**REDEEMER COMMUNITY CHURCH OF STERLING
BENEVOLENCE POLICY**

**Introduction and Purposes**

The purpose of this document is to set forth the responsibilities of the Benevolence ministry director and the guidelines for discharging those responsibilities. It is not intended to cover all circumstances under which funds may be disbursed, only those which involve the benevolence fund. The purpose of the benevolence fund is to meet people's basic needs on a short-term interim basis.

**Oversight and Accountability**

The Elders have ultimate responsibility and accountability for the benevolence fund, and can make decisions to disburse funds from the Benevolence fund—subject to these guidelines—without seeking approval from the benevolence ministry director. However, the elders shall communicate their decisions when spending benevolent funds with the benevolence ministry so that everyone is aware of who is being helped and how much money is being spent. This will prevent duplication of efforts and maintain unity.

**Budget**

The annual budget for the benevolence fund shall be $2,500. Funds shall be available for disbursement beginning January 1, 2024. At the end of each calendar year, the elders and benevolence ministry will decide what to do with any unused funds from that year. The money can be returned to the general account of RCCS, rolled into the following year’s fund, or disbursed to local charities that serve the community we are likely to help in times of need or meet a need we are unable to meet.

**General Guidelines**

The benevolence fund is intended as a source of last resort, to be used when the family or individual requesting assistance has explored all other possibilities of help from family, friends, savings, investments, and liquidation of non-essential personal belongings. It is intended to be a temporary help during a time of crisis. Assistance from the benevolence fund is intended to be a one-time gift per year. In unusual circumstances, the benevolence ministry director or elders may decide to help an individual or family more than one time a year. Under no circumstance is a gift from the benevolence fund to be considered a loan. 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. Those requesting assistance must also be willing to receive financial, family, or emotional counseling. The benevolence ministry director will not provide help to anyone who, in their estimation, will have negative or irresponsible behavior reinforced by financial help. Those requesting help must be willing to give the benevolence ministry director permission to follow up on any of the information provided. The benevolence ministry team will be sensitive to confidential issues.

**Criteria**

The stated purpose of the benevolence fund is to meet peoples’ basic needs. Normally, these needs are defined as:

* Primary lodging (mortgage/Rent)
* Utilities (electric/water/gas/sewer/trash)
* Necessary medical services
* Food
* Children’s a infants’ needs

Financial assistance for professional counseling will be considered if it is perceived that counseling would directly enable the individual to address a current financial situation. In most cases, this would be limited to an initial counseling appointment. Under special circumstances, additional financial help could be given. Generally, assistance from the benevolence fund will be small amounts to help as many as possible; if a need exceeds $500 it must be presented to the elders for review.

**Recipients**

In order of priority, recipients of funds disbursed from the benevolent fund are at the direction of the Benevolence ministry director and are as follows:

1. church members
2. regular attendees
3. members of the community
4. ministries and Christian agencies that serve people with the same needs as those which fit the criteria for assistance from the benevolent fund, but which provide services the church does not.

**Maximum Assistance**

RCCS Members: $500
RCCS Non-member regular attendees: $250
Non-members residing within Sterling: $150
Non-members residing outside of Sterling (possibly transient): $75

These maximums serve as a guideline. Variance from these maximums can be considered in rare circumstances but must be approved by the Elders of RCCS. The benevolence ministry should operate with these maximums in mind for each case.

**Source of Request**

A Benevolence Request Form must be filled out by the person requesting help or by benevolence ministry team member who is assisting the person in need. The benevolence ministry director taking the request will obtain references and contacts to collaborate the need by going over their financial situation.

**Processing the Request**

1. The Benevolence Request Form is returned to the Benevolence ministry director
2. In a meeting or by a telephone conference, the Benevolence ministry director reviews the request and comes to a decision.
3. The person making the request is informed of the decision.
4. Checks are written and disbursed. As much as possible, checks from the benevolent fund will be payable to vendors, property managers, etc., rather than to the individual requesting assistance.
5. The family group leader or ministry leader for the person receiving assistance will be notified.

**Committee:**

The Committee consists of one of the elders, the benevolence ministry director and others interested in serving in the ministry.

**Benevolence Q&A**

(1) Can an individual contribute (donate) money or possessions to RCCS and ask that the money be dedicated or directed to a specific individual or family? No. The church has one general fund where all of the church’s expenses operate out of. Contributions designated for specified individuals are not tax-deductible donations. Receiving such funds can cause a “not-for-profit” to lose their tax-exempt status.

(2) If a person donates money directly to an individual/family or directly pays a bill for an individual/family can RCCS provide the person who made the donation a receipt? No. The donation is not the responsibility of RCCS.

(3) Will RCCS help members outside of our immediate congregation with benevolence? The decision will have to be made on a case-by-case basis. The elders and/or benevolence ministry director will consider the person’s particular situation, supporting documentation and the church’s current financial situation.

(4) Can an elder approve a member’s benevolence need without going through the benevolence ministry director? There may be times when the elders are more aware of a member’s need then the benevolence ministry director. When that is the case, the elders can follow the benevolence guidelines and meet that person or family benevolence need without the benevolence ministry director and inform the director of the outcome if assistance is to be given.

(5) Can a person be denied benevolence by a Benevolence ministry director, and if so, what can that person do? If after reviewing the person’s financial need the benevolence ministry director denies a person/family assistance from the church, that person/family can then appeal to RCC elders in writing stating why they believe they are entitled to assistance, and all parties involved will meet and discuss the request before a final decision is made by the elders.

RCCS BENEVOLENCE REQUEST FORM

The benevolence ministry of RCCS is charged with determining who is needy and defining what constitutes a true need according to Biblical standards. Our decisions are made in accordance with the mandates of Scripture and the leading of the Holy Spirit. These funds come from the blessings that the Lord has given us. We are charged with being good stewards of God’s money that was given by people living obedient, disciplined lives for the support of those in need of emergency assistance. We are concerned about your spiritual needs as well as your physical needs. ALL QUESTIONS ON THE APPLICATION FORM MUST BE COMPLETED.

1. The primary objective of the benevolence ministry of RCCS is to assist those in emergency need of assistance.

2. No benevolence is ever administered to relieve the consequence of sin.

3. All benevolence is given to assist the recipient to help himself/herself work through the problem, not to bail them out of the situation with no effort on their part.

4. All benevolence checks will be made payable to the debtor in cases of bills (i.e. landlord, utility co.) and only in rare circumstances to the recipient of the financial aid.

5. Requests for benevolence requires review by the benevolence team of RCCS, which normally takes up to twenty-one (21) days. All applications must have a signed authorization for release of information before processing can begin. We will contact the applicant when the team has reached a decision.

6. RCCS will assist people in need only in obedience to the Lord’s will and cannot be dictated by the urgency of circumstances.

7. Every case is CONFIDENTIAL. Violating confidentiality may result in disqualification of any request submitted, either currently being considered or in the future.

8. Proof of income is required with copies of last two pay stubs attached.

9. Copies of bills must accompany request.

10. All questions on the application form must be completed, or the form will be returned to applicant for completion before we will process the request.