



SHINING WATERS  
REGIONAL COUNCIL  
The United Church of Canada



## Congregational Finances and COVID-19

### What Churches can do right now – Updated April 3, 2020

In light of the ongoing impact of the Covid-19 pandemic, communities of faith are experiencing changes that may impact their income and ability to meet expenses. It is hoped that these resources will enable congregations to continue to employ ministry personnel and staff, and pay expenses during this difficult time. Remember that the regional council staff is here to help you explore your options.

#### Stewardship

Encourage ongoing stewardship by making it easy for people to donate using post-dated cheques, PAR, Canada Helps, E-transfers. <https://www.united-church.ca/community-faith/being-community/congregational-finances-and-covid-19>

#### Reducing Expenses

Have you reduced expenses by:

- Suspending your national assessment fee payments.  
Contact [assessments@united-church.ca](mailto:assessments@united-church.ca)
- Modifying your insurance payments to a monthly schedule,
- Suspending re-payment of loans to the United Church national office.  
Contact [mpimpinella@united-church.ca](mailto:mpimpinella@united-church.ca)
- Suspending re-payment of loans to Toronto United Church Council, or your local financial institution, contact them directly.

#### Federal Government Support

- For employers that can demonstrate a 30% decrease in revenue (15% for March) resulting from COVID-19, the federal government will subsidize your employees' wages by up to 75%. This subsidy will be retroactive to March 15, 2020 for those deemed eligible, and can continue to June 7, 2020 (12 weeks). For information: <https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

- If you are not eligible for the 75% wage subsidy due to the fact that you have not experienced a 30% decrease in revenue, you may still be eligible for a 10% wage subsidy for your employees. Please see this Canadian government web page:  
<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

(Note: the 10% wage subsidy can be processed through the UCC's ADP payroll system. We are still awaiting information about whether the 75% wage subsidy can also be done through ADP)

- The federal government also has an emergency loan program which can grant up to \$40,000 in an emergency loan for small businesses and non-profits. These loan applications do require regional approval. Contact Jody Maltby, Staff Lead:  
[jmaltby@united-church.ca](mailto:jmaltby@united-church.ca).

Details can be found here:

<https://www.canada.ca/en/departement-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html>

## Ontario Government Support

- Enhancing funding by \$148 million for charitable and non-profit social services organizations such as food banks, homeless shelters, churches and emergency services to improve their ability to respond to COVID-19, by providing funding directly to Consolidated Municipal Service Managers and District Social Service Administration Boards who would allocate this funding based on local needs.  
<https://news.ontario.ca/mof/en/2020/03/ontarios-action-plan-responding-to-covid-19.html>

## Using Your Resources

- Congregations can get approval to use up to \$25,000 of income from restricted funds related to property and manse for salary and expenses during the Covid-19 Pandemic. Congregations can also get approval to borrow up to \$25,000 of income from other restricted funds (e.g. bequests) for salary and expenses during the Covid-19 Pandemic. This does not apply to cemetery funds. Congregations must have a plan for repayment. For more information, contact Jody Maltby, Staff Lead: [jmaltby@united-church.ca](mailto:jmaltby@united-church.ca).

## United Church of Canada Support

- The Executive of General Council authorized the General Council to borrow funds to provide a loan program to communities of faith and other United Church ministries. The Executive of Shining Waters Regional Council also authorized funds to provide loans to communities of faith to assist with salary and expenses during the Covid-19 pandemic. Regional approval will be required for all loans.

Staff from regions and the General Council are working together to develop criteria for loans. Congregations must have exhausted the other options above in order to qualify for these funds. Contact Jody Maltby for further information [jmaltby@united-church.ca](mailto:jmaltby@united-church.ca)

- For more information see: [Congregational Finances During the Pandemic](#)

## Next Steps

If you have questions, or have explored all of these options and are still concerned about your financial viability, please contact your regional council staff before making changes regarding your staff or other significant decisions.

## Contacts

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