

VILLAGE BIBLE CHURCH 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.

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 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. However, 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

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 \$1000 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

Procedure for Disbursement

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, homeowners associations, 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:

1. The Committee consists of one of the pastoral staff members, 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 Village Bible Church 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 Village Bible Church provide the person who made the donation a receipt?

No. The donation is not the responsibility of Village Bible Church.

- (3) Will Village Bible Church 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 can be times when the Elders are more aware of a member's need than the benevolence ministry director. When that is the case, the Elders can meet that person or family benevolence need without the Benevolence ministry director.

- (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 a Benevolence ministry director denies a person/family benevolence from the church, that person/family can then approach an Elder of Benevolence and all parties involved will meet and discuss the request before a final decision is made by the Elders.

VILLAGE BIBLE CHURCH B E N E V O L E N C E R E Q U E S T F O R M

The Benevolence Ministry of Village Bible Church 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 Village Bible Church 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, electric co.) and only in rare circumstances to the recipient of the financial aid.
5. Requests for benevolence requires review by the benevolence team of Village Bible Church, 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. Village Bible Church 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.

VILLAGE BIBLE CHURCH
B E N E V O L E N C E R E Q U E S T F O R M

RESPONSES TO QUESTIONS MUST BE PROVIDED IN ORDER FOR APPLICATION TO BE CONSIDERED

PERSONAL INFORMATION

Date _____

Last Name _____ First _____ Maiden _____

Address _____ Apt. _____

City _____ State _____ Zip _____

Phone: Day # (____) _____ Evening # (____) _____ E-mail _____

Sex (M/F) _____ Birth Date ____/____/____ Age _____

MARITAL STATUS

Single Engaged Married Separated Divorced Widowed

INFORMATION ON SPOUSE

Last Name _____ First _____ Maiden _____

Address _____ Apt. _____

City _____ State _____ Zip _____

Phone: Day # (____) _____ Evening# (____) _____

Sex (M/F) _____ Birth Date ____/____/____ Age _____ SSN _____

PLEASE LIST SPECIFIC REQUEST NEEDED AT THIS TIME

Amount For

\$ _____ Food _____

\$ _____ Clothing _____

\$ _____ Utility/Which One? _____

\$ _____ Prescription _____

\$ _____ Rent/House Payment _____

\$ _____ Other _____

HOUSEHOLD MEMBERS -- List ALL persons living at this address.

Name Date of Birth Relationship Income

Do you have a Social Worker? Yes No Social Worker _____

Agency _____ Phone _____

VILLAGE BIBLE CHURCH
B E N E V O L E N C E R E Q U E S T F O R M

APPLICANT'S EMPLOYMENT HISTORY

Present/Most Recent Employer _____ Phone (____) _____
Supervisor _____ Phone (____) _____
Address _____ Apt. _____
City _____ State _____ Zip _____
Employment Date _____ to _____
Position and Job Description _____

Reason for leaving (if not currently working) _____

SPOUSE'S (OR FAMILY MEMBER'S) EMPLOYMENT HISTORY

Present/Most Recent Employer _____ Phone (____) _____
Supervisor _____ Phone (____) _____
Address _____ Apt. _____
City _____ State _____ Zip _____
Employment Date _____ to _____
Position and Job Description _____

Reason for leaving (if not currently working) _____

HOUSING

Own/Purchasing Renting How Long at Present Address _____ Other _____
Landlord/Mortgage Co. _____ Phone (____) _____
Address _____ Apt. _____
City _____ State _____ Zip _____

VILLAGE BIBLE CHURCH BENEVOLENCE REQUEST FORM

MUST BE FILLED OUT COMPLETELY, INCLUDING TOTALS, TO BE CONSIDERED

WHAT I OWN (Today's Value)

Checking Accounts \$ _____
 Savings Accounts \$ _____
 Money Markets Funds \$ _____
 Certificates of Deposit \$ _____
 Mutual Funds/stocks/bonds \$ _____
 Life Insurance (cash value) \$ _____
 Home (market value) \$ _____
 Car (yr___make___) approx.value \$ _____
 Car (yr___make___) approx.value \$ _____
 Other Property Market Value \$ _____
 IRA(s) Retirement Funds \$ _____
 Other _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Total \$ _____

WHAT I OWE (unpaid balances)

Mortgage (balance) \$ _____
 Home Equity Loan \$ _____
 Taxes-list city, real estate etc. \$ _____
 Insurance \$ _____
 Master Card/Visa \$ _____
 Dept. Stores \$ _____
 Gas Card \$ _____
 Other Credit Cards \$ _____
 Bank Loan \$ _____
 Finance Company \$ _____
 Furniture/Appliance \$ _____
 Car Loans \$ _____
 School Loans \$ _____
 IRS Debt \$ _____
 Other _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Total \$ _____

MONTHLY INCOME

(If weekly, multiply by 4)

Employment
 Job 1 (actual take home pay) \$ _____
 Job 2 \$ _____
 \$ _____

Spouse
 Job 1 (actual take home pay) \$ _____
 Job 2 \$ _____
 Child Support \$ _____
 Retirement \$ _____
 Social Security \$ _____
 SSI or Disability \$ _____
 Food Stamps \$ _____
 VA \$ _____
 Unemployment \$ _____
 AFDC \$ _____
 Dividends/Interest \$ _____
 Other _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Total \$ _____

MONTHLY EXPENSES

Rent \$ _____
 Mortgage \$ _____
 Real Estate Tax & Home Own Insur.

Car Payment(s) \$ _____
 Auto Insurance \$ _____
 Electric \$ _____
 Gas \$ _____
 Water \$ _____
 Food \$ _____
 Phone(s) \$ _____
 Cable TV \$ _____
 Child Daycare \$ _____
 Child Support \$ _____
 Life Insurance \$ _____
 Contributions \$ _____
 Credit Cards \$ _____
 School Loans \$ _____
 Bank Loans \$ _____
 Finance Co. Loans \$ _____
 Furniture/Appliances \$ _____
 Other _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Total \$ _____

**VILLAGE BIBLE CHURCH
BENEVOLENCE REQUEST FORM**

ADDITIONAL INFORMATION

Please answer the following questions on separate piece of paper and complete the attached questionnaire.

1. What has occurred in your life that has led to the financial hardship you are now experiencing?
2. Describe your specific need at this time?
3. What steps have you taken already to remedy the situation?
4. Do you have family in the area? If yes, how would you characterize your relationship? If no, where is your family?
5. Has your family helped with your need? If not, why?
6. Are you part of a local church family? If so, where? Have they helped with your need? If not, why? How frequently? Are you a member?
7. How did you hear about this church?
8. Describe your relationship with Jesus Christ:
9. Who suggested that you contact Village Bible Church? _____
Relationship _____ Phone (____) _____
10. Have you previously received help from Village Bible Church? Yes No
When?/What? _____
11. Have you seen a financial planner/advisor within the last 6 months? Yes No
Who? _____
12. Have you contacted anyone else for assistance within the last 6 months? Yes No
Please specify amount(s) received _____
Family/Friends _____
Churches/Agencies _____

<u>Reference</u>	<u>Names</u>	<u>Phone</u>	<u>Relationship</u>

AUTHORIZATION FOR RELEASE OF INFORMATION

1. The undersigned applicant for assistance from Village Bible Church (hereinafter referred to as "Church" or any person or volunteer working with the "Church" to release or receive any and all information without restriction or qualifications, from the record of the affiant(s)
2. The undersigned further authorizes any agency, group or entity to release any and all information without restriction or qualification from the file or record of the undersigned to the Church for the purpose of consideration of my request to the Church for assistance.
3. The undersigned understand, agrees and authorizes that any and all such information received or released will be reviewed by the Benevolence Ministry of Village Bible Church for purposes of consideration of my request.

PLEASE SIGN BELOW

Date _____

Applicant _____ Witness _____