

“God is our refuge and strength, a very present help in trouble.” (Psalm 46:1)

Church Financial Leadership Amidst the COVID-19 Crisis

Reflecting upon the words of the Psalmist, we too are seeking connections with God and each other in these turbulent and changing times filled with uncertainty. Considering church finances as one piece of what it means to be the church, clearly without gathered worship all our churches will suffer some form of financial stress. It is increasingly important that on-line gifts be made, checks be sent, and over-and-above giving be poured out. Many benevolent funds will be used to help people take care of basic necessities. These gifts and an increasing amount of them will be critical in responding to the needs of our communities.

The following list of ideas is specifically directed to financial leaders across the church to help with sustaining the church and its ministry as we live through these coronavirus days. If you have already set up for the church and its people to give electronically in various ways, you are ahead in weathering whatever the COVID-19 storm brings. If you haven't, there is no time better than today to begin.

Online giving

Churches should be proactive about ensuring church members have an easy way to make online donations. Start comparing providers, talk to other churches about their experience, and read reviews online. The Presbyterian Foundation website includes resources for - [Online Giving](#) - and included below are a few resources/vendors for your consideration:

<https://get.tithe.ly/online-giving-for-churches>

<https://www.vancopayments.com>

<https://www.easytithe.com>

If you're not ready to make a commitment to embrace online giving options, consider setting up something short term to help your members give during this difficult time – www.PayPal.com, just one example, offers charitable organizations an online donation service with a fee of 2.2 percent and .30 per transaction. The following article offers helpful information and requirements for the setup of online giving using PayPal:

[Paypal – How to set-up to accept-donations](#)

Billpay (On-line payments)

The church and its members should be encouraged to review and setup “BillPay” options through their bank. The church can setup bank Billpay to ensure its staff, vendors and various mission partnerships continue to receive uninterrupted payments. Members can set up the church as an ongoing payment they make, and the bank generates an electronic check it sends to the church via the United States Postal Service. The bank typically doesn't charge for this service and they even cover the postage.

If your bank doesn't offer Billpay options, consider an account with a vendor like www.bill.com. Upload a screenshot of your bill, and setup properly the website will do the rest. Bill.com will either pay electronically or print out physical checks to be mailed.

Temporarily suspend passing of the offering plate

The need to be conscious of what we touch that already has been touched by others is heightened during these times; instead, position baskets, giving boxes or the offering plates in convenient locations. These may include locations in the sanctuary, narthex, and church office. Please don't forget to place hand sanitizer close to them as well.

Unfortunately, offering envelopes and cash provide an effective vehicle for transmitting this virus. Provide your counters with hand sanitizer and gloves as they do their work of counting and recording. Make sure counters space themselves at a distance from one another. Take precautions!

Schedule giving reminders

It's OK to set up a scheduled email to go out perhaps weekly or more frequently to remind people that the need for their gifts and support continues, even if the church has reduced its worship/gathering schedule or has had to temporarily suspend gathering and corporate worship services.

Consider establishing an assistance fund

Consider offering your congregation (and the community) an opportunity to provide designated giving to a COVID-19 Assistance Fund. A scarcity mindset may tell you that people will divert money they would give to your church operating budget, but this is rarely the case. Setting up such a fund will require a meeting of your finance committee/leadership to organize the fund and set guidelines and your church Session should approve it. These meetings could be done by phone or video conference, if necessary.

Ensure adequate internal controls

An increase in mailed and/or dropped off gifts from members and/or moving to electronic giving and payment options, does not translate to abandoning internal accounting controls and processes designed to protect the church and one another in our shared ministry. For example, and with proper design, an onsite church offering should continue to require a minimum of two counters. Online deposit confirmations (issued by the processing vendors) can be easily confirmed electronically by multiple members of the church financial leadership using email and/or shared online folder storage (e.g., www.dropbox.com). Payroll, invoices, etc. can continue to be properly authorized using the same communications prior to payment issuance and, electronic bank statements are available from your bank for review and confirmation of the monthly church financial transactions.

Messages of hope, encouragement and impact

It seems clear that church life is going to be affected by this crisis. As you communicate with your congregation, be a voice of hope and encouragement – we WILL get through this. Knowing that one of the main reasons people give is “belief in the mission,” be hopeful and thankful in your communications as the church continues to make an impact. Communicate the stories of people your congregation has helped, lives that they have nurtured and shaped by their giving. Share stories of impact that have resulted through our connectional giving – lives that have been touched across your presbytery and around the world, thanks to the offerings that are used beyond the boundaries of your community.

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