

Chat Log C:\Users\Surface Pro\Documents\Chats\ChatLog Charis Fellowship Gathering 2020_04_21 15_27.rtf

phil sparling (to Everyone): 2:06 PM: Good afternnon

Dr. Greg Howell (to Everyone): 2:10 PM: Our bank noted that they were no longer taking PPP requests as of about last Wed.

Ted Adomanis (to Everyone): 2:14 PM: Assist applied through ECCU, using Kabbage and everything was online and very simple. The fund ran out of money so we are hoping to get something in the new funding.

Dan Thornton (to Everyone): 2:19 PM: We put in place a crisis budget, assuming 40% reduction in income for 16 weeks. No reduction has happened yet, PTL, but will be cautious about restoring budgeted items.

Jonny Damon (to Everyone): 2:22 PM: Does Encompass have any content made up that can advise local churches on how to proceed with short term missions for summer of 2020 at this point? Looking for some more firepower when approaching our team leaders than "gut feelings" and the ever changing state and federal guidelines. I know we would appreciate any leanings or advice from them.

Douglas Courter (to Everyone): 2:24 PM: Jonny. I agree. Looking for wisdom on an August Haiti trip to Cap Hatien.

Ted Adomanis (to Everyone): 2:24 PM: Assist has not yet cancelled our June Great Canadian Adventures in Toronto and Vancouver awaiting to assess the climate of the states opening.

Douglas Courter (to Everyone): 2:26 PM: Does anyone know if OB is still happening this summer?

Tom Avey (to Everyone): 2:28 PM: For those of you who have not seen the blizzard doc -

<https://journal.praxislabs.org/leading-beyond-the-blizzard-why-every-organization-is-now-a-startup-b7f32fb278ff>

Tim Hodge (to Everyone): 2:30 PM: 1. Evaluate all of your long-term contracts

2. Look at your short-term expenses

3. Evaluate personnel expenses

4. Be honest about importance

<<https://tonymorganlive.com/2016/06/26/how-to-make-budget-cuts-healthy-way/>>

5. Follow up with lapsed givers (it

6. Prepare to adjust practices (offering plate, etc.)

7. Seek wise counsel on the front-end.

David Guiles (to Everyone): 2:31 PM: TO respond to Jonny Damon about short term guidelines ... we will work on it!

Jonny Damon (to Everyone): 2:32 PM: Thanks dave. super helpful.
jonnyd@gtwy.church

Mike Yoder (to Everyone): 2:35 PM: It would be valuable to hear the rationale for some (many?) churches who are forgoing PPP application ... or funds?

David Guiles (to Everyone): 2:36 PM: We have the same question ...

Douglas Courter (to Everyone): 2:36 PM: Mike. We chose not to apply because we did not have the need. The Lord has provided enough surplus, that we felt we didn't want to take money from others who needed it.

Douglas Courter (to Everyone): 2:38 PM: Mike. Our Council also wasn't willing to commit to a loan, not being convinced that the "forgiveness" clause won't be taken away after the loan would come due.

Ted Adomanis (to Everyone): 2:41 PM: We got a call today from someone who wanted to tithe on their stimulus check.

Tom Avey (to Everyone): 2:41 PM: Generally the ppp concerns have been: is the need compelling? does gov't funds open churches up to regulations? and just a general objection to borrowing money.

Douglas Courter (to Everyone): 2:41 PM: Tom. Those were all a part of our Council's decision.

David Guiles (to Everyone): 2:42 PM: Those three concerns are consistent with why some mission agencies are not taking PPP.

Dan Thornton (to Everyone): 2:42 PM: My board said no to PPP

because for many of our people, whether right or wrong, see this as a matter of trusting the Lord.

Adam Johnson (to Everyone): 2:43 PM: We've had 5 people give their entire stimulus check to our Benevolent fund. Philly has been a pretty hard hit area and they wanted to anticipate the needs. Such a cool thing. (BTW, we are less than 100 in size).

David Guiles (to Everyone): 2:44 PM: Very inspiring, Adam! I believe we will see the best of our movement over the next twelve months.

Dr. Greg Howell (to Everyone): 2:48 PM: we did not apply for PPP because we 1) have reserves, 2 did not want to deprive a local small business, 3) did not feel it was wise to "borrow" (yet) in case it was not totally a grant

Galen Wiley (to Everyone): 2:48 PM: Our lead pastor Scott Becker and I felt we were not at the point that we could honestly affirm on the application that: ""current economic uncertainty makes the loan necessary to support your ongoing operations."

Brenda Byers (to Everyone): 2:52 PM: We have one church one month overdue currently.

Tom Avey (to Everyone): 2:53 PM: I gave the fellowship council a list of churches I am concerned about. They are making some phone calls.

Douglas Courter (to Everyone): 2:53 PM: Sorry. I just lost my electricity, so may not be able to stay connected long.

Ted Adomanis (to Everyone): 2:56 PM: Can we apply for an ice cream loan from Nancy?

Tom Avey (to Everyone): 2:56 PM: I heard some good advice from an accountant I trust - business (and churches) should have accounts at more than one bank. This PPP process harder if you are locked into one bank

David Guiles (to Everyone): 2:58 PM: But we were instructed that we should not / could not apply at more than one institution.

\

Ted Adomanis (to Everyone): 2:58 PM: That's what we were told.

Ted Adomanis (to Everyone): 2:59 PM: We are stuck with Kabbage now

and can't apply thru another bank.

Jonny Damon (to Everyone): 3:00 PM: Ted, can i get your phone number?? want to ping your brain about kabbage if you would happen to have a moment or two after this call or sometime later in teh week?

Mark Abel (to Everyone): 3:02 PM: Jeff, can we get your email. I think the phase thing is a great idea

Tom Avey (to Everyone): 3:06 PM: jbogue@graceohio.org