

BENEVOLENCE POLICY

with supporting documents



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Benevolence Policy

Purpose of this Document

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

Biblical Basis

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

1. Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come. *(2 Corinthians 5:17)*
2. For there is no distinction: for all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood, to be received by faith. *(Romans 3:22-25)*
3. But if anyone has the world's goods, and sees his brother in need, yet closes his heart against him, how does the love of God abide in him? *(1 John 3:17)*
4. But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. *(1 Timothy 5:8)*
5. If you pour yourself out for the hungry and satisfy the desire of the afflicted, then shall your light rise in the darkness and your gloom be as the noonday. *(Isaiah 58:10)*
6. 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)*

The Elders and Deacons of Bull Street Baptist Church (BSBC) 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.

Oversight and Accountability

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

In addition to Deacons, trained BSBC member volunteers are necessary and critical to the successful operation of the church's Benevolence ministry. Deacons and/or these volunteers must serve as allies or champions to walk along side benevolence applicants during the *action plan* development and execution process.

All approvals of financial assistance must be obtained through a majority vote of the members of the Deacon Benevolence Team.

The Deacons shall give a regular accounting to the Elders of all contributions to and disbursements from the Benevolence Fund.

Intended Purpose and Limits of Assistance

The 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.

Scripture teaches that all people are called to be image bearers of the triune God. In this light, the goal of benevolence in poverty alleviation is to empower both the materially poor and the non-poor to move closer to image bearing; living in a right relationship with God, self, others, and the rest of His creation. For able-bodied people, this includes their being able to glorify God through work that enables them to support themselves and their families.

Generally, monetary assistance from the Benevolence Fund is intended to cover an individual's or family's basic needs in a *time of crisis*.

Helping Without Hurting in Church Benevolence, A practical Guide to Walking with Low-Income People by Steve Corbett and Brian Fikkert is an excellent source of information and guidance for conducting Benevolence Ministry based upon scripture. This book is must reading for all Benevolence Team Deacons and all church member volunteers serving in the Benevolence Ministry.

Needs that may not be met by the Benevolence Fund include¹:

- 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
- Housing for unmarried couples
- Legal fees arising from criminal behavior
- Gambling debts
- Penalties relating to late payments or irresponsible actions
- School tuition or fees

¹ *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 financial 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.

Those requesting assistance must be willing to receive financial, family, or other appropriate Biblical counseling as appropriate through the development of an action plan. The Deacons will not provide financial 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 Deacons permission to follow up on any of the information provided to them. The Deacons will be sensitive to confidentiality issues.

To the extent possible, and at the discretion of the Deacons, 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).

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.

Application and Approval Process

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

1. Obtain and submit an Application (Attachment 1) for Assistance from the BSBC Benevolence Fund (along with all supporting documentation).
2. Complete interview(s) and/or appropriate counseling with the Deacons or BSBC benevolence volunteers.
3. As appropriate, the applicant and a Deacon or benevolence volunteer develop an action plan (Attachment 2) with the objective of alleviating future need of Benevolence ministry assistance.
4. Provide all additional documents and information requested.
5. Utilizing a Community Resource Directory, as appropriate the applicant may be referred to another agency within the community that provides a service that would be more beneficial to the applicant's need.

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

Source of Funding

The Benevolence Fund shall receive income through the receipt of special contributions by individuals and/or families wishing to make a donation to the Fund. In addition, a Benevolence offering is taken at the end of the Sunday morning worship service the first Sunday of each month.

Contributions to the Benevolence Fund in the form of a check should be made payable to "Bull Street Baptist Church", with a notation that the funds are to be placed in the BSBC Benevolence Fund.

Contributions to the Fund

The leadership of BSBC 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 may not be earmarked or otherwise designated for particular purposes or recipients. The leadership of BSBC 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 BSBC recommends that donors consult their individual tax advisor or CPA concerning the appropriate tax treatment of contributions they make to the Fund.

Recipients of Assistance

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

1. Members of Bull Street Baptist Church
2. Regular attendees of Bull Street Baptist Church
3. Members of the community

Attachments:

1. Benevolence Ministry Application
2. Benevolence Ministry Action Plan

Benevolence Ministry Application Form

Date Notified _____ Response Call _____

Intake Completed _____

Actual Interview _____

SECTION 1: IDENTIFYING INFORMATION

Name: _____ Age _____ Male _____ Female _____ Couple _____

Address: _____

Work phone: _____ Home phone: _____ Cell: _____

Email: _____ Spouse's name: _____

Children's names and ages: _____

Family members living with person: _____

Church member? yes no If yes, how long? _____

If no, regular attender? yes no If yes, how long? _____

If not a regular attender is this person connected to the church in any way? _____

Has this individual been previously assisted by the church? yes no

If yes, when? _____ What was the help for? _____

What help was given and to what degree? _____

Did the individual receive financial assistance? yes no

Has this individual received assistance from other churches/agencies in the past year? yes no

If yes, when? _____ What was the help for? _____

What help was given and to what degree? _____

List names and phone numbers of personal/pastoral references who could be contacted for further information regarding this individual (ask for verbal permission to contact these references):

SECTION 2: Current Situation and Reason for Request

What is the presenting problem as stated by the individual? _____

How long has this problem been going on? _____

Has the individual recently been victimized by abusive or exploitive people in ways that have created/contributed to the problem?

Has the individual done or not done anything that has contributed to the problem, if so, please explain? _____

Other important details of the situation: _____

What steps has this person taken to remedy the situation? _____

What is the individual's specific request of the church? _____

What does this person think needs to be changed in the situation and/or in themselves? _____

Is this person willing to work with the church to create an action plan aimed at solving their current problems as well as working to help prevent this problem from occurring again?

This form was started by: _____ on (date) _____

Person assigned to follow up: _____

SECTION 3: DETAILED CONTEXT AND HISTORY

You may want to wait until future meetings to obtain some or all of the following information. Use your judgment. Be sure the person requesting help is told of the information they will need to provide, including documentation as needed, to complete the intake form.

Education/Work History

Current job held: _____ How long at present job? _____

Work history:

Highest level of education/degrees held: _____

Other training certificates/programs completed: _____

Financial Position

MY MONTHLY SPENDING PLAN			
MONTHLY INCOME	Current Income	Income Changes	New Budget
Employment (Take-home pay—after taxes)			
Government Assistance/Unemployment			
Pensions/Retirement			
Child Support/Alimony			
Friends/Family			
Social Security/Disability			
Food Stamps			
Other:			
Other:			
TOTAL INCOME			

MONTHLY EXPENSES	Current Expenses	Spending Changes	New Budget
Housing (Rent/Mortgage)			
Electricity			
Gas			
Water			
Telephone (Home/Cell)			
Cable TV/Internet			
Laundry Costs			
Groceries			
Snacks/Drinks/Cigarettes			
Medicine/Prescriptions			
Household (Toiletries, Cleaning, Cooking)			
Pet Food and Supplies			
Child Care/Child Support/Alimony			
Meals Out/Entertainment			
Transportation (Car Payments, Fuel, Bus)			
Clothing/Shoes			
School Expenses/Tuition			
Credit Card/Debt Payment			
Fees: Late, ATM, Money Order, Check Cashing			
Giving (Personal and Charity)			
Books, DVDs, and CDs			
Subscriptions/Dues (Magazines, Clubs)			
Insurance (Health, Car, Rental)			
Miscellaneous Daily Expenses			
Other:			
Other:			
TOTAL EXPENSES			
MONTHLY BALANCE TO SAVE (total income - total expenses)			

Housing Situation:

Is this person homeless? ____ yes ____ no Does this person rent or own? ____

Does this person have roommates? __ yes __ no Who do they live with? _____

Does this person have any dependents living with them? If so, who?

Is it a temporary living situation? ___ yes ___ no If yes, explain: _____

What type of housing does this person/family live in?

___ Apt. ___ House ___ Room ___ Projects ___ Section 8 ___ Shelter

Spiritual, Social, and Emotional/Mental Health Describe person's Christian experience/spiritual journey, if applicable:

What sort of social supports does this person have?

Does this individual have any family living nearby? ___ yes ___ no

If yes, who?

Any family members the person is close to? ___ yes ___ no If yes, who? _____

Does this individual have a church small group? ___ yes ___ no

If yes, name/phone number of leader: _____

Do one or two close friends know of the person's situation? ___ yes ___ no

Is this person seeing a counselor? ___ yes ___ no If yes, who? _____

Has this person ever been diagnosed and/or treated for a mental illness? ___ yes ___ no

If yes, explain: _____

Is this person currently taking any prescribed medications? ___ yes ___ no Previous medications? ___ yes ___ no

If yes, what is/was the medication?

What condition is/was it for?

Has the person ever been hospitalized for depression/suicide or other mental illnesses? ___ yes ___ no

If yes, when and what for?

Has this person experienced trauma at some point in their life? If yes, describe:

SECTION 4: CHURCH ASSESSMENT AND RESPONSE TO THIS REQUEST

Remember that poverty has multiple causes: the individual's behavior, abusive or exploitive people, oppressive systems, and demonic forces. In many cases, more than one of these causes are at work. However, to the extent that the person's own behavior is a contributor, you should try to gauge their receptivity to taking actions to make positive changes in their life. In such cases, check the one that most applies:

This person/family believes:

1. ___ There is no deep-seated problem that I/we need to address.
2. ___ There may be a problem, but I'm/we aren't the one(s) who need to change.
3. ___ Yes there is a problem, but I'm/we doubtful it can be changed.
4. ___ Yes there is a problem, and I/we can be part of making needed changes, but is it worth it?
5. ___ Yes there is a problem, and I/we are ready to take steps to make needed changes.

Category 1 or 2: This person/family is not ready to do the hard work of: (1) identifying areas that they need to change, and (2) making those changes with your church's help. They are not ready to create an action plan. Since you are using this form with people you believe need to begin the change process starting now, their lack of readiness to change might well disqualify them from receiving assistance from the church at this time. But that doesn't mean ignoring them. Through continued contact and conversation, they might develop more openness to change.

Category 3-5: This person is ready to create an action plan.

You may find that people in category 3 or 4 complete the action plan but then do not follow through on their goals. Do not give up! They will probably need extra encouragement and support, and their goals and timeframes may need to be adjusted. If they do not make sufficient progress on their goals even with repeated encouragement or help, then you and your church may need to stop providing the material and possible human resources that you committed to in the action plan. That does not mean you neglect the person/family or break your relationship with them! It just means you may have to shift the terms of the relationship.

People in category 5 will have a bit smoother time of moving forward and contributing their part to their goal, although there will still be bumps, and thus need for support.

Remember from chapter 2 that if the person has experienced trauma, progress may be slower or halting, with times of no progress and/or regression.

Initial church assessment of issues that need to be dealt with that contributed to current problem:

Initial response/decision:

Benevolence Ministry Action Plan

Action Plan for: _____

Address: _____

SECTION 1: REFLECTION

A. Where You Want to Be:

How would you like your life situation to be different or improved four to six months from now?

Goal 1: _____

Goal 2: _____

Optional Questions:

Do you think those goals are consistent with God's desire for your life?

Where do you think He would like you to be in four to six months?

Would you like to make any revisions to your goals?

Abilities and Resources:

What are some abilities and resources you have that could help you get to where you want to be four to six months from now?

Obstacles:

It is good to be aware of things that might get in the way of you getting to where you want to be four to six months from now. It can be helpful to specifically list possible key obstacles. Doing so can help all of us be aware of them and create plans to overcome them or at least lessen their impact.

Internal obstacles (things about your personality or habits that could block or slow progress)

External obstacles (people or situations that could block or slow progress)

SECTION 2: PLANNING FOR THE FUTURE TOGETHER

A. Things You Want to Do

Steps that will move you to where you want to be in four to six months:

Goal 1 _____

What specific things can you do? Do this by when?

(a) _____

(b) _____

(c) _____

Goal 2 _____

What specific things can you do? Do this by when?

(a) _____

(b) _____

(c) _____

B. Things We Can Do to Support You:

How can church members help you get to where you want to be in four to six months?

Goal 1 _____

What specific things can the church do? Do this by when?

(a) _____

(b) _____

(c) _____

Goal 2 _____

What specific things can the church do? Do this by when?

(a) _____

(b) _____

(c) _____

SECTION 3: ENCOURAGEMENT AND ACCOUNTABILITY

A. Supportive People

It is hard for most of us to make changes alone. Therefore, as part of helping you toward your goals, we have an individual/team who would like to support you through prayers and encouragement. They have promised to:

- Pray for you every day.
- Talk with you at least once a week. This will be to see how you are doing and give you input as you desire.
- Keep information confidential as is appropriate.

Would you be willing to have an individual/team support you in your goals? _____

Name of supportive individual/team leader _____

Phone: _____

B. Follow-up

Plans fail if they get lost in the hectic nature of life, so staying in communication with each other is very important. It will help all involved to see how things are progressing and how the plan might need to be adjusted to reach your goals. Normally communication will be more frequent in the beginning of implementing the action plan to ensure that momentum is gained.

When and how or where can we next get together to check how things are going?

Other conditions of agreement:

Signature of Individual _____ Date _____

Signature of Church Representative _____ Date _____