

Emmanuel Baptist Benevolence Fund Policy & Guidelines

Introduction

Purpose Statement: Emmanuel Baptist Benevolence Fund exist to fulfill the commands of Scripture and to exemplify the character and grace of God by giving to those in need of monetary or material assistance.

Definition of Terms:

1. "Commands of Scripture" – Deut. 15:11, "For the poor will never cease to be in the land; therefore, I command you, saying, "You shall freely open your hand to your brother, to your needy and poor in your land."" 1 John 3:17; Luke 10:30-37; James 2:15-16; Proverbs 14:31; Proverbs 28:27; Proverbs 19:17; Galatians 2:10
2. "Character and grace of God" – We learn from the Bible that God provides for the poor (Ps. 68:10), delivers the poor (Ps. 72:12), secures justice for the poor (Ps. 140:12), hears the poor (Ps. 12:5), will not forsake the poor (Isa. 41:17), and gives food to the poor (Ps. 146:7).
3. "Those in need" – The above verses clearly state that we are to help those in need, both saved and unsaved.
4. "Monetary or material assistance" – Types of assistance include money, donated items, food assistance, materials/supplies, etc.

Definitions:

Benevolence Fund –

The Benevolence Fund is an officially recognized and designated permanent fund, established according to the church bylaws and constitution. As such, it is an approved recipient for designated giving. We also build a base amount into our annual financial budget. Its receipts consist entirely of a small budget, designated giving, and its expenses consist of funds dispersed for its stated intended purposes at the direction of Emmanuel Baptist Church deacons or individuals who the deacons approve to carry out the ministry of benevolence.

Interviews, Evaluations of circumstances, and other information may be needed to guide decisions.

Purposes:

The purpose of this document is to set forth the responsibilities of the Benevolence Fund and the guidelines for discharging those responsibilities and resources. It is intended to cover the circumstances under which funds may be dispersed from the Benevolence Fund.

The purpose of the Benevolence Fund is to meet people's basic needs. The Benevolence Fund achieves this purpose primarily in two ways: through specific disbursement at the direction of the Deacons or church assigned representative of the Benevolence fund.

Oversight & Accountability:

The Benevolence Fund is under the responsibility, oversight and accountability of the Chairman of Deacons. The Pastor will also serve as a liaison as well.

Income:

Above the budget line amount for benevolence, the only regular source of income for the Benevolence Fund is the freewill offerings received that have been designated to the Benevolence Fund. In addition, the Benevolence Fund may be the recipient of special offerings to help individuals or groups of people involved in natural disasters or devastating circumstances. Any such offering will be recommended through the Deacons.

Guidelines for Disbursement:

The Benevolence Fund is intended as a source of last resort, to be used when the family or an individual requesting assistance has explored all other possibilities of help (e.g. Family, Friends, Savings, local organization or Investments). It is intended to be a temporary help during a time of crisis.

Assistance from the Benevolence Fund is intended to be a one-time gift. In unusual circumstances, the Benevolence Fund may be available more than once if approved by the Deacons. However, under no circumstances is a gift from the Benevolence Fund to be considered a loan. No gift may be repaid, either in part or in full, in labor or in money.

If the recipient desires to give to the church later, this individual should be encouraged to give directly to the general fund of the church. The Benevolence Fund accepts designated giving, but only if the recipient understands that this not a payback of what was originally given.

Those requesting assistance must be open to receive financial, family, or emotional counseling as well. The Benevolence Fund will not be provided for anyone who, in the leadership's estimation, will have negative or irresponsible behavior reinforced by the financial help.

Those requesting help must be willing to give permission to the Deacons or Benevolence Fund representative to follow up on any of the information provided in the Interview or Evaluation process. The Benevolence Fund member will be sensitive to confidential issues.

Some Additional Guidelines:

- The individual requesting support is unable to earn sufficient funds to support all their needs.
- Government assistance is not available or sufficient.
- The individual's family resources are not available or sufficient.
- The individual has used their personal resources until they are relatively exhausted. (Reasonable factors will be considered when making any decision. People are not required to be completely destitute before they may be eligible. For example, keeping a vehicle, medically necessary equipment, household furnishings, insurance, etc. would be acceptable. Other remaining assets will be considered on a case-by-case basis.

Recipients:

In order of priority, recipients of funds disbursed from the Benevolence Fund at the direction of the Deacons are the following:

1. Church Members
2. Regular Attenders
3. Those with a relationship to a church member or regular attender
4. On occasion, ministries and Christian agencies that serve people with the same needs as those fit the criteria for assistance from the Benevolence Fund, but which provide services that the church does not
5. On rare occasion, employees of the church. The Benevolence Fund may assist staff members in need after careful consideration and counsel with the Deacons.
6. On some occasion, those with no known affiliation with the church, a member or regular attender.

Criteria:

The stated purpose of the Benevolence Fund is to meet people's basic needs. Normally, these needs are defined as:

- Lodging
- Utilities
- Food
- Clothing
- Medical Treatment
- Transportation to or from a place of employment
- Funeral expenses
- Initial evaluation and professional counseling appointments (limited to 3 initial psychological sessions that the counselor is approved by the Pastor and/or Deacons and the sessions are deemed critical to the situation)

Needs that may not be met by the Benevolence Fund include the following:

- School expenses, business ventures, investments, or anything that brings financial profit to the individual or family.
- Paying off credit cards. Exceptions can be made when an individual has had to use a credit card in a crisis or emergency (I.E. Hospitalization, death, etc.)
- Needs of Individuals who are wanted by the law or for paying fines because of breaking the law.
- Housing for unmarried couples
- Legal fees
- Penalties relating to late payments or irresponsible actions.
- Private school fees or tuition

Generally, assistance from the Benevolence Fund will not exceed \$1,500 per person or family. In very unusual circumstances, families and individuals who need substantial funds and who have the opportunity to make a life-changing decision can continue to be assisted up to

whatever limit the Deacons deem appropriate. Such cases will be reviewed carefully and when appropriate additional accountability should be sought.

Special projects, sometimes funded by special offerings, designated for the Benevolence Fund, might include supporting local outreach ministries to the poor, or helping aid during times of catastrophe or major crises. Approvals for these projects will be given by the Deacons.

AID & ASSISTANCE GUIDELINES

General Requirements:

1. **The Process** (for all applicants)
 - a. Those seeking assistance will submit a written application.
 - b. Approved volunteers or someone representing the Benevolence Fund may interview the applicant(s).
 - c. Deacons will give final approval for non-emergency requests.
 - d. A check or credit card payment will be issued to vendors only (no checks will be made to individuals seeking aid or assistance)
 - e. All assistance will be recorded by the Financial Secretary.

Guidelines:

1. **Emergency** (circumstances where the need must be met in 5 days or less)
 - a. Emmanuel Baptist will assign someone to gather the information necessary to decide.
 - b. The decision to help will be made among the Deacons, Pastor, and any additional pre-determined church members.
 - c. The limits of help will be as follows:
 - If a person is a member, regular attender, or affiliate of the church, the limit is up to \$200 total per occurrence.
 - If the person is a non-attender, the limit is up to \$100 total per occurrence. In some cases, they will be referred to local agencies who may be able to meet their need.
 - Help will only be in the form of food card, gasoline or lodging for a non-active member or regular attender.
 - For an active member, regular attender, or affiliate of the church, the help may also include a utility or rent/mortgage payment.
2. **Non-Emergency**
 - a. Emmanuel Baptist may assign someone to gather the initial information needed to review the circumstances around the need.
 - b. A Designated person assigned by the Pastor or Deacons will interview the individual and assist to complete a Benevolence Assistance Form.
 - c. The completed form will be shared with the Deacons for consideration and decision. A Minimum of three (3) members of the Deacons are required for final approval.
 - d. Follow-up with the individual will be completed by the designated person that completed the initial interview.

- e. Purchase orders and other paperwork will be completed by the Financial Secretary so that checks may be generated. In no circumstances will the money be given directly to the individual. All checks will be made payable to the party or agency to whom the money is owned.
 - f. After a reasonable amount of time, a follow-up call will be made by the designated person representing Emmanuel Baptist Church to access the resolution of the situation.
3. Additional Considerations
- a. Applications may be obtained from any Deacon by anyone at any time.
 - b. All information forms must be filled out completely and can be turned in at any time.
 - c. All non-attendees will need to show proof of identification and place of residence.
 - d. People requesting financial help for professional counseling will need prior approval from the Pastor or Chairman of Deacons in order for the church to assist with payments.
 - e. Any claim of a disability requires proof with government documentation and/or a doctor's letter of verification of disability or estimated length of time the applicant is unemployable.
 - f. Request of more than \$200 will require a meeting with a minimum of three (3) members of the Deacon body.

****FINANCIAL ASSISTANCE REQUEST FORM LOCATED ON FOLLOWING PAGE****

FINANCIAL ASSISTANCE REQUEST FORM

DATE: _____

PHONE: _____

NAME: _____

ADDRESS: _____

HAS EMMANUEL BAPTIST CHURCH ASSISTED YOU PREVIOUSLY? _____

IF YES, WHEN? _____

EMPLOYER: _____

SPOUSE'S EMPLOYER: _____

ASSISTANCE REQUESTED: _____

ARE ANY OTHER AGENCIES COMMITTED TO ASSISTING WITH THIS NEED? _____

IF YES, WHAT AGENCY? _____

HOW ARE THEY ASSISTING? _____

ANY ADDITIONAL NOTES: _____

ASSITANCE GRANTED: _____

ASSISTANCE DETAILS: _____

APPROVAL BY: _____
