



# Building Leadership Capacity



## Finances Conversation Map

You have been called by your church to steward your congregation's finances. Your desire is to see God's name proclaimed through the mission and ministry of your congregation, and that desire motivates you through many thankless tasks. Serving as a treasurer, envelope steward, finance team member or board member has its trials at the best of times.

Today you are leading through unprecedented times. During times of financial crisis, congregations need to be even wiser in stewarding their financial resources. When unemployment is high and people have less disposable income, it can feel overwhelming to have critical conversations. The great news is that the Creator of the universe is never short on resources. Jesus came to give us hope and the Holy Spirit is with you through this.

We know that it is not easy for you to navigate your own emotions, new financial realities and the challenges of keeping up with all the disorientation that comes with a crisis. But we are a family of churches, some of which have over 200 years of navigating difficult times. Family, we will get through this together. Consider this your invitation to build your leadership capacity.

We want to provide you with a clear plan of four critical conversations that you can have with key people to help your church build its leadership capacity as you tackle new financial realities.

- Conversation #1** At a time of crisis your church has an opportunity for renewed commitments to God, to each other and to the tasks before you.
- Conversation #2** At a time of crisis you are invited to explore your income streams.
- Conversation #3** At a time of crisis you are required to review the 3 Rs of expenses.
- Conversation #4** At a time of crisis you are invited to continue providing stability, accountability and transparency.

This season could be the catalyst for your church to rename your commitment to God and each other. Even though this may not guarantee your church financial stability, it could be the opportunity to help you move towards clarity on the role of generosity and stewardship and continuing to build your organizational capacity as a church.

The invitation of this crisis is not that church life will simply get back to normal; it's to see how God will providentially use this to develop greater dependence Jesus. It's a chance for you to use your talents and developed skills so that people might say, "God used them at our time of greatest need."

Bless you on this journey of building your leadership capacity during this crisis.

## Conversation #1: Renewed Commitments

Crisis is an invitation to renew our commitments to God, to work well with each other and to complete our responsibilities.

### Renewing your commitment to God

Briefly take time to renew your commitment to “seek first the Kingdom of God.” Times of crisis are also ripe for honesty and vulnerability before God. Crisis reminds you that you don’t live under our own strength, but you rely on God. Take time to pray together.

### Renewing your commitment to each other

When emotion is high and there are high stakes conversations, you are vulnerable to being irritable with others. These conditions can cause added stress and division— or—they can be an opportunity to renew your commitment to working together. Take time to express your gratitude for each other and your commitment to trust each other.

### Renewing your commitment to complete your responsibilities

As a group, you need to be clear on responsibilities, channels of communication and accountability. Your personal response to this crisis is an invitation to renew your commitment to doing what you said you would do.

## Conversation #2 - Income Streams

Simple accounting reminds us that there are only two parts to financial challenges – money in and money out.

### 1. **Simplicity**

Are we providing clear ways for people to give?

- The following electronic giving methods present opportunities to give:
  - Tithe.ly <https://baptist.ca/stewardship/tithely/>
  - CanadaHelps [www.canadahelps.org](http://www.canadahelps.org)
  - Contact your financial institution about pre-authorized giving, Interac E-Transfer or “bill payment”
- Cheques and cash
  - Churches have worked out safe ways to physically receive funds or via Canada Post.
- If it’s too hard to give, people won’t do it.

### 2. **Discipleship & Gratitude**

- Are we clearly communicating how giving, even during tough times, is part of the believer’s discipleship journey? Are we, as a church, thanking people for giving generously and sacrificially?
- Our role as leaders is to provide a consistent message about how giving is part of discipleship.
  - Take the time to send thank-you notes to first-time givers and those continuing to

give.

### 3. **Generosity Campaign**

How can we help people shift from a culture of anxiety about money to relying on God’s abundance?

- CBOQ produced Generosity Campaign resources that can be adapted to help you teach on themes of generosity. <https://baptist.ca/stewardship/>
- Our role as leaders is to help people move from being fearful and anxious to living in God’s abundance and generosity.

### 4. **Vision**

Are we casting a vision of what God wants to do in and through our church during this time?

People give to vision. Provide the vision and people will respond. Our role as leaders is to communicate that we are called to share the Good News and to invite people to respond to that call by giving to the ministry of your church.

- There is more need in your community today than ever before. The Church is called to communicate God’s love and hope

during this crisis. You can help be a part of sharing that Good News!

#### 5. **Duty | Need | Emotion**

- People give for three reasons: out of duty, to a cause or as an emotional response. Do you recognize the different reasons why people give and are we providing adequate giving opportunities?
- For people giving out of duty, they will likely continue to give during this crisis. Make it clear how they can continue to give and say thank you in a direct and personal

way.

- For people who give to need, there is tremendous need. Communicate the need and the opportunity and people will respond.
- This last point requires sensitivity and wisdom. Some people are motivated to give as a response to the work of the Holy Spirit capturing their imagination and hearts. Without manipulating situations, are we providing an opportunity for people to give when God has invited them to give?

### **Conversation #3 - The 3 Rs of Expenses**

#### **Reduce Expenses**

- Where can we reduce our property expenses?
  - We can reach out to vendors to ask if we can pause contracts without penalty (janitorial services, service contracts, utilities, etc.)
- Where can we reduce program expenses?
  - There may be subscriptions or contracts that we can cancel or pause.
- What about giving to our mission partners?
- Have we explored all the government programs available to us?
  - <https://www.canada.ca/en/department-finance/economic-response-plan/wage-subsidy.html>
  - <https://baptist.ca/covid-19>
- Do we need to review our staffing needs due to the impact of COVID-19?
  - If you are not able to provide enough work for staff due to COVID-19 or if you need to consider laying off some staff please contact Melody Currier at CBOQ for guidance or seek legal counsel.

#### **Robust Due Diligence Conversations**

- Who needs to be making reduced expenses decisions?
  - Clarify what decisions can be made by a pastor, treasurer or board chair.
  - Clarify what decisions need to be made by a committee or board.
  - Clarify what decisions need to be brought to the congregation.
- What Due Diligence conversations do we need to have during this crisis?
  - Be sure to track and record decisions in your minutes; take lots of notes.
  - Be sure to communicate clearly and consistently the decisions that have been made.
- Keep up to date on the latest announcements from the various levels of government.
  - Monitor federal, provincial and municipal government requirements
  - It is your responsibility to keep updated on the latest information

- Review your Risk Management Policies
  - If you do not have a risk management policy, now would be the time to create one.
- Review your Succession Policies for senior leadership
  - Review your Insurance Policies – read the details - Directors and Liabilities

- insurance
- Review your Contractual Obligations - stay ahead of the curve and be proactive
- Review your Employment Obligations
- Review your Workplace Health and Safety Obligations
- The Federal Government has changed the reporting timeline for T3010
- Ontario has provided some changes to Restricted Purpose Trust Funds

## Recognize your Emotions

- These are not business as usual days. That means you may need to have complicated, robust conversations. These conversations will require involving key people, listening well, discerning what you are hearing and then potentially making difficult decisions.
- You will need to look at your current financial records honestly.
- You may need to respond in a timely way, but try not to let urgent anxiety dictate your conversations.
- Being a healthy team player in crisis may involve naming your emotion in these

situations and trusting that God is in control. Your emotions may provide you with something to consider but they are just that—emotions.

- Recognize and acknowledge where:
  - Your empathy might cloud your ability to make difficult decisions
  - Where your willingness for risk might be problematic
  - You might be risk adverse
- You will need to be continually praying for wisdom and courage in these conversations.

## Conversation #4 - Continued stability, accountability and transparency

- In this time of social distancing and changes to essential services do your accounting practices or processes need to change?
- Can you continue to provide stability in our financial record keeping, receiving funds, paying expenses or do you need to develop new processes?
- Do we need to re-work any accountability structures given social distancing requirements?

- How do we maintain full transparency throughout this crisis?
- This season could be a good opportunity to train someone new to join your finance team.
- You may consider inviting a local business person, banker, accountant, financial advisor, etc., to join your finance team a few times to consider if there are other ways of doing things or to provide some consulting.

# Resources

## **Canadian Baptists of Ontario and Quebec**

[baptist.ca](http://baptist.ca)

CBOQ is making every effort to keep you informed about how this evolving situation will impact your church. To that end, we will be posting updated resources for you as we develop them.

## **Canadian Council of Christian Charities**

[cccc.org](http://cccc.org)

CCCC provides practical, expert resources for charity administration and leadership. They are also hosting The Green which is an online forum for Christian ministries regarding issues related to COVID-19.

<https://thegreen.community>

## **Carters & Associates**

[charitylaw.ca/](http://charitylaw.ca/)

Law firm focused on Canadian Charities and NFP. They are providing timely and pertinent information regarding legal issues.

## **The Evangelical Fellowship of Canada**

[evangelicalfellowship.ca](http://evangelicalfellowship.ca)

The EFC is providing updated information and resources for churches responding to COVID-19.