
Immanuel Faith Community Church

Benevolence Fund Policy and Guidelines

Purpose of this Document

1. Establish and outline an objective, unbiased process for the evaluation of requests for assistance from the Benevolence Fund.
 2. Provide written eligibility requirements and criteria for receiving assistance from the Benevolence Fund.
 3. Describe the request, approval and disbursement process.
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Biblical Basis

The policies and guidelines set forth in this Benevolence Fund Policy shall be guided and directed by the following Biblical principles:

1. But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth. (1 John 3:17)
2. They (James, Peter and John) only asked us (Paul and Barnabas) to remember the poor — *the very thing I (Paul) also was eager to do.* (Gal 2:10)
3. And all those who had believed were together and had all things in common; and they began selling their property and possessions and were sharing them with all, as *anyone might have need.* (Acts 2:44-45)
4. Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. For I testify that according to their ability, and beyond their ability, they gave of their own accord, begging us with much urging *for the favor of participation in the support of the saints,* (2 Corinthians 8:1-4)
5. Let us not lose heart in doing good, for in due time we will reap if we do not grow weary. So then, while we have opportunity, let us do good to all people, and especially to those who are of the household of the faith. (Galatians 6:9-10)
6. Pure and undefiled religion in the sight of our God and Father is this: to visit orphans and widows *in their distress,* and to keep oneself unstained by the world. (James 1:27)

The pastor & board of Immanuel Faith Community Church affirm these principles and, by God's grace and for His glory, commit to be guided by them as we exercise faithful stewardship of the money entrusted to us for the purpose of ministering and providing benevolence to individuals or families in need of assistance.

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Oversight and Accountability

The pastor & board, shall have responsibility for overseeing the administration of the Benevolence Fund and the Biblical stewardship of the money held therein. The pastor & board shall determine who will receive disbursements from the Benevolence Fund, in what amount, and for what duration.

The pastor & board shall give a regular accounting of all contributions to and disbursements from the Benevolence Fund.

Source of Funding

The Benevolence Fund shall receive income from two sources:

1. Through the receipt of special contributions by individuals and/or families wishing to make a donation to the Fund (members of the church are not encouraged to contribute to the Benevolence Fund in lieu of regular giving to the General Fund of the church); and
2. Through the allocation or transfer of funds from the General Fund when deemed necessary and appropriate by the board.

Contributions to the Benevolence Fund in the form of a check should be made payable to "IFCC", with a notation that the funds are to be placed in the Benevolence Fund.

Contributions to the Fund

The leadership of IFCC exhorts 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 a needy 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 to the Benevolence Fund earmarked or otherwise designated for particular purposes or recipients are not binding to IFCC and are discouraged. The leadership of IFCC may choose, at its discretion, to decline certain contributions that are designated or earmarked.

Donors making contributions to the Benevolence Fund subject to these conditions may be able to deduct their contributions if they itemize deductions on the federal income tax return. The leadership of IFCC recommends that donors consult their individual tax advisor or CPA concerning the appropriate tax treatment of contributions they make to the Fund.

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Recipients of Assistance¹ In order of priority, recipients of assistance from the Benevolence Fund shall be:

1. Members of Immanuel Faith Community Church
 2. Regular attendees of Immanuel Faith Community Church
 3. Members of the community
 4. Others as designated by IFCC board
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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.

Generally, assistance from the Benevolence Fund is intended to cover an individual's or family's basic needs.

Needs that may *not* be met by the Benevolence Fund include²:

- Business investments, business debts or anything that brings financial profit to the individual or family
- Paying off credit cards. Exceptions can be made when an individual has had to use a credit card in 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 arising from criminal behavior
- Gambling debts
- Penalties relating to late payments or irresponsible actions
- Funding lifestyle choices that are inconsistent with a Christian lifestyle

¹ IFCC board reserves the right to circumvent or supersede all or part of the application and approval process as they see fit.

² This list is not intended to be exhaustive; instead, it is intended to provide general guidelines in determining the type of expenses not covered by benevolent assistance.

Guidelines for Disbursement

The Benevolence Fund is intended as a source of last resort, to be used when the individual or family requesting assistance has explored all other possibilities of assistance from appropriate sources (i.e., family, savings, investments, etc). It is intended to be a means of assistance during the time of a crisis or other hardship.

Disbursements from the Benevolence Fund may not be made in the form of a loan.

Under no circumstance is assistance from the Benevolence Fund to be considered a loan. No gift may be repaid, either in part or in full, in money or in labor.

Those requesting assistance must be willing to receive financial, family, or other appropriate Biblical counseling. IFCC will not provide help to anyone who, in their estimation, will have negative or irresponsible behavior reinforced by the financial assistance.

Those requesting help must be willing to grant the IFCC permission to follow up on any of the information provided to them. The pastor / board will be sensitive to confidentiality issues, however, party requesting assistance understands that their case will be discussed with pastor, board, and possibly other local churches, agencies or others that they believe would give relevant input.

In most all circumstances, to the extent possible, and at the discretion of the pastor and board, 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 rent or a mortgage payment is needed, payment shall be made directly to the individual or family's landlord or mortgage holder).

Application and Approval Process

Individuals or families seeking assistance from the Benevolence Fund shall follow the steps below:³

1. Obtain and submit an Application for Assistance from the IFCC Benevolence Fund (along with all supporting documentation).
2. Complete interview(s) and/or appropriate counseling with the pastor or a board member.
3. Provide all additional documents and information requested by pastor / board.

Review and approval of the Application, as well as communication of the amount and form of assistance, shall be done by the board at the earliest practicable date.

³ It is understood that IFCC leadership may provide benevolence to individuals that do not request assistance at their own discretion.