

# LOVE FELLOWSHIP CHURCH OF GOD IN CHRIST

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*“Come, . . . we Love the Fellowship”*

## **Benevolence Policy**

### **Benevolence Fund Committee Guidelines**

#### **Introduction**

This is the Love Fellowship Church Of God in Christ benevolence fund policy. Before any requester received any portion of the approval benevolence fund amount; a copy of this policy must be read and signed.

#### **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 (one of very few that exists). It has no budget for either income or expense. Its receipts consist entirely of designated giving, and its expenses consist of funds disbursed for its stated intended purposes at the direction of the Pastor or the Benevolence Fund Committee.

#### **Purposes**

The purpose of this document is to set forth the responsibilities of the Benevolence Fund Committee and the guidelines for discharging those responsibilities. It is not intended to cover all circumstances under which funds may be disbursed from the benevolence fund, only those which involve the Benevolence Fund Committee. The Benevolence Fund Committee has ultimate responsibility and accountability for the benevolence fund, and will necessarily make many decisions to disburse funds from the benevolence fund—according to its charter, and subject to these guidelines—without involving the Benevolence Fund Committee.

The purpose of the benevolence fund is to meet people's basic needs. The benevolence fund achieves this purpose in this way: through specific disbursement at the direction of the Benevolence Fund Committee.

#### **Guidelines for Disbursement**

##### **General Guidelines**

The benevolence fund is intended as a source of last resort, to be used when the family or individual requesting assistance has explored all other possibilities of help from family, friends, savings, 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 Committee may decide to help 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. At the discretion of the Pastor of Care and Concerns, the individual may be informed that the benevolence fund accepts designated giving, but only if the pastor discerns that the person understands this is not a payback of what originally was given.

Those requesting assistance must also be willing to receive financial, family, or emotional counseling. The Benevolence Fund Committee 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 Benevolence Fund Committee permission to follow up on any of the information provided to the committee. The committee will be sensitive to confidential issues.

## **Recipients**

In order of priority, recipients of funds disbursed from the benevolence fund at the direction of the Benevolence Fund Committee are:

1. Church members
2. Regular attendees
3. Members of the community
4. Ministries and Christian agencies that serve people with the same needs as those which fit the criteria for assistance from the benevolence fund, but which provide services the church does not
5. Employees of the church, the Benevolence Fund will occasionally assist staff members in need subject to the guidelines of the employee assistance program.

## **Criteria**

The stated purpose of the benevolence fund is to meet peoples' basic needs. Normally, these needs are defined as:

- lodging
- food
- clothing
- medical treatment
- transportation to or from a place of employment
- funeral expenses
- initial evaluation and professional counseling appointments

Needs that may *not* be met by the benevolence fund include:

- school expenses, business 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 (e.g., hospitalization, death, etc.)
- needs of individuals who are wanted by the law or for paying fines as a result of breaking the law
- housing for unmarried couples
- legal fees
- penalties relating to late payments or irresponsible actions
- private school fees or tuition
- business ventures or investments

Financial assistance for counseling will be considered if it is perceived that counseling would directly enable the individual to address a current financial situation. In most cases, this would be limited to an initial counseling appointment. Under special circumstances, additional financial help could be given. In such cases, the committee will consult with the Pastor of Counseling Ministries to determine a specific amount.

Generally, assistance from the benevolence fund will not exceed \$1,500 per person or family (this is a cumulative cap in 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 continue to be assisted up to whatever limit the benevolence fund deems appropriate. Such cases should be reviewed carefully and, when appropriate, additional accountability should be sought (such as the Chairman of the Board of the Directors, the Pastor of Business Administration, etc.).

Special projects, sometimes funded by special offerings designated for the Benevolence Fund, might include supporting local outreach ministries to the poor, or helping to provide assistance during times of catastrophe or major crises.

## Procedure for Disbursement

### Source of Request

A Request for Assistance Application must be filled out by the person requesting help or by someone who is assisting the person in need. In either case, the person must be in the presence of a representative of the church. The church representative taking the request will record references and contacts to collaborate the need.

### Processing the Request

1. The Request for Assistance Application is returned to the Benevolence Fund Committee. The process takes approximately three days.
2. In a meeting or by a telephone conference, the Benevolence Fund Committee reviews the request and comes to a decision.
3. The person making the request is informed of the decision.
4. Checks are written and disbursed. As much as possible, checks from the benevolence fund will be payable to vendors, homeowners associations, etc., rather than to the individual requesting assistance. This is excepted when less than \$100 is needed for living expenses.
5. The pastor who oversees the assisted person's age group will be notified.

I, \_\_\_\_\_ hereby have read and agree with the Love Fellowship Church Of God In Christ Benevolence Fund.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_