



11 April 2020

Dear Antioch church family,

We are keenly aware that this COVID-19 pandemic has left some beloved people in our church in a position of great financial uncertainty. Recognizing that such moments can bring a temptation to panic or make impulsive decisions, we've written this letter to offer some advice we hope will help you make wise, well-informed, God-honouring choices.

First, and most importantly, we exhort you to fix your heart and mind on our Lord Jesus Christ. As the uncertainty of this world is seen more clearly, God's people must ground their thinking by choosing to daily remember His unfailing promises and unchanging character. Meditate on passages such as Romans 8:28-39, Psalm 46:1-3, and Isaiah 41:10—precious passages like these remind us that our hope is rooted in things which will never change! Be on guard against the stealthy sins of fear and anxiety, to boldly confront them and to replace them with thanksgiving, prayer, and faith (Phil 4:6-8, Matt 6:25-34). Even when we work hard, we do so in humble reliance on Christ (Col 3:23).

Secondly, we want you to be aware of the many public means of financial relief currently available for people in financial distress. Thanks to the effort of some Antioch members in the finance sector, we are able to share with you a list (attached) describing many of the relief measures currently available. While these programmes will likely change in time, we are thankful that many people within Antioch are gifted in the area of finance and administration. They would be pleased to help church members discuss the options available to them. Please contact any of the elders for more information.

Third, we would encourage you to continue to practice faithful stewardship in your personal finances. It is more important than ever to follow time-tested principles, including: avoiding speculative investments, carefully evaluating any further borrowing, minimizing personal expenses where possible, and using a budget to track and guide spending.

Finally, we invite you to notify an elder, deacon, or small group leader if you have any urgent spiritual or material needs. If you are in need of prayer, biblical counselling, conflict resolution, encouragement, etc. it would be our joy to provide you with help. Please contact any church leader or the church office. Furthermore, if you have any lack of food, water, shelter, or medical care, we will gladly do whatever we can to assist you. Simply complete the attached application form and send it to the church office.

We thank God for the opportunity this virus has given us to serve one another in Christian love. Please let us know if you have any further questions or concerns.

In Christ's love,

The Antioch Elders

Current COVID-19 Relief Measures

11 April 2020

Should you be experiencing any financial difficulties during this time, it is strongly advised that you make these difficulties known to your financial institution BEFORE missing a payment. Banks are far more willing to make payment arrangements if you approach them proactively rather than retrospectively.

Bank payment holidays

Each of the commercial banks (Absa, FNB, Nedbank & Standard Bank) will be willing to grant payment holidays for customers affected by Covid-19 pandemic or the lockdown. If your loan repayments are up-to-date as at 29 February 2020, you can apply to your bank (in-branch, telephonically or using the links below) for relief from your personal or business loan repayments for April, May and June 2020.

- Absa: <https://www.absa.co.za/personal/covid-19/covid-19-payment-relief-plan/>
- FNB: <https://www.fnb.co.za/realhelp/>
- Nedbank: <https://www.nedbank.co.za/content/nedbank/desktop/gt/en/personal/covid-19/covid-19-debt-relief.html>
- Standard Bank: <https://www.standardbank.co.za/southafrica/personal/covid-19# covidDebtRelief>

In most cases, interest and fees will continue to accrue during the payment holiday, but your instalments will not be higher from July 2020 onwards.

Early release from notice deposits

To the extent that you have savings / investments with any of the commercial banks, most are willing to waive penalty fees to enable you to access your notice deposits / fixed-term savings, if absolutely needed.

Temporary or permanent retrenchment

If you have been retrenched as a result of the lockdown, you are entitled to make a claim against the Unemployment Insurance Fund (UIF). Link: <https://www.ufiling.co.za/uif/unemployment-benefits>.

Employers have the option to temporarily lay-off employees or implement reduced working hours, resulting in a partial salary. The UIF has implemented a special Temporary Employment Relief Scheme (TERS) to assist employers who are unable to meet the salary burden as a result of business closure for a maximum of 3 months on a sliding scale basis (38% of salary for high-income earners and 60% for low-income earners, but limited to R17,712pm). Your employer can apply for this relief by e-mailing: covid19ters@labour.gov.za.

If you have taken out a new loan since August 2017, you may be covered under a Consumer Credit Insurance policy bundled with your loan. These policies protect you in the case of retrenchment, disability or death and will cover loan repayments for a minimum of 6 months in the case of retrenchment, however, some bank policies will cover the instalments for the full remaining term of the loan. It is advised that you make contact with your bank to check on your particular policy.

Insurance & Medical Aid premiums

Many of the insurance companies have implemented options to lower your insurance premiums during the Covid-19 crisis. The best summary of the various relief options available at <https://www.facebook.com/317516155674630/posts/716023312490577/?d=n>. Should you wish to use one of these relief measures, you will need to contact your insurer.

Small/Medium Businesses

If your business has been partially or severely impacted by the lockdown, there are a range of relief options available to you:

1. To the extent that you have a business loan, you can apply for a 3-month payment holiday with your bank (using the links above).
2. If you have a POS device in your retail business, you can also enquire with your bank for relief on the monthly rental.
3. The South African Property Industry Group has decided on relief measures for shop rental for highly and medium-impacted businesses. Apply to your landlord before 17 April for 35-100% rental deferment on April rent and up to 50% rental deferment on May rental. You will repay these rental deferments interest-free over a 6-9 month period commencing July 2020.
4. Application to TERS fund (detailed further in the Retrenchment section above) to pay a part of your employees' salaries. The full process will be e-mailed to you when you send an e-mail to: covid19ters@labour.gov.za.
5. SARS allows tax-compliant SMEs to defer 20% of your PAYE payment for a 4-month period (April to July) without incurring interest or penalties. The deferred PAYE must be repaid in 6 equal instalments commencing August 2020.
6. SARS will allow a lower provisional tax payment for qualifying (tax-compliant) taxpayers:
 - 15% instead of 50% payment of estimated tax liability as first provisional tax payment (due August 2020).
 - 65% instead of 100% payment of estimated tax liability as second provisional tax payment (due February 2021).
7. Government has 2 funding schemes to financially assist SMEs (namely the Debt Relief Fund and the Business Growth / Resilience Facility). You can register your business on <https://smma.gov.za>.
8. The Rupert and Oppenheimer Family donation fund to support distressed SMEs can be accessed via <https://finance.businesspartners.co.za>.

If in doubt

We would appeal to anyone who feels overwhelmed / in doubt about relief options to discuss your particular situation with the eldership. There are many people within the church body that are gifted in the area of finance and administration and would be pleased to be of service to the church family.



Request for Financial Assistance

This application is for myself someone else: _____

Church members may nominate a needy member who may not apply themselves.

Application completed by: _____

The person needing assistance is:

a member of Antioch

a regular attender

a member of another church: _____

other (specify): _____

Priority will be given to people in the order listed above (Gal 6:10)

Financial needs include:

Food and water R _____

Shelter (e.g. rent) R _____

Medical attention R _____

TOTAL R _____

These categories represent essential needs (1 Tim 6:8, Matt 6:31-33)

How many days until this need becomes absolutely necessary? _____

Because these requests are evaluated by deacons/church staff with the oversight of the elders, we ask that requests be submitted 7 days in advance whenever possible

What situation has prompted this financial need? _____

Please inform the church if this situation has raised other spiritual or personal needs.

What efforts have you already made to try to provide for these needs? _____

I agree that someone from the church may contact me to discuss this need further. I recognize that my request may not be approved, but if it is, I agree to use whatever funds are provided for the needs listed above.

Signed: _____ **Date:** _____

Phone Number: _____ **Email address:** _____

Please email completed form to office@antioch.org.za or WhatsApp to 060 311 6684