

MTD Fund Transfer

Policy Name:	MTD Fund Transfer
Scope:	All Employees & Associates
Revision Date:	March 10, 2021
Last Review Date:	June 9, 2023

Ministry donations received by Reliant Mission belong to Reliant and are under the control of Reliant. Reliant employees may request that Reliant transfer MTD funds internally out of the MTD account for which they're responsible, to another Reliant ministry account, including another employee MTD account or Reliant church/project account.

MTD Transfer Requests

The following rules apply:

1. Requests must be submitted by the employee responsible for the MTD account.
2. One approved MTD fund transfer request is allowed per year.
3. The MTD account balance must be more than or equal to two months of the MTD goal plus the internal transfer amount requested.
4. Transfers can be made from an MTD account to other MTD accounts or to a Department account based on the following guidelines:
 - a. Transfers cannot exceed \$5,000 for staff MTD account to MTD account transfers.
 - b. Transfers cannot exceed \$8,000 for staff MTD account to Project account transfers.
 - c. Total of the entire transfer request cannot exceed \$13,000 combined.
5. **Special Condition:** Employees who are part of a fixed-term program with a church or other ministry partnership (international or domestic) must have approval from their Church/Ministry program Leader as well as their Reliant Program Team manager to be eligible to submit an MTD Transfer Request.
6. A Reliant Staff Accountant, manager, or director (typically the Director of Organizational Affairs & Treasurer) must approve all transfers made under this policy.

Communication Info



Communication about MTD Transfers

MTD Transfer Requestor

- Reliant will NOT send a special communication to MTD transfer employee/recipient(s) informing them of the MTD transfer.
- Reliant recommends that the requesting employee consider drafting a simple email or calling the employee/recipient(s) personally to inform them of the MTD transfer.
- If the Requesting Employee does NOT want the employee/recipients of the MTD Transfer to be able to find out details of the source of the transfer then they should indicate that preference by selecting the ANONYMOUS box on the MTD Transfer request.

MTD Transfer Recipient


- MTD Transfers can be found by viewing the Account Statement on [Toolbox](#) (under Financials>Account Statement), which will be updated by the day after payroll each month. The Account Statement has different categories for Revenues, Expenses, and Transfers. MTD Transfers are listed as *Transfers In* within the Section: Transfers. The Account Statement does not indicate specific details of where or from what MTD account the MTD Transfer originated from.
- If an MTD transfer recipient would like to know details of an MTD Transfer, they may email us at payroll@reliant.org to request additional information. As long as the MTD Transfer was not ANONYMOUS, Reliant will be able to tell them the origin of the MTD Transfer.

Access the form below and share the completed form to payroll@reliant.org.

[MTD Transfer Request Form](#)

Requests from Exiting Employees

Procedure Name:	Exiting MTD Funds Transfer
Scope:	All Staff
Revision Date:	October 22, 2020
Last Review Date:	June 8, 2023

 Any remaining funds are handled differently for ongoing employees and those who are part of the specific programs listed below. Please review the eligibility criteria to submit an Exiting MTD Transfer Request based on your status as outlined below.

Eligibility Information - Exiting MTD Transfers

College Intern/Residency Programs

If the exiting employee is involved in the College Program Team and is completing an internship or residency, excess funds will be distributed as follows:

- If an employee is exiting a summer-long project Collegiate project, such as LT, and is listed as a Collegiate Intern, excess funds will be transferred to the Collegiate Church Network fund.
- If an employee is exiting a residency or internship serving at a Collegiate or GCC church, the excess funds will be transferred to their church's residency or church fund within Reliant.
- Residents are not eligible for the fund transfer process, as any remaining balance will be distributed as listed above.

(US-based) Fixed-Term Programs (Residencies & Internships)

Exiting MTD Transfers are generally **not** permitted for exiting employees in domestic (US) *fixed-term* programs.

Upon exit, any remaining funds in the account the worker is responsible for remain with Reliant to adhere to our obligation as a 501(c)(3) non-profit, keeping the charitable intent of the original gift. *See where the funds go by expanding the policy below:*

Based on the total amount remaining after all final expenses are settled (2-3 months post exit), Reliant will transfer any remaining funds as follows:

- **Between \$0-\$100**, we will put the entirety into the Staff Ministries Account.
- **Between \$100-\$1,000**, we will put \$100 into the Staff Ministries Account and the rest into the account the church is responsible for with Reliant.
- **Between \$1000-\$4,000**, we will put 10% into the Staff Ministries Account and the rest into the account the church is responsible for with Reliant.
- **Over \$4,000**, we will put \$400 into the Staff Ministries Account and the rest into the account the church is responsible for with Reliant.

Funds' Purposes:

- The purpose of **Partner Residency Funds** is to support and provide improvements for the residency program/individuals now and in the future. These funds are usable at the discretion of the Reliant partner and the program's local supervisor(s).
- The **Staff Ministries Fund** serves to provide for support-based staff at Reliant. The fund is managed by our President, Tom Mauriello, and is overseen by our board. It has been used to provide funding for emergency services for international and domestic missionaries, celebrations and condolences, benevolence in tragedy, and aid for challenging or unforeseen financial hardships. This fund is also used to cover small negative balances from exiting staff.

To request the use or transfer of remaining funds upon exiting from a fixed-term program, field workers should obtain approval from their Local Supervisor via email and provide that approval to their Fixed Term Liaison.

International Fixed Term Programs

If the exiting employee is involved in a one-year or fixed-term Reliant international intern ministry program experience, where the church or ministry has a Reliant Ministry Project Fund, the full amount remaining in the intern's MTD fund will normally be transferred directly to the specific corresponding Reliant Ministry Project Fund, per the agreement Reliant has with the Church/Ministry Partner.

If there is no specific corresponding Reliant Ministry Project Fund, then any leftover MTD funds will be transferred to another closely associated employee's MTD fund or the Reliant Staff Ministries Fund.

A Reliant employee in one of these International programs may request an exiting MTD Transfer. To do so, consult with the International program team liaison (email: international@reliant.org). MTD Transfer requests of this nature must be approved by the Reliant program team leadership and, in most cases, the associated Church/Ministry Partner.

Ongoing US, College, & International Employees

When a Reliant employee exits with a balance remaining in the MTD account they're responsible for after all other expenses have been paid, the following policy will automatically apply toward the treatment of any remaining funds in the closed MTD account. The Exiting MTD Transfer policy is a different policy than the annual allowed MTD Transfer Request policy, and the one transfer per year rule does not apply to exiting transfers,

1. The employee may request an Exiting MTD Transfer
 - a. The first \$13,000 can be transferred to Reliant MTD and/or Project accounts based on the wishes of the employee
 - i. A maximum of \$5,000 can be transferred to other MTD accounts
 - ii. A maximum of \$8,000 can be transferred to project accounts
 - b. The next \$2,000 will be transferred to the Reliant Staff Ministries Fund (SMF)
 - c. Any remaining amount after the Exiting MTD Transfer and the \$2,000 will be transferred to the project fund most closely related to the employee's ministry role.
2. If an Exiting MTD Transfer is not requested
 - a. The first \$2,000 will be transferred to the Reliant Staff Ministries Fund
 - b. Any remaining amount after the \$2,000 will be transferred to the project fund most closely related to the employee's ministry role.
 - c. If there is no project fund most closely related to the employee's ministry role, the remaining funds will be fully transferred to the Reliant Staff Ministries Fund

Example:

\$16,000	Remaining final balance in MTD account of College Church Ministry/Ken Jones
(\$5,000)	Ken Jones' request for MTD fund transfer to another Reliant staff MTD account , approved by Reliant management
(\$8,000)	Ken Jones' request for MTD fund transfer to Reliant project/church/ministry fund FD#### , approved by Reliant management
(\$2,000)	Transferred to the Reliant Staff Ministries Fund
\$1,000	Total remaining amount transferred to the project fund most closely related to the employee's role upon final closure of MTD account.



Deadline for Transfer Requests

Exiting employees must submit an Exiting MTD Transfer Request by the 16th day in the month of their exit. If a transfer request is not received by this deadline, an appeal may be submitted to payroll@reliant.org within 3 months of the employee's exit for a late transfer request to be considered. Appeals submitted more than 3 months from the employee's exit date will not be eligible for consideration.

Fill out the Exiting MTD Fund Transfer request form below and email the completed form to payroll@reliant.org.

[Exiting Employee Transfer Request Form](#)

Contributions to a Non-Profit Organization:

It is Reliant's desire to be generous when the employee's exit is to work in a position at another formal support-based deputized mission agency role (like Reliant).

The Reliant employee should contact your [Program Team Liaison](#) by the 16th day of the month of exit to discuss the process of requesting a contribution from Reliant of any remaining MTD fund balance to the new 501(c)(3) nonprofit ministry or church.

Reliant will generally allow for the contribution of any remaining MTD account funds to be contributed to the new ministry, mission agency, or church if the Reliant employee is exiting and:

1. Will be employed by another 501(c)(3) nonprofit ministry, mission agency, or church that is using a dedicated 100% support-based deputized fundraising model (like Reliant).
2. The exiting Reliant employee will be responsible for raising 100% ministry support for their new role.
3. Anticipates that there will be an MTD account balance remaining upon their exit from Reliant

4. The ministry, mission agency, or church provides adequate substantiation that they are a 501(c)(3) nonprofit.
5. The employee must be eligible to request an Exiting MTD Transfer - see criteria above based on the employee's status.

Please contact your Program team Liaison to help with this process.

It is Reliant's desire to be generous when the employee's exit is to a formal support-based deputized mission agency role (like Reliant). However, if the employee is not transferring to a fully support-based position, then the first \$15,000 of the exiting MTD account balance must be distributed to other accounts within Reliant. The employee must also be eligible to request an Exiting MTD Transfer (see criteria above based on the employee's status to request a transfer of funds to another 501(c) 3 organization.

Please see the parameters below for transferring funds to other MTD and project funds within Reliant.

The Reliant employee should contact [Program Team Liaison](#) by the 16th day of the month of exit to discuss the process of contributing any remaining MTD fund balance to the new 501(c)(3) nonprofit ministry or church.

1. The employee may request an Exiting MTD Transfer
 - a. The first \$13,000 can be transferred to Reliant MTD and/or Project accounts based on the wishes of the employee
 - i. A maximum of \$5,000 can be transferred to other MTD accounts
 - ii. A maximum of \$8,000 can be transferred to project accounts
 - b. The next \$2,000 will be transferred to the Reliant Staff Ministries Fund (SMF)
 - c. Any remaining amount after the Exiting MTD Transfer and the \$2,000 will be transferred to the project fund most closely related to the employee's ministry role.
2. If an Exiting MTD Transfer is not requested
 - a. The first \$2,000 will be transferred to the Reliant Staff Ministries Fund
 - b. Any remaining amount after the \$2,000 will be transferred to the project fund most closely related to the employee's ministry role.
 - c. If there is no project fund most closely related to the employee's ministry role, the remaining funds will be fully transferred to the Reliant Staff Ministries Fund.
3. After the above transfer process is followed, Reliant will generally contribute the remaining funds to the employee's new ministry, mission agency, or church.

Example for when the receiving 501(c)(3) does NOT use a dedicated 100% support-based deputized fundraising model:

\$18,000	Remaining final balance in the MTD account of College Church Ministry/Sue Smith
(\$5,000)	Sue Smith's request for MTD funds transferred to another Reliant Staff MTD Account , approved by Reliant management.
(\$8,000)	Sue Smith's request for MTD funds transferred to a Reliant Church/Project Fund FD#### , approved by Reliant management.
<u>(\$2,000)</u>	Transferred to the Reliant Staff Ministries Fund.
\$3,000	Excess contributed to outside ministry, mission agency, or church.

Church Funded (Single-Donor) Employees

If a local church or ministry is the single donor to Reliant for the ministry of an employee and the employee is exiting Reliant employment, Reliant will generally transfer all remaining funds in the exiting MTD fund to another Reliant MTD/Dept. Fund(s) at the request of the leadership of the local church or ministry. This allows the local church or ministry to give additional donations to Reliant to keep the employee's role well-funded, without experiencing any shortfalls in paying salary, benefits, or ministry expenses. It also keeps Reliant from having a negative balance in the MTD account. If the local church or ministry does not request an internal transfer of the remaining funds into another Reliant MTD/Dept. Fund(s), Reliant will donate the remaining funds in the exiting employee's MTD fund back to the local church/ministry.

[Exiting Employee Transfer Request Form](#)

Requests for a Department Transfer

i This page only applies to any transfers out of a church or ministry project fund. If you are looking for instructions and the form for transferring money out of a Field Workers MTD account, please see [MTD Fund Transfer](#).

A Transfer Request form can be submitted to request a transfer of funds from project to project, or project to individual MTD accounts. Project fund (may also be known as Departments) transfer requests are not subject to the same requirements as an [MTD fund transfer request](#).

The request must be either submitted by, or approved by, the appropriate signer for the fund. If the requester is both a signer for the fund and one of the transfer recipients, then a second signer approval on the fund is required. If the requester submitting the form does not know who the approved signers are, contact accounting@reliant.org for assistance.

Guidelines

One-Time Transfers

- Requests received by the 20th of the month will be processed for the same month. Requests received after the 20th of the month will be processed during the next month.
- The amount of the request must not exceed the current balance available, calculated using all giving received prior to the current month, in the project/department fund.

Monthly Transfers

- If the request is received by the 20th of the month, the first transfer will happen in the month it is received. If the request is received after the 20th of the month, the first transfer will be processed the following month.
- Project fund must have a sufficient amount in recurring giving to cover the monthly transfer request.

Instructions

Project or Department Transfer Request Form

1. After placing a copy of the form in your Google drive, complete the "Request" tab with the following information:
 - a. Your name
 - b. The ministry project fund's name and FD#
 - c. If you would like for the transfer to remain anonymous so recipients cannot find out who the transfer came from, please place an "X" in the designated area.
2. Using the drop-down selections available, choose whether this request is for a one-time transfer, or if you would like a monthly amount transferred.
 - a. If you select monthly, a box will appear below that line for you to enter the final month the transfer should be processed.
 - b. If you leave the final month box blank, the transfer will remain in effect until the fund signer either:
 - i. Requests that it be stopped by sending an email to accounting@reliant.org.
 - ii. Or submits a new transfer request for the same recipient(s).
3. Fill in the table with the fund number, name, and amount of the transfer you would like to request.
 - a. Please add lines if what is provided is not sufficient.
 - b. The total will auto-populate both at the bottom of the table and in the box at the top of the form.
4. A fund signer must give approval on the "Approval" tab.
 - a. If you, as the initiator of the request, are both a signer for the fund and one of the transfer recipients, then a second signer approval on the fund is required. Please use the blue "Share" button in the upper right to share the form with the signer.
5. Share your completed and approved form with accounting@reliant.org for processing.



Questions/Comments/Etc.

If you have questions about this process, the policy, or its parameters, please contact your [Program Team Liaison](#) (for MTD Transfer questions) or accounting@reliant.org (for Transfers from a Department).