



# The United Church of Canada L'Église Unie du Canada

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First Dawn Eastern Edge Regional Council

Fundy St. Lawrence Dawning Waters Regional Council

Regional Council 15

## MEMO

**To:** Communities of Faith, Ministry Personnel, Board/Council Chairs and Central Treasurers

**From:** Rev. Faith March-MacCuish, Regional Executive Minister, First Dawn Eastern Edge Regional Council, Fundy St. Lawrence Dawning Waters Regional Council and Regional Council 15

**Date:** April 30, 2020

**Re:** **COVID-19 Financial Assistance Update**

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As we try to glean information on financial assistance in this time of the global COVID-19 pandemic, we realize that the only constant is change. Please see the following information that might help you as a community of faith in these times.

### **75% Wage Subsidy**

There has been good information coming from the Federal government in the last week; including the application form for the 75% wage subsidy. Everyone is eligible for the 10% immediate subsidy. The United Church of Canada General Council Office is able to register for the 10% subsidy on behalf of pastoral charges who have asked ADP to do that. Application for the 75% wage subsidy must be made by the pastoral charge. It is important to note that you must calculate the 10% subsidy as part of the 75% when you make application.

Please see the government link below for the information, application and the how to calculate.

<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

In short, there are two main tasks

1. Determining eligibility for 75% subsidy
2. If yes, doing the calculations

The webinar *Congregational Finances During the Pandemic* with Erik Mathiesen (dated April 29, 2020) will help to answer questions you may have about making the application.

<https://www.united-in-learning.com/index.php/webinars/recordings/334-congregational-finances-april-29-2020>

### **Canadian Emergency Bank Account (CEBA)**

The latest information from our General Council Office, CFO, is that Pastoral Charges/Communities of Faith **are not eligible**.

Any pastoral charge that has received money is encouraged to pay back the CEBA loan, as you cannot in good faith sign the attestation which, as part of the document, states your eligibility, which we now know is that churches **are not eligible**.

That being said, if that changes, and our communities of faith are eligible for the CEBA loan, both local and regional approval is required. Each region does have a blanket motion to permit application if there is a change and churches become eligible. For more information, the CEBA details are found on the Government of Canada website using the following link:

<https://www.canada.ca/en/department-finance/economic-response-plan.html#businesses>

### **United Church of Canada Bridging Loan:**

**This is a short-term emergency loan program for congregations during the pandemic.**

Emergency loans of up to \$10,000 are available to communities of faith that need a short-term top-up after they have accessed the [government programs](#) available or are transitioning out of the government benefits.

Please [fill out the application form](#), and then press Submit. The form will be sent automatically to your Regional Council.

Your eligibility will be determined in consultation with the Regional Council. Repayment terms will be negotiated. Loans must be repaid by September 30, 2024.

- Loans are interest-free if repaid by September 30, 2021.
- After that date, the interest rate will be 2% per annum.
- Those who pay before September 30, 2021, will only need to repay \$9,500.

For more information, e-mail Maria Pimpinella at [mpimpinella@united-church.ca](mailto:mpimpinella@united-church.ca) , and check for free [weekly webinars on church finances](#) every Wednesday at 7:00pm (Eastern). You can also [watch recordings of past webinars](#).

If you have any questions please do not hesitate to be in touch.

Blessings,

*Faith March-MacCuish*

Executive Minister