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INFLUENCE COVID-19 ON RECEIVING DONATIONS AND MANAGEMENT IN NON-PROFIT INSTITUTIONS

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Abstract: *Non-profit institutions, even if they are religious institutions, cannot be separated from finances, how they earn and how they are managed. This research is a qualitative research with a case study approach. Data obtained through observation, interviews, and documentation. This research tries to dissect how the Catholic Church in West Surabaya Diocese of Surabaya Diocese struggles to manage finances during the co-19 pandemic. There are two issues in this research, namely whether the Covid-19 pandemic has had an impact on the collection income of the Catholic Church and on the impact that has arisen on the income of church collections during the Covid-19 pandemic, and how the Catholic Church has financed its activities. The results of the study revealed that only at the beginning of the pandemic, some churches experienced ups and downs in their collection income, but after getting used to it; the collection income became stable again. In financing its activities, namely routine activities, programs, worship, and charities, all the Church manages from the finances of the congregation's collections and donations. During this pandemic, the Catholic Church of the West Surabaya Diocese of the Surabaya Diocese did not raise funds. The pure church only accepts congregational collections and donations from its own congregation.*

Keywords: *non-profit organizations, catholic church, collections, donations, activities.*

1. Introduction

Whatever the organization, even if it is a non-profit organization, money is one of the elements in it. Following the news about the Catholic Church it was reported that the Catholic Church and related institutions manage and control billions of dollars. They manage by investing in order to get income that is used for charity activities. Two activities, namely investment and charity are very important activities so that it is considered good and important that investment should have an impact on good deeds or charity (Vatican, 2017)

Through research on church-related organizations (CRO) it was found that by integrating the spiritual dimension of mission, CRO will certainly achieve greater service to its social mission (Mawudor, 2016). It was further explained (Mawudor, 2016) that one of CRO's main identities is a non-profit character. For this reason, the financial sustainability of non-profit organizations continues to face big challenges. The question is which elements help maintain some level of CRO sustainability? The answer is the CRO's ability to maintain consistency and quality programs and services.

Back to the context of the Church, with the passage of the 21st century, what is happening in the Church regarding financial resources is facing great challenges. Specifically found in the Church in Kenya. The Church's financial resources are very dependent on external sources, so this has an impact on concerns about the ongoing services in the community related to poverty alleviation and health (Mawudor, 2016). Meanwhile, organizations under the Catholic Church make investments that generate income so that they can guarantee the continuity of their social or charitable services (Vatican, 2017). In particular during this pandemic at Christmas Eve mass in 2020, Pope Francis gave a message to everyone that they should have an attitude to make decisions to help anyone who needs help (Berty, 2020).

The Covid-19 pandemic has indeed torn apart the existing order. In particular, the economy has become immeasurably influential in life so that many people have lost their jobs (Rohmah, 2020). Indonesia is of course also affected. The question is How about the Catholic Church in Indonesia? Do they carry out the Pope's message to help anyone in need (Berty, 2020). How do they finance routine expenses, program costs, worship services and charitable activities for their congregations and anyone in need? Do they play a role in dealing with the Covid-19 pandemic?

According to the author's observations, Catholic churches have formed the Covid-19 Task Force and the task force is tasked with recording, managing, and providing assistance to all those affected by Covid-19 (Interview with I, 15 August 2021). The Catholic Church where the researcher is located also forms a task force and is very aggressively participating in dealing with the Covid-19 pandemic. Does the funding come from the church's collection fund? Because, in the practice of charitable activities for a long time, the Church dedicated it through obtaining collection funds by forming a Parish Pastoral Section. In terms of managing social funds, a sound, transparent and accountable management system has been used. Collecting funds used to finance social activities are managed through the Parish Social Section (Jamil, 2012). Social activities carried out in the form of charity and educational empowerment is funded from the results of the collection.

Activities within the Church in the form of charity or social activities are financed through funds collected from the congregation. Thus the congregation has a very important role in the life of the Church (Ujan SVD, 2018). With the Covid-19 pandemic affecting all aspects of life, of course it also affects the lives of Catholic Church congregations so that it affects collection income at the church (Interview with AT and H on 6 July 2021, S on 1 August 2021). Especially during the Covid-19 pandemic, the Catholic Church did not carry out mass services in person as advised and requested that all Indonesian Catholic Churches follow government directives and regulations (Sukarno, 2020). Therefore, all forms of spiritual activities in the Catholic Church are carried out via live streaming via zoom, YouTube, and others (Surjani Wonorahardjo, 2020).

From regular face-to-face activities and everything can be predicted to live streaming activities in the real world, of course it really makes all parties stutter. Everyone has to be creative because of this change. Therefore, live streaming of Masses is very widespread in all Catholic churches with their respective characteristics. In the live streaming show, they show bank account numbers along with QRIS, such as Scan QR code (QRIS) Ovo, Gopay, Dana, Linkaja. Through analysis of the situation above, it is very relevant to conduct research on the income of collections in the Catholic Church during the Covid-19 pandemic. Whether the collection income has increased or decreased, it should be known seeing the fact that the Catholic Church continues to carry out massive social services during the co-19 pandemic (Interview with H on July 6, 2021).

This research continues previous research that has been conducted by the author regarding the implementation of financial spirituality management that has been carried out by the Catholic Church at the Redemptor Mundi Catholic Church in Surabaya and at the national level according to Abdul Jamil (2012) Jakarta Cathedral Church has managed its finances with good management, transparency, and accountable (Jamil, 2012). The three indicators point to the implementation of financial spirituality management (Peenikaparambil, 2019), namely 1) carried out based on financial policy; 2) financial management systems/processes, consisting of planning, organizing, staffing, monitoring, and controlling which are published and accessible to the public and provide congregational access to be able to clarify their donations; 3) a steward full of integrity. Therefore, the issues being studied are 1) During the Covid-19 pandemic, has the Catholic Church's collection income decreased or increased? 2) During the Covid-19 pandemic, how does the Catholic Church finance charitable/social activities for congregations in need?

The answers to the two questions above urgently need to be known considering that the Church's income is very dependent on external sources, namely congregational collections (Ujan SVD, 2018) and donations (Mawudor, 2016). This is because the Covid-19 pandemic greatly affected economic life because the restrictions that occurred certainly had an impact on the economic life of the congregation and ultimately had an impact on the acquisition of collections at the Church. Thus how his charitable activities are financed. Helen Irvine (2005) explains that there is a relationship between charity and the resources it uses in all organizations and if they want to be successful they have to be willing to face the realities of money and accounting. Therefore, they really need to explain how to obtain the resources they need for their mission, and that is integrity (Irvine, 2005).

The Catholic Church is a non-profit organization that has the right to own and manage property to achieve its goals, such as organizing worship, providing sustenance or donations to monasteries, carrying out works of charity especially for the needy as explained in article 1254 articles 1 and 2 (Doc. Pen. KWI, 2016). The income of the Catholic Church is generally obtained from offerings at the time of carrying out services (collection), special offerings (usually Christmas and Easter or times agreed by the congregation), donations other than offerings, and donations from donors. The Collective encourages the congregation to be more aware of offering a small portion of God's gift entrusted to it. The offering relates to the possession of money.

One form of donation in the Catholic Church is a collection. In the Catechism of the Catholic Church (CCC) article 1531 it is explained that from the beginning, Christian congregations brought, in addition to bread and wine for the Eucharist, also donations to help people who need them. The habit of this collection is motivated by the example of Christ, who became poor to make us rich." Collecting has been a tradition since the early church era, so it is our duty to preserve this tradition (Diocese of the Nusa Tenggara Region, 1992). The collection tradition has been going on since Saint Paul, namely when he was among the congregation in Corinth. Paul (1 Cor. 16:2) told Christians in Corinth to set aside the collection money on the first day of Sunday. The practice of collecting or donating is emphasizing voluntary contributions as emphasized in 2 Cor 9:7, "Each one should give according to his willingness to give, not grudgingly or under compulsion, for God loves those who give joyfully" (Indonesian Bible Institute, 2017).

Collecting is related to money, so when money is owned, it makes the owner have the resources to reach out and help with many things. At a fundamental level, that is what spirituality

means (Bullard, 2015) . Furthermore (Bullard, 2015) explains the positive nature of money, namely if money is used to improve one's own life and that of others. Money can be a powerful spiritual tool. It is very possible for someone to have a high spiritual level even though he is not affiliated with a particular religious group (Hertz & Friedman, 2015) . As quoted by McClung, Grosseohme, and Jacobson (2006) explained that spiritual people feel a "connectedness with something bigger than themselves". An important part of the existence of spirituality is the understanding that life has a higher purpose (Hertz & Friedman, 2015) .

The size of the income of church donations can also be caused by the mentality of the congregation. Despite the clear obligations, social interests can influence charitable giving. Sometimes people underestimate their surplus income to be able to donate. When they donate, many choose beneficiaries out of self-interest. Rich people tend to give status to organizations that tend to benefit them so that their prestige rises and becomes famous. True charity is giving without self-interest. For decades, there have been congregations that donate money to their parishes every week. A new awareness emerges, namely an understanding that by helping others means he also feels the suffering of the person he helps. That experience shed light on his attitude of giving weekly donations not out of pity but because of doing it as a calling. Giving must be sincere and selfless (Carnahan, 2012) .

On the other hand, out of many parishes, only two or three times the priest gives a homily on responsible spending and the benefits of avoiding debt. But when the priest preached about it, he got the undivided attention of the congregation. After all, money is something that is faced every day. Everyone works to earn money, spend, and plan how to spend money, or use something that has been spent. Money is a big part of everyday life, and often a big part of how money is used and handled including debt (Compass Catholic Ministries, 2019) .

Boli Ujan, SVD (2018) provides several ways to encourage the congregation to be joyous and willing to give collections, namely by willingly accepting and sincerely appreciating various forms of collection (money and goods), honest and simple living testimony (way of life). from pastoral officers or stewards who are responsible for managing and using the results of the collection, making careful supervision and providing adequate catechesis, are some ways that can be used to increase the "awareness" of giving and at the same time increase the amount of the results of the Catholic Church's collection (Ujan SVD, 2018) . This method is still suitable or suitable for this time of the Covid-19 pandemic. During the Covid-19 period, when mass was held *online* , collections could be carried out by 1) gathering in the family and then submitting it to the Parish Secretariat, transferring to a bank or clicking on the *barcode* ((Adi CM, 2020) : (Social Communication Commission, 2020) . According to the researcher's experience when attending mass *online* and also the results of telephone interviews with AM in Lantaka (15 August 2021), R in Pontianak (15 August 2021), M in Medan (20 August 2021), this method is also followed by almost all Catholic Churches in Indonesia.

Money enables humans to meet their basic needs—to buy food and shelter and to pay for health care. The fulfilment of this need is very important, and if humans do not have enough money it will interfere with their own well-being and the community in which the individual resides. Humans have a responsibility to work to meet their needs, such as food, drink, shelter, and adequate health care. If these needs are met, security can be felt because there is a guarantee in his life (Jazaieri, 2018) .

Talking about collections has to do with money, whose existence can increase the congregation's sense of "independence", but it can also have the effect of reducing the willingness to help others. The existence of money can trigger feelings of "envy" towards another and can trigger unethical behaviour (Li Ping Tang, 2010) . Controlling money and spending it on other people can increase happiness. Individuals who really love money then he has satisfaction with his salary even though his salary is still below standard. On the other hand, money can cause a decrease in the quality of life and ethics so that it becomes difficult for someone to help others because they have detailed calculations. Such an attitude would have difficulty exemplifying a Good Samaritan who could make a donation voluntarily without having to know the background of the recipient. Sometimes one's attitude towards money can be contrary to spirituality. That way, someone will find it difficult to serve God. But certainly, spirituality and religion can help people live a fulfilling, meaningful, and purposeful life (Li Ping Tang, 2010) .

It is undeniable that individual religiosity, ethical behaviour, and risk avoidance influence personal behaviour towards financial management. When the person is at a higher level of religiosity, a person becomes more able to accept risks and shows higher ethical standards (Hess, 2012) . A person's beliefs teach clearly that what they do in terms of work and self-development reflects who they are and how they interact with the world and others. It is very important to live a full and faithful life so that everything is in line with what one believes in (Carnahan, 2012) .

The congregation's awareness of the importance of giving a portion of their work (income) each week to God and others who are in dire need determines the size of the collection or donation given by the congregation. So it is necessary to take appropriate and wise ways to develop this awareness. Instill strong motivation, make honest and transparent reports, use the results of the collection according to its true purpose, accept willingly and sincerely appreciate various forms of collection (money and goods), honest and simple living testimony (way of life) from pastoral officers who are responsible for managing and using the results of the collection, make careful supervision and provide adequate catechesis, are some of the ways that can be used to increase the "awareness" of giving and at the same time increase the amount of the results of the collection (Ujan SVD, 2018) . On the other hand, the way the congregation uses its money is an expression of its faith. How congregations use their money is an indication of how they integrate their faith into every aspect of their lives including giving collections (Compass Catholic Ministries, 2019) .

All organizations, including churches have a main agenda, how important it is to face the reality of money related to accounting. They need to explain their financial resources so they can clearly understand the needs for their mission (Irvine, 2005) . By having a financial plan that shows that things will be fine and with an investment program you can take good care of your financial future. That way, people naturally become more open and generous. When a person is not worried about his finances then he uses some of his extra time and money to help others. People have to get out of their comfort zone and start thinking about something that touches their heart (Hertz & Friedman, 2015) .

The Second Vatican Council which took place between 1962-1965 produced one of the pastoral constitutional documents entitled *Gaudium Et Spes* (GS) or "On the Church in the Modern World". In article 44 of the GS it is explained that the Catholic Church gratefully realizes that the Church is or means a congregation, the Church receives various kinds of community assistance from every layer and condition of life. Because whoever, according to God's plan, develops society in

terms of family life, culture, economic and social life, politics at the national and international levels, donates enormous assistance to the Church congregation (Gaudium Et Spes, nd).

The way the congregation spends its money is an expression of its faith. They spend our money, time and thoughts on the things that are most important to them. How they spend their money is an indication of how they integrate their faith into every aspect of their lives (Compass Catholic Ministries, 2019). Many churches don't talk about personal finance unless there is a need to increase donation revenue. On the other hand there is anxiety within the Catholic Church, namely some people worry that making money from donations cannot be adapted to the basic moral imperative to care for the needy. Others fear losing the relationship with the donor and the benefits of the generosity of the donor to the beneficiary (Vatican, 2017).

Pope Emeritus Benedict XVI once explained that the social teaching of the Catholic Church includes how the congregation relates to finances. In his 2009 encyclical, entitled "Caritas in Veritate", the Pope wrote that the social doctrine of the church states that there are authentic social human relations, namely friendship, solidarity and reciprocity can also be carried out in economic activities, and not only outside or 'after' it (Carnahan, 2012). The Pope further explained that money is activated by the Spirit and entrusted to people to shop, invest or make donations. Money-related actions are fraught with spiritual consequences, but resources and guidance are there to help busy Catholics stay on the straight and narrow (Carnahan, 2012). When it comes to donating money, Christians have a tradition of tithing. The tradition is to pay 10% of the income to donate to churches and charities. Tithing is an investment in the future of the church, and it is not just about money but about all the resources a person contributes to the church. Apart from donating money, donations or donations can also be in the form of giving time, talent, and assets other than money (Carnahan, 2012).

The church has a humanitarian responsibility in carrying out its ministry with charitable deeds (Carnahan, 2012); (Gitau, 2014); (Vatican, 2017). Thus it requires funds to finance it (Ujan SVD, 2018); (Carnahan, 2012). When the Church gets donations and uses them for their ministry activities, it is very necessary to be accountable (Irvine, 2005). The Church's income depends on collections (Ujan SVD, 2018) and donations (Mawudor, 2016), so it really depends on the income of these two things, namely collections and donations. Therefore, it is very important to get answers whether during the Covid-19 pandemic, the Church's collection income has increased or decreased. If there is an increase, the financing of charitable activities is of course still very safe because the source is safe. However, if the collection income has decreased, the answer to how the Church's strategy to finance its charitable services is very important to know. Because, it is related to integrity (Irvine, 2005).

2. Research methods

This research is a research with a qualitative approach using the case study method, which is a series of scientific activities carried out intensively, in detail, and in depth about a program, event, activity either individually or in groups (Rahardjo, 2017). This study aims to find out during the Covid-19 pandemic whether the Catholic Church's collection income has increased or decreased and what the Catholic Church's strategy is in financing its charitable services during Covid-19. The subject of this research is the Catholic Church of West Surabaya Divikepan, Surabaya Diocese which consists of six churches, namely 1) Santo Aloysius Gonzaga Church, 2) Santo Yusup Karang Pilang

Church, 3) Santo Stefanus Tandes Church, 4) Redemptor Mundi Church in Dukuh Kupang Barat, 5) Pagesangan Blessed Sacrament Church, and 6) Santo James Church Citraland.

This research was conducted with a natural, holistic and in-depth background. Natural means that the data collection is carried out in a real life context without any particular treatment. Holistic is the researcher trying to find information that will be used as data in a comprehensive manner, in the sense that it does not leave any remaining information. In-depth means that the researcher conducts in-depth interviews including digging up information from the Church environment. Data collection was carried out by observation, interviews, and documentation (Rahardjo, 2017).

data analysis technique is divided into three steps, namely 1) data reduction (*data reduction*) is from the large amount of data obtained in the field then the data is selected, focusing on simplification, abstraction, and transformation of raw data that emerges from recorded records, written in the field. 2) Data display (*data display*) is the activity of compiling data in such a way that it can be in the form of tables, graphs, pie chart, etc. so as to provide the possibility of drawing conclusions and taking action or actions. 3) Drawing conclusions (*verification*), namely after presenting data and analyzing then drawing conclusions or verification (Sugiyono, 2015).

3. Results

The profile of the Catholic Church of the West Surabaya Diocese of the Surabaya Diocese was obtained from observations at the Secretariat of each Church and studying documents.

1) St. Church Aloysius Gonzaga

St. Church Aloysius Gonzaga's address is at Datelit Indah Street I BI HN No. 1 Tanjungsari, Sukomangung District, Surabaya, East Java, 60187. The Parish Chief Pastor is the coordinator of all the churches that are included in the West Surabaya vicar office. This parish church received a construction permit on January 26, 1984 from the Mayor of Surabaya. Until now, Head Pastor has changed 21 times. There are many categorical activities in this parish, such as Legion of Mary, Marriage Encounter, Charismatic Prayer Fellowship, Divine Wisdom Devotion, Griyo Adoration, Women's Role Section, Tri Tunggal Community, Catholic Women, and Christian Meditation. Mass is held four times every Sunday, namely once on Saturday afternoon and three times on Sunday. Likewise during the Covid-19 pandemic, services carried out *online* were also carried out four times on Saturday and Sunday. The number of congregations in St. Aloysius based on the 2016 internal census there were approximately 5,217 people.

2) St. Joseph Church Karang Pilang

St. Catholic Church Yusup Karang Pilang is located at Matrip Kebraon Street I No. 1 district Karangpilang City of Surabaya. This parish church was established on March 19, 1991. Until now, there have been 10 changes of head parish priest. Sunday mass service during the pandemic *online* twice, namely on Sunday at 07.00 WIB and 17.00 WIB. According to the 2016 internal census, the number of congregants at St. Yusup Karang pilang as many as 8,957 people.

3) St Stephen's Church of Tandes

St. Church Stefanus Tandes is addressed at Manukan Rukun Street No. 23-25 Rt.03 Rw.05, Sambikerep District, Surabaya City. This church was established as a parish on December 26, 1998 with a congregation of 3,034 people according to the 2016 internal census data. *Online Sunday mass services* are held once on Saturday at 18.00 WIB

4) Redemptor Mundi Church in West Kupang Hamlet

According to the 2016 Surabaya Diocese internal census, the number of Redeptor Mundi Catholic Church congregations is 3635 people. This church is located on Jl. Dukuh Kupang Barat 1/7, Dukuh Kupang Village, Dukuh Pakis District, Surabaya. This church has many *online mass services* both in terms of schedules and languages. During the Covid-19 pandemic, online mass was held once on a Saturday afternoon. Then Sunday is held at 06.00 WIB, 08.00 WIB, 10.00 WIB, 12.00 WIB, 15.00 WIB, 17.00 WIB. At 10.00 and 12.00 WIB Mass will be held in English and at 15.00 WIP the church service will be in Mandarin while the others will be in Indonesian. So, the total *online* Mass schedule is seven times with details of four times in Indonesian, two times in English, and once in English and once in Mandarin. There are also many pantegorial activities, such as the Legion of Mary, the teaching of the Scriptures, the sons and daughters of the Sanchrist, the story of God's love, the Lay Dominicans, and many more.

5) Sakramen Mahakudus Pagesangan Church

The Blessed Sacrament Catholic Church is located on Jl. Pagesangan Baru No.4 Surabaya with a total congregation of 2,930 based on the 2016 internal census. *Online* Sunday mass services during this pandemic were held three times, once on Saturday afternoon and twice on Sunday.

6) Santo Yakobus Citraland Church

St. Church Yakobus was established as a parish on July 25 2006 and is located at LL -1 Citraland Jl. Puri Widya Kencana, Tongue Kulon, Lakarsantri District, Surabaya City. This church has a congregation of 5,179 people based on the 2016 internal census. Sunday mass services during the pandemic have been *online* four times, once on Saturday afternoon, and three times on Sunday.

From the point of view of the number of congregations, each church has a different number. The congregation with the largest number is the Catholic Church of St. Joseph. Ranked second is St. Catholic Church. Jacobus Citraland. In Table 1 below, you can observe the number of congregations from the six churches.

Table 1. Number of Congregations of Each Church

Code	Church name	Number of People
G1	Saint Aloysius Gonzaga	5,217
G2	Saint Joseph Karang Pilang	8,957
G3	Saint Stephen	3,043
G4	Redemptor Mundi	3,635
G5	the Blessed Sacrament	2,930
G6	Saint James	5,179

Source: Surabaya Diocese Census 2016
Redemptor Mundi Parish Catholic Church Archives

Judging from the mass service on Sundays, the Redeptor Mundi Catholic Church has the most schedules with various languages of instruction. In full can be seen in Table 2 below.

Table 2. Number of Online Sunday Mass Services during the Covid-19 Pandemic

Code	Church name	Mass Frequency by Day	
		Saturday Evening	Sunday
G1	Saint Aloysius Gonzaga	1	3
G2	Saint Joseph Karang Pilang	1	2
G3	Saint Stephen		1
G4	Redemptor Mundi	1	6
G5	the Blessed Sacrament	1	2
G6	Saint James	1	3

Redemptor Mundi Church has the most frequency of mass services. Apart from that, it also has various language services for conducting *online Mass*, namely Indonesian for Mass on Saturday afternoon at 18.00 WIB and Sunday at 06.00 WIB, 08.00 WIB and 17.00 WIB. For mass in English on Sunday at 10.00 WIB and 12.00 WIB while mass in Mandarin on Sunday at 15.00 WIB.

Interviews were conducted with all parish priests (RKP) from each church. The interview with the RKP is an introduction to interviewing Treasurers or stewards who are permitted to be interviewed. The results of the interview with the RKP can be seen in Table 3 below.

Table 3. Interview Results with the Parish Head Priest

Question 1:

How is the financial management policy in your parish led?

Answer:

RKP-G1_1 Following the guidelines of the Surabaya Diocese

RKP-G2_1 Heeemmm, we are parish so we follow the set guidelines

RKP-G3_1 Yes...of course following the guidelines from the Diocese

RKP-G4_1 In terms of financial management, follow the guidelines of the Surabaya Diocese

RKP-G5_1 Of course I follow the Diocese's guidelines, we can't make our own policies

RKP-G6_1 Don't bother, just follow the guidelines set by the Diocese.

Question 2:

online Mass service affect collection income?

Answer:

RKP-G1_2 This question will be asked to the treasurer later

RKP-G2_2 Ouh all right, operationally ask the secretary of the parish council okay

RKP-G3_2 Of course it affects, ask the treasurer for details

RKP-G4_2 There must be an influence, it's just that the details go directly to the treasurer

RKP-G5_2 Maybe we only met up here, that's for sure going down, then other parishes will be investigated

RKP-G6_2 It must have had an effect, and riches have had a lot of influence, namely decreased income. How much is the process, you can ask the treasurer

Question 3:

During this pandemic with a decrease in collection income, how do you finance routine expenses, such as employee salaries?

Answer:

- RKP-G1_3 Praise God it's still going well. No layoffs. Funding for the Covid_19 Task Force is actually a surplus. We have received many donations.
- RKP-G2_3 Everything is safe, don't lay off employees.
- RKP-G3_3 Thank God it can still be handled well. Employees are not laid off.
- RKP-G4_3 Routine costs are still covered, employees are still safe in receiving their rights.
- RKP-G5_3 Employees are not laid off
- RKP-G6_3 Thank you to the congregation who are still willing to do their best for the Church so that all employees are not expelled.

Question 4:

What policies have been taken so that all existing activities can still run and can be financed?

Answer:

- RKP-G1_4 Cross subsidies between posts
- RKP-G2_4 We carry out cross subsidies between pos
- RKP-G3_4 Finance still has posts and we do cross subsidies
- RKP-G4_4 a. All collections via bank transfer or *scan barcodes* . We announce which ones are for collections and which ones are for donations for handling covid_19.
b. Praise God, everyone can go according to their respective posts. The congregation only needs to transfer, click through their *mobile phones* , collection is very easy. The congregation is very generous.
- RKP-G5_4 Wow, that's regulated by the Church Board and Treasurer.
- RKP-G6_4 Praise God there is no specific policy, everything can work and is financed because the congregation's awareness is very high

From the results above, it can be concluded that 1) The financial management policy follows the regulations set by the Surabaya Diocese; 2) In terms of collection income, all RKP details do not know clearly and all answer to ask the treasurer or designated person; 3) Routine financing can still be funded and all churches do not terminate employment for employees; 4) For the financing of activities, everything went well: three churches carried out cross subsidies, one church did not answer clearly because everything was handed over to the Church Body and Treasurer, and two churches financed according to predetermined posts because the congregation had awareness donate.

Table 5 below is the result of an interview with the treasurer and for the Saint Yusup Karang Pilang Catholic Church an interview with the Secretary of the Parish Council because the RKP submitted the decision on the use of finances through the Secretary. However, technically in reporting these results, it is still coded B for the treasurer's code. There was one church that did not allow research to be carried out, so further research was only conducted for five churches. The interview will start on July 6 2021 until August 2021, the details are as follows.

Table 4. Time for Conducting Interviews with Church Treasurers

Code	Church name	Conduct of Interviews
BG1	Saint Aloysius Gonzaga	August 15, 2021
BG2	Saint Joseph Karang Pilang	July 6, 2021
BG3	Saint Stephen	July 25, 2021
BG4	Redemptor Mundi	August 25, 2021

Recap of interviews with the treasurers of each church that became the research subject:

Table 5. Interview Results with the Church Treasurer

Question 1:

What is the collection income during the covid_19 pandemic for the period March 2020-August 2021?

- BG1_1
- Based on rough calculations, there has indeed been a decrease, but somehow we are still able to finance the routine expenses that must be incurred. Routine expenses for church needs: electricity, water, service needs, transportation, employee salaries, scholarships, foster families.
 - online* Mass, the congregation gives collections via transfer or QRIS *scan*.
 - Collections can be given in cash sent together with the area or sent directly to the secretariat
 - An envelope is provided
- BG2_1
- The congregation can offer donations/collections via account transfer or a QRIS *scan* which is submitted to the congregation, so it goes directly into the parish account.
 - Whereas for elders who find it difficult to use technology, a collection box is provided in front of the church which is then put into a UV-lit safe, after 5 days it will be counted and entered into an account by the treasurer.
 - Praise God, the collection income is not excessive but also not significant for the decline.
- BG3_1
- Based on rough calculations, there has indeed been a decrease, but somehow we are still able to finance the routine expenses that must be incurred. Routine expenses for church needs: electricity, water, service needs, transportation, employee salaries, scholarships, foster families.
 - online* Mass, the congregation gives collections via transfer or QRIS *scan*.
 - Collections can be given in cash and sent together with congregations in their area or sent directly to the secretariat
 - Offering envelopes are still provided, sent to the respective area administrators to be distributed to the congregation.
- BG4_1
- Source of revenue 99% *online*, easier for stewards.
 - The money that goes into the collection fund is only one BGKP account, namely the BCA account.
 - His income is increasing. Increase 20- 40%. Until 1500 transactions entered
 - A special Bank Mandiri account for Covid_19 donations. From here as much as 40 % is directly transferred to the diocese.
 - During the pandemic there was no trend in certain months to experience a spike in increase. All months have almost the same transactions. So, there is no trend.
 - There is an account for awarding scholarships.
 - Offering boxes are still provided
- B
- At the beginning of the pandemic, there was a decline, so that cross-subsidized

- G6.1 financing was carried out between posts.
- b. As time went by, the collection's income stabilized again
 - c. *online Mass* , the congregation gives collections via transfer or QRIS *scan* . The congregation is getting more comfortable by giving collection offerings and donations by transferring or clicking a *barcode* .
 - d. Offering envelopes are still provided. The congregation can send it through the regional head or it can be given directly to the secretariat office .

Question 2:

How do the relevant organs apply for financing for their activities?

- BG1_2 a. Sections/fields submit budget proposals which are scrutinized and scrutinized by the secretary, then asked for approval from the RKP.
- b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field.
 - c. Furthermore, the RKP authorizes disbursement for transfers
- BG2_2 a. Sections/fields submit budget proposals which are scrutinized and scrutinized by the secretary, then asked for approval from the RKP.
- b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field.
 - c. Furthermore, the RKP authorizes disbursement for transfers
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- b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field.
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- b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field.
 - c. Furthermore, the RKP authorizes disbursement for transfers. During this pandemic, because I could never see each other, even I, as treasurer, could not return to Indonesia, so approval did not have to go through a physical signature. Approval can be via WA chat. Then make an agenda.
 - d. During this pandemic, for handling covid_19, if it is felt urgent because it is related to the safety of the congregation's soul, the RKP can make decisions without having to have a meeting with the Church Body and Treasurer. For

example, there are many congregations who experience shortness of breath and need oxygen, so the RKP can immediately give an order to the Treasurer to spend funds to buy oxygen cylinders.

- B
G6_2
- a. Sections/fields submit budget proposals which are scrutinized and scrutinized by the secretary, then asked for approval from the RKP.
 - b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field.
 - c. Furthermore, the RKP authorizes disbursement for transfers

Question 3:

How is accountability for the use of funds in the implementation of each activity?

- BG1_3
- a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism.
 - b. If there are remaining funds, they will be transferred directly to the parish account
- BG2_3
- a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism.
 - b. If there are remaining funds, they will be transferred directly to the parish account
- BG3_3
- a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism.
 - b. If there are remaining funds, they will be transferred directly to the parish account
- BG4_3
- a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism.
 - b. If there are remaining funds, then the funds are returned by being transferred directly to the parish account
- BG6_3
- a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism.
 - b. If there are remaining funds, they will be transferred directly to the parish account

Question 4:

Are there specific donors for financing charity services during the Covid_19 pandemic?

- BG1_4
- a. There are no specific donors
 - b. All financing is covered from collection income and for handling covid_19 from offerings for covid_19 assistance

- BG2_4 a. *online* Masses , congregations from anywhere can attend. We did not research whether there is a special donation or not. From the income in the account, it doesn't really appear that there has been a significant decrease in income, but there has also been no increase compared to before the pandemic. It's just that it can cover the need.
- b. The congregation has a personal awareness to be grateful for the form of gifts that have been given by God, they voluntarily and joyfully provide good fortune for church offerings.
- B
G3_4 a. Even though the mass service at us is only once for the parish church, the income is still sufficient for all routine financing, programs and charitable services.
- b. It means that the congregation is loyal and continues to give collection offerings even though the mass is *online* .
- c. The congregation has good awareness in terms of giving offerings to God, they willingly and joyfully give collections and donations.
- BG4_4 a. Praise God for the awareness of the congregation in donating or offering high collections
- b. Many congregations want to be involved
- c. All services can be financed
- d. Donations for covid_19 apart from providing money in a separate account, there are also many who donate in kind
- e. *online* Mass , of course, congregations from outside the parish are free to present the collection. In this case, we did not carry out a mapping so we do not know what percentage of congregations from outside the parish attend *online missions* on Sundays at RM parish.
- f. In English Mass, the collection offerings and donations are usually the highest. This can be seen through bank transactions
- BG6_4 a. Fortune has been arranged by God.
- b. The church does not ask specific donors to finance charitable services and church services for mass needs and programs.
- c. All are independently funded from the congregational collection offerings.
- d. In terms of collection income, it is not too obvious that there has been a significant decrease in income, but there has also been no excessive increase compared to before the pandemic. It's just that it can cover the need.
- e. The congregation has a personal awareness to present the results of their efforts through collections and donations for covid_19. The congregation voluntarily and joyfully gives fortune for church offerings.

Question 5:

Is there a special post requested from donors?

- BG1_5 a. There are no requests for donors.
- b. All come from the church itself, they know there is an account for collection offerings and donations handling covid_19
- c. All they have to do is to donate/present their collection anywhere so that by itself all they have to do is click and be transferred as they wish for a collection offering

-
- or donation for covid_19.
- d. Even now, Mass can be like a culinary feast, meaning that it can choose anywhere, but the congregation itself has a high awareness of presenting the collection to its own church.
- e. The congregation is becoming more generous because it is possible to give the collection to several churches according to which church they have Mass at. Once a mass can give collections to at least two churches, namely the church where they attend mass *online* and to their own church.
- B
G2_5
- a. There are no special requests from the Church. The congregation already knows that there is an account for collection offerings and donations for handling Covid_19 so that by itself all you have to do is click and be transferred as you wish for collection offerings or donations for Covid_19.
- b. The congregation itself has high awareness so that without education there is awareness of presenting collections and donating for the benefit of charity/welfare of other congregations.
- BG3_5
- a. There are no special requests from the Church.
- b. The congregation really likes to donate because many seek funds to our parish by selling.
- c. The congregation already knows that there is an account for collection offerings and donations for handling Covid_19 so that by itself all you have to do is click and be transferred as you wish for collection offerings or donations for Covid_19.
- BG4_5
- a. No special post.
- b. The awareness of the congregation in donating or presenting collections is high because:
- i. There is because of the priest factor (RKP), the congregation is satisfied with his ministry, with his sermons, and real activities in the Church such as the many categorical groups, fast handling of church issues, providing effective service in the various languages that exist in the congregation.
- ii. There are factors because the church is already aware
- iii. The role of the priest (RKP) can raise the congregation to become a congregation that is friendly and easy to work together with
- iv. *online* Mass , of course, congregations from outside the parish are free to present the collection. In this case, we did not carry out a mapping so we do not know what percentage of congregations from outside the parish are involved in the RM parish.
- v. Give offerings by transfer or *scan Barcode* is an easy method, using mobile banking
- vi. contributors who donate *online* are indeed from the middle to upper economic class, not clueless
- vii. When making a donation, you can specify what it is for
- viii. the congregation has high awareness in presenting the collection so there is never a reminder
- ix. we , the stewards, never tire of praying for the congregation and giving thanks

for the offerings that the congregation has given. Praise God and be grateful because the smooth collection income means that the congregation at RM is smooth in terms of finances in their families.

- x. Many congregations want to be involved
 - xi. The congregation believes in the Church
 - xii. Can be done anytime
- B
- a. There are no special requests from the Church.
- G6_5
- b. The congregation already knows that there is an account for collection offerings and donations for handling Covid_19 so that by itself all you have to do is click and be transferred as you wish for collection offerings or donations for Covid_19.
 - c. The congregation itself has high awareness so that without education there is awareness of presenting collections and donating for the benefit of charity/welfare of other congregations.
 - d. At the beginning of the pandemic, it was indeed being adjusted, so the collection income had also experienced adjustments. But in the end it was able to stabilize again maybe because it was used to transfers or *scans barcodes*.

Discussion

There are two problems in this research. First, during the Covid-19 pandemic, has the Catholic Church's collection income decreased or increased? Then the second is during the Covid-19 pandemic, how does the Catholic Church finance charitable/social activities for congregations in need?

The answer to the first question, namely during the Covid-19 pandemic, did the Catholic Church's collection income decrease or increase in collection income. From the interview results obtained the following data.

- 1) During the Covid_19 pandemic, holding mass *online* affected the collection's income, so five RKPs asked to ask the treasurer (RKP-G1.G2.G3.G4.G6_2) and RKP-G5 stated that they would not allow research to be carried out in their parishes (RKP-G5_2: Maybe we'll only meet up here, that's for sure going down, then other parishes will be investigated, okay?)
- 2) During the pandemic, the Church continued to have constant collection income and some even increased due to:
 - a. High congregational awareness (BG1_5c.d ; BG2_5b; BG3_5b; BG4_5b.ii.vii.x; BG5_5c).
 - b. Apart from that, because of the convenience factor in presenting the collection, it is like a thumbs-up with just a click so that the collection is presented by way of transfer, which makes it easier (BG4_5b.v)
 - c. Offerings can or could be made at any time (BG4_5b.xii).
 - d. The congregation has become more comfortable (BG6_1c) in giving offerings by transfer or *scanning a barcode*.
 - e. The role of the priest (RKP) is to provide good service and preaching so that the congregation feels satisfied (BG4_5b.i) and awakens the congregation to be united and work together (BG4_5b.iii)

- f. The congregation is satisfied with the Church's services with the existence of many categorical groups, fast handling of congregational issues, providing effective services in various languages in the congregation (BG4_5b.i)
 - g. Prayer and thanksgiving stewards (BG2_1c; BG4_5b.ix)
 - h. The congregation already knows where to give their offerings (BG1_5a,b; BG2_5a; BG3_5c; BG4_5b; BG6_5b)
 - i. There is an element of trust from the congregation to make offerings and donations (BG4_5b.xi)
- 3) As for trying to keep the income stable, the steward provides several ways for the congregation to give their collection offerings and/or donations, namely by the following method.
- a. Bank transfers, *scans barcode* or QRIS (BG1_1b; BG2_1a; BG3_1b; BG4_1b,c; BG6_1c)
 - b. Submitted directly to the secretariat through the regional or personal chair (BG1_1c; BG3_1c; BG6_1d)
 - c. With offering envelope (BG1_1d; BG3_d)
 - d. Put in offering box (BG2_1b; BG4_1g)

Of the five churches, there was one church that experienced an increase in collection income of 20-40% (BG4_1c), namely G4. When tracking was carried out, the mass service on Sunday G4 had the most mass schedules, namely seven times. It also provides mass services in a variety of languages, namely Indonesian for Mass on Saturday afternoons at 18.00 WIB and Sundays at 06.00 WIB, 08.00 WIB and 17.00 WIB. For mass in English on Sunday at 10.00 WIB and 12.00 WIB while mass in Mandarin on Sunday at 15.00 WIB. From the history of incoming transactions it is known that the collection in English Mass contributed the highest income (BG4_4f). Apart from that, the G4 *online mass* is also attended by many congregations from other churches (BG4_4e: Anyone can attend *online Masses*. Of course, congregations from outside the parish are free to offer collections. In this case, we did not conduct a mapping so we do not know what percentage of congregations from outside the parish who attend *online mass* on Sundays at the RM parish).

From the findings above, it can be concluded that 1) the collection income at the West Surabaya Divikepan Catholic Church, Surabaya Diocese is stable or constant in the sense that it has not decreased and even one church (G4) has experienced an increase in collection income. 2) To maintain the stability of collection income, the Church provides various ways for congregations to give their collection offerings or donations, namely by transferring to a bank or *scanning a barcode* and/or cash. By means of cash, the congregation can collect it collectively through the regional head or submit it directly to the church secretariat office, put it in an offering box, or submit it via an offering envelope. 3) There are several things that affect the stability of the collection income, namely (a) the role of the RKP in being able to provide services that satisfy the congregation and can encourage the congregation to work together and work together, (b) the high awareness of the congregation in giving offerings so that all costs incurred can be overcome because the congregation gives offerings and donations with joy and voluntarily so that the financial impact of the church becomes independent, (c) there is a mass service with varied languages of instruction according to the needs of the congregation and the many schedules so that the congregation has the opportunity to choose a schedule to determine when they will attend mass .

For the second problem, namely during the Covid-19 pandemic, how does the Catholic Church finance charitable/social activities for congregations in need? From the results of data analysis it was found that routine financing, worship services and charity were all financed from collection income.

- 1) All RKPs state that routine financing, programs, charitable activities are safe and there is no termination of employment for employees (RKP-G1 ,G2.G3.G4.G5.G6 _3). Of the six churches, three churches carry out cross-subsidization of antipos, namely G1 , G2, G3, G6 . In the end for G6, after time, after the congregation got used to it, it became stable again (BG6_5d). The word stable again gives the message that in the end all financing is financed by their respective posts without any more cross subsidies. Answers clearly financed through their respective posts only from G4 (RKP-G4_4b). For the G5 did not provide such a clear answer (RKP-G5_4: Wow, that is regulated by the Church Board and Treasurer.)
- 2) The policy adopted was for churches that experienced disruptions to their collection income, so they carried out cross-subsidy for postal services (RKP-G1 ,G2, G3_4;BG6_1a). Which means that cross-subsidy only occurs within the church.
- 3) Funding for activities or programs is served according to policies that have been determined together, so all churches have the same answer regarding the flow of requests for activity costs (BG1,2,3,4,6_2) and their accountability (BG1,2,3,4,6_3).
- 4) All churches also do not have specific fundraising (BG1_4a; BG2_4a specifically for the second sentence: We did not examine whether there was a specific donation or not; BG4_5a). BG3_4,6 thank you because all the congregations want to be involved.
- 5) There is no specific fundraising . What the church has taken is to have two accounts, namely one account for collection offerings and one account for donations handling covid_19 (BG1_4b; BG4_4d; BG6_4e; BG1_5c; BG2_5a; BG3_5c; BG6_5b).
- 6) Sources of routine financing, worship services, and charity:
 - a. All come from the congregation itself, there is no request from donors (BG1-5a; BG2_5a ,b ; BG3_5a,b,c; BG4_5a,b; BG6_5a,b,c).
 - b. Derived from members of the Catholic Church outside their own church, namely congregations that attend mass *online* at the church concerned (BG1_5d; BG4_5b.iv).

Judging from the number of congregations in each Catholic Church, there is a difference in numbers, that is, there are many and there are few. Based on the findings above, regardless of whether the number of congregations is large or small, it can be seen that the Catholic churches of the West Surabaya vigilance are financially independent congregations. The congregations of the five churches that were the subject of the research provided full support to their churches so that their churches were financially independent. Thus, all costs of routine financing, programs/activities, worship, and charity are all paid for by the congregation through collection offerings and donations.

Thus it can be concluded that the Catholic Church of the Surabaya Diocese of the Surabaya Diocese finances all of its activities which consist of routine activities, programs, worship, and charity paid for by the congregation through collection offerings and voluntary donations. The

church also does not hold fundraisers for certain activities. The church independently finances its activities.

5. Conclusions and Suggestions

In accordance with the problems solved in this study, that is, there are two problems, so there are also two conclusions. First, the Covid-19 pandemic has not had an impact on the income of congregational collection offerings at the West Surabaya Kevikepen Catholic Church, Surabaya Diocese. Second, the congregation has a high awareness of giving offerings and donations so that the Catholic Church of the West Surabaya Kevikepen Surabaya Diocese has financial independence and is able to finance all of its activities, namely routine activities, programs, worship, and charity. All costs come from the congregation and are managed for all Church activities.

This research can still be continued by examining in terms of why the congregation has a high awareness in giving offerings and donating so that the Church has financial independence. Research can also be continued on the strategies of local church leaders in managing the congregation so that the congregation has a high awareness of giving offerings and donations as well as joyfully and voluntarily.

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<https://jurnal.stie-aas.ac.id/index.php/IJEBAR> INFLUENCE COVID-19 ON RECEIVING DONATIONS AND MANAGEMENT IN NON- PROFIT INSTITUTIONS 1,2 Yuliana Sri Purbiyati1*, Maria Widyastuti2 Faculty of Economics, Universitas katolik Darma Cendika Surabaya, Indonesia Email: constantiasrip@ukdc.ac.id Abstract: Non-profit institutions, even if they are religious institutions, cannot be separated from finances, how they earn and how they are managed. This research is a qualitative research with a case study approach. Data obtained through observation, interviews, and documentation. This research tries to dissect how the Catholic Church in West Surabaya Diocese of Surabaya Diocese struggles to manage finances during the co-19 pandemic. There are two issues in this research, namely whether the Covid- 19 pandemic has had an impact on the collection income of the Catholic Church and on the impact that has arisen on the income of church collections during the Covid-19 pandemic, and how the Catholic Church has financed its activities. The results of the study revealed that only at the beginning of the pandemic, some churches

experienced ups and downs in their collection income, but after getting used to it; the collection income became stable again. In financing its activities, namely routine activities, programs, worship, and charities, all the Church manages from the finances of the congregation's collections and donations. During this pandemic, the Catholic Church of the West Surabaya Diocese of the Surabaya Diocese did not raise funds. The pure church only accepts congregational collections and donations from its own congregation. Keywords: non-profit organizations, catholic church, collections, donations, activities.

1. Introduction Whatever the organization, even if it is a non-profit organization, money is one of the elements in it. Following the news about the Catholic Church it was reported that the Catholic Church and related institutions manage and control billions of dollars. They manage by investing in order to get income that is used for charity activities. Two activities, namely investment and charity are very important activities so that it is considered good and important that investment should have an impact on good deeds or charity (Vatican, 2017) Through research on church-related organizations (CRO) it was found that by integrating the spiritual dimension of mission, CRO will certainly achieve greater service to its social mission (Mawudor , 2016) . It was further explained (Mawudor, 2016) that one of CRO's main identities is a non-profit character. For this reason, the financial sustainability of non-profit organizations continues to face big challenges. The question is which elements help maintain some level of CRO sustainability? The answer is the CRO's ability to maintain consistency and quality programs and services. <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> Back to [the](#) context [of the](#) Church, with [the](#) passage [of](#) the 21st century, what is happening in the Church regarding financial resources is facing great challenges. Specifically found in the Church in Kenya. The Church's financial resources are very dependent on external sources, so this has an impact on concerns about the ongoing services in the community related to poverty alleviation and health (Mawudor, 2016) . Meanwhile, organizations under the Catholic Church make investments that generate income so that they can guarantee the continuity of their social or charitable services (Vatican, 2017) . In particular during this pandemic at Christmas Eve mass in 2020, Pope Francis gave a message to everyone that they should have an attitude to make decisions to help anyone who needs help (Berty, 2020) . The Covid-19 pandemic has indeed torn apart the existing order. In particular, the economy has become immeasurably influential in life so that many people have lost their jobs (Rohmah, 2020) . Indonesia is of course also affected. The question is How about the Catholic Church in Indonesia? Do they carry out the Pope's message to help anyone in need (Berty, 2020) . How do they finance routine expenses, program costs, worship services and charitable activities for their congregations and anyone in need? Do they play a role in dealing with the Covid-19 pandemic? According to the author's observations, Catholic churches have formed the Covid-19 Task Force and the task force is tasked with recording, managing, and providing assistance to all those affected by Covid-19 (Interview with I, 15 August 2021). The Catholic Church where the researcher is located also forms a task force and is very aggressively participating in dealing with the Covid-19 pandemic. Does the funding come from the church's collection fund? Because, in the practice of charitable activities for a long time, the Church dedicated it through obtaining collection funds by forming a Parish Pastoral Section. In terms of managing social funds, a sound, transparent and accountable management system has been used. Collecting funds used to finance social activities are managed through the Parish Social Section (Jamil, 2012) . Social activities carried out in the form of charity

and educational empowerment is funded from the results of the collection. Activities within the Church in the form of charity or social activities are financed through funds collected from the congregation. Thus the congregation has a very important role in the life of the Church (Ujan SVD, 2018) . With the Covid-19 pandemic affecting all aspects of life, of course it also affects the lives of Catholic Church congregations so that it affects collection income at the church (Interview with AT and H on 6 July 2021, S on 1 August 2021). Especially [during the Covid- 19 pandemic, the Catholic Church](#) did not carry out mass services in person as advised and requested that all Indonesian Catholic Churches follow government directives and regulations (Sukarno, 2020) . Therefore, all forms of spiritual activities in the Catholic Church are carried out via live streaming via zoom , YouTube , and others (Surjani Wonorahardjo, 2020) . From regular face-to-face activities and everything can be predicted to live streaming activities in the real world, of course it really makes all parties stutter. Everyone has to be creative because of this change. Therefore, live streaming of Masses is very widespread in all Catholic churches with their respective characteristics. In the live streaming show, they show bank account numbers along with QRIS, such as Scan QR code (QRIS) Ovo, Gopay, Dana, Linkaja. Through the analysis of the situation above, it is very relevant to conduct research on the income of collections [in the Catholic Church during the Covid-19 pandemic](#). Whether the collection income has increased or decreased, it should be known seeing the fact that the Catholic Church continues to carry out massive social services during the co-19 pandemic (Interview with H on July 6, 2021). <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> This research continues previous research [that has been conducted by the author regarding the implementation of financial spirituality management that has been carried out by the Catholic Church at the Redemptor Mundi Catholic Church in Surabaya and at the national level according to Abdul Jamil \(2012\) Jakarta Cathedral Church has managed its finances with good management, transparency, and accountable \(Jamil, 2012\). The three indicators point to the implementation of financial spirituality management \(Peenikaparambil, 2019\) , namely 1\) carried out based on financial policy; 2\) financial management systems/processes, consisting of planning, organizing, staffing, monitoring, and controlling which are published and accessible to the public and provide congregational access to be able to clarify their donations; 3\) a steward full of integrity. Therefore, the issues being studied are 1\) \[During the Covid-19 pandemic\]\(#\), has \[the Catholic Church's\]\(#\) collection income decreased or increased? 2\) \[During the Covid-19 pandemic, how does the Catholic Church finance charitable/social activities\]\(#\) for congregations in need? The answers to the two questions above urgently need to be known considering that the Church's income is very dependent on external sources, namely congregational collections \(Ujan SVD, 2018\) and donations \(Mawudor, 2016\) . This is because the Covid-19 pandemic greatly affected economic life because the restrictions that occurred certainly had an impact on the economic life of the congregation and ultimately had an impact on the acquisition of collections at the Church. Thus how his charitable activities are financed. Helen Irvine \(2005\) explains that there is a relationship between charity and the resources it uses in all organizations and if they want to be successful they have to be willing to face the realities of money and accounting. Therefore, they really need to explain how to obtain the resources they need for their mission, and that is integrity \(Irvine, 2005\). The Catholic Church is a non-profit organization that has the right to own and manage property to achieve its goals, such as organizing worship, providing sustenance or donations to](#)

monasteries, carrying out works of charity especially for the needy as explained in article 1254 articles 1 and 2 (Doc. Pen. KWI, 2016). The income of the Catholic Church is generally obtained from offerings at the time of carrying out services (collection), special offerings (usually Christmas and Easter or times agreed by the congregation), donations other than offerings, and donations from donors. The Collective encourages the congregation to be more aware of offering a small portion of God's gift entrusted to it. The offering relates to the possession of money. One form of donation in the Catholic Church is a collection. In the Catechism of the Catholic Church (CCC) article 1531 it is explained that from the beginning, Christian congregations brought, in addition to bread and wine for the Eucharist, also donations to help people who need them. The habit of this collection is motivated by the example of Christ, who became poor to make us rich. Collecting has been a tradition since the early church era, so it is our duty to preserve this tradition (Diocese of the Nusa Tenggara Region, 1992) . The collection tradition has been going on since Saint Paul, namely when he was among the congregation in Corinth, Paul (I Cor. 16:2) told Christians in Corinth to set aside the collection money on the first day of Sunday. The practice of collecting or donating is emphasizing voluntary contributions as emphasized in 2 Cor 9:7, "Each one should give according to his willingness to give, not grudgingly or under compulsion, for God loves those who give joyfully" (Indonesian Bible Institute, 2017) . Collecting is related to money, so when money is owned, it makes the owner have the resources to reach out and help with many things. At a fundamental level, that is what spirituality <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> means (Bullard, 2015) . Furthermore (Bullard, 2015) explains the positive nature of money, namely if money is used to improve one's own life and that of others. Money can be a powerful spiritual tool. It is very possible for someone to have a high spiritual level even though he is not affiliated with a particular religious group (Hertz & Friedman, 2015) . As quoted by McClung, Grossoehme, and Jacobson (2006) explained that spiritual people feel a "connectedness with something bigger than themselves". An important part of the existence of spirituality is the understanding that life has a higher purpose (Hertz & Friedman, 2015) . The size of the income of church donations can also be caused by the mentality of the congregation. Despite the clear obligations, social interests can influence charitable giving. Sometimes people underestimate their surplus income to be able to donate. When they donate, many choose beneficiaries out of self-interest. Rich people tend to give status to organizations that tend to benefit them so that their prestige rises and becomes famous. True charity is giving without self- interest. For decades, there have been congregations that donate money to their parishes every week. A new awareness emerges, namely an understanding that by helping others means he also feels the suffering of the person he helps. That experience shed light on his attitude of giving weekly donations not out of pity but because of doing it as a calling. Giving must be sincere and selfless (Carnahan, 2012) . On the other hand, out of many parishes, only two or three times the priest gives a homily on responsible spending and the benefits of avoiding debt. But when the priest preached about it, he got the undivided attention of the congregation. After all, money is something that is faced every day. Everyone works to earn money, spend, and plan how to spend money, or use something that has been spent. Money is a big part of everyday life, and often a big part of how money is used and handled including debt (Compass Catholic Ministries, 2019) . Boli Ujan, SVD (2018) provides several ways to encourage the congregation to be joyous and willing to give collections, namely by willingly accepting and

sincerely appreciating various forms of collection (money and goods), honest and simple living testimony (way of life). from pastoral officers or stewards who are responsible for managing and using the results of the collection, making careful supervision and providing adequate catechesis, are some ways that can be used to increase the "awareness" of giving and at the same time increase the amount of the results of the Catholic Church's collection (Ujan SVD, 2018) . This method is still suitable or suitable for this time of the Covid-19 pandemic. During the Covid-19 period, when mass was held online , collections could be carried out by 1) gathering in the family and then submitting it to the Parish Secretariat, transferring to a bank or clicking on the barcode ((Adi CM, 2020) ; (Social Communication Commission, 2020) . According to the researcher's experience when attending mass online and also the results of telephone interviews with AM in Larantuka (15 August 2021), R in Pontianak (15 August 2021), M in Medan (20 August 2021), this method is also followed by almost all Catholic Churches in Indonesia. Money enables humans to meet their basic needs—to buy food and shelter and to pay for health care. The fulfilment of this need is very important, and if humans do not have enough money it will interfere with their own well-being and the community in which the individual resides. Humans have a responsibility to work to meet their needs, such as food, drink, shelter, and adequate health care. If these needs are met, security can be felt because there is a guarantee in his life (Jazaieri, 2018) . <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> Talking about collections has to do with money, whose existence can increase the congregation's sense of "independence", but it can also have the effect of reducing the willingness to help others. The existence of money can trigger feelings of "envy" towards another and can trigger unethical behaviour (Li Ping Tang, 2010) . Controlling money and spending it on other people can increase happiness. Individuals who really love money then he has satisfaction with his salary even though his salary is still below standard. On the other hand, money can cause a decrease in the quality of life and ethics so that it becomes difficult for someone to help others because they have detailed calculations. Such an attitude would have difficulty exemplifying a Good Samaritan who could make a donation voluntarily without having to know the background of the recipient. Sometimes one's attitude towards money can be contrary to spirituality. That way, someone will find it difficult to serve God. But certainly, spirituality and religion can help people live a fulfilling, meaningful, and purposeful life (Li Ping Tang, 2010) . It is undeniable that individual religiosity, ethical behaviour, and risk avoidance influence personal behaviour towards financial management. When the person is at a higher level of religiosity, a person becomes more able to accept risks and shows higher ethical standards (Hess, 2012) . A person's beliefs teach clearly that what they do in terms of work and self-development reflects who they are and how they interact with the world and others. It is very important to live a full and faithful life so that everything is in line with what one believes in (Carnahan, 2012) . The congregation's awareness of the importance of giving a portion of their work (income) each week to God and others who are in dire need determines the size of the collection or donation given by the congregation. So it is necessary to take appropriate and wise ways to develop this awareness. Instill strong motivation, make honest and transparent reports, use the results of the collection according to its true purpose, accept willingly and sincerely appreciate various forms of collection (money and goods), honest and simple living testimony (way of life) from pastoral officers who are responsible for managing and using the results of the collection, make

careful supervision and provide adequate catechesis, are some of the ways that can be used to increase the "awareness" of giving and at the same time increase the amount of the results of the collection (Ujan SVD, 2018) . On the other hand, the way the congregation uses its money is an expression of its faith. How congregations use their money is an indication of how they integrate their faith into every aspect of their lives including giving collections (Compass Catholic Ministries, 2019) . All organizations, including churches have a main agenda, how important it is to face the reality of money related to accounting. They need to explain their financial resources so they can clearly understand the needs for their mission (Irvine, 2005) . By having a financial plan that shows that things will be fine and with an investment program you can take good care of your financial future. That way, people naturally become more open and generous. When a person is not worried about his finances then he uses some of his extra time and money to help others. People have to get out of their comfort zone and start thinking about something that touches their heart (Hertz & Friedman, 2015) . The Second Vatican Council which took place between 1962-1965 produced one of the pastoral constitutional documents entitled *Gaudium Et Spes* (GS) or "On the Church in the Modern World". In article 44 of the GS it is explained that the Catholic Church gratefully realizes that the Church is or means a congregation, the Church receives various kinds of community assistance from every layer and condition of life. Because whoever, according to God's plan, develops society in <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> terms of family life, culture, economic and social life, politics at the national and international levels, donates enormous assistance to the Church congregation (*Gaudium Et Spes*, nd) . The way the congregation spends its money is an expression of its faith. They spend our money, time and thoughts on the things that are most important to them. How they spend their money is an indication of how they integrate their faith into every aspect of their lives (Compass Catholic Ministries, 2019) . Many churches don't talk about personal finance unless there is a need to increase donation revenue. On the other hand there is anxiety within the Catholic Church, namely some people worry that making money from donations cannot be adapted to the basic moral imperative to care for the needy. Others fear losing the relationship with the donor and the benefits of the generosity of the donor to the beneficiary (Vatican, 2017) . Pope Emeritus Benedict XVI once explained that the social teaching of the Catholic Church includes how the congregation relates to finances. In his 2009 encyclical, entitled *—Caritas in Veritate*, the Pope wrote that the social doctrine of the church states that there are authentic social human relations, namely friendship, solidarity and reciprocity can also be carried out in economic activities, and not only outside or 'after ' it (Carnahan, 2012) . The Pope further explained that money is activated by the Spirit and entrusted to people to shop, invest or make donations. Money-related actions are fraught with spiritual consequences, but resources and guidance are there to help busy Catholics stay on the straight and narrow (Carnahan, 2012) . When it comes to donating money, Christians have a tradition of tithing. The tradition is to pay 10% of the income to donate to churches and charities. Tithing is an investment in the future of the church, and it is not just about money but about all the resources a person contributes to the church. Apart from donating money, donations or donations can also be in the form of giving time, talent, and assets other than money (Carnahan, 2012) . The church has a humanitarian responsibility in carrying out its ministry with charitable deeds ((Carnahan, 2012) ; (Gitau, 2014) ; (Vatican, 2017)). Thus it requires funds to finance it ((Ujan SVD, 2018) ;

(Carnahan, 2012)). When the Church gets donations and uses them for their ministry activities, it is very necessary to be accountable (Irvine, 2005) . The Church's income depends on collections (Ujan SVD, 2018) and donations (Mawudor, 2016) , so it really depends on the income of these two things, namely collections and donations. Therefore, it is very important to get answers whether [during the Covid-19 pandemic, the Church's](#) collection income [has](#) increased or decreased. If there is an increase, the financing of charitable activities is of course still very safe because the source is safe. However, if the collection income has decreased, the answer to how the Church's strategy to finance its charitable services is very important to know. Because, it is related to integrity (Irvine, 2005) . [2. Research](#) methods [This research is a research with a qualitative approach using the case study method, which is a series of scientific activities carried out intensively, in detail, and in depth about a program, event, activity either individually or in groups \(Rahardjo, 2017\) . This study aims to find out during the Covid-19 pandemic whether the Catholic Church's collection income has increased or decreased and what the Catholic Church's strategy is in financing its charitable services during Covid-19. The subject of this research is the Catholic Church of West Surabaya](#) Divikepan, Surabaya [Diocese](#) which consists of six churches, namely 1) Santo Aloysius Gonzaga Church, 2) Santo Yusup Karang Pilang <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> Church, 3) Santo Stefanus Tandes Church, 4) Redemptor Mundi Church in Dukuh Kupang Barat, 5) Pagesangan Blessed Sacrament Church, and 6) Santo James Church Citraland. This research was conducted with a natural, holistic and in-depth background. Natural means that the data collection is carried out in a real life context without any particular treatment. Holistic is the researcher trying to find information that will be used as data in a comprehensive manner, in the sense that it does not leave any remaining information. In-depth means that the researcher conducts in-depth interviews including digging up information from the Church environment. [Data collection was carried out by observation, interviews, and documentation \(Rahardjo, 2017\) . data analysis technique is divided into three steps, namely 1\) data reduction \(data reduction \) is from the large amount of data obtained in the field then the data is selected, focusing on simplification, abstraction, and transformation of raw data that emerges from recorded records. written in the field. 2\) Data display \(data display \) is the activity of compiling data in such a way that it can be in the form of tables, graphs, pie chart, etc. so as to provide the possibility of drawing conclusions and taking action or actions. 3\) Drawing conclusions \(verification \) , namely after presenting data and analyzing then drawing conclusions or verification \(Sugiyono, 2015\) . 3. Results](#) The profile of [the Catholic Church of the West Surabaya Diocese of the Surabaya Diocese](#) was obtained from observations at the Secretariat of each Church and studying documents. 1) St. Church Aloysius Gonzaga St. Church Aloysius Gonzaga's address is at Datelit Indah Street I BI HN No. 1 Tanjungsari, Sukomangungal District, Surabaya, East Java, 60187. The Parish Chief Pastor is the coordinator of all the churches that are included in the West Surabaya vicar office. This parish church received a construction permit on January 26, 1984 from the Mayor of Surabaya. Until now, Head Pastor has changed 21 times. There are many categorical activities in this parish, such as Legion of Mary, Marriage Encounter, Charismatic Prayer Fellowship, Divine Wisdom Devotion, Griyo Adoration, Women's Role Section, Tri Tunggal Community, Catholic Women, and Christian Meditation. Mass is held four times every Sunday, namely once on Saturday afternoon and three times on Sunday. Likewise during the Covid-19 pandemic, services carried out online were

also carried out four times on Saturday and Sunday. The number of congregations in St. Aloysius based on the 2016 internal census there were approximately 5,217 people. 2) St. Joseph Church Karang Pilang St. Catholic Church Yusup Karang Pilang is located at Mastrip Kebraon Street I No. 1 district Karangpilang City of Surabaya. This parish church was established on March 19, 1991. Until now, there have been 10 changes of head parish priest. Sunday mass service during the pandemic online twice, namely on Sunday at 07.00 WIB and 17.00 WIB. According to the 2016 internal census, the number of congregants at St. Yusup Karang pilang as many as 8,957 people. 3) St Stephen's Church of Tandes St. Church Stefanus Tandes is addressed at Manukan Rukun Street No. 23-25 Rt.03 Rw.05, Sambikerep District, Surabaya City. This church was established as a parish on December 26, 1998 with a congregation of 3,034 people according to the 2016 internal census data. Online Sunday mass services are held once on Saturday at 18.00 WIB 4) Redemptor Mundi Church in West Kupang Hamlet <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> According to the 2016 Surabaya Diocese internal census, the number of Redemptor Mundi Catholic Church congregations is 3635 people. This church is located on Jl. Dukuh Kupang Barat 1/7, Dukuh Kupang Village, Dukuh Pakis District, Surabaya. This church has many online mass services both in terms of schedules and languages. During the Covid-19 pandemic, online mass was held once on a Saturday afternoon. Then Sunday is held at 06.00 WIB, [08.00 WIB](#), [10.00 WIB](#), [12.00 WIB](#), [15.00 WIB](#); 17.00 WIB. At 10.00 and 12.00 WIB Mass will be held in English and at 15.00 WIP the church service will be in Mandarin while the others will be in Indonesian. So, the total online Mass schedule is seven times with details of four times in Indonesian, two times in English, and once in English and once in Mandarin. There are also many pantegorial activities, such as the Legion of Mary, the teaching of the Scriptures, the sons and daughters of the Sanchrist, the story of God's love, the Lay Dominicans, and many more. 5) Sakramen Mahakudus Pagesangan Church The Blessed Sacrament Catholic Church is located on Jl. Pagesangan Baru No.4 Surabaya with a total congregation of 2,930 based on the 2016 internal census. Online Sunday mass services during this pandemic were held three times, once on Saturday afternoon and twice on Sunday. 6) Santo Yakobus Citraland Church St. Church Yakobus was established as a parish on July 25 2006 and is located at LL -1 Citraland Jl. Puri Widya Kencana, Tongue Kulon, Lakarsantri District, Surabaya City. This church has a congregation of 5,179 people based on the 2016 internal census. Sunday mass services during the pandemic have been online four times, once on Saturday afternoon, and three times on Sunday. From the point of view of the number of congregations, each church has a different number. The congregation with the largest number is the Catholic Church of St. Joseph. Ranked second is St. Catholic Church. Jacobus Citraland. In Table 1 below, you can observe the number of congregations from the six churches. Table 1. Number of Congregations of Each Church

Code	Church name	Number of People
G1	Saint Aloysius Gonzaga	5.217
G2	Saint Joseph Karang Pilang	8,957
G3	Saint Stephen	3,043
G4	Redemptor Mundi	3,635
G5	the Blessed Sacrament	2,930
G6	Saint James	5.179

Source: Surabaya Diocese Census 2016 Redemptor Mundi Parish Catholic Church Archives Judging from the mass service on Sundays, the Redemptor Mundi Catholic Church has the most schedules with various languages of instruction. In full can be seen in Table 2 below. <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> Table 2. Number of Online Sunday Mass Services during the Covid-19 Pandemic

Code	Church name	Mass Frequency by Day	Saturday	Sunday	Evening
G1	Saint Aloysius Gonzaga	1	3		
G2	Saint Joseph Karang Pilang	1	2		
G3	Saint				

Stephen 1 G4 Redemptor Mundi 1 6 G5 the Blessed Sacrament 1 2 G6 Saint James 1 3 Redemptor Mundi Church has the most frequency of mass services. Apart from that, it also has various language services for conducting online Mass , namely Indonesian for Mass on Saturday afternoon at 18.00 WIB and Sunday at 06.00 WIB, 08.00 WIB and 17.00 WIB. For mass in English on Sunday at 10.00 WIB and 12.00 WIB while mass in Mandarin on Sunday at 15.00 WIB. Interviews were conducted with all parish priests (RKP) from each church. The interview with the RKP is an introduction to interviewing Treasurers or stewards who are permitted to be interviewed. The results of the interview with the RKP [can be seen in Table 3](#) below. [Table 3](#). Interview [Results](#) with the Parish Head Priest

Question 1: How is the financial management policy in your parish led?
Answer: RKP-G1_1 Following the guidelines of the Surabaya Diocese RKP-G2_1 Heeemmm, we are parish so we follow the set guidelines RKP-G3_1 Yes...of course following the guidelines from the Diocese RKP-G4_1 In terms of financial management, follow the guidelines of the Surabaya Diocese RKP-G5_1 Of course I follow the Diocese's guidelines, we can't make our own policies RKP-G6_1 Don't bother, just follow the guidelines set by the Diocese.

Question 2: online Mass service affect collection income?
Answer: RKP-G1_2 This question will be asked to the treasurer later RKP-G2_2 Ouh all right, operationally ask the secretary of the parish council okay RKP-G3_2 Of course it affects, ask the treasurer for details RKP -G4_2 There must be an influence, it's just that the details go directly to the treasurer RKP-G5_2 Maybe we only met up here, that's for sure going down, then other parishes will be investigated RKP-G6_2 It must have had an effect, and riches have had a lot of influence, namely decreased income. How much is the process, you can ask the treasurer

Question 3: During this pandemic with a decrease in collection income, how do you finance routine expenses, such as employee salaries? <https://jurnal.stie-aas.ac.id/index.php/IJEBAR>
Answer: RKP-G1_3 RKP-G2_3 RKP-G3_3 RKP-G4_3 RKP-G5_3 RKP-G6_3 Praise God it's still going well. No layoffs. Funding for the Covid_19 Task Force is actually a surplus. We have received many donations. Everything is safe, don't lay off employees. Thank God it can still be handled well. Employees are not laid off. Routine costs are still covered, employees are still safe in receiving their rights. Employees are not laid off Thank you to the congregation who are still willing to do their best for the Church so that all employees are not expelled.

Question 4: What policies have been taken so that all existing activities can still run and can be financed?
Answer: RKP-G1_4 Cross subsidies between posts RKP-G2_4 We carry out cross subsidies between pos RKP-G3_4 Finance still has posts and we do cross subsidies RKP-G4_4 a. All collections via bank transfer or scan barcodes . We announce which ones are for collections and which ones are for donations for handling covid_19. b. Praise God, everyone can go according to their respective posts. The congregation only needs to transfer, click through their mobile phones , collection is very easy. The congregation is very generous. RKP-G5_4 Wow, that's regulated by the Church Board and Treasurer. RKP-G6_4 Praise God there is no specific policy, everything can work and is financed because the congregation's awareness is very high

From the results above, it can be concluded that 1) The financial management policy follows the regulations set by the Surabaya Diocese; 2) In terms of collection income, all RKP details do not know clearly and all answer to ask the treasurer or designated person; 3) Routine financing can still be funded and all churches do not terminate employment for employees; 4) For the financing of activities, everything went well: three churches carried out cross subsidies, one church did not answer clearly because everything was

handed over to the Church Body and Treasurer, and two churches financed according to predetermined posts because the congregation had awareness donate. Table 5 below is the result of an interview with the treasurer and for the Saint Yusup Karang Pilang Catholic Church an interview with the Secretary of the Parish Council because the RKP submitted the decision on the use of finances through the Secretary. However, technically in reporting these results, it is still coded B for the treasurer's code. There was one church that did not allow research to be carried out, so further research was only conducted for five churches. The interview will start on July 6 2021 until August 2021, the details are as follows. Table 4. Time for Conducting Interviews with Church Treasurers Code Church name Conduct of Interviews BG1 Saint Aloysius Gonzaga August 15, 2021 BG2 Saint Joseph Karang Pilang July 6, 2021 BG3 Saint Stephen July 25, 2021 BG4 Redemptor Mundi August 25, 2021 <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> BG5 the Blessed Sacrament - BG6 Saint James August 5, 2021

Recap of interviews with the treasurers of each church that became the research subject. Table 5. Interview Results with the Church Treasurer

Question 1: What is the collection income during the covid_19 pandemic for the period March 2020- August 2021?

BG1_1 a. Based on rough calculations, there has indeed been a decrease, but somehow we are still able to finance the routine expenses that must be incurred. Routine expenses for church needs: electricity, water, service needs, transportation, employee salaries, scholarships, foster families. b. online Mass , the congregation gives collections via transfer or QRIS scan . c. Collections can be given in cash sent together with the area or sent directly to the secretariat d. An envelope is provided

BG2_1 a. The congregation can offer donations/collections via account transfer or a QRIS scan which is submitted to the congregation, so it goes directly into the parish account. b. Whereas for elders who find it difficult to use technology, a collection box is provided in front of the church which is then put into a UV-lit safe, after 5 days it will be counted and entered into an account by the treasurer. c. Praise God, the collection income is not excessive but also not significant for the decline. BG3_1 a. Based on rough calculations, there has indeed been a decrease, but somehow we are still able to finance the routine expenses that must be incurred. Routine expenses for church needs: electricity, water, service needs, transportation, employee salaries, scholarships, foster families. b. online Mass , the congregation gives collections via transfer or QRIS scan . c. Collections can be given in cash and sent together with congregations in their area or sent directly to the secretariat d. Offering envelopes are still provided, sent to the respective area administrators to be distributed to the congregation. BG4_1 a. Source of revenue 99% online , easier for stewards. b. The money that goes into the collection fund is only one BGKP account, namely the BCA account. c. His income is increasing. Increase 20- 40%. Until 1500 transactions entered d. A special Bank Mandiri account for Covid_19 donations. From here as much as 40 % is directly transferred to the diocese. e. During the pandemic there was no trend in certain months to experience a spike in increase. All months have almost the same transactions . So, there is no trend. f. There is an account for awarding scholarships. g. Offering boxes are still provided

B a. At the beginning of the pandemic, there was a decline, so that cross-subsidized <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> G6_1 financing was carried out between posts. b. As time went by, the collection's income stabilized again c. online Mass , the congregation gives collections via transfer or QRIS scan . The congregation is getting more comfortable by giving collection offerings and donations by transferring or clicking a barcode . d. Offering envelopes are still provided.

The congregation can send it through the regional head or it can be given directly to the secretariat office . Question 2: How do the relevant organs apply for financing for their activities? BG1_2 a. Sections/fields submit budget proposals which are scrutinized and scrutinized by the secretary, then asked for approval from the RKP. b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field. c. Furthermore, the RKP authorizes disbursement for transfers BG2_2 a. Sections/fields submit budget proposals which are scrutinized and scrutinized by the secretary, then asked for approval from the RKP. b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field. c. Furthermore, the RKP authorizes disbursement for transfers BG3_2 a. Sections/fields submit budget proposals which are scrutinized and scrutinized by the secretary, then asked for approval from the RKP. b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field. c. Furthermore, the RKP authorizes disbursement for transfers BG4_2 a. Sections/fields submit budget proposals which are scrutinized and scrutinized by the secretary, then asked for approval from the RKP. b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field. c. Furthermore, the RKP authorizes disbursement for transfers. During this pandemic, because I could never see each other, even I, as treasurer, could not return to Indonesia, so approval did not have to go through a physical signature. Approval can be via WA chat. Then make an agenda. d. During this pandemic, for handling covid_19, if it is felt urgent because it is related to the safety of the congregation's soul, the RKP can make decisions without having to have a meeting with the Church Body and Treasurer. For <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> example, there are many congregations who experience shortness of breath and need oxygen, so the RKP can immediately give an order to the Treasurer to spend funds to buy oxygen cylinders. B a. Sections/fields submit budget proposals which are scrutinized and scrutinized by G6_2 the secretary, then asked for approval from the RKP. b. After being approved by the RKP, then the approved proposal files will be submitted to the treasurer to be inputted for expenditure requirements in the financial system through a transfer process to an account determined by the section/field. c. Furthermore, the RKP authorizes disbursement for transfers Question 3: How is accountability for the use of funds in the implementation of each activity? BG1_3 a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism. b. If there are remaining funds, they will be transferred directly to the parish account BG2_3 a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism. b. If there are remaining funds, they will be transferred directly to the parish account BG3_3 a. A maximum of one week after the activity is completed, the

section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism. b. If there are remaining funds, they will be transferred directly to the parish account BG4_3 a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism. b. If there are remaining funds, then the funds are returned by being transferred directly to the parish account BG6_3 a. A maximum of one week after the activity is completed, the section/field must complete the LPJ, and if there is a shortage of funds, after the LPJ has been declared accepted and approved, the deficiency will be transferred like the proposal disbursement mechanism. b. If there are remaining funds, they will be transferred directly to the parish account

Question 4: Are there specific donors for financing charity services during the Covid_19 pandemic? BG1_4 a. There are no specific donors b. All financing is covered from collection income and for handling covid_19 from offerings for covid_19 assistance <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> BG2_4 a. online Masses , congregations from anywhere can attend. We did not research whether there is a special donation or not. From the income in the account, it doesn't really appear that there has been a significant decrease in income, but there has also been no increase compared to before the pandemic. It's just that it can cover the need. b. The congregation has a personal awareness to be grateful for the form of gifts that have been given by God, they voluntarily and joyfully provide good fortune for church offerings. B a. Even though the mass service at us is only once for the parish church, the income G3_4 is still sufficient for all routine financing, programs and charitable services. b. It means that the congregation is loyal and continues to give collection offerings even though the mass is online . c. The congregation has good awareness in terms of giving offerings to God, they willingly and joyfully give collections and donations. BG4_4 a. Praise God for the awareness of the congregation in donating or offering high collections b. Many congregations want to be involved c. All services can be financed d. Donations for covid_19 apart from providing money in a separate account, there are also many who donate in kind e. online Mass , of course, congregations from outside the parish are free to present the collection. In this case, we did not carry out a mapping so we do not know what percentage of congregations from outside the parish attend online missions on Sundays at RM parish. f. In English Mass, the collection offerings and donations are usually the highest. This can be seen through bank transactions BG6_4 a. Fortune has been arranged by God. b. The church does not ask specific donors to finance charitable services and church services for mass needs and programs. c. All are independently funded from the congregational collection offerings. d. In terms of collection income, it is not too obvious that there has been a significant decrease in income, but there has also been no excessive increase compared to before the pandemic. It's just that it can cover the need. e. The congregation has a personal awareness to present the results of their efforts through collections and donations for covid_19. The congregation voluntarily and joyfully gives fortune for church offerings.

Question 5: Is there a special post requested from donors? BG1_5 a. There are no requests for donors. b. All come from the church itself. they know there is an account for collection offerings and donations handling covid_19 c. All they have to do is to donate/present their collection anywhere so that by itself all they have to do is click and be transferred as they wish for a

collection offering <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> or donation for [covid_19](#). d. Even now, Mass can be like a culinary feast, meaning that it can choose anywhere, but the congregation itself has a high awareness of presenting the collection to its own church. e. The congregation is becoming more generous because it is possible to give the collection to several churches according to which church they have Mass at. Once a mass can give collections to at least two churches, namely the church where they attend mass online and to their own church. B a. There are no special requests from the Church. The congregation already knows G2_5 that there is an account for collection offerings and donations for handling Covid_19 so that by itself all you have to do is click and be transferred as you wish for collection offerings or donations for Covid_19. b. The congregation itself has high awareness so that without education there is awareness of presenting collections and donating for the benefit of charity/welfare of other congregations. BG3_5 a. There are no special requests from the Church. b. The congregation really likes to donate because many seek funds to our parish by selling. c. The congregation already knows that there is an account for collection offerings and donations for handling Covid_19 so that by itself all you have to do is click and be transferred as you wish for collection offerings or donations for Covid_19. BG4_5 a. No special post. b. The awareness of the congregation in donating or presenting collections is high because: i. There is because of the priest factor (RKP), the congregation is satisfied with his ministry, with his sermons, and real activities in the Church such as the many categorical groups, fast handling of church issues, providing effective service in the various languages that exist in the congregation. ii. There are factors because the church is already aware iii. The role of the priest (RKP) can raise the congregation to become a congregation that is friendly and easy to work together with iv. online Mass , of course, congregations from outside the parish are free to present the collection. In this case, we did not carry out a mapping so we do not know what percentage of congregations from outside the parish are involved in the RM parish. v. Give offerings by transfer or scan Barcode is an easy method, using mobile banking vi. contributors who donate online are indeed from the middle to upper economic class, not clueless vii. When making a donation, you can specify what it is for viii. the congregation has high awareness in presenting the collection so there is never a reminder ix. we , the stewards, never tire of praying for the congregation and giving thanks <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> for the offerings that the congregation has given. Praise God and be grateful because the smooth collection income means that the congregation at RM is smooth in terms of finances in their families. x. Many congregations want to be involved xi. The congregation believes in the Church xii. Can be done anytime B a. There are no special requests from the Church. G6_5 b. The congregation already knows that there is an account for collection offerings and donations for handling Covid_19 so that by itself all you have to do is click and be transferred as you wish for collection offerings or donations for Covid_19. c. The congregation itself has high awareness so that without education there is awareness of presenting collections and donating for the benefit of charity/welfare of other congregations. d. At the beginning of the pandemic, it was indeed being adjusted, so the collection income had also experienced adjustments. But in the end it was able to stabilize again maybe because it was used to transfers or scans barcodes . 4. Discussion [There are two problems in this research](#). First, during [the Covid-19 pandemic, has](#) the Catholic Church's collection income decreased or increased? Then the second is [during the Covid-19 pandemic, how](#) does

the Catholic Church finance charitable/social activities for congregations in need? The answer to the first question, namely during the Covid-19 pandemic, did the Catholic Church's collection income decrease or increase in collection income. From the interview results obtained the following data. 1) During the Covid_19 pandemic, holding mass online affected the collection's income, so five RKPs asked to ask the treasurer (RKP-G1,G2.G3.G4,G6_2) and RKP-G5 stated that they would not allow research to be carried out in their parishes (RKP-G5_2: Maybe we'll only meet up here, that's for sure going down, then other parishes will be investigated, okay?) 2) During the pandemic, the Church continued to have constant collection income and some even increased due to: a. High congregational awareness (BG1_5c ,d ; BG2_5b; BG3_5b: BG4_5b.ii,vii,x; BG5_5c). b. Apart from that, because of the convenience factor in presenting the collection, it is like a thumbs-up with just a click so that the collection is presented by way of transfer, which makes it easier (BG4_5b.v) c. Offerings can or could be made at any time (BG4_5b.xii). d. The congregation has become more comfortable (BG6_1c) in giving offerings by transfer or scanning a barcode. e. The role of the priest (RKP) is to provide good service and preaching so that the congregation feels satisfied (BG4_5b.i) and awakens the congregation to be united and work together (BG4_5b.iii) <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> f. The congregation is satisfied with the Church's services with the existence of many categorical groups, fast handling of congregational issues, providing effective services in various languages in the congregation (BG4_5b.i) g. Prayer and thanksgiving stewards (BG2_1c; BG4_5b.ix) h. The congregation already knows where to give their offerings (BG1_5a,b; BG2_5a; BG3_5c; BG4_5b; BG6_5b) i. There is an element of trust from the congregation to make offerings and donations (BG4_5b.xi) 3) As for trying to keep the income stable, the steward provides several ways for the congregation to give their collection offerings and/or donations, namely by the following method. a. Bank transfers, scans barcode or QRIS (BG1_1b; BG2_1a: BG3_1b; BG4_1b,c; BG6_1c) b. Submitted directly to the secretariat through the regional or personal chair (BG1_1c; BG3_1c; BG6_1d) c. With offering envelope (BG1_1d; BG3_d) d. Put in offering box (BG2_1b; BG4_1g) Of the five churches, there was one church that experienced an increase in collection income of 20-40% (BG4_1c), namely G4. When tracking was carried out, the mass service on Sunday G4 had the most mass schedules, namely seven times. It also provides mass services in a variety of languages, namely Indonesian for Mass on Saturday afternoons at 18.00 WIB and Sundays at 06.00 WIB, 08.00 WIB and 17.00 WIB. For mass in English on Sunday at 10.00 WIB and 12.00 WIB while mass in Mandarin on Sunday at 15.00 WIB. From the history of incoming transactions it is known that the collection in English Mass contributed the highest income (BG4_4f). Apart from that, the G4 online mass is also attended by many congregations from other churches (BG4_4e: Anyone can attend online Masses. Of course, congregations from outside the parish are free to offer collections. In this case, we did not conduct a mapping so we do not know what percentage of congregations from outside the parish who attend online mass on Sundays at the RM parish). From the findings above, it can be concluded that 1) the collection income at the West Surabaya Divikepan Catholic Church, Surabaya Diocese is stable or constant in the sense that it has not decreased and even one church (G4) has experienced an increase in collection income. 2) To maintain the stability of collection income, the Church provides various ways for congregations to give their collection offerings or donations, namely by transferring to a bank or scanning a barcode and/or cash. By

means of cash, the congregation can collect it collectively through the regional head or submit it directly to the church secretariat office, put it in an offering box, or submit it via an offering envelope. 3) There are several things that affect the stability of the collection income, namely (a) the role of the RKP in being able to provide services that satisfy the congregation and can encourage the congregation to work together and work together, (b) the high awareness of the congregation in giving offerings so that all costs incurred can be overcome because the congregation gives offerings and donations with joy and voluntarily so that the financial impact of the church becomes independent, (c) there is a mass service with varied languages of instruction according to the needs of the congregation and the many schedules so that the congregation has the opportunity to choose a schedule to determine when they will attend mass . <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> For the second problem, namely [during the Covid-19 pandemic, how does the Catholic Church](#) finance charitable/social [activities](#) for congregations in need? From the results of data analysis it was found that routine financing, worship services and charity were all financed from collection income. 1) All RKPs state that routine financing, programs, charitable activities are safe and there is no termination of employment for employees (RKP-G1 ,G2.G3.G4,G5,G6 _3). Of the six churches, three churches carry out cross-subsidization of antipos, namely G1 , G2, G3, G6 . In the end for G6, after time, after the congregation got used to it, it became stable again (BG6_5d). The word stable again gives the message that in the end all financing is financed by their respective posts without any more cross subsidies. Answers clearly financed through their respective posts only from G4 (RKP-G4_4b). For the G5 did not provide such a clear answer (RKP-G5_4: Wow, that is regulated by the Church Board and Treasurer.) 2) The policy adopted was for churches that experienced disruptions to their collection income, so they carried out cross-subsidy for postal services (RKP-G1 ,G2, G3_4;BG6_1a). Which means that cross-subsidy only occurs within the church. 3) Funding for activities or programs is served according to policies that have been determined together, so all churches have the same answer regarding the flow of requests for activity costs (BG1,2,3,4,6_2) and their accountability (BG1,2,3,4,6_3). 4) All churches also do not have specific fundraising (BG1_4a; BG2_4a specifically for the second sentence: We did not examine whether there was a specific donation or not; BG4_5a). BG3 ,4,6 thank you because all the congregations want to be involved. 5) There is no specific fundraising . What the church has taken is to have two accounts, namely one account for collection offerings and one account for donations handling covid_19 (BG1_4b; BG4_4d; BG6_4e; BG1_5c; BG2_5a; BG3_5c; BG6_5b). 6) Sources of routine financing, worship services, and charity: a. All come from the congregation itself, there is no request from donors (BG1-5a; BG2_5a ,b ; BG3_5a,b,c; BG4_5a,b; BG6_5a,b,c). b. Derived from members of the Catholic Church outside their own church, namely congregations that attend mass online at the church concerned (BG1_5d; BG4_5b.iv). Judging from the number of congregations in each Catholic Church, there is a difference in numbers, that is, there are many and there are few. Based on the findings above, regardless of whether the number of congregations is large or small, it can be seen that the Catholic churches of the West Surabaya vigilance are financially independent congregations. The congregations of the five churches that were the subject of the research provided full support to their churches so that their churches were financially independent. Thus, all costs of routine financing, programs/ activities, worship, and charity are all paid for by the congregation through collection offerings and donations. Thus it can be concluded that [the](#)

[Catholic Church of the Surabaya Diocese of the Surabaya Diocese](#) finances all of its activities which consist of routine activities, programs, worship, and charity paid for by the congregation through collection offerings and voluntary donations. The <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> church [also](#) does not hold fundraisers for certain activities. The church independently finances its activities. 5. Conclusions and Suggestions In accordance with the problems solved in this study, that is, there are two problems, so there are also two conclusions. First, [the Covid-19 pandemic has not had an impact on the income of](#) congregational collection offerings at the West Surabaya Kevikepen Catholic Church, Surabaya Diocese. Second, the congregation has a high awareness of giving offerings and donations so that [the Catholic Church of the West Surabaya](#) Kevikepen Surabaya [Diocese](#) has financial independence and is able to finance all of [its activities, namely routine activities, programs, worship, and](#) charity. All costs come from [the](#) congregation and are managed for all Church activities. This research can still be continued by examining in terms of why the congregation has a high awareness in giving offerings and donating so that the Church has financial independence. Research can also be continued on the strategies of local church leaders in managing the congregation so that the congregation has a high awareness of giving offerings and donations as well as joyfully and voluntarily. Reference Adi CM, Y. A. (2020). Kolekte di Masa Pandemi. keluargakuduskap.or.id. <https://keluargakuduskap.or.id/beritaparoki/kolekte-di-masa-pandemi/> Berty, T. T. S. (2020). bahwa orang-orang harus merasa punya kewajiban untuk membantu yang membutuhkan,. [Liputan6.Com](http://liputan6.com). <https://www.liputan6.com/global/read/4442014/dunia-terdampak-covid-19-ini-pesan-paus-fransiskus-di-misa-malam-natal> Bullard, S. (2015, April 23). Why You Don ' t Have To Choose Between Money & Spirituality. <https://www.mindbodygreen.com/0-18428/why-you-dont-have-to-choose-between-money-spirituality.html> Carnahan, T. (2012). In God we trust : Faithful money management. *US Catholic*, 75(6), 12–16. <https://uscatholic.org/articles/201206/in-god-we-trust-faithful-money-management/> Compass Catholic Ministries. (2019, October 9). The Spiritual Impact of Debt. *Compass Catholic Ministries*. <https://compasscatholic.org/the-spiritual-impact-of-debt/> Dok.Pen. KWI. (2016). *Kitab Hukum Kanokik (Online)*. imankatolik.or.id. <http://www.imankatolik.or.id/khk.php> Gitau, J. (2014, May). Beyond Giving Hope – Religion’s Contribution to Financial Capability. *Center for Financial Inclusion*. <https://www.centerforfinancialinclusion.org/beyond-giving-hope-religions-contribution-to-financial-capability> Hertz, S., & Friedman, H. (2015). Why Spirituality Belongs in the Finance and Accounting Curricula. *Journal of Accounting and Finance*, 15(5), 11. Hess, D. (2012). The impact of religiosity on personal financial decisions. 14, 1–13. *Gaudium Et Spes*. <https://www.katolisitas.org/konstitusi-gaudium-et-spes/> Irvine, H. (2005). Balancing money and mission in a local church budget. *Accounting, Auditing and Accountability Journal*, 18(2), 211–237. <https://doi.org/10.1108/09513570510588733> <https://jurnal.stie-aas.ac.id/index.php/IJEBAR> Jamil, A. (2012). Pengelolaan Dana Sosial Keagamaan Gereja (Paroki) Katedral Jakarta dalam Pemberdayaan Umat Katolik. *Harmoni*, 11(1), 44–55. <https://jurnalharmoni.kemenag.go.id/index.php/harmoni/article/view/230> Jazaieri, H. (2018). Six Habits of Highly Empathic People. *Greater Good Magazine*, University of California. http://greatergood.berkeley.edu/article/item/six_habits_of_highly_em...rebe80&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer Keuskupan Regio Nusa Tenggara. (1992). *Katekismus Gereja Katolik*. <http://www.katekismusgk.org/>

