



POLICY FOR BENEVOLENCE MINISTRY

DEFINITIONS

The benevolence ministry is an officially recognized and designated fund, established according International Foursquare Churches bylaws. As such, it is an approved recipient for designated giving at Santa Clarita Foursquare Church, hereafter known as CROSSPOINT, hereafter known as CP. Benevolence is a designated line item contained in the church's budget and may have periodic income from the congregation. The disbursement will be under the direction of the Congregational Life Pastor along with a Benevolence Ministry Committee (BMC). The Benevolence Ministry Committee is comprised of the Congregational Life Pastor, Executive Pastor, and the Executive Director of Finance. The Pastor of CROSSPOINT ESPANOL (CPS) is also part of the BMC and utilized when requests are from CPS.

BENEVOLENCE MINISTRY COMMITTEE

The BMC serves at the appointment of the Senior Pastor.

PURPOSES

The purpose of this document is to establish the responsibilities of the BMC and the guidelines for discharging those responsibilities. It is not intended to cover all circumstances under which funds may be disbursed from the fund, only those which involve the disbursement over \$100. The Congregational Life Pastor has ultimate responsibility and accountability for the benevolence fund, and, will out of necessity make the daily decisions for the disbursement of funds along with a monthly accounting to the BMC and quarterly accounting to the Senior Pastor.

The core purpose of the benevolence fund is to meet people's basic needs.

APPROVAL AUTHORITY

- The Congregational Life Pastor has authority to approve one-time cash benevolence gifts up to \$250 per individual, per year.
- Gifts over \$250 (accumulative) and additional gifts for a repeat individual (even if combined gifts under \$250), require the approval of one additional member of the BMC.
- Gifts of \$750 or more (accumulative) require the approval of the BMC. There should be a brief meeting to discuss the situation and obtain a consensus.

OVERSIGHT AND ACCOUNTABILITY

The BMC is accountable to the Senior Pastor.

INCOME

The only regular source of income for the benevolence ministry will as a budgeted item with the church budget.

A secondary source would be as members of the congregation donate offerings to be used as part of the benevolence ministry. These offerings cannot be earmarked for specific, individual recipients. Gifts intended for the benevolence fund can be designated as such at the time the gift is given on either an offering envelope or electronic form.

GUIDELINES FOR DISBURSEMENT

General Guidelines

The Benevolence Ministry 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, and/or any other resources. It is intended to be a temporary help during a time of crisis. The length of temporary help will be determined on a case by case basis or dollar limits outlined below.

Assistance from the Benevolence Ministry is intended to be a one-time gift. In unusual circumstances, the BMC may decide to help more than one time. However, under no circumstance is a gift from the BMC 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. The individual is informed they can contribute to the benevolence fund, should they desire to do so, but this is NOT to be viewed as a "payback" for what has been given to them. Volunteering will not be required nor accepted as "payback" for any gift given to an individual at anytime.

Those receiving assistance should be open to receive counsel regarding finances, family or emotional healing. It is not the churches desire to develop co-dependency with any individual or family receiving benevolence assistance.

The pastor and committee will be sensitive to keep financial information given as confidential.

The Congregational Life Pastor will provide the BMC monthly YTD reports of all benevolence on the 1st of each month. This report includes cash and cash equivalents such as bus passes and food coupons. The report should be sorted by the recipient's last name.

Recipients

In order of priority, recipients of funds disbursed from the benevolence fund at the direction of Congregational Life Pastor and/or BMC are:

1. church members that are not employees of the church
2. regular attenders who are not employees of the church
3. members of the community
4. employees of the church (the benevolence fund will occasionally assist staff members according to the staff manual of CP)-(this is ALWAYS taxable income unless the employee suffers loss from a national disaster)
5. Church Council members may not receive benevolence during their term of service. (T.R 53.4958-39(b))

Criteria

The stated purpose of the benevolence fund is to meet people's basic needs. Normally, these needs would include the following (but not exclusively)

- lodging (may include utilities)
- food
- clothing
- medical treatment
- transportation to or from a place of employment
- funeral expenses

Needs that may *not* be covered include:

- school expenses, business ventures or investments, or anything that brings financial profit to the individual or family
- paying off credit cards (except where the credit card had to be used due to an emergency)
- legal fees/fines
- penalties related to late payments or irresponsible actions
- private school fees or tuition

If it is perceived financial counseling would benefit the person's current financial situation, the BMC may consider paying for one visit as long as the amount is within the aggregate amount able to be given a person in the course of a year.

Generally, assistance from the benevolence fund will not exceed \$1,000 per person or family per year. Exception can be considered under the advisement of the Benevolence Committee.

All gifts over \$25 are issued by check. No cash gifts over \$25 will be distributed. In addition, these gifts must be included on the monthly report.

PROCEDURE FOR DISBURSEMENT

Source Of Request

A Benevolence Ministry Information Sheet must be completed by the person requesting help or by someone who is assisting the person in need. In either case, the application should be completed in the presence of a church representative. The church representative taking the request will fill out the sheet with the person. In addition to the form being filled out, any of the following may be requested as well:

- Drivers License as a form of ID
- Copy of bill owed
- Landlord phone number to verify that last month's payment has not been made
- Verification of employment, if employed

Processing the Request

1. The request form will be received for consideration by the Congregational Life Pastor.
2. The Congregational Life pastor will determine the approval of the said request and consult with the BMC as needed.
3. After approval, the request will be sent to develop a check. Where possible, the check will be made out to the utility/mortgage company/medical facility.
4. The person will be informed of the decision and when to expect the check.
5. Possible follow-up by a Pastor should be done and/or referral to a financial counselor.

Guidelines For People Processing Benevolence

Our primary benevolence ministry is to our members and those who have faithfully served and given here over the years. We love to help people, but we have learned if we give handouts to every person who walks through the door, it will only be a matter of time before word gets out and people will be lined up at the door. Unfortunately, we do not have the financial ability to help everybody who is in need of money.

For this reason, the nature of a person's relationship with the church is a significant factor in determining the amount of financial help we will be able to give them. Here are some questions that you might find helpful in discerning the type of relationship a person has with the church.

- Ask the person, "Are you a member of the church?" If they say, "I attend." Ask them if they have gone through a membership class?
- If you sense a person is saying they attend the church because they think that response might increase their chances of getting a handout, you might want to ask them, "what service do you attend" or "which pastor spoke at the service they attended?" If they struggle to answer these simple questions, then most likely they have no connection with the church.
- Ask them if they serve at the church? Where?
- Ask them if they tithe regularly to the church?

If a person appears unchurched or appears not to be saved, consider asking them what they believe about Jesus and if they have ever heard a clear presentation of the Gospel? (We may or may not be able to provide them with the help they hoped for, but we can always provide them with the eternal help they really need.)

The following are not hard and fast rules, but rather guidelines that are provided to help you determine how to proceed in the benevolence process. There are three primary types of relationships that people making benevolence requests have with the church:

No Connection The person walks-in and has no connection with the church. They do not attend the church; they are simply hoping that the church might help them.

Partner The person is not a member, but a fairly regular attender of the church, gives to the church, and (more times than not) the person serves in some capacity at the church.

Member The person is a member of the church (they have attended the membership class, should be serving in the church, and should have a giving record). This can be checked at the finance office.

Types of Assistance Considered:

Kind of Help:	Referral
Available to:	Everyone
Description:	If a person has no connection to the church, but has a sincere need, give them a yellow 'Emergency Referral Services' sheet (this sheet lists food pantries, shelters, and places they can get a free meal) and explain to them that the primary ministry of the church is to our members and those who have faithfully served and given over the years. We don't have the ability to help everybody who is in need.
Required Paperwork:	None
Kind of Help:	Transportation (gas, bus pass)
Available to:	Members and Partners <u>ONLY</u>
Description:	If a member or partner has a sincere need for gasoline or a bus pass to get to work or to find work, you are authorized to fill out a 'Request for Cash' slip. \$25 is a typical amount given for gas or a monthly bus pass costs \$20. We typically have a couple of bus passes available. Use them sparingly.
Required Paperwork:	'Request for Cash' slip and/or a benevolence request form

Kind of Help:	Food Coupons
Available to:	Members, Partners, and some attenders
Description:	If a person has a genuine need for food/groceries, you can issue up to \$25 in Food Coupons that they can use at a Ralphps grocery store. If you feel that the person needs more than \$25 in Food Coupons, do not promise the person anything. Tell them you need to talk with another pastor to find out if we can help them. Ask the person to stay where they are while you go and share a summary of the situation with the Congregational Life Pastor.
Required Paperwork:	Fill out a benevolence request form that states who the coupons were given to and the number of coupons given. (The location of the Food Coupons and tracking slips will be determined by Congregational Life Pastor)

Kind of Help:	Rent, utilities, and other significant needs
Available to:	Members and Partners <u>only</u>
Description:	If a Member or Partner is asking for help with rent, utilities, or other significant help, you will need to fill out a 'Benevolence Information Sheet' with them. As the pastor, please fill out the form to ensure that the information is readable. In addition to all the other information the form asks for, please make sure that information is provided in the Debt Information section on the front side of the form and that rough estimates of their income and expenses are provided on the form (people often want to bypass these sections). Also, inform the person making the request that this form will be submitted to a Benevolence Committee and it will probably take two or three days to get an answer.
Required Paperwork:	Requires the Benevolence Information form to be filled out.

When finished with the interview and paperwork, always pray with the people for their needs before they leave. Offer bulletin or other pertinent church information. Often God may give you clarity about the persons needs and heart, be prepared to follow what God says to do.

CROSSPOINT
BENEVOLENCE MINISTRY INFORMATION SHEET

The pastor or benevolence committee member will review and fill out this form and answer any questions you might have. Information on this form will remain confidential except when necessary to inform pastoral staff. Information will only be used for benevolence purposes.

Today's Date: _____

Personal Information

Name: _____

Address: _____

Phone: _____

Email: _____

How long at this address? _____

Are you Married Single Divorced Separated Widowed

Name of Spouse: _____

Address of spouse if different from above: _____

Phone: _____ Email: _____

Children Yes No

Names and ages of children living at home: _____

Church Information

Are you a member or regular attendee at CROSSPOINT? Yes No

If not, where do you regularly attend church? _____

How long have you attended CROSSPOINT? _____

How did you hear about CROSSPOINT? _____

Do you attend a support group, small group, or Bible study? Yes No

If yes, which one? _____

Name of leader(s): _____

Are you actively serving at CROSSPOINT in any capacity? Yes No

Which ministry? _____

Leader: _____

Employment

Are you currently employed? Yes No

Name of employer/company: _____

Address: _____

Phone No: _____ Email _____

Supervisor's name: _____

Do you give permission to call your employer? Yes No

How long employed there? _____

Type of work/position? _____

Benevolence Request

1. What kind of help do you need?

2. Who else have you contacted for help and what assistance have you received in the last three months? (i.e. family, friends, other churches or community agencies?)

3. List all other sources of household income

4. Have you attended a Financial Stewardship class? Yes No

This form is to be filled by the requesting pastor or elder with the individual.
Take time when done to offer any helpful resources, pray with them, telling them, they will receive a call back about the decision for the request.

Estimated Budget

MONTHLY INCOME		
GROSS MONTHLY INCOME		<input style="width: 100px;" type="text"/>
Salary	_____	
Interest	_____	
Dividends	_____	
Other Income	_____	
LESS		
1. Tithe/Giving		<input style="width: 100px;" type="text"/>
2. Taxes (Fed., State, FICA)		<input style="width: 100px;" type="text"/>
NET SPENDABLE INCOME		<input style="width: 100px;" type="text"/>
MONTHLY LIVING EXPENSES		
3. Housing		<input style="width: 100px;" type="text"/>
Mortgage/Rent	_____	
Insurance	_____	
Property Taxes	_____	
Electricity	_____	
Gas	_____	
Water	_____	
Sanitation	_____	
Telephone	_____	
Maintenance	_____	
Cable TV	_____	
Other	_____	
4. Food		<input style="width: 100px;" type="text"/>
5. Transportation		<input style="width: 100px;" type="text"/>
Payments	_____	
Gas & Oil	_____	
Insurance	_____	
License/Taxes	_____	
Maint./Repair/Replace	_____	
Other	_____	
6. Insurance		<input style="width: 100px;" type="text"/>
Life	_____	
Health	_____	
Other	_____	
7. Debts		<input style="width: 100px;" type="text"/>
<small>(Except auto & house payment; see page 25.)</small>		
8. Entertainment/Recreation		<input style="width: 100px;" type="text"/>
Eating Out	_____	
Baby-sitters	_____	
Activities/Trips	_____	
Vacation	_____	
Pets	_____	
Other	_____	
9. Clothing		<input style="width: 100px;" type="text"/>
10. Savings		<input style="width: 100px;" type="text"/>
11. Medical Expenses		<input style="width: 100px;" type="text"/>
Doctor	_____	
Dentist	_____	
Prescriptions	_____	
Other	_____	
12. Miscellaneous		<input style="width: 100px;" type="text"/>
Toiletries/Cosmetics	_____	
Beauty/Barber	_____	
Laundry/Cleaning	_____	
Allowances	_____	
Subscriptions	_____	
Gifts (incl. Christmas)	_____	
Cash	_____	
Other	_____	
13. Investments		<input style="width: 100px;" type="text"/>
14. School/Child Care		<input style="width: 100px;" type="text"/>
Tuition	_____	
Materials	_____	
Transportation	_____	
Day Care	_____	
TOTAL LIVING EXPENSES		<input style="width: 100px;" type="text"/>
INCOME VS. LIVING EXPENSES		
NET SPENDABLE INCOME		<input style="width: 100px;" type="text"/>
LESS TOTAL LIVING EXPENSES		<input style="width: 100px;" type="text"/>
SURPLUS OR DEFICIT		<input style="width: 100px;" type="text"/>

(OFFICE USE ONLY)

Dates and amounts of previous assistance: _____

Membership Date: _____ Giving? (Year/Total) ____/____ ____/____ ____/____

Amount Requested: _____ Amount Approved: _____

Signature of requesting Pastor or Representative: _____

- *The Congregational Life Pastor has authority to approve one-time cash benevolence gifts up to \$250 per individual, per year and no additional approving signatures are required.*

Approving Signature: _____

- *Needed for: Gifts over \$250 (accumulative) and additional gifts for a repeat individual (even if combined gifts are under \$250), require the approval of one additional member of the BMC.*

2nd Approving Signature: _____

- *Needed for: Gifts of \$750 or more (accumulative) require the approval of the BMC. There should be a brief meeting to discuss the situation and obtain a consensus.*

Those approved to provide “approving signature”: Pastors Sean Sottile, Gary Howse, Mary Fischer

Upon receiving approving signatures or upon declining the request, please return form to Congregational Life Pastor so they are aware of how the request has been processed.