

Church Administration or Stewardship of the Body
in Trying Economic Times
Thaddaeus B. Allen, Regional Minister
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Yesterday I was contacted by three congregations who expressed very real concern for the financial realities that we will all face as a result of COVID 19. For many these realities are here, right now. This is not theoretical or abstract stuff we are worrying about, rather this is a very real issue that we must address. We can survive this fiscal reset, but only if we stay together and raise our game as church administrators. These thoughts are for congregations and church bodies who are fiscally tight and not running overflowing with cash. This is about all of us!

The Massachusetts Council of Churches treasurer, Thatcher Freeman, shared some helpful advice to that group yesterday. It is practical and actionable. The list below is greatly influenced by his list and my own experience in difficult moments of church “administry.” These are shared as talking points and are designed to empower us as we lay hands on the stewardship aspect of congregational life.

1. **Gather the team** - This is a time for church treasurers, pastors, board chairs and trustees to work together. Much wisdom can be generated when the leaders of the church come to the counsel together with a common purpose in mind. Often we leave our treasurers to carry the burden of financial stress alone. They are too important to be left alone, so gather the team (safely/electronically/telephonically) and have holy conversation about our reality.
2. **Assess Liquidity** - Add up all the pennies, nickels and dimes of the church. Where is our ready cash? How much do we have? How much do we really need each month? How much of this is unrestricted and readily available to us?
3. **Utilize Online Giving and Bank Bill Pay Options** - Many of our members desire to give electronically, and many of us pay bills via our bank bill pay system. Encourage this and make it easy for our people. There are groups out there who make this easy (Givelify/Vanco/Paypal) are services often mentioned). This is no longer optional but a very basic thing for church administration. While on a ZOOM call yesterday, Jennifer and I made two gifts electronically. One was because the church newsletter I was reading simply asked and made it easy. The other was to the ministry that was meeting.
4. **Extend Payables** - Many vendors and utility companies are aware of the stress we are under. Look for opportunities to “stretch” out bill paying over time.
5. **Reduce Expenses and Capital Expenditures** - Quarantine the budget and non-essential spending. This is not the time to “spend your budget” or to buy ahead. The region and denomination provide educational materials. Use them.
6. **Review Credit Facilities** - While debt is often considered awful in some parts of the church, now may be the time to consider responsible use of short-term line of credit or loan. This may very well be preferable financially to liquidating permanent funds and investments. The math, not our feelings, should drive this decision.
7. **Review Long Term Debt Repayment** - If you have long term debt, contact your lender to inquire about options that we may have in light of today’s reality. Our lenders are our partners and we should not be afraid of them.
8. **Engage our Denominational Experts** - We have some really talented professionals in our financial ministries. This is the time to lean on them for advice and counsel. I can connect you to the right expert on almost any problem that we encounter. We need our partners now. Let us engage them.

9. **Employ the Yoga Method of Cash Management** - The overarching goal in difficult times is to protect cash and working capital. Like Yoga we should breath in fast and exhale slow. Take in cash fast and send it out slow. While cash is not our king (as the saying goes) it is the most important financial buffer we have in times of trouble.
10. **Finally Be Generous** - Some are in a position to help more than others right now. If your job is secure give thanks. If you can accelerate or increase your giving, please do. These are times to up our game and to stand together. The good news is that the church has plenty of money, the bad news is that much of it is in our pockets. Let us share lavishly if we are in a position to do so.

More will come we know, but I did want to share some thoughts with my regional family as life unfolds. We are in this together.

Love,

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