



WHITING BIBLE CHURCH



POLICY & PROCEDURE MANUAL

Rev. Daniel
Schnitzer
SENIOR PASTOR

Reviewed and Approved

SIGNATURE PAGE

This administrative policy and procedures manual of the Whiting Bible Church has been developed, reviewed and approved by the Senior Pastor and the Board of Deacons.

The policies and procedures contained in this manual will be upheld in every manner, and will be re-evaluated annually and updated as needed.

Signature: {Signature on file} Date: May 25, 2026

Rev. Daniel Schnitzer, Senior Pastor

Signature: {Signature on file} Date: May 25, 2026

Patrick Giordano, Chairman, Board of Deacons

Whiting Bible Church Policy and Procedure Manual

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I. PREFACE

A. POLICY AND PURPOSE

P 1. Policies discussed here are general statements of direction and purpose that allow users to exercise good judgment in the daily operation of the church and promote the efficient use of resources in the congregation. Policies explain what is done and why they are done. Procedures explain how things are done.

- Policies and procedures are not meant to be restrictive, but to offer parameters within which we may organize and develop our common life and witness to the Gospel.
- We hope that these reflect our understanding that we are a faith community grounded in a covenant relationship with God and with one another that allows all to grow into full maturity.
- Our policies and procedures also reflect our church's vow to walk together in Christian love.

P 2. It is hoped that every member will help in the continued development of these covenant agreements that grow out of the Bylaws of Whiting Bible Church, our Mission Statement and Church motto as well as the continued work of our Senior Pastor and Board of Deacons.

P 3. This resource is designed to help our leadership with the effective management of our church and its ministry, with decision-making, and with accountability. Additionally, this tool contains information that will facilitate our management of legal risks and help us shield our church and its leaders from possible litigation.

P 4. The Bylaws of Whiting Bible Church govern all policies contained herein. Any policy in conflict with WBC Bylaws shall be superseded by those Bylaws.

These policies and their application are intended to comply with all applicable federal and state laws and regulations.

P 5. This manual supersedes any previous manual and/or written or unwritten policies. Whiting Bible Church reserves the right to establish, administer, change or eliminate policies, guidelines, benefits and procedures at any time.

B. GOALS AND OBJECTIVES

P. 1 This manual is designed to help our church leadership with:

- Decision-making
- Accountability (i.e., trustworthiness, dependability, reliability, independent action, etc.)
- Managing legal risks and protecting us and our church from litigation

Reviewed /Revised June 2026

C. MANUAL MAINTENANCE

P 1. The Policy Manual will be reviewed annually

The annual review will begin in April at the start of the fiscal year, by the staff and Board of Deacons, to see if any changes need to be made.

P 2. All proposed revisions must be approved or rejected by the Board of Deacons and noted in the Board minutes.

- All revisions to the Policy Manual will contain the date of the Board of Deacons meeting when the revision was adopted.
- The Board's minutes for that meeting will include complete statements of any new, rescinded or amended (reflecting both removed language and new wording) policies or procedures. A rationale may be noted in the Board minutes.
- When revisions are issued, all pages for the given chapter or section will be reissued unless the numbering is not affected and then only the affected pages need be distributed.

P 3. The person responsible for maintaining the manual and any policy statements held on the Intranet, local area network or stand-alone PCs will keep a current list of all manual holders.

- Revised policy statements will be issued to all manual holders using print or electronic means.

II. LEADERSHIP

A. ROLES AND RESPONSIBILITIES OF THE SENIOR PASTOR AND BOARD OF DEACONS.

P 1. The Senior Pastor has direct oversight of and is accountable for the following:

- Spiritual Leadership
- Personnel Management
- Visionary Leadership
- Directorship of Programs/Ministries
- Reporting Ministry Progress
- Worship

P 2. The Board of Deacons are responsible and accountable for:

- Strategic Planning
- Finances
- Facilities

- Pastoral Search
- Risk Management
- Church Policy

P 3. For further clarification of the roles and responsibilities of the Senior Pastor and Board of Deacons refer to the WBC Constitution and By Laws.

B. LEADERSHIP TEAM

P 1. The Leadership Team encompasses many aspects including strategic planning, collaboration, delegation and accountability.

- Each member of the leadership team should have a sense of contributing to the effectiveness of the team as a whole regardless of, and perhaps even because of, individual differences in approach or style.

C. LEADERSHIP COVENANT

P 1. Leaders in our church are held to a high standard of mutual accountability.

P 2. Whiting Bible Church leadership whether volunteer, appointed, elected, or hired will abide by the following Leadership Covenant:

As a church leader I covenant to:

- Be a person of integrity and good character.
- Pray daily for our world, our community, our church leadership.
- Be truthful.
- Maintain appropriate confidentiality.
- Abide by my commitments to ministry and complete projects/assignments on time, with excellence or ask for help from my team, supervisor or board.
- Attend all ministry/program team meetings unless seriously ill or there is a personal emergency, and to notify my team leader or supervisor, in advance whenever possible, of any absence.
- Live my life in a way that demonstrates my faith.
- Follow the policies and procedures as set forth in the Policy Manual.

P 3. The WBC Leadership Covenant will be distributed annually to the following church leadership to review and indicate agreement by their signature:

Revised May 2026

- Pastors; Deacons; Chairperson of Mission Board; SS Superintendent; Treasurer; Church Clerk; Worship Team Leaders; Youth Leaders.

- Team Leaders of the following Ministries: B&G, Greeter, Decorating, Library, Woman's Minis-tree, Nursery, Titus Women
- Adult volunteers serving with children and youth shall annually review and sign the Leadership Covenant per policy

D. DECISION MAKING CRITERIA

P 1. Leadership will make decisions that are in the best interest of the church and the congregation.

P 2. All proposals put forth will be viewed in light of the following questions:

- Will accepting this proposal advance the mission of the church as set forth in the Mission Statement?
- Will we be duplicating the efforts of a church ministry or community service that is already meeting this need?
- Will this proposal excite, motivate and encourage the membership to participate and get involved?
- Would this be a great thing for God?

E. CONFLICT OF INTEREST

P 1. It is the policy of Whiting Bible Church that every Board Member, Officer, or Employee shall abstain from involvement, whether by voting or otherwise participating in the decision-making process, in those situations where they have or may have a conflict of interest.

P 2. A conflict of interest is deemed to exist where:

- The person has a substantive interest, whether direct or indirect, in the matter at hand or the other party(ies) involved;
- The person is either a director, officer, or employee of the other party(ies) involved; or
- The person's spouse, children, parent, or siblings are in substantive relationships with the other party(ies) involved.

P 3. In those situations where a conflict of interest does exist or has the potential to exist, any Board Member, Officer, or Employee aware of such shall notify the Pastor or a member of the Board of Deacons.

P 4. Board Members, Officers, and Employees are encouraged to participate actively in community and professional activities.

P 5. Because Board Members, Officers, and Employees may not always be fully aware of all interagency involvement(s), they should inform the Pastor of any

intentions to participate in any activity that could potentially give rise to a conflict of interest.

F. CONFLICT RESOLUTION

P 1. It is important to recognize and manage conflict in a healthy manner. Conflict is inherent in any organization. As a growing, thriving church, it is expected that Whiting Bible Church will from time-to-time experience internal conflict. Conflict can be good or bad, healthy or unhealthy, constructive or destructive.

P 2. Whiting Bible Church recognizes that healthy resolution of church conflict requires that those involved value one another as human beings, put forth the effort required to understand opposing points of view, and mutually agree that the good of the congregation is paramount.

P 3. Members are to be committed to handling conflict in a mature, loving and constructive manner, and are to expect the same of church leadership and staff.

P 4. Healthy Conflict - Whiting Bible Church recognizes that healthy conflict is necessary to keep an organization mindful of and focused on its mission.

- Healthy conflict is that in which members deal with their issues up-front and talk directly to those with whom they disagree.
- They bring substantive evidence with their particular viewpoints and their demands are reasonable.
- They present their viewpoints as clearly supportive of the mission of the church.
- They clearly have a deep love for the church, love and respect for the leadership of the church, and are honorable in sharing their viewpoints.
- They do not make personal attacks on others.
- They are introspective and concerned that they have correct information.
- They view themselves as working with the church leadership to find peaceful, loving solutions to the issue at hand for the good of all people concerned.
- Once a vote is taken on an issue, they support the witness of the body evident in the vote, whether or not they are/were in agreement with the decision.
- They continue to be constructive and positive in their work for the common good of the church.

P 5. Unhealthy Conflict - Unhealthy conflict is that in which one or more members, based on non-substantive evidence, makes insatiable demands, usually attacking the person or performance of others.

- Any such unhealthy conflict has the potential to disrupt and even to destroy the mission and ministry of the church.

P 6. Whiting Bible Church recognizes the responsibility of all Members to create and maintain a safe and healthy spiritual environment. Whiting Bible Church understands destructive behavior to be opposed to the creation and maintenance of such an environment.

G. DIRECT DEALING

P 1. It is the policy of the church and its leadership to directly deal with people regarding issues of the church and to instruct all members in direct dealing.

P 2. The Senior Pastor and Board of Deacons will refuse to deal with proposals or concerns when the proponents of such are not willing to identify themselves by name.

- A member who purports to represent many others in the church will be asked to identify by name these other individuals.
- The individuals so named, as well as the person said to represent them, must acknowledge their interest in person or in writing before the concern or proposal will be considered.

P 3. If the individual(s) is(are) not willing to represent themselves or be identified, the Senior Pastor and Board of Deacons will consider the matter a non-issue.

III. MINISTRY/PROGRAMS

A. POLICY AND PURPOSE

P 1. Ministry, meaning to serve or give aid, is the tangible way that we live out our faith. Our church believes in the ministry of all believers and therefore works to establish an infrastructure to make that possible.

- Ministries/programs and their respective teams are established by and are the responsibility of the Senior Pastor.

B. NEW MINISTRY/PROGRAMS

P 1. The Senior Pastor, with input from the Board of Deacons will have the responsibility to create new ministry/program areas as needed and as such relate to the Mission and Vision and Strategic Plan of the church.

P 2. Each new program will have a written purpose statement inclusive of tangible, written goals.

P 3. The Senior Pastor, with input from the Board of Deacons, may dismantle or end a program when its goals and objectives are accomplished, when it has ceased to be effective or when it no longer coincides with the Strategic Plan of the church.

P 4. We believe that the success of our Mission and Vision will be tied to the quality and effectiveness of our ministry/program teams. Therefore, we seek to provide quality leadership and hold ourselves accountable for offering ministry that glorifies God and meets human need.

C. CHILDREN'S AND YOUTH MINISTRY

The congregation of Whiting Bible Church is committed to providing a safe and secure environment for all children, youth, and volunteers who participate in ministries and activities sponsored by the church.

- Our policies will reflect our congregation's commitment to preserving this church as a holy place of safety and protection for all who would enter and as a place in which all people can experience the love of God through relationships with others.

P 1. It is our goal to provide high quality, fun children's and youth programming that teaches the principles of Christianity and critical thinking in a supportive environment.

P 2. It is our goal to provide Sunday school classes, for children and youth ages nursery through high school, and membership classes for our youth beginning at age 13. Outings, vacation bible school and other events may be scheduled as needed or desired.

P 3. It is our goal to provide weekly youth group for those who are 6th grade through high school.

P 4. A parent/guardian/caregiver must give written permission for his or her child to participate in any event offered by our Children's and/or Youth program.

- For the purpose of these policies, caregiver means the minor's parent or legal guardian, or the adult who the parent/guardian has entrusted with the care of his or her child.

P 5. Children's/Youth events will occur only when the leadership can assure that there will be at least two committed and trained adult leaders/supervisors for every 15 youngsters in attendance.

P 6. If a child is distressed, seems uncomfortable or requests to join a caregiver, the caregiver will be asked to come to the classroom or the child will be taken to the caregiver.

P 7. If a child is hurt, the caregiver will be notified immediately if any first aid is required.

- If the injury is life threatening, the teacher will ensure that emergency services and the caregiver are notified immediately.

- In all other circumstances, the caregiver will be notified directly after the event/class/worship service, as appropriate.

P 8. In all cases of child injury, an accident report will be completed with one copy to the caregiver and the other to the leader of the Children's and Youth Ministry.

P 9. If a child is at church without a caregiver, a consent form signed by the parent/guardian must be on file and a teacher or Youth Leader must be notified verbally.

P 10. In the case of a teacher being under the age of 18, an adult, aged 18 or older, must be present.

D. PREVENTION OF CHILD AND YOUTH ABUSE

The following is the policy of Whiting Bible Church as it relates to the Children & Youth ministry:

- Children & Youth are defined as persons below the age of 18.

P 1. Adult volunteers who work with children and youth shall attend regular training and educational events provided by the church to maintain current knowledge of church policies and state laws regarding child abuse.

P 2. Adult volunteers serving with children and youth shall review and sign the Leadership Covenant.

P 3. Background checks shall be conducted, at the expense of Whiting Bible Church, for all persons, whether paid or volunteer, who work with children or youth.

- Initially, full background checks will be conducted for each person.
- All Such individuals will be rescreened every 5 years.

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P 4. Volunteers who are absent from the church for more than four months with no contact shall be re-screened before resuming work with children/youth.

P 5. The Pastor and the Deacon Board Chairman are responsible for Risk Management and shall be responsible for reviewing background checks and determining whether or not persons will be allowed to work with children/youth.

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P 6. The following items appearing on background checks shall merit disqualification from working with children: violent crimes, crimes against children, felony convictions, weapons misdemeanors, or recurring crimes.

P 7. All volunteers working with youth or children are required to have been actively involved in Whiting Bible Church for a minimum of six (6) months.

P 8. All teachers and advisors must observe the two adult rule which requires that there always be at least two adults, neither related to each other nor from the same household, present when supervising one or more students/children/youth.

P 9. Volunteers should immediately report any behaviors that seem abusive or inappropriate to their supervisor(s).

P 10. Minors may participate in church sponsored activities for children and/or youth only with written permission from a parent, guardian or caregiver.

E. SAFE ENVIRONMENT FOR CHILDREN

Love and affection are part of church life and ministry. There are many ways to demonstrate affection while maintaining positive and safe boundaries with children and youth.

P 1. In order to maintain a safe environment for our children, our staff members and volunteers must be aware of their individual responsibility, and to report any questionable circumstance, observation, act, omission, or situation that is a violation of these policies.

P 2. All questions or concerns related to suspected inappropriate or suspicious behavior should be directed to the program coordinator or the Pastor.

F. VERBAL INTERACTIONS WITH CHILDREN AND YOUTH

Verbal interactions between staff members or volunteers and children should be positive and uplifting. Our staff members and volunteers should strive to keep verbal interactions encouraging, constructive, and mindful of their mission of aiding parents in the spiritual growth and development of children.

P 1. Staff members and volunteers should not talk to children in a way that is or could be construed by any reasonable observer as harsh, threatening, intimidating, shaming, derogatory, demeaning, or humiliating.

P 2. Staff members and volunteers are expected to refrain from swearing in the presence of children.

G. DISCIPLINING A CHILD

P 1. Corporal punishment is prohibited. Children who exhibit unruly behavior will be taken outside the classroom, asked to correct the behavior and will have consequences of future unruliness explained to them.

P 2. If the child continues to behave in an unruly manner, the child is to be taken to his or her caregiver, and the teacher will talk privately with the caregiver or follow up with a phone call to the parent/guardian. The teacher will advise his/her Youth Leader of the child's behavior and the follow-up action taken.

P 3. If the child exhibits a behavior problem over a period of time, the Youth Leader will discuss the situation with the parent.

P 4. Staff members and volunteers are prohibited from using physical discipline in any manner for behavioral management of children. No form of physical discipline is acceptable. This prohibition includes spanking, slapping, pinching, hitting, or any other physical force as retaliation or correction for inappropriate behaviors by children.

P 5. Children are to be disciplined using time-outs and other non-physical methods of behavior management. In employing this procedure, staff members and volunteers should observe the following guidelines:

- Verbally redirect the child before physically intervening. With younger children some physical redirection may be necessary (for example, removing a toy from the hands of a child that is hitting another).
- If the behavior does not cease, remove or direct the child away from the group to a corner of the room where the group is meeting (avoid being alone with the child).
- Provide the child with a simple, understandable reason for the time-out, and provide the child with clear explanation of your expectations. (“Jamie, you didn’t stop hitting Chris when I asked you to, so you need to sit quietly in the blue chair for three minutes.”) In addition, be verbally reassuring, as being removed from the group will likely upset the child. Do not physically hold the child in time-out.
- Provide the child with a chair to sit in or a “spot” to sit on (using a pillow, blanket, carpet square, etc.) until their time-out is complete.
- Follow the rule of thumb that a time-out is ineffective if it lasts longer than one minute for every year of the child’s life (3 years old, 3 minutes).
- Monitor the child through the entire time-out without giving your undivided attention. For longer time-outs give intermittent praise to reassure the child and keep them on task. (“Jamie, you’re doing a great job of sitting quietly – just 2 more minutes.”)
- Praise the child once he or she has completed the time-out and tell them that their reward is being able to rejoin the group. Remind them that repeating their initial behavior will result in further time-out. Follow this with praise.

P 6. Uncontrollable or unusual behavior should be reported immediately to parents and to the program coordinator.

H. RESTROOM GUIDANCE

P 1. School age children may be accompanied to the restroom for supervision and assistance when needed. (However, children should receive the minimum amount of assistance needed based upon their individual capabilities.)

P 2. Staff members and volunteers should never take a lone child to the restroom.

P 3. If a staff member or volunteer must go into the restroom to check on an individual child, he or she should seek out another worker to accompany him/her. If another worker is not available to accompany, he/she should go to the exterior bathroom door, knock, and ask if the child needs assistance.

- If the child requires assistance, the worker should leave the exterior bathroom door open when entering the bathroom area and try to verbally assist the child in completing their activities, while the child remains behind the door of the bathroom stall.

P 4. Any assistance with the straightening or fastening of garments should be done in the presence of another staff member or volunteer.

I. ONE TO ONE INTERACTION WITH CHILDREN

P 1. Staff members and volunteers should never conduct one-to-one, unobserved meetings or interaction with children while participating in a child or youth program.

- Another adult who has completed the application and screening process should always be present.

J. PHYSICAL CONTACT

Our church is committed to protecting children in its care. To this end, our church has implemented a 'physical contact policy' which promotes a positive, nurturing environment for all of our Children's Ministries while protecting children.

The following guidelines are to be carefully followed by anyone working in Children's Ministries programs:

P 1. Side hugs, pats on the back and other forms of appropriate physical affection between staff members or volunteers and children are important for children's development, and are generally suitable in the church setting.

P 2. Other forms of appropriate physical affection between staff members or volunteers and children could include:

- Brief hugs or side hugs
- Pats on the shoulder or back
- Handshakes

- High-fives, hand slapping and fist taps
- Verbal praise
- Touching hands, faces, shoulders and arms of children or youth
- Arm around shoulders
- Holding hands while walking with small children
- Sitting beside small children
- Kneeling or bending down for hugs with small children
- Holding hands during group prayer

P 3. Inappropriate touching and inappropriate displays of affection are forbidden. The following forms of affection are considered inappropriate with children and youth in ministry.

- Inappropriate or lengthy embraces
- Kisses
- Holding children over three years old on the lap
- Touching bottoms, chests or genital areas other than for appropriate diapering or toileting of infants and toddlers
- Showing affection in isolated areas such as closets, staff only areas or other private rooms
- Touching knees or legs of children or youth
- Wrestling with children or youth
- Tickling children or youth
- Piggyback rides
- Any type of massage given by a child or youth to an adult
- Any type of massage given by an adult to a child or youth
- Any form of unwanted affection
- Comments or compliments (spoken, written, or electronic) that relate to physique or body development
- Snapping bras or giving wedgies or similar touch of underwear whether or not it is covered by other clothing
- Giving gifts or money to individual children or youth

P 4. Any inappropriate physical contact, touching or displays of affection should be immediately reported to the program coordinator or the Pastor.

P 5. Physical contact should be for the benefit of the child, and never be based upon the emotional needs of a staff member or volunteer.

P 6. Physical contact and affection should be given only in observable places or when in the presence of other children or children's staff members and volunteers. It is much less likely that touch will be inappropriate or misinterpreted when physical contact is open to observation.

P 7. Physical contact in any form should not give even the appearance of wrongdoing. The personal behavior of staff members or volunteers in Children's Ministries must foster trust at all times. Personal conduct must be above reproach.

P 8. Do not force physical contact, touch or affection on a reluctant child. A child's preference not to be touched must be respected.

P 9. Children's staff members and volunteers are responsible for protecting children under their supervision from inappropriate or unwanted touch by others.

P 10. Any inappropriate behavior or suspected abuse by a staff member or volunteer must be reported immediately to the program coordinator or the Pastor.

K. PERSONAL APPEARANCE & ATTIRE

All staff and ministry personnel of WBC, including ministry volunteers and leaders, are expected to present and conduct themselves in an orderly, moderate, reserved, and decent way—in a way that expresses our Christian character and, in a manner consistent with their God-given biological sex. This includes, but is not limited to, dressing consistently with their God-given biological sex and complying with any applicable sex-specific dress code.

Added Jun 2026

P 1. Attire: Every person involved in the ministries of WBC is expected to dress modestly, avoiding clothing that is overly revealing, tight-fitting, or distracting. This includes, but is not limited to, low-cut tops, short skirts or short-shorts, and clothing with offensive language or images. Attire must not blur the distinction between male and female through cross-dressing or attempting to dress alike; rather, attire should be distinctive to one's biological sex.

P 2. Gender: No person may publicly advocate for or celebrate a sexual orientation or identity that is contrary to the WBC Bylaws Declaration on Genders, which states:

“We believe that we are created in the image of God and that there are only 2 genders—male and female (Genesis 1:26-27; Genesis 5:2; Matthew 19:4).”

Clothing and appearance intended to represent a gender opposite to a person's biological sex are considered incompatible with our biblical principles. This includes,

but is not limited to, displaying symbols such as "LGBTQ pride" rainbows, "LGBTQ pride" flags, or other symbols that can be construed as opposing Church teaching.

“Whatever happens, conduct yourselves in a manner worthy of the Gospel of Christ. Then... I will know that you stand firm in one Spirit, striving together as one for the faith of the Gospel (Phil. 1:27).”

IV. CHURCH VEHICLE (S)

A. RESPONSIBILITY AND DIRECTION

P 1. When the church owns a vehicle (van, bus, car) the use of that vehicle is under the direction of the Church Pastoral Staff and the Board of Deacons.

B. VEHICLE REQUEST FORMS

P 1. When the vehicle is being requested for special use, a written form will be submitted to the Board at a monthly meeting. (see Appendix for form)

- Upon approval by the Board, the leader requesting the usage will be informed of the decision.

P 2. A Church Vehicle/Van Use Form should be filled out by the driver and turned into the Church Office after use. (see Appendix for form)

P 3. For Board-approved activities, the church will provide the gas.

C. VEHICLE MAINTENANCE

P 1. The church will provide insurance for the vehicle(s), and the Board will oversee its annual maintenance, inspection and registration.

V. FACILITIES

A. POLICY AND PURPOSE

The physical presence of the church in the community stands as a symbol of faith and hope.

- It is a meeting place and a center from which worship and ministry/programs can emerge.

B. FACILITIES COMMITTEE

P 1. The Deacons are ultimately responsible for the upkeep of the facilities of the church. To aid them in this task they may form a Facilities Sub-Committee to serve at their pleasure.

P 2. The Board of Deacons can appoint a Building & Grounds Committee of no less than 5 people to see to the maintenance and repair of the building.

P 3. The Building & Grounds Committee will submit a monthly written report to the Board of Deacons giving updates on work completed, including expenses incurred, and projects that need to be addressed, including projected costs. (see Appendix for form)

P 4. The Building and Grounds Committee will provide the Board of Deacons with a copy of any legal or official notifications received.

P 5. The Building and Grounds Committee will work with the Finance Committee to offer budget requests and needs for the coming year.

P 6. The Building and Grounds Committee will seek to involve members of the church in facilities projects.

P 7. As long as an expenditure is a budgeted item, and such funds exist in the budget, the Building and Grounds Committee can spend up to \$2,000 without bringing the need to the Deacon Board.

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C. PARSONAGES

P 1. The church owns the house(s) in which the pastor(s) reside while they are part of the church staff.

P 2. The pastor will furnish the home, except for the appliances which are the responsibility of the church.

P 3. The pastor should take out an insurance policy (renters' insurance) for his possessions.

P 4. When major tasks need to be performed at the parsonage a member of the Building & Grounds should be informed and a process will be put in place to repair or replace whatever needs to be done.

- As long as an expenditure is a budgeted item, and such funds exist in the budget, the Building and Grounds Committee can spend up to \$2,000 without bringing the need to the Deacon Board.

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D. SAFETY AND PROTECTION OF BUILDINGS AND GROUNDS

P 1. Alcohol - In support for those in sobriety no alcohol will be consumed on church property at either church sponsored events or building rental/use events.

P 2. Smoking - Whiting Bible Church is a smoke free facility. No smoking is permitted anywhere on the property.

P 3. Keys - Keys to the facility will be provided to those persons who require them for successful fulfillment of their ministry(ies) and to ongoing renters of the building upon approval of the Senior Pastor or designee.

The Pastor will maintain a list of all key holders.

Reviewed /Revised June 2026

- Key Holders - It is imperative that key holders DO NOT duplicate keys unless authorized by the Senior Pastor.
- If another set of keys is needed, the Pastor should be contacted.
- Keys are to be returned to the Pastor if/when the key holders have no ministry/program- or rental-related need for them or upon request.

E. USE OF FACILITIES

P 1. The Board of Deacons has the right to accept or refuse requests of outside groups for use of the property.

P 2. Those desiring to use the facilities of the church must fill out a Building Request Form. (see Appendix for form)

- Forms can be obtained through the Senior Pastor and then submitted for approval/disapproval to the Board of Deacons.

P 3. Building Use Fees are listed on the Building Request Form

VI. FINANCIAL

A. FINANCIAL RESPONSIBILITY

All members of the Board of Deacons share equal responsibility for the financial operations of the Whiting Bible Church.

B. THE TREASURER

The Treasurer has the specific responsibility of managing and safeguarding the financial resources of the local church by bringing accurate, up-to-date financial information to the Board for review, analysis and decision making, and by ensuring that sound fiscal practices and procedures are followed in compliance with the church's Financial Operating Procedures (FOP) and the financial requirements of the WBC.

P 1. Treasurer Qualifications: The Treasurer should have, or be able to develop, a familiarity with church finances in general, the church's FOP and standard accounting practices.

P 2. Accountability: The Treasurer is accountable to the congregation, through the Board of Deacons.

P 3. Duties: The Treasurer responsibilities include, but are not limited to, the following:

Weekly/Bi-weekly

1. Ensures that invoices, check request forms, and checks are processed in accordance with the church's FOP.
2. Ensures that qualified counters are available each Monday (Tuesday if a Monday holiday) and for every event in which an offering is collected or income is received.
3. Ensures that deposits are made or properly secured in accordance with FOP.

Revised
May 2026

Monthly

4. Ensures that payroll information is submitted in a timely manner to the church's payroll processing service, if applicable.
5. Ensures that bank statements are reconciled.
6. Ensures that an up-to-date analysis of the current financial position of the church is available for review at each Board meeting, including bank account balances, fund balances, and detailed actual versus budgeted income/expense analysis of the General Fund.
7. Oversees the timely preparation and submission of the WBC Monthly Financial Report and giving to the WBC.

Revised
May 2026

Quarterly

8. In the event that payroll is handled within the church, the Treasurer ensures that the following items are completed in a timely manner:
9. Submission of withholding taxes to the IRS or an approved agent
10. Submission of IRS Form 941 (Employer's Quarterly Federal Tax Report) to the IRS

Annually

11. Ensures that IRS Form W-3 (Transmittal of Wage and Tax Statements) and IRS Form 1096 (Annual Summary and Transmittal of U.S. Information Returns) are filed with the appropriate government agency.
12. Develops or works in conjunction with the Finance Review Committee to develop the proposed General Fund budget for submission to the Board and approval by the congregation.

13. Oversees preparation of financial reports for the Annual Congregational Meeting and forums and for submission to WBC when requested.
14. In the event that payroll is handled within the church, the Treasurer ensures the following items are completed in a timely manner:
15. Year-end IRS Form W-2 (Wage and Tax Statement) for each employee
16. Year-end IRS Form 1099-MISC (Miscellaneous Income) for anyone who received over \$600 during the year for providing services to the church
17. IRS Form 1099-INT (Interest Income) for individuals who received interest from the church on monies borrowed or held by the church
18. Submits sales tax statement and/or pays applicable sales tax to the local jurisdiction for any items sold during the year, in accordance with the jurisdiction's time frames.
19. Ensures that end of year giving summaries are provided to all donors using the numbered envelop system in accordance with the church's FOP. Revised
May 2026
20. Ensures that bank signatures are updated and in alignment with current Board membership.
21. Coordinates a financial review of the church financial records and practices with the Deacon Board. Revised
May 2026
22. Prepares financial statements for presentation to the Annual Congregational meeting.

Ongoing responsibilities

23. In the event that payroll is handled within the church, the Treasurer shall ensure the following items are completed in a timely basis:
24. Processing of payroll payments.
25. An IRS Form W-4 to be held on file for each employee for tax withholding purposes.
26. Conducts official business with the church's financial institution(s).
27. Maintains a positive working relationship with the Bookkeeper, if applicable.
28. Provides the Board and the Congregation with periodic reports on the General Fund's status.

29. Makes recommendations to the Board regarding options for addressing unexpected expenses and potential budget shortfalls.

C. SYSTEM OF INTERNAL CONTROLS

The purposes of internal control are to protect the reputations of individuals involved with church finances and to protect the church's assets. The church has a duty to its volunteers to protect them from unfounded accusations against which they cannot defend themselves.

P 1. The church will arrange its affairs so that volunteers are not put into a position of unwarranted temptation.

P 2. Internal controls in place at WBC involve dividing financial duties between two or more persons so that checks and balances are created and the likelihood of a single individual being positioned to both commit and conceal any impropriety, whether actual or only appearing apparent, is significantly reduced.

P 3. The church accounting system contains a series of checks and balances to ensure that monies and property belonging to the congregation are properly received, adequately protected, accurately recorded, and effectively used.

D. FRAUD PREVENTION

P 1. Counting - Fiduciary responsibility shall be exhibited in counting congregational funds. In order to suitably handle church monies, the following procedures will be adhered to when counting and handling collections:

1. Persons who participate in counting and recording the offerings will be trained for that purpose.
2. Counting volunteers shall be members in good standing and have a demonstrated history of regular giving.
3. The Treasurer, in consultation with the Pastor, shall appoint and train counting volunteers.
4. Responsibility for counting shall be rotated on a monthly basis.
5. Two people, not from the same household, will always be present during the counting process.
6. Counters will maintain confidentiality with regard to the giving of individuals.
7. Collections will be counted in a secure location on Monday morning, Tuesday if a Monday Holiday
8. Collections will be kept in a secure location until received by the Counters.
9. Each counter will perform two separate and independent counts.
10. All counters must then confirm their respective totals match and verify the amounts by signature on the Counting Form.

Revised May 2026

- P 2. Funds will be deposited into the church bank accounts as quickly as possible.
- Monthly assigned Deacon will bring the deposit to the Bank as soon as possible after the Count Committee readies the deposit.
 - Monday, immediately following the completion of the count and preparation of the deposit.
 - The deposit will be locked in the deacon's file cabinet until the Deacon arrives to make the deposit.
 - The use of an after-hours depository or next day deposit services is acceptable if allowed by the bank.

Revised May 2026

E. CONTRACTING FOR SERVICES

- P 1. Only the Board of Deacons can authorize the signing of a contract on behalf of the church.
- P 3. Pastors, treasurers, staff members, etc. shall not enter into a binding contract on behalf of the church.
- P 4. When it is necessary to contract for services, a minimum of three written bids will be sought.
- P 5. All contractors must have a current business license, worker's compensation and provide proof of being bonded.

F. CASH DISBURSEMENTS SPENDING AUTHORITY

- P 1. All requests for spending must be approved in advance by the Board of Deacons.
- P 2. Budgeted spending, including regular monthly or quarterly billing items, qualifies as being requested in advance by virtue of its inclusion in the approved budget.
- P 3. The Treasurer will normally approve such spending in order to pay the bills and to keep the church current on financial obligations.
- P 4. Ministry/program team spending must be approved by the Pastor/Board of Deacons prior to submission to the Treasurer.
- P 5. To request spending authority, a person should fill out a Request for Funds form and submit it to the Pastor/Board of Deacons and Treasurer for a pre-approval signature. (see Appendix for form)
- P 6. Reimbursement will be made only when appropriate receipts are submitted.
- P 7. Whiting Bible Church exercises sales tax exemptions as allowable, and will not reimburse individuals for sales tax expenses incurred unnecessarily.

Reviewed /Revised June 2026

P 8. Expense Reports and Staff Reimbursement

- Staff expenses shall be submitted and reimbursed in a timely manner.
- As a general guideline, anticipated expenses should be approved in advance, and documentation of actual expenses should be submitted within 14 days of the date incurred.
- Failure to submit expense reports, along with all supporting receipts, within the 14-day limit may result in delay or denial of reimbursement.

P 9. Documented work mileage will be reimbursed at the same rate as approved by the United States Federal Government to the limit set by the budget/Board of Deacons.

G. MERCHANDISE SALES

Merchandise sales and soliciting are not permitted on the grounds of Whiting Bible Church.

H. FUND RAISING

The Senior Pastor and Board of Deacons must approve all fundraising projects in advance.

I. GIFT ACCEPTANCE POLICY

P 1. Publicly Traded Securities

- Readily marketable securities, such as those traded on a stock exchange, can be accepted by the church.
- Gift securities are to be sold immediately.
- For gift crediting and accounting purposes, the value of the securities will be taken to be the average of the high and low on the date of the gift

P 2. Real Estate

Gifts of real estate will be reviewed by a designated Board Committee before the Board of Deacons votes to accept such.

- The donor should be responsible for obtaining and paying for an appraisal of the fair market value and an environmental audit of the property.
- The designated Board /Committee will conduct a visual inspection of the property; however, if the property is located in an area geographically remote from Whiting Bible Church, a real estate broker local to the property may substitute for the Board/ Committee in conducting the visual inspection.
- Property that is encumbered by a mortgage or lien may not be accepted.

P 3. Life Insurance

The church will accept a life insurance policy as a gift only when it is named as the owner and beneficiary of the policy.

P 4. Tangible Personal Property

Gifts to the church of tangible personal property should have a use related to the church's tax-exempt purpose(s).

- Gifts of jewelry, artwork, collections, equipment, and software may be accepted if approved by a designated Board/ Committee.
- Such gifts of tangible personal property described above shall, if accepted, be used by or sold for the benefit of the church.
- The church will follow all IRS requirements, reporting and otherwise, pertaining to the liquidation or disposal of gifts of tangible personal property.

P 5. Charitable Trusts

The church will not act as trustee.

- The administration of these trusts should be performed by a bank trust department or other trustee selected by the donor.

P 6. Bequests

The church will refuse to accept (disclaim) any bequest that might prove to be more of a cost than a benefit.

P 7. Endowments and Memorials

Whiting Bible Church will accept gifts of any size made in honor or in memory of a named individual.

- In consultation with the Senior Pastor the donor may speak of a desired place for the gift to be given.

J. DESIGNATED GIVING

The church operates one unified general fund, therefore giving should be directed into that fund only.

K. GENERAL ACCOUNTING SYSTEM

General accounting principles will be followed.

- P 1. Payroll transactions, receipts and disbursements should be recorded in a journal.
- P 2. A journal is the record in which all day-to-day transactions are originally recorded.
- P 3. The journal is organized chronologically and shows all information about each transaction in one place.
- P 4. In recording each transaction, the date is listed, and the amounts of the debits and credits given.
- P 5. Each transaction of debit and credit must be balanced.
- P 6. Commercially available software packages, such as QuickBooks, may be utilized.

L. AUDIT/FINANCIAL REVIEW

The Deacon Board shall assure that a financial audit be conducted annually.

P 1. Internal Audit Committee

Members of Whiting Bible Church who have agreed to serve on the Internal Audit Committee will perform an internal audit to determine the validity of the financial statements and procedures. The objective of an audit is to provide reasonable assurance that the financial statements are presented in accordance with generally accepted accounting principles (GAAP) and have been consistently followed, or it may result in recommendations for improvements in internal control and procedures. A full financial audit is to be conducted each year.

- It's the goal of the Internal Audit Committee to protect those persons elected to offices of financial responsibility from unwarranted charges of carelessness and improper handling of funds. It's in no way a symbol of distrust but rather a symbol of support for their work. Its purpose is also to build the trust and confidence of the financial supporters of the church in the way their money is being accounted for.
- An internal audit should examine all financial records to assure the church that all records are accurate. An annual internal audit will reveal any errors and allow for correction before they become too complicated, assisting those who are responsible for financial record keeping in discovering new and better ways of doing their work.
- Additionally, the audit should evaluate the system for handling funds and record keeping procedures and suggest ways to improve such systems, if needed. Once policies and procedures for these duties have been developed,

the Internal Audit Committee monitors the systems to be sure it is what works best for Whiting Bible Church.

P 2. The Internal Audit Committee will be appointed by the Board of Deacons and made up of individuals not related to any person who keeps financial records for the church and consists of no less than three members. The Internal Audit Committee shall consist of the Chairman of the Deacon Board (or designee), a member of the Deacon Board, and a member-at-large of the congregation who should possess some familiarity with financial statements and understanding of the auditing process. Preferably, the member-at-large would be a former Deacon who has such familiarity.

- The committee should be concerned with the following items, at a minimum:
 1. The adequacy of internal control
 2. The accuracy of the records and reports
 3. The proper authorization of activities and expenditures
- It's recommended that the Internal Audit Committee conduct their audit annually prior to the Annual Reports Meeting so that the reporting can be included in the annual meeting reports. Conducting an audit is a mark of responsibility. It is good stewardship demonstrated for all to see.

P 3. Internal Audit Committee Reporting

Upon completion of the audit, findings should be documented in a report using the Internal Audit Checklist Form.

- Additionally, an overview of the findings and next year's goals will be included in the annual congregational report.
- The Internal Audit Committee is not offering legal or financial advice throughout the checklist or as a result of any findings from the audit.
- It's recommended that the church should seek legal and/or financial assistance from local advisors when specific issues arise.

VII. INFORMATION MANAGEMENT

A. PRIVACY

P 1. Whiting Bible Church will protect and ensure that privacy concerns are respected and that the church remains a safe place for Members and Friends.

P 2. An online Statement of Privacy applies to WBCnj.org and whitingbiblechurch.org which governs data collection and usage. (see Appendix for full online Statement of Privacy.)

B. OFFICIAL WEBSITE

- P 1. Privacy policy is posted (see Appendix for full online Statement of Privacy.)
- P 2. Whiting Bible Church will protect and ensure that privacy concerns are respected and that the church website remains a safe place for Members and Friends.
- P 3. Material published on the Church's web page shall identify individuals only where appropriate and then, only with written permission.
- P 4. Written permissions will be obtained from the individuals concerned prior to publishing surnames, photographs, or personal information such as home / work addresses, email addresses, and phone / fax numbers.

C. PROHIBITED USE OF EMAIL/INTERNET

- P 1. Harassment of any kind is prohibited. No messages with derogatory or inflammatory remarks about any individual's race, age, disability, religion, national origin, physical attributes, or sexual preferences shall be transmitted.
- P 2. No abusive, profane, or offensive language is to be transmitted through the Church's e-mail or internet system.
- P 3. Electronic media may not be used for any purpose that is illegal, against church policy, or contrary to the Church's best interests. Solicitation of non-church business, or any use of the Church e-mail or internet for personal gain, is prohibited.

D. POLITICAL ACTIVITIES

- P 1. Any person from the pulpit may publicize their position on a social issue, but must not link that position to specific candidate.
- We realize that as a church we must be very careful in walking the line between addressing an issue and endorsing or criticizing a particular candidate and the candidate's position on an issue.

E. LOCATION AND STORAGE OF CRITICAL DOCUMENTS

- P 1. All corporate documents shall be maintained in a safe environment, such as a locked fireproof box in the church office or a safety deposit box. Corporate documents include, but are not necessarily limited to the Federal EIN, the 501(c)3 documents and state sales tax exemption documents.
- P 2. A current membership list along with contact information and minutes of all Congregational and Board Meetings minutes will also be maintained in a safe environment.
- P 3. The Treasurer, Clerk and Pastor shall have access to all critical documents.

P 4. Records listed below under section F. shall be kept in a secure, climate-controlled location on church property, such as a vault, office, or dedicated storage space.

F. RECORDS RETENTION

P 1. Whiting Bible Church will follow, unless otherwise governed by legal statute or specified by any issuing authority, the following record retention schedule:

Revised Jun 2026

CATEGORY	WBC POLICY
Membership/Inactive Membership	Indefinitely
Personnel Files	7 years after termination
Property and Equipment	Duration of ownership plus 7 years after disposal.
Real Estate / Land	Indefinitely
Baptisms	Indefinitely
Weddings	Indefinitely
Funerals	Indefinitely
Gift Data	Indefinitely
Contribution/Donation/Gift records	7 years for tax purposes.
Bills / Utilities	Current and prior year
General financial records	7 years.
Tax-related documents	7 years after filing
Payroll records	4 years after the tax due date
Bank statements	3 years.
Governing documents (charter, bylaws, articles of incorporation)	Indefinitely
Records regarding minors	Until they reach legal age plus any applicable state statute of limitations
Board Meeting Minutes	Indefinitely
Grants	Seven years after the grant period expires
Digital Records: Emails and electronic documents	According to their subject matter, such as seven years for financial-related emails

VIII. SAFETY AND SECURITY

A. POLICY AND PURPOSE

Appropriate policies and response procedures for the sole purpose of creating a safe and secure worship environment is essential.

- The initial step in developing security awareness is to ensure an informed and knowledgeable church body.

P 1. Congregants should maintain general awareness and report suspicious individuals or situations.

P 2. Security Teams - These individuals and teams serve as representatives of the church and the pastor and share responsibility for the safety and security of the congregation.

- As the first line of protection, they identify actions and/or situations that need to be brought to the attention of the senior church leadership, and have the following duties:
- Patrol church buildings and grounds during services to ensure that these are protected from unauthorized visitors.
- Recruit non-committee members to serve as needed.
- Notify police in case of emergency, including but not limited to break-ins, vandalism, theft, assault.
- Escort members, visitors and staff members to parking areas upon request.

B. EMERGENCY OR DISASTER NOTIFICATION

In an emergency, or when it is imperative to notify the members, friends, and leadership of the church that an emergency has occurred, the following people shall provide leadership.

P 1. The point person for all emergencies will be under the leadership of the Senior Pastor and Chairman of the Board of Deacons.

- An Email list will be accessed by the Clerk to disseminate the emergency message
- The Phone System will be accessed by the Clerk to communicate the emergency message to those who do not have email
- The website will be accessed to place an emergency message on the home page.

C. INCLEMENT WEATHER

P 1. Decision to cancel a service or event should be made at least three (3) hours prior to services or the event. The Senior Pastor and Chairman of the Board of Deacons will make the final determination.

- Email list will be accessed to disseminate the message to close due to inclement weather.
- The Phone System will be accessed to communicate the message to close due to inclement weather to those who do not have email
- The website will be accessed to place the message to close due to inclement weather on the home page.

IX. MEMBERSHIP

P 1. Membership shall follow Article V. of the WBC Constitution and Bylaws.

P2. Reinstatement of Membership - Former members of WBC who have previously resigned in good standing and have requested to be reinstated as members shall be provided with the WBC Constitution and Bylaws to review.

- After of Constitution and Bylaws, a former member is required to make a request in writing to the Senior Pastor or Board of Deacons requesting reinstatement and affirming that they continue to agree with the Doctrine and Bylaws.
- Upon presentation of such letter at a meeting of the Board of Deacons, a vote will be taken to renew the membership of the former members following Bylaws Article V, Section 1 regarding acceptance of members.
- Exclusions from reinstatement of membership
 - Cancelled membership due to Church Discipline

(New Policy approved May 19, 2026)

X. APPENDIX

- A.
- B. A. LEADERSHIP COVENANT
- C. B. CHURCH VEHICLE USE REQUEST FORM
- D. C. CHURCH VEHICLE/VAN USE FORM
- E. D. BUILDING & GROUNDS COMMITTEE MONTHLY REPORT
- F. E. BUILDING REQUEST FORM
- G. F. REQUEST FOR FUNDS FORM
- H. G. ONLINE STATEMENT OF PRIVACY FOR WBCNJ.ORG, ETC.
- I. H. CONSTITUTION AND BY-LAWS