

Benevolence Fund Policy and Guidelines

Objective of this document

1. Establish a set of policies and guidelines for the Benevolence Fund.
2. Outline eligibility requirements and criteria for receiving assistance from the Benevolence Fund.
3. Describe the request, approval and disbursement process.

Biblical basis for the Benevolence Fund

The Benevolence Fund shall be guided by the following Biblical principles:

“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)

“And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own, but all things were common property to them. And with great power the apostles were giving testimony to the resurrection of the Lord Jesus, and abundant grace was upon them all. For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales and lay them at the apostles feet and they would be distributed to each as any had need.” (Acts 4:32-35)

“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)

“Now at this time some prophets came down from Jerusalem to Antioch. One of them named Agabus stood up and began to indicate by the Spirit that there would certainly be a great famine all over the world. And this took place in the reign of Claudius. And in the proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea. And this they did, sending it in charge of Barnabas and Saul to the Elders.” (Acts 11:27-30)

“But when you give to the poor, do not let your left hand know what your right hand is doing. So that your giving will be in secret; and your Father who sees what is done in secret will reward you.” (Matthew 6:3-4)

“For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either. For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies.” (2 Thessalonians 3:10-11)

The entire Chapters of 2 Corinthians 8 and 9.

Source of Funding

- The Benevolence Fund shall receive income from congregational contributions designated to the Benevolence Fund.
- Contributions to the Benevolence Fund may not be earmarked or otherwise designated for particular purposes or recipients.
- In order to comply with IRS regulations concerning charitable donations, all gifts to the Benevolence Fund must be unconditional and without personal benefit to the donor.

Recipients of Assistance- In order of priority, recipients shall be:

1. Members of Redeemer Church – Acts 2:44-45, Acts 4:32-35, Galatians 6:9-10
2. Regular attendees of Redeemer Church – Acts 2:44-45, Acts 4:32-35, Galatians 6:9-10
3. Relief to other Church bodies for their Elders to distribute.(e.g. Harvest Chennai, Vertical Church Milwaukee) - Acts 11:27-30
4. Members of the community – Galatians 6:9-10

General Guidelines

The Benevolence Fund is intended as a temporary assistance for basic needs in a time of need or crisis after the individual or family has explored other possibilities of assistance from the proper sources (savings, investments, family, etc)

The Benevolence Fund is not designed or funded to support continuous assistance for individuals or families. The Benevolence Fund is intended to be a temporary assistance during a time of need or crisis.

Disbursements from The Benevolence Fund are a gift.

Under no circumstance is a disbursement from the Benevolence Fund to be considered a loan.

Those requesting assistance must be willing to receive financial, family, or other appropriate Biblical counseling. The Benevolence Fund will not provide assistance to anyone who, in the estimation of Church Leadership, will have negative or irresponsible behavior reinforced by the financial assistance.

Benevolence Need Categories

Acceptable Benevolence needs include, but are not limited to:

- Mortgage and Rents
- Utilities (Comed, Nicor, Water) - Cell phones*, Internet, and Cable are not eligible expenses. (*Cell phones may be considered on a case by case basis)
- Food
- Transportation needs
- Emergency home repair

Although not all inclusive below is a list of needs that **will not** be met by the Benevolence Fund:

- Business investments, or anything that brings financial profit to the individual or household applying.
- Pay-off credit cards – exceptions can be made when an individual has had to use a credit card in a crisis or emergency.
- Legal fees or other legal expenses
- School tuition or fees

Process of applying for assistance

1. Obtain a benevolence application from the Church office or website. The application must be filled out completely. Incomplete applications may not be processed.
2. The application will be reviewed. The Benevolence Deacon/Team may contact the applicant for additional information, request documentation, and to schedule a meeting. The Benevolence Deacon/Team may also contact utility companies, landlords, references, etc to verify need.
3. The applicant will be informed of the status of his/her application. The Benevolence Deacon/Team will attempt to process all applications for assistance in a timely manner but in some cases the process can take multiple weeks to complete.
4. If the application is approved the applicant will be informed of the amount of assistance being provided and how the funds will be disbursed. When applicable and practical all disbursements from the Benevolence Fund shall be made directly to the party or entity to whom the payment is due.

Distribution Guidelines

- Any gift under \$500 the Deacon of Benevolence or an Elder can make that decision after due diligence and prayer.
- Any gift from \$500 to \$3000 the Deacon of Benevolence must consult with the Elder over Benevolence and the two must be in agreement. If the Deacon of Benevolence and or the Elder over Benevolence are unavailable for an extended period of time (vacation, sickness, etc) then their spots can be filled in with Elders.
- Any gift over \$3000 must be approved by the Elder board.
- If all the Elders are in agreement they may give a gift from the Benevolence Fund to a HBCR member in need or crisis without the member applying for benevolence.

Oversight and accountability

“We have sent along with him the brother whose fame in the things of the gospel has spread through all the churches: and not only this, but he has also been appointed by the churches to travel with us in this gracious work, which is being administered by us for the glory of the Lord himself and to show our readiness, taking precaution so that no one will discredit us in our administration of this generous gift; for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men. (2 Corinthians 8:18-21)

- Written records will be kept of all assistance provided by the Benevolence Fund. These records will include what assistance was given, Recipients name, address, and phone number.
- The Deacon of Benevolence will provide an explanation for all expenses on the monthly Benevolence Fund bank statement to the Elder over Benevolence. Each monthly bank statement will be accounted for in a reasonable amount of time.
- Any Elder can request Benevolence records at any time for any reason. The Deacon of Benevolence must produce the records in a timely manner.
- The Elder over Benevolence will provide periodic updates on the Benevolence Fund to the Elder board.
- No one in Church Leadership involved in the decision making process of Redeemer Benevolence can make a decision to give them self or a family member assistance from the Benevolence Fund.

