



**Baltimore-Washington** Conference  
The United Methodist Church

# Local Church Financial Relief Webinar

March 31, 2020

# BWC Initiatives



2020 Budgeted Grants = \$1,100,000

**New** Small Church Grants = \$321,000

**New** Relief Grants = \$615,000+

Encourage Gov't  
Check Donations



3-month waiver  
Direct Benefit Billing  
= \$2,600,000

32 Local Church Loans –  
3-month deferral with no interest



# Conference Stewardship Roadmap

## **March Actions** (completed)

*(Focus on immediate relief)*

### **3-Month Initiatives** (April – June)

Benefit Waivers (\$2.6M)

Small Church Grants (\$0.3M)

Trustee Loan Deferrals

### **Supplemental Initiatives**

Relief Grants - \$615K

On-line Giving Focus

Trustee Loans/Grants (Brick & Mortar)

### **Immediate Budget Reductions**

\$1.1M or 8% reduction made 3/25

## **April Actions** (making preparations)

*(Focus on payroll continuity)*

### **Pursue Alternate Funding Streams**

Government Grants

Mid Atl Foundation Line of Credit

Government Loans and Local Banks

Conference Loans (Brick & Mortar)

## **May Actions** (as needed)

*(Focus on restructuring)*

### **15%/25% Contingency Decisions**

## **June Actions** (as needed)

**Potential renewal of 3-month initiatives** (July – Sept)

# State Grants Available to All Churches

- **Maryland Small Business COVID-19 Emergency Relief Grant Fund**  
<https://commerce.maryland.gov/fund/maryland-small-business-covid-19-emergency-relief-grant-fund>
  - Amount: Up to \$10,000 to cover 3-months of operating expenses
  - Must demonstrate financial stress: Loss of Incomes from Tenants or Inability to make loan payments. Other situations reviewed case-by-case
  - Used For: Payroll, Rent, Mortgage, Utilities, and other operating expenses
  - Incorporated churches must be in good standing
  - Simple 1-hour Application; Must supply 2 years of financial statements
- **WV and DC – No similar grants currently**

# Federal Grant Available to All Churches

- **CARES Act: Paycheck Protection Program (PPP)**

<https://www.apma.org/files/2017/paycheckprotectionprogramfaqsforbusinesses.pdf>

- The Church Alliance is working with SBA on implementing regulations (due NLT 15 days)
- Churches should be able to apply at SBA Lenders

[https://www.sba.gov/sites/default/files/articles/BDO%20Lender%20Contacts\\_0.pdf](https://www.sba.gov/sites/default/files/articles/BDO%20Lender%20Contacts_0.pdf)

- Lenders will determine eligibility and credit worthiness
- Amount: Loans available up to 2.5x the average monthly Payroll costs from prior year

- Used For: Cash salary, Housing allowance (?)

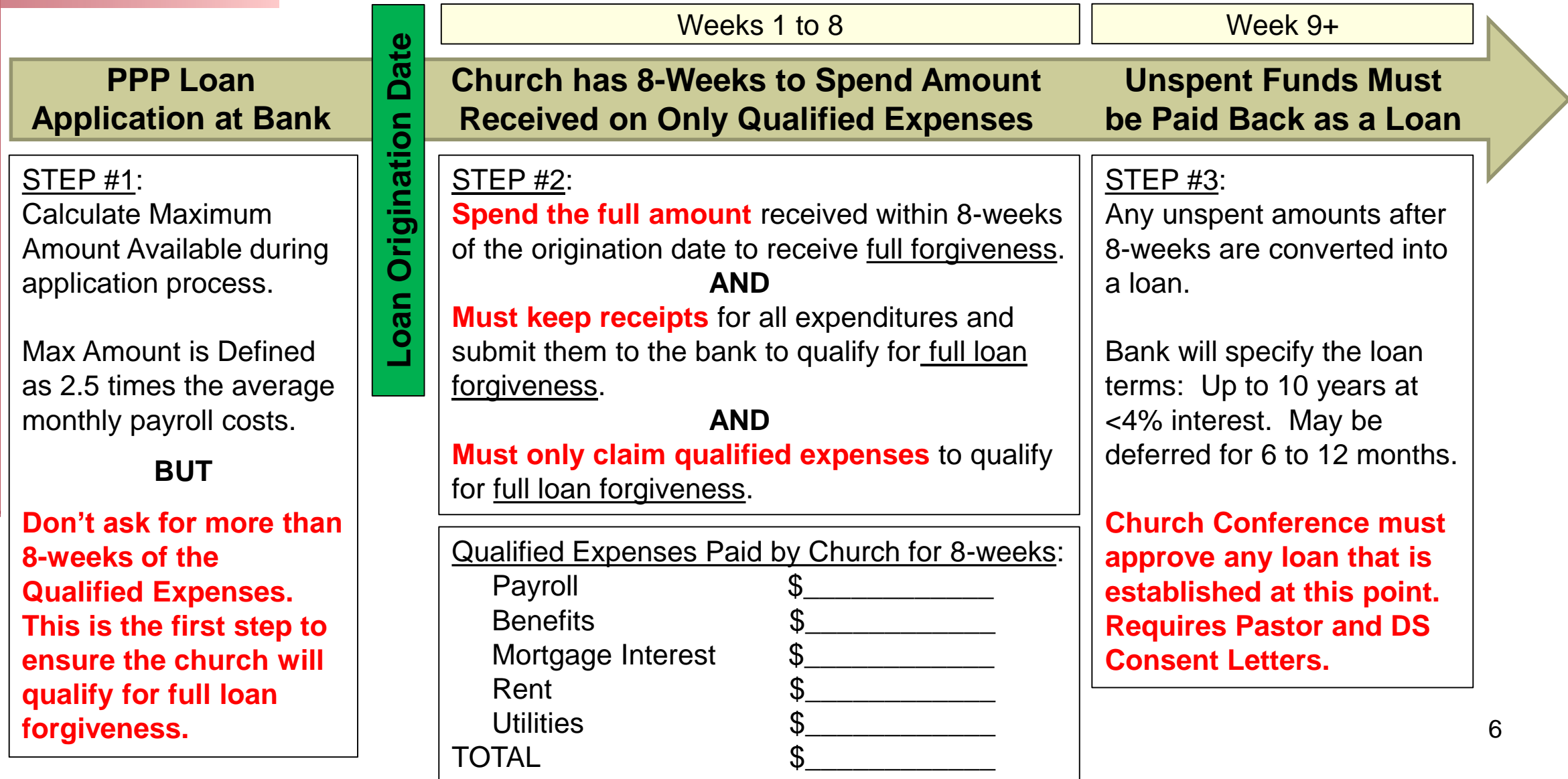
Employer paid benefits

Payment of mortgage (debt) interest,

Rent, and Utilities

- **Loan will be converted to a grant (forgiven) if receipts are submitted to the bank that show the full amount of the loan was spent over 8-weeks on qualified expenses.**
- BWC will treat these as grant application and will **NOT** require a church conference **UNLESS** loan forgiveness is not received.

# Paycheck Protection Program (PPP) Made Simple



# Secondary Relief Measures

- **CARES Act (Federal Small Business Administration)**

<https://www.cohnreznick.com/insights/proposed-cares-act-for-covid-19-relief-what-to-know>

- Employee Retention Credit

(Payroll tax credit - Churches should contact their CPA)

- Deferral of Employer's Share of Social Security Payroll Tax

(Churches should contact their CPA)

- Charitable Giving is Encouraged (\$300 charitable deduction for individuals who do not itemize, suspended ceiling for itemizers)

# Local Church Financial Statement

## Income:

Tithes & Offerings  
Building Use/Tenant Rents

**Gain access to online giving**

**MD Emergency Relief Grant Fund (up to \$10,000)**

## Expenses:

Pastor Compensation  
Benefits  
Other Staff Payroll  
Mortgage Principal  
Mortgage Interest or Rent  
Utilities  
Other Operating Expenses  
Outreach Ministries  
Mission Shares

**Paycheck Protection Program (8-weeks)**

Waived by Board of Pensions (3-months)

**Paycheck Protection Program (8-weeks)**

**Discuss with Bank to defer payment**

**Paycheck Protection Program (8-weeks)**

**Paycheck Protection Program (8-weeks)**

**Defer payment if possible**

Potentially reallocate funds for community relief

Make best effort in short-term, Keep DS Informed 8





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# Local Church Strategies

Rev. Daryl Williams  
CFA, Vice-Chair

# BWC Mission Shares

- Conference 2020 Budget is based on a collection rate of 91%.
- The forecast at the end of February was 84-85% projecting a shortfall ahead of the COVID-19 emergency of \$1 million.
- March 25<sup>th</sup> – CFA cut the 2020 budget by \$1.1 million or 8% and also reallocated \$615,000 (4.4%) to local church relief.
- It is in balance with all the relief measures that the CFA is asking churches to do their best in difficult times with making their mission share payments. Please keep your DS informed of your status.
- The CFA also commits to each church that they will continue to monitor the Conference finances closely and make future adjustments to the comprehensive finance plan accordingly.



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# MidAtlantic Foundation Initiatives

Frank Robert

# Frank Robert MAUM Foundation

- Work both     
+ inflow and the – Out Flow
- Think Cause Marketing
- Your Church is in need. You have a cause; it is a priority!
- **NEW Video "Emergency Funding Plan"**
- <https://www.youtube.com/watch?v=GF9LeyezdSY>

## 3 Action Steps Now

### 1. Connect with your **Key Donors**

They love the Church and want to help. They need a personal ask.

### 2. Reach out to the **Middle Givers.**

They want to help Time, Talent, and maybe Treasure.

### 3. Reach out to the Members on the **margins and the elderly.**

Church may be their main social connection.

- Make sure they are food secure.
- Touch them by Phone chain, emails or other connections.

## 3 Action Steps

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Let everyone know they can reach out to the church family. After all, we are the family of God in the easy times and especially in the hard times when we help others.

# Recent Action by the MAUM Foundation

- The Foundation is securing a substantial **line of credit** to make quick loans available to our investment clients. We want to negate the need to sell long-term investments today for a short-term cash need due to a temporary giving decline.
- The Foundation is developing a **streamlined loan application process** with our bank and lending partners. This loan application may be used by client churches, agencies, and conferences needing to negotiate directly with lenders for larger funding.
- The Foundation continues **to waive commissions and fees for donors** who wish to contribute investment securities directly to a church or ministry.
- We are working directly with lead donors to process large gifts today or a lasting legacy gift for the future.

# MAUM Foundation Resources

**Stewardship Generosity and Investment Information**

[www.MidAtlanticFoundation.org](http://www.MidAtlanticFoundation.org)

**Gift and Legacy Information**

[www.MAUMFLegacy.org](http://www.MAUMFLegacy.org)

**NEW Video "Emergency Funding Plan"**

<https://www.youtube.com/watch?v=GF9LeyezdSY>

[FrankRobert.mafoundation@gmail.com](mailto:FrankRobert.mafoundation@gmail.com) 410-309-3475





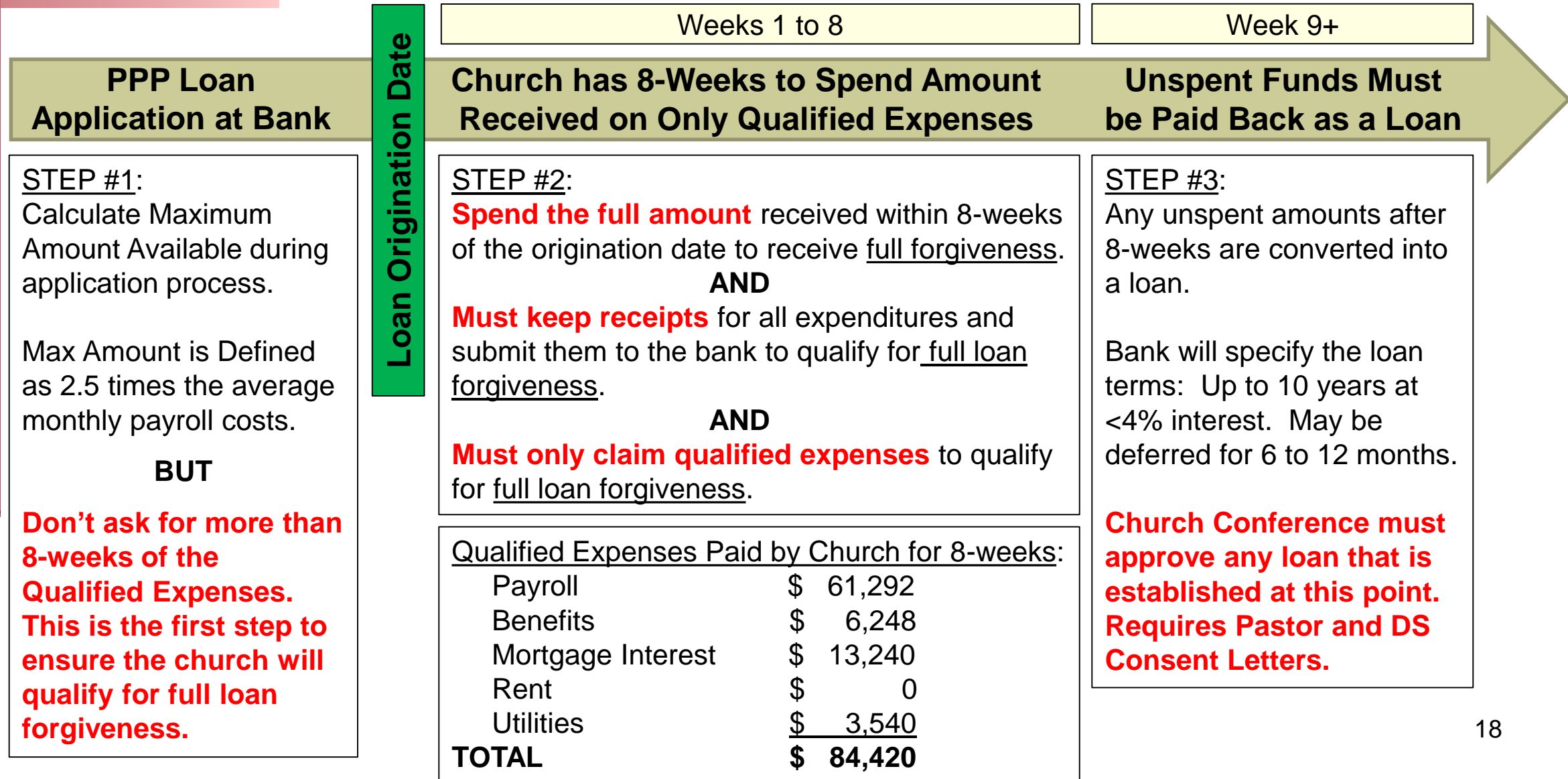
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# Local Church Strategies

**Bruce Beveridge**

Mt. Carmel, Frederick, Finance Chair

# Paycheck Protection Program (PPP) Made Simple





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# Consultations with Staff

Kayla Spears

Business Data Administrator

# Local Church Consultations



Do you need more time to discuss your options in your church's context?

Sign up for a consultation!

[bwcumc.org/article/coronavirus-resources/](http://bwcumc.org/article/coronavirus-resources/)



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# Online Giving

Dave Schoeller  
Business Analyst



Why Should My Church  
Have Online Giving

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# “Remote Giving” Is the New Normal



HOUR OF  
POWER  
via Zoom!

Wednesdays  
12pm - 1pm

HOUSE  
WORSHIP  
...

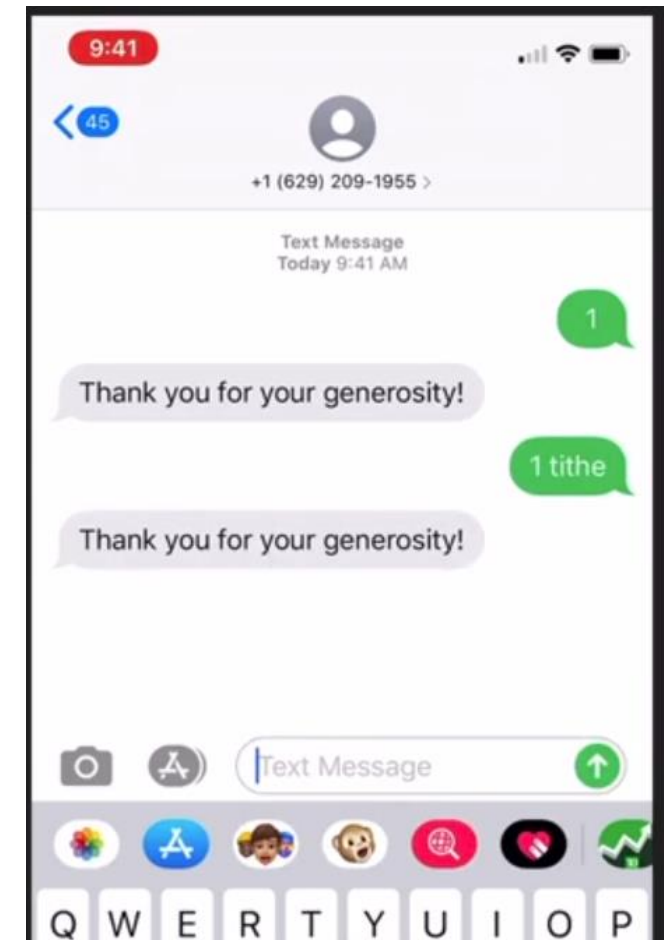


We're together  
online!

WORSHIP WITH  
US ON SUNDAYS



# Text Giving -The Fastest, Easiest Way to Give





# Electronic Giving

## Getting Started



Please visit

<https://www.bwcumc.org/article/collecting-tithes-from-a-distance/>

for more information on electronic giving and a list of providers



The Baltimore-Washington conference, has negotiated preferred pricing with ShelbyNext Giving. Subscription fees range from \$0, \$29 or \$49 per month and processing fees can be as low as 1.95%.




Church Management Software

ShelbyNext Giving - BWC Pricing Guide			
	Small	Medium	Large
Subscription	\$0/month	\$29/month	\$49/month
Credit / Debit Cards	2.7% + 35¢	† 2.35% + 35¢	† 1.95% + 35¢
Start Up Fee	\$0	\$0	\$0
Online Giving	YES	YES	YES
Recurring Giving	YES	YES	YES
Mobile Giving	YES	YES	YES
Event Forms	YES	YES	YES
Online Store	-----	YES	YES
ACH/eChecks	0.70% + 35¢	0.70% + 35¢	0.70% + 35¢
Text Giving	Included	Included	Included
Kiosks	Available <i>Call for pricing</i>	Available <i>Call for pricing</i>	Available <i>Call for pricing</i>
Card Reader	Available <i>\$80 per unit</i>	Available <i>\$80 per unit</i>	Available <i>\$80 per unit</i>
Monthly Minimum	\$0	\$0	\$0
Settlements	Daily	Daily	Daily
Batch Fee	Included	Included	Included
Statement Fee	Included	Included	Included
Customer Svc Fee	Included	Included	Included
PCI Security Fee	\$10 /mo	\$10 /mo	\$10 /mo
IRS Reg. Fee	Included	Included	Included
Virtual Terminal	YES	YES	YES
Additional Terms	† Some cards, such as American Express, are more expensive to process. In the event an accepted card costs more to process than your plan's transaction fee, the processing fee for that transaction may be slightly higher. American Express is typically the most expensive card to accept, around 2.8%.  March 2020 - special pricing available only to the member churches of the Baltimore-Washington Conference		

# The Most Comprehensive Online Giving Solution For Your Church

Setting up your Online Giving account is easy! Simply fill out this form and you will receive an email with instructions for the next steps in getting your account live. Once you submit your information that is delivered via your welcome email, your account is live in about 1-2 business days. It's that simple!

- ✓ No software to install
- ✓ No contracts or hidden fees
- ✓ 3 plans to choose from
- ✓ Funds deposited to your bank account in 2-3 business days

Questions? Contact Us at [800-877-0222](tel:800-877-0222)

## Sign Up for ShelbyNext | Giving

Organization Name:  \*

Organization Phone:  \*

Address Line 1:  \*

Address Line 2:

City:  \*

State / Zip:  /  \*

Website URL:  \*

Price Plan:  ▼ \*

Your Name:  \*

Your Phone:  \*

Title:

Email Address:  \*

Referred By:  \*

Interested In: ☒ ACH Processing

☒ Text Giving

☐ Kiosk Giving

What number do you see above?

Finish



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# Wespath Initiatives

Francess Tagoe  
BWC HR/Benefits Director

# Wespath Initiatives

Available to all:

- Emotional Health Crisis Line (1-866-342-6892).

Available to HealthFlex participants:

- EAP – virtual EAP counseling (1-866-881-6800).
- No-cost Nurseline (1-800-475-7923).
- Telemedicine – MDLIVE (1-866-750-4991).
- COVID-19 Test – covered 100% by UnitedHealthcare.
- Early prescription drug refills.

# Wespath Initiatives

## PENSION:

- **CRSP-DB**
  - Benefit for this component is not impacted by market increases or decreases.
- **MPP/CRSP-DC/UMPIP**
  - Distributions in retirement are based on account balance, which is subject to market fluctuations.
  - EY Financial Planning Services – 1-800-360-2539
- <https://www.wespath.org/wespath.org/media/Coronavirus/FAQ-2020-Retirees.pdf>
- Webinars for 2020 Retirees – April 1 and 2
- UMPIP (loans and hardship withdrawal)

# Department of Labor

## Families First Coronavirus Response Act (FFCRA)

Paid Sick Leave and Family/Medical Leave

[https://www.gcfa.org/media/2172/ffcra\\_faq.pdf](https://www.gcfa.org/media/2172/ffcra_faq.pdf)

[https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA\\_Poster\\_WH1422\\_Non-Federal.pdf](https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf)

Questions or more detailed information we can be reached at

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- 410-309-3479 [ftagoe@bwcumc.org](mailto:ftagoe@bwcumc.org)

**THANK YOU**