



Financial Support in challenging times Special COVID-19 Supplement

Haven't we seen some huge changes in the last couple of weeks. We have all been grappling with the urgent demands of what we do in regards our Ministries and our Sunday Services. While the goal posts keep changing, I sense that most churches are getting a handle on that and I must compliment you all – I have watched some great video broadcasts over the last couple of weeks. But my suspicions are that we will soon move to face another looming crisis, that of dwindling tithes, offerings and bank accounts. I know many of you are already starting to look at what contingencies might be able to be put in place. Below is some information that might be helpful in thinking this through.

But before that, I want to encourage you though to remember who God is in all of this. I came across a video some time ago by Ray Vander Laan taken from his Faith Lessons series, Volume 12 that unpacked the concept of the Phrase in Psalm 23 ... "He makes me lie down in green pastures." Ray explained that our western picture of green pastures is that of a sheep in a lush meadow where there is abundant food and God provides over and above what we need. We will never ever be in want in such a picture.

But in contrast to our natural interpretation, the picture of green pastures, especially in the desert regions of Israel is of rocky, rugged hillsides which are more brown than green. Ray explains that these are actually green pastures, where individual stalks of grass spring up between rocks. The shepherd leads his flock across the hillsides allowing them to pick one tuft of grass here and another tuft of grass there as they go.

This is a completely different picture of the Shepherd to what we normally think about when we consider the 23rd Psalm. The shepherd doesn't necessarily lead us to places where we will never be in want and have more than enough, though he might at times. But more often, he leads us through life in a dependant relationship. He leads us to where we will get the next mouthful of food before moving on to the next place where another mouthful of food awaits. It is a hand to mouth relationship where we depend on the shepherd to provide our needs. Not all our needs for a lifetime all this instant. But all our needs for this instant, each and every day for our lifetimes.

I encourage you to watch Ray's presentation and to thank God that he is such a wonderful shepherd that we can trust each and every day of our lives. https://www.youtube.com/watch?v=AlrS3h7cH_A

Let's now quickly look at some of the various packages that the Government is providing for us in this difficult season. There is an excellent summary of the measures being implemented together with great factsheets at <https://treasury.gov.au/coronavirus>
A small disclaimer here, I am not an accountant and you will need to figure out if these are applicable or relevant in your situations.

Income support payments.

The Government is temporarily expanding eligibility to income support payments and establishing a new, time-limited Coronavirus supplement to be paid at a rate of \$550 per fortnight. This will be paid to both existing and new recipients of JobSeeker Payment, Youth Allowance Jobseeker, Parenting Payment, Farm Household Allowance and Special Benefit. More information is available at https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Income_Support_for_Individuals_0.pdf.

If you are in a situation where you are not able to work or don't have work, in isolation or hospitalised or caring for children, you may also be eligible for the youth allowance, Jobseeker payment or Parenting Payment. More information about how to apply for a payment can be found at <https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19>.

Payments to Support Households - \$750 per recipient

\$750 will be paid to all social security, veteran and other income support recipients and eligible concession card holders through their existing payment arrangements. More information is available at https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Payments_to_support_households_0.pdf

Superannuation Changes

The Government has also made provisions for people to access up to \$10,000 of their superannuation funds. This is available to people who are unemployed, eligible to receive a job seeker payment, youth allowance for jobseekers, parenting payment or who have suffered a reduction in working hours of 20% or more. Obviously, there is some consideration of drawing down on superannuation when we are at a low ebb in the financial market. More information is available at https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Early_Access_to_Super_2.pdf.

Boosting Cash Flow for Employers.

Most Churches will be able to access the Government's "Boosting cash flow for employers" scheme which is set up to provide support for small businesses and not for profits who employ staff. This is essentially the government refunding the PAYG taxable component back to you as an employer. This money can be used to support staff at this time. Payments will be from \$20,000 up to \$100,000 and will not need to be repaid. They will automatically be calculated by the ATO and the payments will be included in your BAS statement. Please note that If your Activity Statement results in a credit, you may need to request that the credit be paid to you. More information on this scheme can be found at [https://www.ato.gov.au/Business/Business-activity-statements-\(BAS\)/In-detail/Boosting-cash-flow-for-employers](https://www.ato.gov.au/Business/Business-activity-statements-(BAS)/In-detail/Boosting-cash-flow-for-employers), https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Cash_flow_assistance_for_businesses_0.pdf

Jobkeeper payments

The latest initiative of the Government is the Jobkeeper payment that aims to help businesses significantly impacted by the Coronavirus cover the costs of their employees' wages, so more Australians can retain their jobs and continue to earn an income. Businesses who experience a downturn in their turnover by more than 30% can apply. Employees for whom payments can be claimed must have been employed for more than a year. A fortnightly payment of \$1,500 (before tax) per eligible employee through their employer is on offer. More information relevant for employers & employees can be found at <https://treasury.gov.au/coronavirus/jobkeeper>

I hope that some of this information is helpful in helping you navigate the weeks and months ahead. If you come across any other helpful information that you might think others may benefit from, please send it through to us or go to the Pastors Facebook page and share it there.

God is a good shepherd who knows our daily needs, lets continue to trust in him for them.

God bless,

David Elvery (Director of Pastoral Services)

David.elvery@qb.org.au