



SHINING WATERS  
REGIONAL COUNCIL  
The United Church of Canada



## **Congregational Finances and COVID-19**

### **What Churches can do right now – Updated June 10, 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 August 29, 2020. For information: <https://www.canada.ca/en/departement-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>

Congregations that are eligible for the 75% wage subsidy are also eligible for the 10% wage subsidy.

The 10% wage subsidy can be processed through the UCC's ADP payroll system. To determine if your congregation is doing this, please see here:

<https://www.united-church.ca/leadership/church-administration/pastoral-charge-payroll-service>

You will need to scroll down the page to the section titled: Pastoral Charge Payroll and ADP during COVID-19

For helpful step-by-step information on applying for the wage subsidies, please see the Congregational Finance webinar here:

<https://www.united-in-learning.com/index.php/webinars/recordings/345-congregation-finances-may-27-2020>

For information on accessing your CRA accounts:

<https://united-in-learning.com/index.php/webinars/recordings/324-access-to-cra-accounts>

- Canada Emergency Bank Account (CEBA) As of April 23, 2020, United Church communities of faith are NOT eligible for this CEBA loan. Camps and outreach ministries may be eligible. Any community of faith who made application and received these funds should not spend them. Please contact your bank to arrange repayment. If you have any questions please contact Jody Maltby at [jmaltby@united-church.ca](mailto:jmaltby@united-church.ca).
- Canadian Emergency Commercial Rent Assistance (CECRA) Churches and other ministries may be eligible for this program. The requirement that the property owner has to have a mortgage has been removed and the T3010 form meets the requirement to show rents claimed on taxation documents.

If your congregation has others in the church that are renters - you have the ability to apply as their landlord for rent relief on their behalf. Property owners must offer a minimum rent reduction to eligible tenants of at least 75% for April, May and June. The government pays 50%, tenant agrees to pay 25% (unless you are offering a full reduction) and the landlord agrees to forgive 25%. Please see this Canadian government web page for information:

<https://www.cmhc-schl.gc.ca/en/finance-and-investing/covid19-cecra-small-business>

- The Emergency Community Support Fund offers support for community organizations serving vulnerable populations. This applies to community ministries but some congregations may have projects that are eligible as well. Please see this Canadian government web page for information:  
<https://www.canada.ca/en/services/benefits/emergency-community-support-fund.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

- Emergency loans of up to \$10,000 are available to communities of faith that need a short-term top-up after they have accessed the government programs available or are transitioning out of the government benefits. This loan requires regional approval. Once completed, the application form will come directly to the region for approval and will then be forwarded to the General Council for payment. Information and the application form can be found here:  
<https://www.united-church.ca/community-faith/being-community/united-church-emergency-support>

## 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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