

Loaves & Fishes Operating Guidelines and Rules

1. About Loaves & Fishes

Loaves & Fishes was organized in January 1998 as a coalition of churches partnering with Habitat for Humanity of Metro Denver to build homes for people in need. It operates under the auspices of the Building on Faith Committee of Habitat for Humanity of Metro Denver.

2. Loaves & Fishes Mission Statement

The mission of Loaves & Fishes is to sponsor as many homes as we can by raising the funds and providing the volunteers to build those homes. By following the theology of the hammer¹, we pledge to work together in this effort.

3. About Habitat for Humanity of Metro Denver

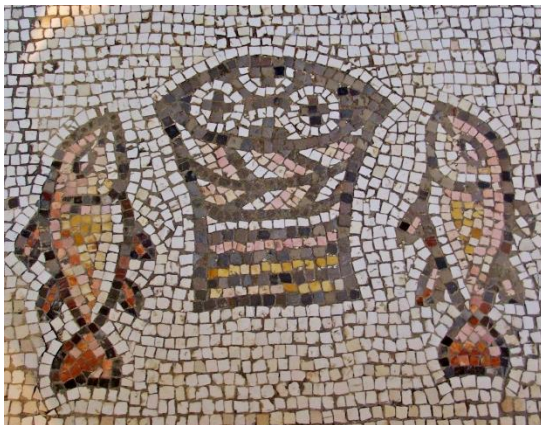
The vision of Habitat for Humanity of Metro Denver is a world where everyone has a decent place to live. It is one of the largest affiliates in the United States of Habitat for Humanity International, building and selling homes to deserving families in need of decent, affordable housing. Habitat for Humanity of Metro Denver actively includes people from all walks of life in its work and is intentional about developing a diverse network of partners.

4. Habitat for Humanity of Metro Denver Mission Statement

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

5. The Loaves & Fishes Name and Logo

Our name is taken from the miracle of the loaves and fishes (Matthew 14:13-21, Mark 6:30-44, Luke 9:10-17, John 6:1-14).



Our logo is a mosaic of that miracle, originally created in front of the altar of the first Byzantine church on the Sea of Galilee in 350 C.E. and still present when the second Byzantine church was built in 480 C.E. The mosaic was preserved when the church was destroyed in 614, and in 1934 a new church was built over the site at Tabgha, which means “seven springs.” This is the place where Jesus performed the miracle of feeding more than 5,000 people with five loaves of bread and two fish. Our task is to perform the miracle of building affordable homes for people in need.

¹ Millard Fuller defined the theology of the hammer: “We may disagree on all sorts of things, but, thank God, we can agree on the use of a hammer as an instrument to manifest God’s love.”

6. Organization

Board Structure

- **Congregational Representatives**
Each member congregation is expected to send at least one representative to all meetings of the Loaves & Fishes coalition. These representatives shall keep the Board informed of their church's activities in support of Loaves & Fishes and shall act as an information conduit back to their churches about Loaves & Fishes projects and activities.
- **Board Leadership**
 - **Chair**
When no individual has assumed the duties of the chair, they are to be shared by representatives of the member churches of the coalition.
 - **Secretary**
The secretary will take notes at the monthly meetings and distribute them to all congregational representatives.
 - **Treasurer**
The treasurer handles the coalition's funds and provides a financial report at coalition meetings. The treasurer collects and tracks money raised by the individual congregations and coordinates payments with (1) Habitat for Humanity of Metro Denver and (2) for all coalition trips and builds with other affiliates.
 - A list of specific leadership tasks and by whom they are currently being performed shall be maintained by the secretary of the Board.
 - **Leadership Vacancies**
Leadership vacancies shall be filled by a simple majority vote of the Board at the next Board meeting.
- **Building on Faith Committee Representative**
The coalition representative to the Building on Faith Committee of Habitat for Humanity of Metro Denver will attend the monthly meetings of the Committee and facilitate communications between the Committee and the coalition. The representative is responsible for obtaining a substitute when unable to attend a Committee meeting.

Board Operations

- **Meetings**
Meetings of the Board may be held as the Board determines. There shall be at least one meeting in each calendar quarter and generally no more than one meeting each month.

Meetings of the Board shall be presided over as designated in the list of current responsibilities maintained by the secretary of the Board. In the absence of the secretary, the presiding Board member shall appoint another attendee to act as secretary and take minutes of the meeting.

- Quorum and Decision Making
 - Quorum

At all meetings of the Board, one third of the member churches shall be required to be present to constitute a quorum for the transaction of business. In the absence of a quorum, any decisions arrived at must be ratified by at least one third of the churches subsequent to the meeting.
 - Decision Making

The Board shall generally make decisions by arriving at a consensus. Should a consensus not emerge, a vote shall be taken. Each church on the coalition is entitled to one vote. Votes may also be taken on matters of financial disbursement but are not required for the acceptance of meeting minutes or financial reports. A simple majority is required for all decisions.

- Delegation of Responsibilities

The Board may delegate tasks and responsibilities to individuals or committees. Any individual or committee receiving such delegation has and may exercise power and authority as specified by the Board. The meetings of any committee shall be governed by the same rules as delineated for the Board itself, except for the required quorum.

7. Coalition Churches (as of October 1, 2017)

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| 1. Applewood Valley United Methodist Church | 7. Heritage United Methodist Church |
| 2. Columbine United Church | 8. New Hope Presbyterian Church |
| 3. First Plymouth Congregational Church | 9. Smoky Hill United Methodist Church |
| 4. First Presbyterian Church of Golden | 10. Smoky Hill Vineyard |
| 5. First United Methodist Church of Golden | 11. University Park United Methodist Church |
| 6. Grace United Methodist Church | 12. Washington Park United Methodist Church |

New congregations may join the Loaves & Fishes coalition at any time.

8. Responsibilities

Of Habitat for Humanity of Metro Denver

- To select the partner family
- To provide a building site for the home in the metropolitan Denver area
- To set the cost of construction materials
- To provide building plans and a construction schedule for the home
- To provide a construction supervisor to work with the volunteers
- To provide training for volunteers on the construction site
- To ensure that the partner family contributes the required hours of labor toward the construction of their home
- To sell the home to the partner family with a zero or low interest mortgage

Of the Congregations of Loaves & Fishes

- To pray for the ministries of Habitat for Humanity of Metro Denver and the Loaves & Fishes Coalition
- To send at least one representative to the meetings of the Loaves & Fishes Coalition

- To raise funds and recruit volunteers for builds sponsored by Loaves & Fishes
 - Congregations will raise funds to offset the cost of construction materials by asking for donations, doing fundraisers, and/or putting Loaves & Fishes in the local church budget.
 - Recognizing that all congregations are different, no amount will be set for each congregation. Congregations are expected to do the best they can.
 - Volunteers will be organized into two teams. Every congregation will be assigned to one of the teams.
- To spread the word about the ministries of Habitat for Humanity of Metro Denver and Loaves & Fishes within the congregation and throughout the community.
- To review this commitment annually.

9. Trips to Other Affiliates

Occasionally, Loaves & Fishes may plan a trip to assist other Habitat for Humanity affiliates. These trips are optional. Congregations may participate in them by raising funds and sending volunteers, but they are under no obligation to do so. The primary mission of Loaves & Fishes is to build houses in the Denver metropolitan area.

10. Volunteers

Loaves & Fishes volunteers are to follow the general rules for volunteers of Habitat for Humanity of Metro Denver. These rules also apply on trips to other affiliates.

- All volunteers must attend the on-site safety orientation.
- All volunteers must commit to being on site for the entire work day.
- All volunteers must be at least 16 years old.
- Volunteers must be at least 18 years old to use power tools or to work on the roof.
- Alcohol and drugs are not permitted on the work site.
- All volunteers must at all times comply with local laws and regulations, including those pertaining to the use of drugs and alcohol.

11. Revisions

These guidelines shall be reviewed at least annually and revised as needed.