



Financial Stewardship Practices During COVID-19 Pandemic

- References:
- a. [Diocese of Ontario Canon 14: Churchwardens](#)
 - b. <https://www.ontario.anglican.ca/wardens-and-treasurers/treasurers/pages/accounting-and-reporting-system>
 - c. <https://www.ontario.anglican.ca/wardens-and-treasurers/treasurers/pages/charitable-status-and-charitable-receipting>

1. Since the suspension of all public worship services within the Anglican Diocese of Ontario effective March 15, 2020 due to the COVID19 pandemic protocols, parishes have had to adapt to a new reality that has impacted worship, pastoral care, and financial stewardship among other areas of our shared life in Christ. Many parishes heavily rely on cash or cheques donated weekly or monthly on the offering plate during public worship. With the suspension of public worship, many congregations are facing a cash flow crisis without this anticipated income. Congregation members may not be comfortable in donating via existing alternative means such as Pre-Authorized Giving. Additionally, in our desire to maintain the cash flow from incoming donations, parishes may unwittingly engage in practices contrary to the Canons of the Diocese of Ontario, such as accepting cash where there is not two designated people to count the offering (see Ref A §4.4.(a), Ref B).

“Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver.” 2 Corinthians 9:7 NRSV

2. **Beyond the Offering Plate.** The following are recommended alternatives to the physical offering plate for receiving donations during this pandemic:

- a. **Pre-Authorized Giving (PAG):** Pre-authorized Giving continues to be an effective means of donating money to the congregation/parish on a regular basis. Donors wishing to use PAG, complete the [PAG Change of Payment Form](#) available on the Diocese of Ontario website¹. This form can be used for new enrolments or to amend an existing PAG. The forms must be submitted to the Parish PAG Coordinator who will then forward the form to the Diocese. For security reasons, it is not recommended to email credit card information. Contact your Parish PAG coordinator on how to submit this form by mail or phone. Any changes donors wish to make to their PAG account must go through the Parish PAG Coordinator/Treasurer before being forwarded in a summary form to the Diocesan PAG email account.
- b. **Mailed Cheques:** Cheques can be mailed through normal Canada Post to the address designated for your congregation/parish. From the Canada Post website: “The World Health Organization (WHO) and Public Health Agency of Canada (PHAC) have assured us it is safe to handle mail, including international mail.”² Personally dropping off cheques to the church or other designated place is not recommended as this increases the risk of transferring the virus. Recipients of church mail should exercise caution and good personal hygiene (hand washing), during and after handling mail.

¹ <https://www.ontario.anglican.ca/pages/pre-authorized-giving-pag>

² Canada Post Frequently Asked Questions: Is it safe to handle mail and parcels?

https://www.canadapost.ca/web/en/kb/details.page?article=coronavirus_faq&catttype=kb&cat=generalinquiries&subcat=generalinformation#q7

- c. e-Transfers: Church donors can donate funds through their online bank accounts to a designated email address for automatic transfer into the congregation/parish's bank account. The designated email for e-transfers should be specifically set up for receiving donations and not shared for other purposes (e.g. treasurer's email address). The designated email should be registered with the church's online banking provider so donors can be confident their donation is going directly to the church's bank account and not at risk at being re-directed to another account. The email address used for online e-transfers should only be accessible to those with permissions to manage donations and/or issue charitable receipts (e.g. envelope secretary, treasurer). When making a donation by e-transfer, donors should include their church offering envelope number or their mailing address in the comments section of the e-transfer, in order to ensure the charitable receipt is given to the correct donor. Donors may be able to use e-transfers for pre-authorized giving, without having to fill out the diocesan PAG form, by setting up recurring payments within their online banking options.
- d. Canada Helps:
- i. Individuals can donate to their congregation/parish through <https://www.canadahelps.org/en/>. Donations through Canada Helps can be made by Credit Card (Visa, Mastercard, Amex, Visa Debit), or Paypal. There are fees (~4%) associated with using Canada Helps in addition to voluntary donations to Canada Helps as a charitable organization itself. Although charitable receipts are issued by Canada Helps and not the congregation/parish itself, the congregation/parish should acknowledge such donations with a thank you note/letter as they would with annual and memorial receipts.
 - ii. Congregations/parishes can provide a link to their Canada Helps profile page on their website or social media pages, or individuals can use the Canada Helps search to find the charity to which they wish to donate. It is helpful to provide the link for donors especially if the registered charity name is unfamiliar or not the same as the church name. Donors should also be made aware if there are options for designating where their donation should be directed. For example, if the wider Parish is named as the charity, each congregation within the parish would be designated as a specific fund on the charity profile page.
 - iii. Churches with a CRA Charitable Business Number should automatically have a profile on Canada Helps but may need to register or claim their profile in order to have the donated funds automatically transferred monthly into their church's bank account, on average within 10-15 days.
- e. PayPal Giving Fund Canada:
- i. Congregations/Parishes may wish to establish a donation link on their Facebook site through PayPal Giving Fund Canada's partnership with Facebook (<https://www.paypal.com/ca/webapps/mpp/givingfund/home>). Donations are made via a PayPal account; some programs allow donations with a credit card. A charitable receipt is issued by PayPal Giving Fund and in turn the PayPal gives an equivalent grant to the designated charity. The congregation/parish would not issue a charitable receipt for donations received through PayPal Giving Fund Canada. The congregation/parish should acknowledge donations through PayPal Giving Canada with a thank you note or letter to the original donor as they would with annual or memorial receipts.

- ii. Charities enrolled with PayPal Giving Fund Canada will typically receive funds in their PayPal accounts within 15 to 45 days after PayPal Giving Fund Canada's receipt of a donation. Charities not enrolled with PayPal Giving Fund Canada will be additionally vetted and if eligible, will receive funds via other means, such as a cheque, typically within 90 days.

"You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us." 2 Corinthians 9:11 NRSV

3. **Generosity: The Church as the Offering to the World.** Stewardship is more than receiving financial offerings from congregation members to continue the ministry of the church or fundraising by church groups for specific projects. Stewardship is also responding to God's call for us to be generous with the gifts of time, talents, and treasures we have been given. It might take more effort and creativity, but parishes can still find ways to be generous as a community that worships and serves together in response to very real needs in our wider communities due to COVID-19 protocols. Parish leadership is encouraged to engage their members to see where there are emerging needs that aren't being met and to reveal what potential there is for meeting these needs within the church family. Some ideas might include: intentional donation from the parish or ACW to a local food bank; parish volunteers to deliver groceries to seniors or those quarantined at home; sewing face masks or PPE gowns for volunteer firefighters; have musicians record audio or video of favourite hymns to burn CDs/DVDs to mail to those in isolation without online access; have your Sunday school teachers record a story or message to post on Facebook for the kids of your parish; send chocolates/flowers/takeout to the staff at your local long-term care home to thank them for looking after the most vulnerable. See where the Holy Spirit is equipping and guiding your parish in responding with generosity and love!

"Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on." Mark 12:43-44 NRSV

4. **Addressing the Needs of the More Vulnerable.** We must be careful in these days not to add to the burden of those who are most vulnerable in our church families and communities. Many individuals and families may be facing financial hardship due to a loss of a job or diminished employment hours. Others are facing increased costs due to the pressures of physical distancing (for example: grocery delivery, more frequent prescription dispensing fees, meal delivery). Even those with financial stability may be facing increased mental and physical health challenges that compromise their ability to respond to additional demands. We need to be cautious that our stewardship messaging reflects Christ's compassionate care for all. Ensure that any communications around givings and stewardship reflect the values & priorities and are rooted in the Gospel and in Jesus Christ's commandment to love one another as he has loved us. Are the gifts that are shared with us being used for the mission of the church in this time and this place, or are they being used to maintain a status quo from a pre-pandemic culture?

5. If you have any questions or would like to discuss any of these topics further, please reach out to the Diocesan Stewardship & Congregational Development Committee through The Rev. Trish Miller, Chair at rev.trish.miller@gmail.com or 613-640-0728. We are planning to have an online stewardship seminar in the near future – please let us know if you are interested and if you have any specific questions you would like answered.

Rev. Trish Miller

Chair Stewardship & Congregational Development

Diocese of Ontario

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