



Chinese Christian Church of Madison

7550 Old Madison Pike NW, Huntsville, AL 35806

Benevolence Policy

Definitions

The benevolence fund is an officially recognized and designated permanent fund, established according to the church bylaws and constitution. As such, it is an approved recipient for designated giving (one of very few that exist). It has no budget for either income or expense. Its receipts consist entirely of designated giving, and its expenses consist of funds disbursed for its stated intended purposes at the direction of the leading elder or the Benevolence Fund Committee.

Benevolence Fund Committee

The Benevolence Fund Committee serves at the appointment of the chairman of the church board for a term of one year. There is no restriction on the number of consecutive years a member may serve on the Benevolence Fund Committee. The Benevolence Fund Committee does not consist of a fixed number of members; however, in recent practice, five members have typically served on the committee.

Purposes

The purpose of this document is to set forth the responsibilities of the Benevolence Fund Committee 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 Benevolence Fund Committee. The leading elder has ultimate responsibility and accountability for the benevolence fund, and will necessarily make many decisions to disburse funds from the fund—according to its charter, and subject to these guidelines—without involving the Benevolence Fund Committee.

The purpose of the benevolence fund is to meet people's basic needs. The fund achieves this purpose primarily in two ways: through specific disbursement at the direction of the Benevolence Fund Committee or the leading elder, and through funding to assist the Practical Help Center at the direction of the leading elder.

Oversight and Accountability

The Benevolence Fund Committee is accountable to the deacon board. The Benevolence Fund Committee will interface with the deacon board when necessary through the leading elder, or the chairman of the deacon board.

The leading elder will serve as liaison with the senior staff and Benevolence Board. He will meet with the Benevolence Fund Committee when the committee meets to disburse funds from the benevolence fund.

Income

The only regular source of income for the benevolence fund is the offering made by the members with benevolence purpose specified.

In addition, the benevolence fund may be the recipient of special offerings to help individuals or groups of people involved in natural disasters or devastating circumstances. Any such offering will be recommended through the Chairman of the church board or the leading elder, who will consult with the Trustee Board regarding the feasibility, propriety, and timing of the offering.

Finally, gifts intended for the benevolence fund can simply be designated as such at the time the gift is given. Members of the congregation, however, will not be encouraged to give to the benevolence fund in lieu of giving to the general fund of the church (e.g., an adult fellowship, support group, etc.) and funds designated for the benevolence fund must conform to the Church Organization and Policy Manual.

Guidelines for Disbursement

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, or investments. 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. In unusual circumstances, the Benevolence Fund Committee may decide to help more than one time. However, under no circumstance is a gift 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.

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. At the discretion of the leading elder, the individual may be informed that the benevolence fund accepts designated giving, but only if the leading elder discerns that the person understands this is not a payback of what originally was given.

Those requesting assistance must also be willing to receive financial, family, or emotional counseling. The Benevolence Fund Committee will not provide help to anyone who, in its estimation, will have negative or irresponsible behavior reinforced by financial help.

Those requesting help must be willing to give the Benevolence Fund Committee permission to follow up on any of the information provided to the committee. The committee will be sensitive to confidential issues.

Recipients

In order of priority, recipients of funds disbursed from the benevolence fund at the direction of the Benevolence Fund Committee are:

1. church members
2. regular attenders
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 benevolence fund, but which provide services the church does not
5. employees of the church. The benevolence fund will occasionally assist staff members in need subject to the guidelines of the employee assistance program.

Criteria

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

- lodging
- food
- clothing
- medical treatment
- transportation to or from a place of employment
- funeral expenses
- initial evaluation and professional counseling appointments

Needs that may *not* be met by the benevolence fund include:

- school expenses, business investments, 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
- housing for unmarried couples
- legal fees
- penalties relating to late payments or irresponsible actions
- private school fees or tuition
- business ventures or investments

Financial assistance for 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. In such cases, the committee will consult with the leading elder to determine a specific amount.

Generally, assistance from the benevolence fund will not exceed \$3,000 per person or family (this is a cumulative cap in the unusual case of someone who receives more than one gift from the fund). In very unusual circumstances, families and individuals who are in need of substantial funds (over \$3,000) and who have the opportunity to make a life-changing decision can continue to be assisted up to whatever limit the benevolence fund deems appropriate. Such cases should be reviewed carefully and, when appropriate, additional accountability should be sought (such as the chairman of the church board, the leading elder, etc.).

Special projects, sometimes funded by special offerings designated for the benevolence fund, might include supporting local outreach ministries to the poor, or helping to provide assistance during times of catastrophe or major crises.

Procedure for Disbursement

Source of Request

A Request for Assistance Application must be filled out by the person requesting help or by someone who is assisting the person in need. In either case, the person must be in the presence of a representative of the church. The church representative taking the request will record references and contacts to collaborate the need.

Processing the Request

1. The Request for Assistance Application is returned to leading elder in preparation for presentation to the Benevolence Fund Committee. The process takes approximately one week.
2. In a meeting or by a telephone conference, the Benevolence Fund Committee 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 benevolence fund will be payable to vendors, homeowners associations, etc., rather than to the individual requesting assistance. This is excepted when less than \$300 is needed for living expenses.

This document is prepared by the Chinese Christian Church of Madison Deacon Board. The Deacon Board has the right to clarify the details and make further revision of the documentation.

Prepare Date: 6/15/2014

Revision: 1.0