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## Financial Plan for Your Church During the Outbreak

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Sun, Mar 29, 2020 at 3:51 PM

YOU ARE THE VISION CASTING LEADER IN FINANCES AT THE CHURCH !!!!!!!

Thank you for taking the time to read the materials I have sent to you the past few weeks. I would not do so if I did not care about you personally and your ministry.

Below is a ministry that I have subscribe to and you can do likewise. Sam Rainer and his family have, over the years, given us some of the most influential information and life-changing ministry focus strategies ever. I am thankful.

Read and apply this to your FINANCIAL strategies.

As you come across good information that I can get out to other pastors please pass along.

Happy to do so.

Let's stick together and be strong pray for one another and trust God through all of this.

Romans 8:31 is still ours.

Thank you for subscribing to SamRainer.com

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SAM / RAINER  
LEADING THE ESTABLISHED CHURCH

### [Creating a Financial Plan for Your Church During the Outbreak](#)

*By Sam Rainer on Mar 28, 2020 09:51 pm*

The pandemic has thrust change upon the church. One of the more jarring changes involves finances. In many established churches, the majority of funds come through in-service giving, not online giving. The first week of service stoppages was a wake-up call. Some churches only received a small portion of weekly needs.

Focus on what you can control. Most of us do not control the national strategies of dealing with the Coronavirus outbreak. It's easy to get swept into the latest headline or data set and pour energy into figuring out the next steps for our nation. Your time is better spent on what you can control—the micro strategies of leading your church during this season. Your church and community need your *local* focus.

Your church needs a clear financial plan during the outbreak and following the outbreak. A good place to start is with best-case, expected-case, and worst-case scenario planning. This planning should include figures for the duration of the outbreak and figures for what lies beyond the outbreak. For my church, we estimated the following cases.

<b>Best Case</b>	<b>Expected Case</b>	<b>Worst Case</b>
Four-week stoppage	Eight-week stoppage	Sixteen-week stoppage
25% giving decline during stoppage	50% giving decline during stoppage	75% giving decline during stoppage
10% drop in giving following stoppage	20% drop in giving following stoppage	50% drop in giving following stoppage

The stoppage refers to how long we will not gather in person. The first row of percentages refers to the decline in giving we expect *during* the stoppage. The second row of percentages refers to the decline in giving we expect to occur *after* we return to our regular on-campus schedule.

Plan for your expected-case scenario, but be prepared to pivot the plan if you move towards the worst-case scenario. Once you have a clear understanding of what to expect, then you can determine your financial needs.

As you make financial decisions, consider your cash assets and the expense side of the budget.

- How much do you have in a current year surplus? Use these funds first to cover shortages.
- How much do you have in cash reserves? Use these funds next to cover shortages.

Cut every individual line item you do not need to zero. For example, you may have certain spring and summer events that will be canceled. Our denominational meeting was canceled, so we cut the travel budget to zero.

- Implement an across-the-board percentage cut and let individual ministries determine how to reallocate resources.

Avoid dipping into a line of credit to cover operating costs. Go ahead and make the tough decisions of what needs to be cut.

- Payroll cuts may be needed. However, the CARES Act will help bridge churches. Before making payroll cuts, consider the idea that stewardship in this environment may mean keeping as many people employed as possible. Being a good neighbor includes doing your part to keep the local economy going.

Also, as you make financial decisions, consider the revenue side of the budget:

- Now is the time to promote online giving. Create a plan to move as many people as possible to online giving.
- The CARES Act provides relief for churches in the form of a forgivable loan. This funding is unprecedented. The forgivable loan can be for up to the total average monthly payroll costs for the preceding twelve months (March 2019 to February 2020) multiplied by 2.5. The loan is forgivable as long as your 2020 FTEs (through June 30) are the same as or greater than your 2019 FTEs. Stay tuned to [Church Answers](#) for more information about the CARES Act. We will be providing a lot of information next week. Follow [me](#) and my father, [Thom Rainer](#). We will post next steps.
- Pastors are included in the relief payments being made. You can [calculate your estimated payment here](#).

Even after the outbreak ends, the likelihood of a recession is high. This potential recession could be deep, even if it is short-lived. You should not count on giving returning to normal even after the conclusion of the pandemic. Prepare now financially, so you can be ready to do ministry for the long term.

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