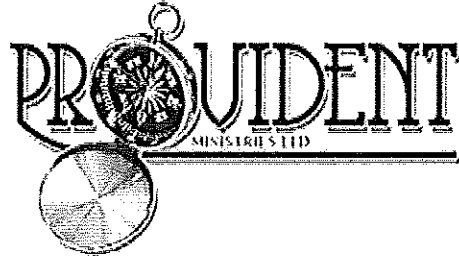


Provident Ministries, LTD

CEO Compensation

The board of directors of Provident Ministries, LTD has the responsibility to assess thoughtfully whether the chief executive is being compensated at a level that is appropriate given the organization's budget size, location, and mission, using comparative data from peer organizations to evaluate and approve salary and benefit packages.

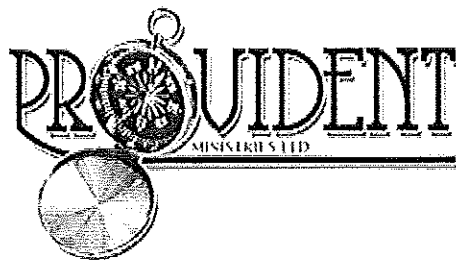


Provident Ministries, LTD

Confidentiality

Provident Ministries, LTD does not share or sell, to any organization our donor names or mailing list.

It is the policy of Provident Ministries, LTD that any unauthorized disclosure or distribution by any means including electronic transmission or copying of Provident Ministries, LTD's confidential information, or that of its employees, volunteers, donors or donees, is prohibited.



Provident Ministries, LTD

Conflict of Interest

Employees and volunteers should be aware that conflicts of interest can arise through various relationships including, but not limited to, family relationships, economic relationships and personal or intimate relationships.

No volunteer or employee of Provident Ministries, LTD shall operate or act in any manner that is contrary to the best interests of Provident Ministries, LTD.

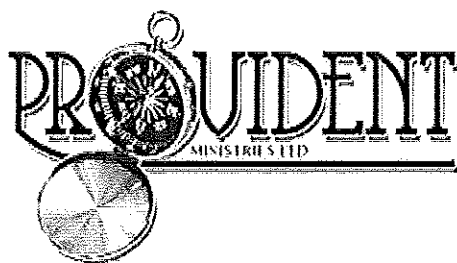
Conflict of Interest is created when:

- a. A director, officer, employee or volunteer, including a board member, is a party to a contract, or involved in a transaction with Provident Ministries, LTD for goods or services.
- b. A director, officer, employee or volunteer, has a material financial interest in a transaction between Provident Ministries, LTD and an entity in which the director, officer, employee or volunteer, or a family member has an interest or relationship.
- c. A director, officer, employee or volunteer, (or a family member of the foregoing) is engaged in some capacity or has a material financial interest in a business or enterprise that competes with Provident Ministries, LTD.

Typically persons who are affected by a conflict of interest policy are Provident Ministries, LTD's board members, officers, and senior staff. In some cases a major donor also could be in a conflict situation. Provident Ministries, LTD takes a broad view of conflicts and board/staff are urged to think of how a situation/transaction would appear to outside parties when identifying conflicts or possible conflicts of interest.

It is the duty of all board members and staff to be aware of this policy, and to identify conflicts of interest and situations that may result in the appearance of a conflict and to disclose those situations, conflicts or potential conflicts to (i) the employee's supervisor (ii) the executive director, (iii) the Chair of the Board or (iv) other designated person, as appropriate.

All such circumstances should be disclosed to the board or staff, as appropriate, and a decision made as to what course of action the organization and/or individuals should take so that the best interests of Provident Ministries, LTD are not compromised by the personal interests of stakeholders in the nonprofit.



Provident Ministries, LTD

Record Retention and Destruction Policy

These policies are designed to ensure compliance with federal and state laws and regulations, to eliminate accidental or innocent destruction of records and to facilitate Provident Ministries, LTD's operations by promoting efficiency and freeing up valuable storage space. Included in the federal laws necessitating compliance with these policies is the Sarbanes-Oxley Act ("The American Competitiveness and Corporate Accountability Act of 2002"), which makes it a crime to alter, cover up, falsify, or destroy any document with the intent of impeding or obstructing any official proceeding.

These policies apply to all records in any form, including electronic documents.

Provident Ministries, LTD follows the document retention procedures outlined below. Documents that are not listed, but are substantially similar to those listed in the schedule will be retained for the appropriate length of time.

Notwithstanding the listing of documents, no record, whether or not referenced may be destroyed if in any way the records refer to, concern, arise out of or in any other way are involved in pending or threatened litigation.

Corporate Records

Contracts (after expiration)	7 years
Correspondence (general)	3 years

Accounting and Corporate Tax Records

Business Expense Records	7 years
IRS 1099s	7 years
Journal Entries	7 years
Invoices	7 years
Sales Records (box office, concessions, gift shop)	5 years
Petty Cash Vouchers	3 years
Cash Receipts	3 years
Credit Card Receipts	3 years

Bank Records

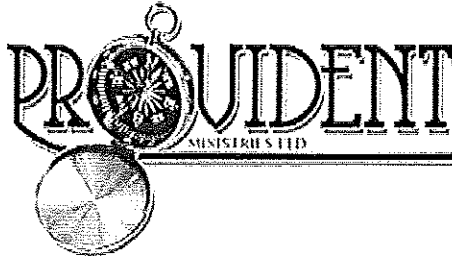
Bank Deposit Slips	7 years
Bank Statements and Reconciliation	7 years

Electronic Fund Transfer Documents	7 years
Payroll and Employment Tax Records	
Earnings Records	7 years
Garnishment Records	7 years
Payroll Tax returns	7 years
W-2 Statements	7 years
Employee Records	
Records Relating to Promotion, Demotion or Discharge	7 years after termination
Accident Reports and Worker's Compensation Records	5 years after termination of claim
Salary Schedules	5 years
Employment Applications	3 years
I-9 Forms	3 years after termination
Time Cards	2 years
Legal, Insurance and Safety Records	
Donor Records and Acknowledgement Letters	7 years
Grant Applications and Contracts	5 years after completion
Leases	6 years after expiration
OSHA Documents	5 years
General Contracts	4 years after termination

Storage of records

Records may be stored in the Provident Ministries, LTD's office if the records are in active use or are maintained in the office for convenience or ready reference. Examples of active files appropriately maintained in the organization's office space include active chronological files, research and reference files, legislative drafting files, pending complaint files, administrative files, and personnel files. Inactive records, for which use or reference has diminished sufficiently to permit removal from Provident Ministries, LTD's office, may be sent to an off-site storage facility.

Questions concerning these policies, the applicability of certain records to the retention or destruction policies, must be addressed to the Chief Financial Officer or other individual as designated by the Executive Director.



Provident Ministries, LTD

Whistleblower Protection Policy [Reporting of Improprieties Policy]

Provident Ministries, LTD is committed to operating in furtherance of its tax-exempt purposes and in compliance with all applicable laws, rules and regulations, including those concerning financial management, grants management, employee safety and human resources management. Fraudulent or illegal conduct is strictly prohibited. This policy outlines a procedure for employees to report actions that an employee reasonably believes violates a law or regulation applicable to Provident Ministries, LTD. This policy applies to any matter which is related to the work and programs of Provident Ministries, LTD and does not relate to private acts of an individual not connected to the business of Provident Ministries, LTD.

It is the responsibility of all directors, officers and employees to comply with the rules of the organization and to report violations of law or suspected violations of law in accordance with this Whistleblower Protection Policy.

No director, officer, or employee who in good faith reports a violation of law shall suffer harassment, retaliation, or adverse employment consequence. An employee who retaliates against someone who has reported a violation in good faith is subject to discipline up to and including termination of employment.

If any employee reasonably believes that some policy, practice, or activity of Provident Ministries, LTD is in violation of law, a written complaint must be filed by that employee with the Executive Director or the Board President.

Provident Ministries, LTD's Compliance Officer is responsible for investigating and resolving all reported complaints and allegations concerning violations of policy, and, at his/her discretion, shall advise senior management and/or the appropriate board committee. The Compliance Officer has direct access to the board of directors.

Anyone filing a complaint concerning a violation or suspected violation of law must be acting in good faith and have reasonable grounds for believing the information disclosed indicates a violation of the law in order to be assured protection against retaliation under this policy. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offense.

Provident Ministries, LTD may take disciplinary action, up to and including termination, against an employee who in management's assessment has engaged in retaliatory conduct in violation of this policy.