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Good News Presbyterian Church Benevolence Fund Policy and Guidelines

1 INTRODUCTION

Sharing the gospel of Jesus Christ involves showing His mercy to those in need. Following Biblical patterns of Christian benevolence (Gal 6:10, Jas 2:15-17), Good News Presbyterian Church (GNPC) seeks to provide assistance through various means. These include budgeted giving from the general fund to mercy ministries and ad hoc spending to address unforeseen needs when they arise. The church provides non-financial assistance as well, such as congregational sharing of food, clothes, time, talents, and other material resources. Finally, the church also maintains a fund designated exclusively to meet urgent benevolent needs.

When faced with a need in the congregation, GNPC will always follow Biblical guidance in determining the best way to show the mercy of Christ and help those in need. If assistance from the Benevolence Fund is not advisable, GNPC will seek appropriate alternatives to meet the need.

2 BENEVOLENCE FUND

This policy is focused on the GNPC Benevolence Fund. This fund is intended for the congregation of GNPC and may also be utilized to assist members of the community of Frederick county. The Benevolence Fund is exclusively designated to assist people in urgent need of basic necessities, such as food, clothing, shelter, medical care, transportation, and other emergency needs. Unlike assistance from other church funds, Benevolence Fund aid is provided as a tax-free gift to recipients.

This policy outlines the process for providing assistance from the fund and allows the church to be faithful to its mission of mercy while ensuring proper consideration of the unique elements of this fund.

3 ADMINISTRATION

Administration of the Benevolence Fund is a responsibility of the Diaconate of GNPC (see Acts 6:1-6, ARP FOG 5.1 and 5.5, and Bylaws of GNPC (Article 6, Section4)). All requests or recommendations for assistance will be assessed by the deacons.

3.1 Guidelines

3.1.1 Contributions to the Benevolence Fund

Gifts to the Benevolence Fund may be given by individuals or families within or outside of GNPC. In order to comply with IRS regulations concerning charitable contributions, all contributions made 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 Diaconate may choose, at its discretion, to decline certain contributions that designated or earmarked for a specific person.

3.1.2 Disbursements from the Benevolence Fund

Before any other considerations, assistance is always based on the availability of funds. If there is money available for benevolence, the deacons will prayerfully seek wisdom in their review of each request.

Any assistance requests that would benefit officers or employees of GNPC or their family members will not be approved.

As a designated fund, disbursement from the Benevolence fund must be for urgent need of basic necessities. For the purpose of determining “reasonability” or “reasonableness” of assistance requests; the deacons should ensure that the payment for emergency assistance fall between the cheapest and the most expensive options, and the agreed upon payment should be “reasonable under the circumstances.”

3.2 Criteria

3.2.1 Determination of Need

3.2.1.1 Classification of Needs

In reviewing a request, the deacons will need to examine the cause(s) for financial need, as benevolence funds cannot and should not meet every type of need. If a need does not meet the requirements for benevolent fund assistance, the deacons will examine other alternatives to appropriately deal with the underlying cause of the need for assistance. These include but are not limited to counseling with the elders, directing individuals/families to appropriate resources, etc.

For reference purposes, stated needs are classified by duration, type, and category. Needs that can be addressed by benevolence funds are in **bold** type.

I. Duration of Need

A. Emergency

Emergency needs are immediate, documented needs prompted by unforeseen or unforeseeable situations.

B. Short Term

Short term needs are documented needs that represent situations or conditions that are 3 months (90 days) or less in duration.

C. Long Term

Long term needs are documented needs that represent situations or conditions that are more than 3 months (90 days) in duration. For needs of this duration, benevolence funds would likely not be the appropriate solution to address these needs. The deacons and elders should meet with individuals making these requests to examine how to deal with long term needs.

D. Chronic

Chronic needs are needs that are the direct or indirect result of personal or financial irresponsibility. Benevolence funds cannot be used to address these needs. The deacons and elders should meet with individuals making these requests to examine how to deal with fiscal responsibility.

II. Type of Need

A. Actual Need

An actual need is both reasonable and can be readily documented; for example, the need for shelter and clothing following a house fire.

B. Perceived Need

Perceived needs constitute either “wants” or desires and as such do not pass the reasonableness test. For example, on a cold day, I need warm clothing; I do not *need* a fur coat.

III. Category of Need

A. Physical Need

Physical needs are defined as the basic need for food, shelter, clothing, and transportation, or are directly related to the maintenance of these basic needs (electricity, water, natural gas, or gasoline). Benevolence funds will not be used to make payments toward any debt that is not specifically secured by a home or a vehicle. Benevolence funds will not pay more than the equivalent of three months’ payments toward the secured debt (short-term).

Items not directly related to life, safety, or health do not qualify as physical needs (cable TV, Internet, etc.). Physical needs must be documented and must pass the “reasonableness” test: a safe, reliable vehicle is a need; a new Lexus is not. Likewise, “food” does not mean filet mignon, and “shelter” is not found only in gated communities.

B. Spiritual Need

Spiritual needs are directly related to the pastoral duties of the church as representatives of Jesus Christ to come alongside others in grief (Romans 12:15), to seek reconciliation (2 Corinthians 5:18-20), and to restore those who have fallen into sin (Galatians 6:1). Benevolence may address these needs only to the extent that they overlap actual physical, emergency, or short-term needs. For example, benevolence funds may be used to secure transportation (a physical need) to allow an individual to be with family at an out-of-town funeral (spiritual need). Benevolence funds may also be used for emergency or short-term counseling or treatment for those dealing with the addictive nature of sin. Since spiritual needs are a family matter, however, benevolence funds may only address those needs within the body of Christ.

C. Emotional Need

Emotional needs are those related to status, esteem, acceptance, empathy, affirmation, or validation. Since these needs cannot be purchased or financed, benevolence funds cannot be used to address these needs. The deacons will be understanding and sympathetic to individuals' cries for help and will provide personal encouragement and/or advise counseling with a pastor or elder.

D. Medical Need

Medical needs may be met using benevolence funds to the extent that the need falls under the categories established above.

E. Legal Need

Benevolence funds may not be used to pay taxes, child support, legal fees (including lawyer fees), fines, or any assessment levied by a court of law, government entity, or any entity with legal authority to impose levies on its constituents (homeowners' associations, improvement districts, etc.).

3.2.1.2 Establishing Need

The Benevolence fund may not be applicable for cases which need long-term financial support. The Diaconate has the right to adjust or to disapprove an applicant's request and may consider providing assistance other than monetary help. Examples may include counseling with a pastor or elder or financial counseling. Assistance may also be provided in the form of goods or services. The type of aid that is appropriate depends on the individual's needs and available resources.

Factors that may qualify someone for assistance from the Benevolence Fund include, but are not limited to:

- Loss of employment
- Death in the family of wage earner
- Costly medical condition resulting in insufficient funds for other short-term needs.
- Severe hardship resulting from a natural disaster.
- Critical injury or loss resulting from terrorism or an act of war.

Though not a comprehensive list of criteria, the deacons will review each benevolence request to ensure that it meets with both the literal interpretation of the policy as well as the general intent behind the policy.

Some examples for which benevolence will NOT be approved:

- Business investments, or anything that could be construed to bring financial profit to the individual or family.
- Paying off credit cards; exceptions can be made when an individual has had to use credit cards to pay for 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.

- Legal fees
- Penalties relating to overdue payments or irresponsible actions.
- Private school fees or tuition
- Long term and repetitive expenses

Benevolence Application Process

3.3 Benevolence Requirements

- Deacons must establish the existence of a need and inability to pay, and may request information such as a bill, bank statement, check stub, or other documentation to confirm.
- Benevolence can never pay more than the documented need amount. Where the need is not a specific amount (food for a family, for example), Benevolence may provide what is reasonable under the circumstances.

3.4 Making a Request for Benevolence

It is encouraged that any request for benevolence be made directly to a deacon. If that is not possible, requests can be made (either on one's own behalf or on behalf of someone else) via email to the deacons (Deacons@goodnewsPRES.org). Requests should include the following:

1. Name and contact information for person seeking or nominated for assistance.
2. Specific benevolence needed (e.g., clothing, food, shelter, finances, etc.)

All information related to benevolence requests, including comments/recommendations, financial information, etc., are confidential and will be stored securely.

Review Process

1. The deacons will determine whether the benevolence request qualifies for consideration.
2. If it qualifies, the type and/or amount of benevolence to be disbursed will be proposed.
3. The deacons will vote on the request. Approval will be determined by a simple majority.

If Approved.

1. The deacons will notify the Session of the benevolence decision.
2. A deacon will inform the recipient of the decision.
3. The approved benevolence will be issued.

The church will help paying bills directly to third parties and will obtain receipts for expenditures (required for over \$75.00)