

# Harvest Lakeshore Benevolence Fund Policy

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## 1. Purpose

The Benevolence Fund exists to demonstrate the love and compassion of Christ by providing financial assistance to individuals and families facing genuine need. The fund is a permanent, officially recognized, and designated fund established by the Elder Board. Its purpose is to meet people's basic needs through temporary, practical aid that upholds the dignity of the recipient and the integrity of the church's stewardship.

## 2. Oversight and Accountability

The Benevolence Fund Committee (BFC) is accountable to the Elder Board. The committee shall coordinate with the Board through its Chairman when necessary. All records of giving, requests, and disbursements will be maintained with strict confidentiality, subject to oversight by the Finance Deacon (*Church Treasurer*) and annual review by the Elder Board.

## 3. Benevolence Fund Committee

Members are appointed annually by the Chairman of the Elder Board. Members may serve consecutive terms without restriction. The committee will generally consist of 3-5 members, though the exact number may vary as approved by the Elder Board. The BFC will prayerfully and objectively review all benevolence requests and make disbursement decisions consistent with this policy. Pastoral Staff & Benevolence Deacon can disperse funds up to \$100 without prior approval of the committee. Pastoral Staff & Benevolence Deacon must inform the committee of all disbursements made. Connect with pastor or ministry leader who is familiar with the individual.

## 4. Income

The primary source of income for the Benevolence Fund is designated giving, often collected through special offerings during worship services.

Gifts to the Benevolence Fund:

- May not be earmarked for specific individuals.
- Must be clearly designated as "Benevolence Fund" at the time of giving.
- Should not be given in lieu of contributions to the general fund or other ministry accounts.

## 5. General Guidelines for Disbursement

The Benevolence Fund is a source of last resort, intended to provide temporary assistance during times of crisis after other resources (family, friends, savings, etc.) have been exhausted.

- Assistance is a one-time gift, not a loan.
- Recipients who later desire to give back are encouraged to first tithe by contributing to the General Fund, then give as the Lord leads to the Benevolence Fund.
- Recipients may be asked to engage in financial, family, or emotional counseling as a condition of assistance.
- Assistance will not be given if the committee determines that such help would reinforce negative or irresponsible behavior.
- Applicants must consent to reasonable follow-up verification and communication regarding their request. Confidentiality will be maintained.

## 6. Eligible Recipients

In order of priority, the Benevolence Fund may assist:

1. Church Members
2. Regular Attenders
3. Local Community Members

## 7. Eligible and Ineligible Needs

Eligible Needs (Basic Necessities)

- Lodging or housing expenses
- Food and clothing
- Medical treatment or prescriptions
- Transportation related to employment
- Initial professional counseling or evaluation

Ineligible Needs

- School tuition or business investments
- Debt repayment or credit card balances (except verified emergencies)
- Legal fines, penalties, or court costs
- Housing for unmarried couples
- Legal fees or private school tuition
- Late fees due to irresponsibility
- Business ventures or profit-seeking activities

Counseling Support

Financial help for counseling may be granted when counseling is necessary to resolve the applicant's current financial or personal crisis. Normally, this will cover an initial session, with additional sessions considered upon pastoral review.

## 8. Disbursement Limits

Standard assistance shall not exceed \$1,500 per individual or family, whether through a single or cumulative gift. In exceptional, life-changing situations, additional amounts may be approved by the BFC in consultation with the Elder Board Chairman or Lead Pastor.

Whenever possible, checks will be made payable directly to vendors or service providers, not to the individual. Never give cash to non-members.

## 9. Request and Approval Process

### Request Submission

- Individuals in need must complete a Request for Assistance Application, either personally or with the help of a church representative.
- Applications must include documentation and contact references verifying the need.

### Review and Decision

1. Applications are submitted to the Church Office for preparation and scheduling before the BFC.
2. The Committee reviews the request (typically within one week) and determines approval, modification, or denial. (Pastors and the Finance Deacon have permission to disperse support up to \$100 without the committee's prior approval but must report all monies given regardless of size.
3. The applicant is notified of the decision in writing or by phone.
4. Funds are disbursed according to approved procedures, and appropriate records are filed securely.
5. The pastor (or ministry leaders) overseeing the individual's age group or ministry area will be informed to ensure pastoral care and follow-up. MAY review with pastor or ministry leaders familiar with individual prior to decision

## 10. Help with Financial Counseling

Committee will help with financial counseling of individuals who are requesting funds more than once.

## 11. Confidentiality and Recordkeeping

All information regarding applicants, requests, and decisions will be treated with strict confidentiality. Records will be maintained for accountability, annual review, and legal compliance but will not be shared publicly.

## 12. Resolution and Authority

This policy shall be adopted by vote of the Elder Board and remain in effect until amended or rescinded. The Benevolence Fund Committee shall operate under this policy and under the spiritual authority of the church's governing leadership.

## Addendum: Scriptural Foundation

"If anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?" — 1 John 3:17

"Carry each other's burdens, and in this way, you will fulfill the law of Christ." — Galatians 6:2, 4