

For businesses, governments, non-profits, and churches, there are no easy answers for how to navigate through this COVID-19 crisis. Here are some thoughts that may be helpful in terms of both process and finances.

Most notable perhaps is the narrative that we are telling. Hopefully, the story is not of closure, that we have shut down our congregation when we discontinued traditional worship and ministries. Instead, the account should be that we are open and working to do and be the church in new ways. Now is an opportunity to embrace creative thinking, innovation, and technology to meet people in their daily lives in better ways, to continue to deliver the hope of Jesus and our faith.

Remember that people are more motivated to invest in a mission that makes a positive difference and impact on the world. People are less inclined to respond to desperate pleas to throw money at a sinking ship. The world needs your congregation and its ministries more than ever. Tell that story.

Related to hope, we need both critical thinking and hope to address our current challenges. Critical thinking without hope is cynicism, and hope without critical thinking is naivete. I think this insight is consistent with our Lutheran theology.

Process Considerations

- Call together a team of able, calm thinkers to work through the decisions you need to make. The burden is too high for one or two people to figure out how to move ahead amid our current uncertainties.
- Hold the problematic conversations about income, expenses, staffing, and all the dimensions of your present reality. Research suggests organizations who find ways to hold the hard discussions are the ones that are the most healthy. See the book *Crucial Conversations* for how to do this.
- Talk about different options, realizing that people will have a variety of opinions and perspectives. The quality of your decisions will be better by listening to diverse viewpoints. Invite distinct voices to participate.
- If you don't have a platform for holding virtual meetings, consider getting a ZOOM account for \$15/month so you can organize gatherings over the internet.

Financial Considerations

What does your cash flow look like for the next few months? Most likely, it is a deficit, but how large, and what happens over time? What assets do you have on hand to apply to those shortfalls? Do you have any lines of credit, or could you establish them with either a conventional lender or with members of the congregation?

Income

- Advertise online giving. ELCA preferred partners Vanco Payment Solutions, and Tithe.ly are great answers if you need a platform.
- Promote automated giving. There is no better time than now to ask and remind people to commit to your mission and regularly give according to their plan to support it.
- Offer to provide technical assistance for anyone trying to get set up with electronic giving. Vanco has an admin portal where you can configure an account on behalf of your member.
- Have times when your sanctuary is open for prayer and meditation. Tell people they can bring physical offerings at those times if they would like to drop them off.

- Relational capital. Who are your best supporters who want to see the congregation continue? Your relationships and the goodwill you have earned are an underestimated dimension of what motivates people to give.

Expenses

- What are the opportunities to trim costs? What will the savings be? Is it possible to spread out expenses or payments over time?
- Are there employees that may not need their W-2 income, or might be open to doing less as their responsibilities have diminished?
- Defer non-essential planned expenses. There is no need to do capital repairs if you can live without them for a while.

Assets

- Do you have any reserve funds that are available for use?
- Can you tap any restricted funds while still honoring their original purposes and designations?

Liabilities

- Opportunities for short-term lines of credit

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