

FOX LAKE COMMUNITY CHURCH BENEVOLENCE FUND POLICY AND GUIDELINES

Purpose of this Document

- Establish and outline an objective, unbiased process for the evaluation of requests for assistance from the Benevolence Fund.
- Ensure that the Benevolence Fund is governed and administered in compliance with applicable IRS regulations by substantiating the existence of a qualified need and the inability of the individual or family requesting assistance to meet that need.
- Provide written eligibility requirements and criteria for receiving assistance from the Benevolence Fund.
- Describe the request, approval and disbursement process.

Oversight and Accountability

- The policies and guidelines set forth in this Benevolence Fund Policy shall be guided and directed by Biblical principles.
- The Deacons, under the oversight of the Elders, shall have responsibility for overseeing the administration of the Benevolence Fund and the Biblical stewardship of the money held therein.
- The anonymity of anyone requesting assistance will be preserved, with the exception of those responsible for the administration of the Benevolence Fund. Exceptions may apply if there are concerns beyond finances.
- The Deacons shall determine who will receive disbursements from the Benevolence Fund, in what amount, and for what duration (if applicable).
- Upon request, the Deacons shall give to the Elder Board an accounting of all contributions to and disbursements from the Benevolence Fund.
- The Deacons shall report to the congregation at the quarterly members meeting, or to any church member upon request, the general nature of all disbursements from the Benevolence Fund, without any identification of the individual(s) receiving assistance.

Source of Funding

- The Benevolence Fund shall receive income from the receipt of special contributions by individuals and/or families wishing to make a donation to the fund via benevolence collections.
- In order to comply with IRS regulations concerning charitable contributions, all gifts to the Benevolence Fund must be unconditional and without personal benefit to the donor.
- Contributions to the Benevolence Fund may not be earmarked or otherwise designated for particular purposes or recipients. The leadership of Fox Lake Community Church may choose, at its discretion, to decline certain contributions that are designated or earmarked.

Recipients of Assistance - In order of priority, recipients of assistance shall be:

1. Members of Fox Lake Community Church
2. Regular attendees of Fox Lake Community Church
3. Members of the community

The Deacons and Elders, as the persons responsible for the administration of the Benevolence Fund, are not eligible to receive assistance under the procedures set forth herein. An independent decision-making committee of at least 3 members shall be assembled to address such requests.

Church employees are not eligible to receive assistance under this policy, but may receive assistance under a hardship assistance plan that meets the applicable IRS regulations.

Intended Purpose and Limits of Assistance

The stated purpose of the Benevolence Fund is to minister to individuals or families during a time of hardship or crisis by temporarily assisting them with their basic needs. Depending on the circumstances, assistance may also include financial counseling, training in household budgeting and/or debt management, or other financial education that would help the individual or family avoid potential hardships or crises in the future. The Benevolence Fund is not intended to support

multiple requests from a single individual or family. **More than one request per year or multiple requests over time will be considered at the discretion of the Deacons.**

Needs that will **not** be met by the Benevolence Fund include:

- Business investments, debts 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)
- Legal fees arising from criminal behavior or paying fines as a result of breaking the law
- Gambling debts
- Penalties relating to late payments or irresponsible actions
- School tuition or fees
- Long-term and repetitive expenses

This list is not intended to be exhaustive; instead, it is intended to provide general guidelines in determining the type of expenses not covered by benevolence assistance.

Guidelines for Disbursement

The Benevolence Fund is intended as a source of last resort, to be used when the individual or family requesting assistance has explored all other possibilities of assistance from appropriate sources (i.e., family, savings, investments, etc.). It is intended to be a means of assistance during the time of a crisis or other hardship.

Disbursements from the Benevolence Fund may not be made in the form of a loan.

Those requesting assistance must be willing to receive financial, family, or other appropriate Biblical counseling. The Deacons will not provide help to anyone who, in their estimation, will have negative or irresponsible behavior reinforced by the financial assistance.

Those requesting help must be willing to grant the Deacons permission to follow up on any of the information provided to them. The Deacons will be sensitive to confidentiality issues.

All disbursements from the Benevolence Fund shall be made **directly to the party or entity to whom payment is due and not in the form of cash given directly to the individual or family requesting assistance** (e.g., if assistance with rent or a mortgage payment is needed, payment shall be made directly to the individual or family's landlord or mortgage holder). Exceptions to this requirement can be made to allow payment directly to the person in need in the case of a natural disaster or other exceptional circumstance, after consultation between the deacons and elders.

Application and Approval Process

Individuals or families seeking assistance from the Benevolence Fund shall follow the steps below:

1. Obtain and submit an Application for Assistance from the Fox Lake Community Church Benevolence Fund (along with all supporting documentation).
2. Complete interview(s) and/or appropriate counseling with the Deacons.
3. Provide all additional documents and information requested by the Deacons.

Review and approval of the Application, as well as communication of the amount and form of assistance, shall be done by the Deacons at the earliest possible date. All applications must be reviewed and approved by 3 or more members of the Deacon Board. Any request that exceeds \$700 must be approved by a majority of the Deacon Board and one member of the Elder Board.

Application for Assistance from the Fox Lake Community Church Benevolence Fund

APPLICANT INFORMATION:

Name: _____ Date: _____
Address: _____
City, State, Zip: _____
Phone: _____ Email _____

Are you a member of Fox Lake Community Church? _____
How often do you attend Fox Lake Community Church? _____
Do you have a personal relationship with Jesus Christ? _____

STATEMENT OF NEED AND REQUESTED ASSISTANCE:

Amount/type of financial assistance requested: _____
(amount of bill or food/gas gift card assistance)
What are the circumstances of your need/request for assistance?

Name of the entity to whom payment will be made: _____
(Please attach a copy of the bill to this application.)

DURATION OF NEED:

How long will you need assistance? _____
How frequently will you need assistance? _____

OTHER DETAILS OF NEED:

Are you currently employed? _____ If so, name of employer: _____
Have you received assistance from this fund before? _____
If so, please indicate dates and amounts of assistance: _____

If requested, will you attend church sponsored financial training/counseling? _____
Do you agree to comply with the requirements of our Benevolence Fund Policy and Guidelines? _____

Signature of applicant: _____ Date: _____

If this request is for \$500 or more, or upon request of the Deacons, please complete the next page.

SUMMARY OF FINANCIAL STATUS:

1. Household Monthly Income: _____
Source(s) of Income: _____
Number of people in household: _____

2. What is the value of your total current assets not including any living necessities such as a house, vehicle, medical equipment or household furnishings?

Cash/Checking Accounts: _____
Savings Accounts: _____
Certificates of Deposit: _____
Investments: _____
Other Assets: _____

3. What is the amount of your current monthly bills/expenses?

Rent/mortgage: _____
Utilities: _____
Insurance: _____
Other: _____

What is the amount of your current outstanding debts? _____

4. What type of assistance, if any, do you currently receive?

5. What other information would you like to communicate to the Deacons for consideration?
(Please attach additional sheets or documentation as appropriate.)

For Official Use Only:

Application reviewed by: _____
Status: Approved Initials: _____ Denied Need more information
Information Needed: _____ Date requested: _____
Comments: _____

Form of Payment: _____ Date of payment: _____ Check #: _____
Delivered to _____ by mail in person other _____