Benevolence Policy Fellowship Bible Church

Definition
The purpose of our benevolence fund is to meet basic needs. The fund is officially recognized and established by our elders. As such, it is an approved receipt for designated giving. Its receipts consist entirely of designated giving, and its expenses consist of funds disbursed for its stated purposes at the direction of the Care Team and/or pastor.

Purposes
Transformation is one of our core values at Fellowship. As such, we believe ministry of financial assistance functions best as a "hand up" rather than a "hand out". Rather than simply changing circumstances for a day or alleviate the stress of a pending bill, the Care Team and pastors intends to give financial assistance in a way and an amount that will help the person or family continue to move forward toward a God-honoring, high quality life.

The purpose of this document is to set forth the responsibilities of the Care Team and Fellowship Bible Church pastors and the guidelines for ministering within the scope of those responsibilities. The Care Team (specifically the lead Care & Connection Pastor) has ultimate responsibility and accountability for the benevolence fund and will necessarily make many decisions to disburse funds from the fund – subject to these guidelines.

Oversight & Accountability
The Care Team and pastors are accountable to the elders. Pastors will interact with and defer to the elders at Fellowship when necessary.

Income for Budget
The only regular source of income for the benevolence fund is through designated offerings which are taken periodically during a worship service.

Gifts to the benevolence fund may not be earmarked for specific, individual recipients (people or families). Gifts intended for the benevolence fund can simply be designated as such at the time the gift is given. Members or attendees of Fellowship Bible Church, however, will not be encouraged to give to the benevolence fund in lieu of giving to the general fund of the church, and funds designated for benevolence must conform to the policy manual.

Guidelines for Disbursement

General Guidelines
The benevolence fund is intended as a source of last resort, to be sought only when the family or individual requesting assistance has explored all other possibilities of help from family, friends, savings, investments, or any other resources. It is intended to be a temporary help during a time of crisis – not a permanent solution.

Assistance from the benevolence fund is intended to be a one-time gift. In unusual circumstances, the Care Team may decide to help an individual family more than one time. However, under no circumstance is a gift from the benevolence fund to be considered a loan. No gift may be repaid, either in part or in full, in money or in labor. If the recipient desires to give to the church at a later time, this individual should be encouraged to give directly to the general fund of the church.

Those requesting assistance must also be willing to receive financial, family, or emotional counseling. The Care Team will not provide help to anyone who, in its estimation, will have negative or irresponsible behavior reinforced by financial help. Those requesting help must be willing to give the Care Team permission to follow up on any of the information provided. All Fellowship staff members will be sensitive to confidential information and circumstances.

Recipients
In order of priority, recipients of funds disbursed from the benevolence fund by the lead Care & Connection Pastor, the Care Team, or Fellowship pastors are:

1. Church members.
2. Regular attendees.
3. Members of the community.

Criteria
The stated purpose of the benevolence fund is to meet people's basic needs with the ultimate goal of making a spiritual difference in the life of the person or family.

Normally, these needs are defined as:

1. Utility bills.
2. Rent payment.
3. Clothing
4. Groceries

Needs that the benevolence fund may not pay for include:

1. School expenses, such as uniforms, classes, summer camps.
2. Business investments, or anything that brings financial profit to the individual or family.
3. Credit card bills.
4. Needs of individuals who are wanted by the law or for paying, fines as a result of breaking the law.
5. Housing for unmarried couples.
6. Legal fees.
7. Penalties relating to late payments or irresponsible actions.
8. Private school fees or tuition.
9. Business ventures or investments.
10. Hotel accommodations.

Generally, assistance from the benevolence fund will not exceed $1,500 per person or family. In order to maintain the effort to empower a person, rather than simply a quick fix, this dollar amount is a cumulative cap, leaving room for the unusual case of someone who receives more than one gift from the fund. In very unusual circumstances, families and individuals who are in need of substantial funds (over $1,500) and who have the opportunity to make a life-changing decision, can have their financial need met if and as determined by the Care Team. However, any gift larger than $1,000 pre-existing approval of the lead Care & Connection Pastor.

Procedure for Disbursement

Source of Request

A Benevolence Request Form must be completed by the person requesting help or by someone who is assisting the person in need. The known need is then overseen by a specific pastor through the duration of the opportunity. Benevolence Forms and Policy are found on the Staff Portal.

Processing the Request

1. The completed Benevolence Request Form is returned to the Ministry Coordinator. The Coordinator then gives the completed application to a pastor.
2. The pastor considers the details of the request.
3. The pastor assigned to the case then meets with the Care Team, or in the case of a Campus Pastor other campus staff, to discuss the details of the request and to prayerfully consider the possibility of meeting the request in its entirety or consider in what way the Care Team may meet the person's need. When possible, it is important to meet one on one with the individual asking for help. This is a pastoring moment, not a transaction.
4. Once the decision to help or to decline help is made, the pastor assigned to the case calls the person in need to inform them of the church's decision.
5. The Care & Connection Coordinator is informed if a check request is necessary and if so, begins the check request process. Checks will only be written to billing companies, housing ownership companies, etc. There is no occasion where the church will write a check or give cash to an individual person or family.

On occasion, a pastor may decide to meet a person's need by giving them a gift card. Most often, this is a Kroger gift card, but on occasion this may be a restaurant gift card. When a gift card is given, the pastor must make a note of the recipient's name, the card chosen, the amount given, and any necessary notes in the Gift Cards Notebook located within the Care Ministry.