

## GROUP BENEFITS PLAN SUBSIDY

### *A Description*

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CBOQ offers a Group Benefits Plan Subsidy to help offset the cost of providing group benefits to your pastor(s).

#### Church's Responsibility

It is the responsibility of the church to apply to participate in this program each year. If you anticipate that your church will again require this type of assistance for the coming year, it is now time for your church to apply for a place in the program. To receive financial assistance, your church will need to complete the attached subsidy application and meet the program criteria.

#### Subsidy Criteria

- Churches that apply for benefits subsidy are required to complete a Basic Group Benefits Subsidy Request Form submitted together with the prior three (3) years financial statements, and a report on all reserve funds held.
- Churches that apply for benefits subsidy should provide reasons to support the application.
- Basic Group Benefits Subsidy is normally limited to churches with gross annual revenue of less than \$100,000.
- Subsidy provided to churches may not exceed the church's annual benefit premium less the church's average church's net income of their last three fiscal years.
- Subsidy is granted either in partial or full amount.
- Applications for subsidy must be submitted to the CBOQ each year for consideration and approval granted annually.

**Please submit the application form to Paola Alvarez by January 31, 2023.**

Applications may be submitted by email to [palvarez@baptist.ca](mailto:palvarez@baptist.ca) or by mail to:

Canadian Baptists of Ontario and Quebec  
5 International Blvd.  
Etobicoke ON M9W 6H3

If you require any assistance, please contact [Paola Alvarez](mailto:palvarez@baptist.ca) at [palvarez@baptist.ca](mailto:palvarez@baptist.ca) or 416-620-2931.