of the Board shall consist of a President, a Secretary and a Treasurer, and at the option of the Board, a Vice-president. Other directors shall assume such responsibilities as may be determined by the Board.

**Election.** The officers of the Board of Directors shall be elected annually by the Board at the first board meeting that follows the annual meeting of the team held in November or December.





**Term of Office.** The term of office for each officer shall be one year and shall take effect January 1st. Each officer shall hold office until December 31st of the following year, or until his or her successor shall have been duly elected. No individual shall hold any one office for more than two terms.

**President.** The President shall be the principal officer of the corporation and shall be responsible for overseeing the activities of the corporation. He/she shall, when present, preside at all meetings of the Board. He/she shall have authority to sign, execute, and acknowledge, on behalf of the corporation, all documents and instruments whatsoever, necessary and proper, to be executed in the course of the corporation's activities which shall be authorized by resolution of the Board; and except as otherwise provided by law of the Board, he/she may authorize a Vice President or other officer, or agent of the corporation, to sign, execute, and acknowledge such documents or instruments in his/her place and stead. He/she shall have the power to appoint committee chairpersons and committee members. In general, he/she shall perform all duties incident to the office of President or a nonprofit corporation and such other duties as may be prescribed by the Board from time to time. The local board president is the official contact person between the local team and the Beginning Experience International Ministry, Inc.

**Vice President.** The Vice President shall perform such duties as the Board shall prescribe. He/she shall assume the duties of the President in his/her absence in meetings or upon resignation or termination of the President's position. Also, the Vice President may assume the duties of any other director that becomes vacant through resolutions of the Board so directing him/her.

**Secretary.** The Secretary shall give notice of all meetings of the Board, record the minutes of all such meetings; and safely keep all documents and papers related to corporate business which come into his/her possession. In general, he/she shall perform all duties usually incident to the office of Secretary of a nonprofit corporation as may be delegated to him/her by the Board or President

**Treasurer.** The Treasurer shall have charge and custody of and be responsible for all funds and securities of the corporation. He/she shall render semi-annual statements of the condition of the finances of the corporation. In general, he/she shall perform all duties usually incident to the office of Treasurer of a nonprofit corporation as may be delegated to him/her by the Board or President

**Other Board Members.** Other elected members of the Board shall have such duties as assigned by the Board or by the President.

**Vacancies.** A vacancy occurring in any office for any reason, shall be filled for the unexpired portion of the term by vote of the remaining members of the Board.

**Signature of Certain Documents.** All checks, drafts, or other orders for the obtainment of money issued in the name of the corporation shall be signed by the President of the corporation, or by such other officer or agent as the President or Board shall designate.

**Removal of Officers.** Any officer or agent elected or appointed by the Board may be removed by official action of the Board whenever, in the judgment of the Board, the best interests of the corporation will be served thereby.



ARTICLE VII

AFFILIATION WITH OTHER GROUPS:

**Beginning Experience International Ministry, Inc.** Recognizing that the *Manual For Beginning Experience* and other printed materials to be used in the Corporation's activities are copyrighted, that the Corporation's activities are to be associated with the Beginning Experience® identity, and that International Ministry Center exists to safeguard the program and provide direction, this corporation acknowledges its affiliation with the Beginning Experience International Ministry, Inc. and will abide by the policies set by the Board of Directors of Beginning Experience International Ministry, Inc., an exempt organization under Section 501 (c) 3 of the International Revenue Code of 1954.

**Church Affiliation.** To safeguard the spiritual aspect of the Beginning Experience program, Beginning Experience of \_\_\_\_\_ shall be affiliated in a reporting function to the local Catholic Diocese.\*\* The Corporation shall abide by the all policies and guidelines concerning the reporting relationship issued by the Board of Directors of the Beginning Experience International Ministry, Inc.

ARTICLE IX

**Dissolution:** Upon dissolution of the Corporation, all its assets shall be transferred to the Beginning Experience International Ministry, Inc., a Corporation exempt from Federal Income Tax under Section 501 (c) (3) of the International Revenue Code of 1954.

ARTICLE X

MISCELLANEOUS PROVISIONS:

**Fiscal Year.** The fiscal year of the corporation shall end on the 31<sup>st</sup> day of December.

**Absence.** Absence from three (3) successive Board meetings by a member of the Board may be considered cause of termination of that individual's membership on the Board.

**Procedures.** Unless otherwise specified herein, the procedures at all meetings of the Board shall be governed by Roberts Rules of Order.

ARTICLE XI

**AMENDMENTS:** To safeguard the tax-exempt status of this Corporation under the group exemption letter of the Beginning Experience International Ministry, Inc., these Bylaws may be altered, amended or repealed, and new Bylaws may be adopted by the Board with an affirmative vote of not less than 2/3 of all of the members of the Board at any regular meeting of the Board, subject to the written approval of the Executive Director of Beginning Experience International Ministry, Inc.

Adopted this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_.

ATTESTED TO BY:



\_\_\_\_\_  
President

\_\_\_\_\_  
Secretary

Approved \_\_\_\_\_

Date \_\_\_\_\_

Executive Director, Beginning Experience International Ministry, Inc.

\*\* *In the case of teams requesting and receiving permission to form in another faith affiliation, the reporting function shall be to the church authority of that denomination.*

--Revised International Board of Directors November 2010

## **Beginning Experience International Ministry, Inc. and Team Agreement**

THIS AGREEMENT is entered into this \_\_\_\_ day of \_\_\_\_\_, 20\_\_ between Beginning Experience International Ministry, Inc. a Texas Corporation (“International Ministry”), and Beginning Experience of \_\_\_\_\_, (Team) an affiliate corporation.

WHEREAS, International Ministry has formulated and authorizes local affiliates to offer various ministerial support services including the Beginning Experience Weekend and various support programs, to single widowed, divorced and separated adults and their children under the “Beginning Experience” name and marks, assisting them to heal from their loss and grow in their personal and spiritual lives; and

WHEREAS, Team wishes to provide spiritually based programs of healing, recovery and support in operating a Beginning Experience ministry as its principal purpose; and

WHEREAS, International Ministry is willing to appoint Team as a Beginning Experience licensee, subject to Team’s strict compliance with the term of this Agreement

NOW THEREFORE, THE PARTIES AGREE AS FOLLOWS

1. Beginning Experience Programs and Ministry Operation.

- A. Team shall offer the Beginning Experience Weekend and other programs authorized to be provided by Team as Team shall select from within the Beginning Experience ministry in accordance with the requirements and guidelines set forth by International Ministry.
- B. Team shall also follow the guidelines for operation of a Beginning Experience ministry as set forth in International Ministry’s manuals and other guidelines published for Team use by International Ministry. International Ministry may in its discretion revise these manuals and published materials from time to time.
- C. It is important that Team’s programs and activities be operated in accordance with International Ministry’s requirements. Team shall provide orientation and training to Team’s volunteer members in accordance with International Ministry requirements. Team shall participate in International Ministry conventions and other training programs in accordance with International Ministry requirements. Generally, at least one or convention or conference is made available for attendance by Team annually.
- D. Team shall select from its members to provide services and support activities for programs in accordance with guidelines established by International Ministry.
- E. Team shall select and retain members of its board of directors in accordance with written guidelines set forth by International Ministry.
- F. The articles of organization and by-laws of Team, including any modifications thereof, shall be subject to prior written approval of International Ministry.



2. Name, Use of Trademarks, Service Marks, and Other Intellectual Property
- A. Team shall use the name “Beginning Experience of \_\_\_\_\_” as its sole and only name to describe its ministry.
  - B. Team acknowledges and agrees that the name “Beginning Experience” name and Beginning logos are the property of International Ministry. The Beginning Experience ministry authorized by this agreement shall be operated and publicized only in accordance with the guidelines set forth by International Ministry. Promotional brochures and other written publicity shall be approved in writing in advance by International Ministry.
  - C. Team is the owner of various Beginning Experience and manuals and program materials. The program and other manuals acquired by Team are loaned to its volunteer members for use in ministry programs only during the term of this agreement, may not be duplicated or reproduced except as authorized in writing by International Ministry, and must be returned to International Ministry upon termination of this Agreement.

3. Reports and Information
- Team agrees to provide such reports and information prior to and after the offer of each program as International Ministry shall require. Team shall provide at least annually, or more frequently if requested, a list of all programs to be offered by Team, and shall advise International Ministry of any changes in the programs to be offered as soon as reasonably possible, but in any event at least 30 days before any ministry program is provided.

4. Fees Owed to International Ministry.
- A. International Ministry charges program fees for programs provided. Team shall pay all required program fees to International Ministry. International ministry may change the amount of required program fees from time to time in its discretion.
  - B. Each Beginning Experience adult Team is required to pay an annual Stewardship Fee to the International Ministry. The fee for the \_\_\_\_ year is \$\_\_\_\_. The Stewardship Fee may be revised from time to time. Team agrees to pay the Stewardship Fee in accordance with International Ministry’s requirements.
  - C. International Ministry has devised a cooperative program of liability insurance to pay for certain liabilities that may be incurred by Beginning Experience teams and the International Ministry. Team agrees to pay for that portion of the insurance expense that International Ministry determines to be Team’s responsibility.

5. Items Purchased.
- Team shall pay for all items purchased from the International Ministry in accordance with the price and terms of payment set forth by International Ministry.

6. Other programs and Services.
- In the event Team proposes to engage in the offer of programs or services other than Beginning Experience programs, training and education for Beginning Experience programs, and fund raising and publicity for such programs, Team shall obtain the prior written approval of International Ministry.



7. Religious Orientation of Programs

The Beginning Experience ministry and programs were founded in the Catholic tradition. Team shall operate only with the approval and sponsorship of a local religious authority. Team’s sanctioning religious authority is the \_\_\_\_\_ Diocese of \_\_\_\_\_. Team shall file a written report annually with the local religious authority, in accordance with International Ministry’s guidelines.

8. Suspension and Termination.

- A. International Ministry may suspend Team’s right to provide Beginning Experience programs or any particular program under Paragraph 1 by delivering written notice to Team to this effect.
- B. International Ministry may terminate this agreement by delivery of written notice to Team.
- C. Following consultation with International Ministry and following policies for Team Problem Resolution established by International Ministry, team may terminate this agreement upon providing at least sixty (60) days notice to International Ministry.
- D. In the event of termination of this agreement, Team shall discontinue providing Beginning Experience programs. Any fees or monies previously assessed or due shall be promptly paid to International Ministry. All ministry activities shall be discontinued, and all property of Team, including all bank accounts and other funds of Team, and all copyrighted program and training materials, shall be delivered to the International Ministry Center. International Ministry may specify the timing and circumstances of such delivery.

8. Effectiveness

This Agreement shall take effect the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, in South Bend, Indiana. This Agreement shall supersede any prior Ministry Agreement or other agreement between the parties concerning the subject hereof, and shall be considered to have been entered into in South Bend, Indiana.

\_\_\_\_\_  
TEAM PRESIDENT

\_\_\_\_\_  
INTERNATIONAL MINISTRY  
EXECUTIVE DIRECTOR

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DATE

*Adopted by the International Board of Directors Nov. 18, 2007  
Revised June 5, 2011*



# Sample Board Meeting Agenda

Beginning Experience of \_\_\_\_\_

## Board Meeting Agenda

Date: \_\_\_\_\_ Time: \_\_\_\_\_

Place: \_\_\_\_\_

Please bring written items for the newsletter and a written copy of your report for the secretary.

1:30	Hellos/hugs/check in	
2:00	Call to order	President
	Opening Prayer	Spirituality Chair
	Minutes	Secretary
	Treasurer's Report	Treasurer
2:15	Reports (10 minutes each)	
	Training	Training Chair
	Weekend	Weekend Coordinator
	Fundraising	Fundraising Chair
	Publicity	Publicity Chair
3:00	Other business:	
	Budget committee appointment	
	for preparing next year's budget	President
3:15	Closing prayer	Board member



# Sample Minutes

BEGINNING EXPERIENCE of \_\_\_\_\_

Board Meeting Minutes Form

Date

Location: \_\_\_\_\_

Board members present: **List first and last names**

Board members absent: **List first and last names**

Others present: **List first and last names**

TIME	ITEM
	Call to order by (President)
	Prayer by (Spirituality Chair)
	Minutes of (meeting date) presented by (Secretary) Corrections or amendments:  Motion to approve as presented or as corrected by (Name) Seconded by (Name) Motion carried or failed
	Treasurer's report (attached)
	Reports (written reports attached or briefly note main points) <b>Training</b> (Training Chair)  Motion (if any) to _____ Moved by _____ Second by _____ Motion carried or failed  <b>Weekend</b> (Weekend Coordinator) Motion (if any) to _____ Moved by _____ Second by _____ Motion carried or failed  <i>Follow similar format for other committees, other business.</i>
	Meeting adjourned





**INCOME**

DATE	TYPE	DESCRIPTION	AMOUNT	BALANCE	INCOME												
					Weekend Fees	Support Program Fees	Participant Contributions	Team Contributions	Fundraising Event	Other Gifts	Retreat Center	Support Program Supplies	Weekend Supplies	IMC Fees	Postage	Training Materials	
7/1/20xx		Begin Balance		1,884.50													
7/5/20xx	CK# 134	Retreat Center	(400.00)	1,484.50							(400.00)						
7/9/20xx	Deposit	Golf Tourney	416.00	1,900.50				416.00									
7/9/20xx	CK# 135	Erika-Postage	(14.70)	1,885.80											(14.70)		
7/11/20xx	CK# 136	IMC-Manuals	(387.00)	1,498.80													
7/17/20xx	CK#137	Golf Course-Tourney	(128.00)	1,370.80					(128.00)								(387.00)
7/19/20xx	Bank Chg	Canadian Exc	(5.49)	1,365.31													
7/24/20xx	Deposit	Gift from John Smith	200.00	1,565.31						200.00							
<b>YTD - JULY</b>		<b>Increase/Decrease</b>		<b>(319.19)</b>	0.00	0.00	0.00	288.00	0.00	200.00	(400.00)	0.00	0.00	0.00	(14.70)	0.00	(387.00)
<b>BALANCE END OF JULY</b>				<b>1,565.31</b>													

DATE	TYPE	DESCRIPTION	AMOUNT	BALANCE	INCOME												
					Weekend Fees	Support Program Fees	Participant Contributions	Team Contributions	Fundraising Event	Other Gifts	Retreat Center	Support Program Supplies	Weekend Supplies	IMC Fees	Postage	Training Materials	
8/1/20xx	Deposit	Weekend Fees	1,300.00	2,865.31	1,300.00												
8/13/20xx	Deposit	Weekend Fees	900.00	3,765.31	900.00												
8/13/20xx	CK# 138	U-Haul	(69.95)	3,695.36													
8/14/20xx	CK# 139	IMC Annual stewardship	(825.00)	2,870.36													
8/14/20xx	CK# 140	Safeway-Weekend Supplies	(142.98)	2,727.38													
8/27/20xx	Transfer	Transfer to Savings	(250.00)	2,477.38													
8/30/20xx	Deposit	Weekend Fees	200.00	2,677.38	200.00												
8/30/20xx	Deposit	Participant Contributions	359.75	3,037.13		359.75											
8/30/20xx	Deposit	Team Contributions	402.00	3,439.13			402.00										
8/30/20xx	CK# 141	Retreat Center	(968.50)	1,708.88													
<b>YTD - AUGUST</b>		<b>Increase/Decrease</b>		<b>905.32</b>	0.00	359.75	402.00	0.00	0.00	0.00	(968.50)	0.00	(142.98)	0.00	(825.00)	0.00	0.00
<b>BALANCE END OF AUGUST</b>				<b>2,470.63</b>													

This is an example of a simple spreadsheet to track team income and expenses. It will also assist you, as treasurer, in preparing your regular report to the board and help with reconciling the checkbook.



## Sample Treasurer's Report

Beginning Experience of \_\_\_\_\_  
 Treasurer's Report  
 August 31, 200X

Checking Account:

Previous Balance \$1,565.31

Income:

Weekend Fees	2,400.00	
Participant Contributions	359.75	
Team Contributions	402.00	
Fund Raising Event (income over expense)	456.00	
Other Gifts	0.00	
Misc. Income	0.00	
<b>Total Income</b>		<b>3,717.75</b>
Transfer from Savings		00.00
<b>TOTAL FUNDS AVAILABLE</b>		<b>\$5,283.06</b>

Expenses:

Retreat Center	(968.50)	
Support Program Supplies	0.00	
Weekend Supplies	(142.98)	
Screening Calls	(4.28)	
Postage	(44.00)	
Training Manuals	(60.00)	
Misc.	(69.95)	
Stewardship to IMC	(825.00)	
<b>Total Expenses</b>		<b>(2,114.71)</b>
Transfer to Savings		(250.00)
<b>CURRENT BALANCE</b>		<b>\$2,918.35</b>

Savings Account:

Previous Balance		\$1,179.35
Less Withdrawals		0.00
Plus Deposits		250.00
Plus Interest Earned		1.21
<b>Current Balance</b>		<b>\$1,430.56</b>



## **BUDGETING FOR TEAM SUCCESS**

A Beginning Experience® team's success can be measured in many ways – number of participants served, number of team members, number of programs established, cash in the bank, etc. All of these measures of success involve planning for such things as how participants will be reached, how team members will be trained, where and when the programs will be offered, etc.

Planning for a team's financial health is just as important as any other planning. This is the responsibility of the team through the decisions of its board of directors. Budgeting is the primary process used for this planning. Adopting an annual budget is part of the leadership role of the local board. It provides a guide for the team's anticipated income and expenses for the coming year. And, once approved by the board of director's it eliminates the need to approve individual expenditures unless they exceed the amounts approved in the budget.

In planning to budget, remember there is no sin in making money—nor does making a profit imperil the team's non-profit or charitable status. The difference between a for profit business and a not-for-profit organization is this:

- In a for profit business, the income in excess of expenditures goes to the owner or to the directors of the company.
- In a not-for-profit organization, the income in excess of expenditures goes to further the mission of the organization now or saved to further the mission in the future.

Each team needs to plan to send people to conferences and conventions—this is an investment in the team's leadership, and in its health and growth. It should also be a goal to aim for money in the bank (or in a Certificate of Deposit) to fund future weekends. Don't just plan to cover costs. Plan to be a fruitful, growing team.

As outlined on the following pages, the budgeting process can be broken down into specific steps to make the process easier



**Step 1:** Determine the team's annual fixed expenses. These are expenses that would have to be paid **regardless of how many weekends or other programs** are held and **regardless of how many participants** are served.

**Examples:**

Item	Estimated cost	Notes re possible source of funds
Cost of team PO box if any		
Cost of team phone number if applicable		
Stewardship to International Ministry Center (\$825 annually)		
Insurance (estimated at \$400 annually)		
Office supplies and stationery		
Music, banners, directional signs, etc.		
Cost of board meetings including training materials, copies, postage, (Board member travel, child care and other out-of-pocket expenses are a cost but not included -- too difficult to determine)		
Cost of team meetings including training materials, copies, postage (Team member travel, child care and other out-of-pocket expenses are a cost but not included – too difficult to determine)		
Convention/conference attendance for team and leadership development (allow \$1,000)		
<b>ANNUAL FIXED EXPENSES PER TEAM</b>		

**Step 2:** Determine the fixed costs per weekend. These are **costs incurred regardless of how many participants attend**.

Clergy honorarium		
Counselor on call fee		
Presentation room, chapel, small group rooms etc		
Promotional materials: brochures/posters, etc.		
Cost of mailings, faxes to promote the weekend		
Cost of room for coordinator, co-coordinator @ \$_____ night x 2 nights x 2 people		
Cost of meals/snacks for coordinator, co-coordinator @ \$_____ x 2 people		
Fixed cost per weekend		
x number of weekends = <b>ANNUAL FIXED EXPENSES FOR WEEKEND PROGRAMS</b>		

**Step 3:** Determine the variable expenses for team needed for each weekend offered. These costs **vary depending on the number of team members** serving on each weekend or other program. For example:

Cost of room per team member @ \$_____ night x 2 nights		
Cost of meals/snacks per team member @ \$_____		
Cost of supplies per team member (tissues, pen, notebook, name tags, copies, etc.) @ \$_____		
Total per team member		
x number of team per weekend		
x number of weekends per year = <b>ANNUAL VARIABLE TEAM EXPENSE FOR WEEKEND PROGRAM</b>		

**Step 4:** Determine the variable expenses for participants for each weekend offered. **These costs vary depending on the number of participants.** For example:

Screening/application process including long distance phone, mailing acceptance letter @ \$_____		
Cost of facility per participant @ \$_____ night x 2 nights		
Cost of meals/snacks per participant @ \$_____		
Supplies per participant (tissues, pen, notebook, name tags, copies, flowers, BE cross, etc.) @ \$_____		
Beginning Experience International participant fee @ \$30		
Total per participant		
x number of participants per weekend		
x number of weekends per year		
<b>ANNUAL PARTICIPANT VARIABLE EXPENSES FOR WEEKEND</b>		

**Step 5:** Determine the total expenses for the year

Annual Fixed expenses per team (from Step 1)	
Annual Fixed expenses per weekend (from Step 2)	
Annual Variable Team expenses per weekends (from Step 3)	
Annual Variable Participant expenses per weekend (from Step 4)	
<b>TOTAL EXPENSES FOR THE YEAR</b>	

**Determine cost per participant served (use as an indicator when setting weekend registration fee):**

Average number of participants each weekend	
x number of weekends	
Average number of participants served per year	
Divide by the total expenses for the year	\$
This yields the weekend cost per participant	\$

*While the registration fee set may not cover the entire cost, it should cover a significant portion of it. Don't be afraid to place a value on this registration fee — participants receive a life changing program that is **INVALUABLE**.*

**Step 6.** Costs per support program:

Venue cost	
Coffee, cookies, cups, napkins, etc. @ \$_____ x team, participants	
Supplies: notebooks, pens, name tags, etc. @ \$_____ x _____ team, participants	
Total per program	
x number of programs per year = ANNUAL COST for SUPPORT PROGRAMS	
+ ANNUAL WEEKEND AND TRAINING EXPENSE (from #5 above)	
<b>TOTAL PROGRAM AND TEAM EXPENSES</b>	

**Step 7.** Now determine the team's sources of income. For example:

**Registration income**

Weekend Participant registration fee	
x number of participants per year = total weekend registration fees	
Support program registration fee	
x number of program participants per year = total support program registration fees	
Total registration fees (weekend fees + support program fees)	
x PERCENT paying entire fee -- including those on payment plans (this is an allowance for those needing partial financial assistance, weekends not full, "no shows")	0.80
<b>TOTAL ANNUAL REGISTRATION INCOME</b>	

**Gift and fund raising income**

Annual support from the diocese	
Annual grants, funds from local churches, United Way, employer matching funds	
Value of contributed supplies, copies, etc.	
Average team contribution in addition to out-of-pocket travel, child care expenses	
Average participant contributions above fees paid	
Net fundraising income (income – expense)	
<b>ANNUAL GIFT INCOME</b>	

**Total Income**

Total Registration Income	
Total Gift and fund-raising Income	
<b>TOTAL ANNUAL INCOME</b>	

**Balance**

Total Income	
(Less) Total Expenses	
<b>EXCESS (DEFICIENCY) INCOME OVER EXPENSES</b>	

Possibilities for decreasing expenses might include:

- Looking for less expensive locations (however, a location that is too rustic usually results in fewer participants and fewer team because of primitive conditions)
- Offering less financial assistance (most people can pay if they are allowed to work out a payment plan over a period of time; the treasurer should send periodic friendly reminders if needed)
- Using less expensive or fewer supplies (keep in mind that “extras” can not only add to the expense of the program, but can detract from and interfere with the process focus of the ministry)
- Adding programs to spread the cost of fixed expenses over the additional programs

Possibilities for increasing revenues might include:

- Increasing participant fees, remembering that while some people may need financial help or a payment plan to cover the full amount, the fee should be a reasonable reflection of the value of the program and an amount that does not heavily subsidize those who could pay in full
- Adding programs and the necessary publicity to increase registration fee income
- Obtaining contributions from team, past team, past participants, local businesses, churches, etc. Remember that you are asking them to invest in furthering a worthwhile mission\*
- Holding fund-raising events; these can help raise awareness of the ministry as well as raise money
- Exploring other funding sources: United Way, parish or diocesan support, employer or business gifts, grant funds available to local charities (national grant sources should be referred to the International Ministry Center.)

\*NOTE: Donations should be requested to support the ministry in general so the gift can be used for whatever needs arise; a gift for a specific aspect of the ministry cannot be used in any other way and basic ministry needs may go unmet.

## Team Financial Obligations to the IMC or Regional Board

New boards often have questions about the various fees and assessments due to the International Ministry Center or to the Regional Board. There are three types of fees or assessments:

- Stewardship
- Participant fees
- Share of the insurance premium (North American teams)

**Stewardship** is an annual allocation for each team authorized to present a Beginning Experience® program or programs. Each adult team pays the same amount (in 2011, \$825 for most North American teams). Each North American youth team pays half that amount.

**Participant fees** are due for each person participating in each of these *Beginning Experience* programs (NOTE: participants, not team members). Amounts for North American teams are:

- \$30 per participant for the *Beginning Experience* weekend
- \$12 per participant for support programs (Coping, Encountering Life Alone, Continued Beginnings, Rebuilding, Happiness is an Inside Job, Fully Human, Couple Communication) due the first session of each program attended
- \$20 per participant for Children's Beginning Experience, Young People's Beginning Experience or Young Adult Beginning Experience

**Insurance assessment** is an annual amount for each North American team's share of the premiums for Beginning Experience® insurance policies. Each team pays the same amount and receives the benefit of being insured as a group rather than having to provide the insurance team by team.

The stewardship and participant fees contribute to the IMC's ability to provide services to teams — program and training materials, team communication and support, assistance for teams in trouble, start new teams, and other services. In general, these fees support the ministry as a whole.

The International Ministry Center assesses North American teams a late payment fee of 1 % for accounts over 60 days past due. Should a team owe in excess of \$1,000 that is 90 days past due, the team is put on a "Cash Only" basis for purposes of ordering supplies and will be contacted to work out payment arrangements.



Teams in the Asia Pacific and Britain and Ireland Regions send their fees to the applicable Regional Board. The fees are used to administer the region, and to start and serve teams in the region. A portion of the fees are sent to the International Ministry Center to support the ministry world-wide.

## Your Stewardship in Action

Teams often ask what they receive for the fees they pay. The Beginning Experience International Ministry provides for teams:

- 1) Authorization to present the copyrighted programs, train team members with ministry training materials to present these programs, and team identification with the trademarked name and graphic images
- 2) Maintenance of copyright protection for the ministry's programs and trademark protection for the name and graphic images to provide an identity for the ministry worldwide
- 3) Maintenance of tax-exempt status [not-for-profit or 501 (c) 3 status] for United States teams, which:
  - Protects team income from U.S. federal taxes
  - Entitles those who contribute to the ministry to a tax deduction for gifts in excess of value received
  - Saves teams the time, effort and cost of applying for and maintaining federal non-profit status on their own
- 4) A model legal structure for development of these team documents:
  - Model Articles of Incorporation/Articles of Association
  - Model team bylaws
  - Model conflict resolution procedures
- 5) Research for insurance coverage and carrying group insurance policies that provide the following in the U.S. and Canada:
  - Protection for teams from claims of damage to facilities caused participants or team, including fire and legal liability (Certificate of Insurance is provided to each facility upon request)
  - Protection for team and team members from loss resulting from claims of personal and/or psychological injury by/from participants in weekends or other programs
  - Protection for team and team members from loss resulting from claims of sexual abuse or harassment by/from participants
  - Protection for board members from liability due to decisions made in their role as a member of the board member (such as claims resulting from termination of team members, etc.)
- 6) Peer representation in international decision-making that affects teams through members of the International Board and Regional Boards who are selected from the teams
- 7) Policies to guide team functioning and decision-making that provide a framework for making difficult decisions
- 8) Organizational direction for all teams through mission and vision statements
- 9) Safeguards for program and mission integrity through structures for team development, certification and recertification, and review and revision of program and training materials
- 10) A central administration through the Executive Director and an International Ministry Center to provide services to teams and apply ministry policies
- 11) Access to counsel, advice and encouragement from executive director, Ministry Center staff and International or Regional Board members



- 12) Church connection at a national level through a bishop serving as liaison for the ministry to the U.S. Catholic Bishop's Conference
- 13) Communication to the public and/or support or referral sources via:
  - Newsletters
  - Web site
  - Phone contact
  - Mail and e-mail
  - Personal visits
- 14) Communication to teams via:
  - Newsletters
  - Web site
  - Phone contact
  - Mail and e-mail
  - Personal visits
- 15) Networking and public relations on behalf of the worldwide ministry with other divorce or grief ministries, national or international groups of professionals in family life or youth ministry, including the National Association of Catholic Family Life Ministers (NACFLM) and Catholic Divorce Ministry (CDM)
- 16) Education and training programs for teams at conferences and conventions, and through development of training materials covering such topics as:
  - Marketing for participants
  - Team invitation and training
  - Budgeting for and financing the local ministry
  - Training new team members
  - Training board members
  - Other topics
- 17) Spiritual direction through faith-based programs, a faith-filled environment and developing spiritual resources for teams
- 18) Public relations and marketing through an international website, news releases to or interviews with Catholic and secular media, and newsletters to referral groups such as Catholic Family Life directors, Marriage Tribunal judges, and Catholic counseling services

ED/IBD 12/00, 10/06, 1/2012





## **Beginning Experience Insurance Coverage 2013-14 (North American Teams)**

Beginning Experience International Ministry, Inc., holds several forms of insurance covering all North American teams. The premium is shared among the teams, with each team paying the same amount. A summary of the coverage follows.

### **COMPREHENSIVE GENERAL LIABILITY/PROFESSIONAL LIABILITY**

This is a combined policy covering two areas of liability.

1) Comprehensive General Liability covers:

- Bodily injury
- Premises and operations
- Contractual liability
- Broad form property damage (damage to property of the facility/venue)

This coverage applies to any claim made by program participants or the general public for themselves, their property, or property of the facility/venue in the event the individual is injured or the property is damaged.

This coverage for individual team members, teams and/or the ministry is for potential liability for claims made by participants or members of the public arising from program activities that may cause property damage to facilities. It provides protection for the International Ministry Center, teams and team members for the settlement of claims and/or damages. The policy covers premises leased, owned or occupied, and activities away from the facility. Thus weekends, authorized support programs, fund-raising events and social functions are insured for actions in which it could be asserted that the team, one or more team members, or the ministry is at fault.

2) Professional Liability (Errors and Omissions) covers:

- Professional/non-professional services rendered by any legally responsible person (team member)
- Sexual abuse/harassment to any participant
- Physical or mental injury to any participant

This coverage applies to claims made against the team by participants or others in their work as volunteers, and to claims made against any officer or director operating within the scope of the team and the ministry.

Courts have held that any individual or organization offering advice or any type of counseling can be held liable for their actions as “professionals.” Standard liability policies do not provide coverage for this exposure since they only insure against bodily injury and property damage. Professional liability (also referred to as Errors and Omissions Liability) is similar to malpractice insurance in that it protects the individual team member and/or the ministry for damages arising from the team member’s role as a trained peer minister. While we stress that we are not counselors and our training stresses that our role is that of a listener, not to give advice, this does not preclude a participant or member of the public from construing specific actions in that manner.

NOTE: Excluded from Comprehensive General Liability coverage are assault and battery; personal injury (such as libel or slander); advertising liability; lead, asbestos and pollution damages; liquor liability; and a second named insured (the facility or venue).

Limits of Liability for this combined coverage:

\$1,000,000 per occurrence; \$3,000,000 aggregate; \$2,500 deductible.



## DIRECTORS, OFFICERS AND TRUSTEES INSURANCE

This is coverage arising from any claim or claims by a participant or others for any alleged wrongful act filed against a team member in his or her capacity as a director/officer of the team and indemnifies the director/officer for loss pursuant to law, common or statutory or contract. This coverage automatically applies to all newly elected directors and officers after the inception of the policy. It also includes coverage for discrimination, sexual harassment, libel, slander, defamation, or publication or utterance in violation of a person's right of privacy.

Under common law and the statutes of some jurisdictions, directors and officers (local boards) owe certain duties and standards of care in managing the affairs of the team they serve. If failure to perform these duties with care should result in financial damage to the local team and/or Beginning Experience International Ministry, Inc., the director or officer can become personally liable to make restitution. Under other circumstances, the directors and officers can become liable to parties outside of the team/corporation as a result of their mismanagement. In some instances, even team members have brought action against the directors and officers for their financial decisions. Because of the threat this exposure poses to the directors' and officers' personal assets, some non-profit organizations make this coverage a prerequisite prior to accepting a board position.

NOTE: Sexual abuse and physical abuse are excluded from this coverage.

Limits of Liability: \$1,000,000 claims made; \$5,000 deductible

## OTHER IMPORTANT INFORMATION

**Deductibles.** The policies all call for deductibles. This is an amount for which the named insured (the Beginning Experience® team or ministry) is responsible before the insurance company begins to pay a claim. These policies call for the insurance company to pay from dollar-one, with the named insured reimbursing the insurance company for the deductible amount specified. Deductibles are used to keep the premium costs at a minimum. The International Board has directed that the International Ministry Center will pay a portion of the deductible for claims arising against a team. The sharing of the deductible for each claim is 1/3 from the team and 2/3 from the International Ministry Center.

**Certificates of Insurance.** A form for requesting a certificate of insurance is available on-line at [www.beginningexperience.org](http://www.beginningexperience.org). The original certificate will be sent to the venue requesting it with copies to your team and to the International Ministry Center.

## CLAIMS: WHAT TO DO

If an incident occurs, notify the International Ministry Center (866.610.8877 or FAX 574.283.0287) as soon as possible. The International Ministry Center will send you an incident report to be completed, and the insurance company will instruct you on correct procedures for handling claims. The claim will be assigned to a local adjuster in your jurisdiction. You will be notified by the adjuster of your responsibility and any further action to be taken.



IT IS IMPERATIVE THAT NO ONE ADMIT ANY LIABILITY or indicate in any way "Don't worry, we have insurance." Here's why:

Once a claim is presented to the insurance company, a deductible is mandated. The deductible applies to each claim. Admitting liability in any way could lead to incurring a deductible before an actual, valid claim is determined, or could impair the insurance company's right to settle a claim. In other words, it is important not to inadvertently incur a claim—and hence a deductible—before it is actually a claim.

## **Annual Electronic Filing Requirement for Small Federal Income Tax Exempt Organizations Form 990-N (e-Postcard) (U.S. Teams)**

Congress has enacted legislation that requires each affiliate (team) of a not for profit organization (such as Beginning Experience International Ministry, Inc.) to annually file a return with the Internal Revenue Service, FORM 990-N.

If your team did not have gross receipts (income, not profits) exceeding \$50,000, no taxes are due, but the form declaring that you are not liable for paying taxes must be filed by the fifth month after the close of the fiscal year. **FAILURE TO FILE FOR THREE YEARS MEANS THAT YOUR TEAM WILL LOSE ITS TAX EXEMPT STATUS AND WILL BE LIABLE FOR PAYING STATE AND FEDERAL CORPORATE TAXES.**

The IMC periodically sends a reminder about this to presidents and treasurers.

You will need the following information to file the electronic form (this form can only be filed electronically):

- Legal name as it appears in the certificate of incorporation.
- Mailing address used by the organization.
- Website address (if you have one).
- Employer identification number (EIN), sometimes referred to as a Taxpayer Identification Number (TIN), even if it does not have employees. The EIN is a unique number that identifies the organization to the Internal Revenue Service.
- If you do not know your EIN, you may be able to find it on the organization's bank statement, or prior year return, or call the International Ministry Center.
- Name and address of a principal officer (president or treasurer)
- Organization's annual tax year (the fiscal year is found in your bylaws)

To file the return, go to:

<http://www.irs.gov/charities/article/0,,id=169250,00.html>



## **501 (c) 3 Designation Letter for U.S. Teams**

The determination letter from the Internal Revenue Service classifying Beginning Experience International Ministry, Inc. and its affiliate teams in the United States as 501 (c) 3 organizations (not-for-profit) may be found on the team section of the ministry's website.

In fund-raising for your team, this letter may be used to verify the ministry's non-profit status to your donors, and therefore allow them to claim their contributions on their U.S. federal income tax form.

