



The United Church of Canada

Living Skies Regional Council

Financial Decisions during Pandemic:

Considerations before layoffs or other major decisions

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. The anxiety this creates is complicated by the fact that information is continually being updated. The following checklist is designed to help congregations identify the resources and options available to encourage donations, reduce expenses, utilize savings and investments, access government subsidies and obtain support from The United Church of Canada. 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. [Generosity in Unprecedented Times](#)

Reducing Expenses

Have you reduced expenses by:

- Suspending your national assessment fee payments. Contact 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

Using Your Resources

- Have you accessed investments and savings that are not restricted either by the donor or because they were collected for a particular purpose such as an organ fund?
- Have you accessed funds that were restricted by presbytery or regional council (such as manse funds) to assist with paying ADP payroll?
- If you do not wish, or are unable, to liquidate investments, have you spoken to your bank about a line of credit using the investments as collateral? Contact the [UCC Chief Financial Officer](#) as a guarantor if required.

Federal Government Support

- There are multiple means of support available from the Federal Government – 10% Wage Subsidy, Canada Emergency Wage Subsidy (75%), and Canada Emergency Response Benefit
- For more information see: <https://www.united-church.ca/community-faith/being-community/government-emergency-programs>

United Church of Canada Support

- Weekly webinars are being offered with current information – be sure to watch the most recent version: [Congregational Finances During the Pandemic](#)
- 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.
- In addition to the completed application form, the regional council will need:
 - a. your 2020 Budget,
 - b. a proposed repayment plan.
- For more information and to access the application, see: <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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