

Risen Christ Fellowship Benevolence Fund Guidelines

Purpose of this Document

1. To establish and outline a process to evaluate requests for assistance from the Benevolence Fund.
2. To provide eligibility requirements and criteria for receiving assistance from the Benevolence Fund.
3. To describe the request, approval, and disbursement process.

Biblical Basis for Benevolence

The Benevolence Fund Guidelines¹ shall be directed by the following Biblical principles:

1. And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. (Acts 2:44-45)
2. There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold. (Acts 4:34)
3. We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints, (2 Corinthians 8:1-4)
4. Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction and to keep oneself unstained from the world. (James 1:27)

The pastors and deacon of benevolence at Risen Christ Fellowship (RCF) affirm these principles and commit to being guided by them by God's grace and for His glory. The church leadership desires to exercise faithful stewardship of the money entrusted to the church to minister and provide benevolence to individuals or families in need of assistance.

Oversight and Accountability

Until we install deacons, this area will remain under the oversight of the pastors, and they shall have responsibility for overseeing the administration of the Benevolence Fund and the Biblical stewardship of the money held in this fund. In the future, the pastors and deacon(s) shall determine who will receive disbursements from the Benevolence Fund, in what amounts, and for what duration. The deacon(s) (assigned to benevolence) shall monitor the funds quarterly and provide reports upon request to the elder board.

¹ ¹ This document is sourced by several different policies from like-minded churches who we believe have developed biblical, well thought out and careful policies on benevolence. In an effort to not reinvent already good practices, we've adapted material from Grace Bible Church (Holden, ME) Emmanuel Baptist Church (Nairobi, KE) Pleasant Valley Community Church (Owensboro, KY).

Source of Funding

The Benevolence Fund shall receive income from two sources:

1. Through the receipt of special contributions by individuals and/or families, and 2. Through the allocation or transfer of funds from the church's General Fund when deemed necessary and appropriate by the deacons and pastors or/and through a vote on the yearly budget,

Contributions to the Benevolence Fund in the form of a check should be made payable to "Risen Christ Fellowship" or "RCF," with a notation designating RCF Benevolence Fund.

Contributions to the Fund

The leadership of RCF strongly encourages members to minister directly to other members of the congregation as they become aware of specific needs. However, gifts made directly by a member to an individual or family are not tax-deductible under IRS regulations.

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 may not be earmarked or otherwise designated for particular purposes or recipients. At its discretion, the leadership of RCF may choose to decline certain designated or earmarked contributions.

Donors making contributions subject to these conditions may be able to deduct contributions when itemizing deductions on Federal or State income tax returns. The leadership of RCF recommends that donors consult their individual tax advisors or CPAs concerning the appropriate tax treatment of contributions.

Recipients of Assistance

In order of priority, recipients of assistance from the Benevolence Fund shall include

1. Members of RCF
2. Regular attendees who are pursuing membership
3. Christians outside our body with whom we are familiar
4. The poor among us.
5. Community organizations that are seeking to do good to our community

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.

Needs that qualify for benevolence:	Needs typically not supported by benevolence:
<ul style="list-style-type: none">• Housing assistance/primary lodging• Utility bills• Food costs• Phone bills• Clothing needs• Expenses resulting from catastrophic loss• Medical or counseling needs• Funeral expenses• Expenses that will help attain or maintain employment	<ul style="list-style-type: none">• Business investments, business debts or anything that brings financial profit to the individual or family• Paying off credit cards or loans. An exception may include when an individual has accessed credit for emergency situations (e.g., hospitalization, death, etc.)• Legal fees arising from criminal behavior• Housing or other living expenses for unmarried couples• Gambling debts• School tuition or fees

Guidelines for Disbursement

The Benevolence Fund is generally intended as a source of last resort when the individual or family requesting assistance has explored all other possibilities of assistance from appropriate sources including

- Family - particularly if an individual or family has family members who are part of the RCF church body (*But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever - 1 Timothy 5:8*)
- Savings
- Investments, etc.

Whenever appropriate, the individual or family member(s) must be employed or actively seeking employment (*For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat - 2 Thessalonians 3:10*).

Those requesting assistance must be willing to receive financial, family, or other appropriate Biblical counseling. Those requesting help must share their needs candidly with the assigned deacon in order to determine the need for assistance. We intend to protect the confidentiality of every conversation to the best of our ability.

Disclosure

Our love extended in benevolence also reflects stewardship. For that reason, the greater the amount of assistance, the greater the self-disclosure (and willingness to have financial counseling, especially where poor choices are reflected) is required.

Items may include

- Statement of the need: amount and for what purpose;
- Summary of circumstances leading to the present request for financial assistance
- Sources of income (current, and possibly for the past few years)
- Savings and outstanding money owed to the person
- Non-liquid investments: property, cars, stocks/bonds
- Amounts of assistance already received from individuals within the church, family, and friends
- Expenses - required AND discretionary
- Debt (amount; for what; percentage interest on the loan - for considering consolidation); credit card/consumer debt balances [partially to see what kind of choices they have been making]

A general framework for the classification of assistance:

- **Level 1 (Single Request)** – Generally, a single request for assistance will not warrant counseling. Requests at this particular level are created by an unusual/non-recurring circumstance (i.e. repairs on a car damaged in an auto accident, home furnace replacement, etc.).
- **Level 2 (Multiple Requests)** – Upon multiple requests for assistance, the individual or family will be strongly encouraged to receive financial counseling/coaching. Requests at this particular level may be due to a variety of events/circumstances. The goal is to provide assistance such that the individual or family can achieve a status of self-sustainability and so that we can know how to better care for them as a church.
 - **Level 3 (Ongoing Financial Supplement)** – The Benevolence Team may determine that an individual's or family's circumstances are such that self-sustainability cannot be achieved for the foreseeable future. Individuals and families at this particular level are typically burdened by health difficulties, care for extended family/foster children, loss of a spouse (widow), or other situations validating long-term financial assistance.

Generally, assistance from the Benevolence Fund will not exceed \$2,000 per person or family per calendar year. In the event that assistance exceeds \$2,000 in a calendar year, additional requests shall be reviewed carefully by the Benevolence Team and brought before the Pastors and Deacon team for additional accountability and wisdom.

Disbursements from the Benevolence Fund may not be made in the form of a loan. Under no circumstance should assistance from the Benevolence Fund be considered a loan. No gift may be repaid in part or full, money or labor.

Generally, 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 a utility bill, payment shall be made directly to the utility company). However, depending on unique circumstances surrounding a particular need (ie. Level 3), the amount may be made payable directly to the person in need. Until deacons are installed, this decision will be determined by the pastors.

Procedure for Disbursement

Individuals or families in need of assistance may communicate their needs as follows

- Members of RCF contact a deacon or pastor
- Regular attendees pursuing membership contact a deacon, a member of the church, or an administrator

In addition, any member may also discover a need within the church and initiate the request. Any deacon may approve a single request up to \$1000. Requests greater than \$1000 must be discussed (either in person or via telephone or email) and approved by the deacon of benevolence.

The person requesting assistance will be notified of the decision to disburse funds, generally within 1-2 business days from the date of the request. In the event that the amount is greater than \$1,000, additional time may be required to review the request.

Once disbursement has been approved, the recipient must provide an invoice to the RCF office for payment.

RCF will make a payment to the appropriate vendor at the earliest convenience.