Benevolence Fund Policy
and Guidelines

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BENEVOLENCE FUND POLICY AND GUIDELINES

Objective of this Document
1. Establish a written process for the evaluation of requests for assistance from the Benevolence Fund.
2. Outline eligibility requirements and criteria for receiving assistance from the Benevolence Fund.
3. Describe the process involved in the request, approval and disbursement of monies from the Benevolence Fund.

This document will also specifically set forth the responsibilities of the Benevolence Fund Committee and the guidelines for discharging those responsibilities.

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

“If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongues but with actions and in truth.” (1 John 3:17-18)

“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)

“All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had.” (Acts 4:32)

Purpose of the Benevolence Fund
The Benevolence Fund is a budgeted fund made available to members, by application, of United Metropolitan Missionary Baptist Church who are struggling financially due to unforeseen circumstances. Its receipts consist primarily of contributions from members of the Church, and its expenses consist of funds disbursed for its intended purposes at the direction of the Pastor and/or the Benevolence Fund Committee.

Oversight and Accountability
A six (6) member committee will be appointed by the Pastor to serve as the Benevolence Fund Committee. At least three (3) members of this Committee will be responsible for reviewing/screening the applications of members applying for assistance. These same three (3) Committee members will make
recommendations to the Pastor regarding the awarding of gifts from the Fund to qualifying Church members. While the Pastor and the Committee are ultimately accountable to the Board of Deacons, the Pastor may make decisions to disburse monies from the Fund, subject to the guidelines herein, without involving the Board of Deacons or the Benevolence Fund Committee.

As necessary, and at the discretion of the Board of Deacons, the Pastor and the Benevolence Fund Committee may be required to give an accounting to the Board of Deacons.

**Benevolence Fund Committee**
Each Benevolence Fund Committee member serves at the appointment of the Pastor of the Church for a term of two (2) year(s). There is no restriction on the number of consecutive years a member may serve on the Committee. The Committee shall consist of six (6) members, to include three (3) deacons and three (3) non deacon Church members. Each member of the Committee must sign a “Confidentiality” Agreement.

**Sources of Income for the Fund**
All benevolence funds come from Church revenues generated primarily by congregational contributions designated to the Benevolence Fund, and, to a lesser extent, from the Church’s general fund.

Contributions to the Benevolence Fund may not be earmarked or otherwise designated for a particular purpose or individual. Although Church members may designate their contributions to the overall Benevolence Fund, the leadership at UMMBC discourages the practice of giving to the Benevolence Fund in lieu of giving to the Church’s general fund.

Church leadership may choose, at its discretion, to decline certain contributions that are designated or earmarked.

In order to comply with IRS regulations concerning charitable contributions, all contributions to the Benevolence Fund must be unconditional and without personal benefit to the donor.

**Eligibility**
Only members of UMMBC may qualify to receive assistance from the Benevolence Fund; and, the member must have received the right-hand of fellowship at least six (6) months prior to the date of the application request.

**General Guidelines**
The Benevolence Fund is intended as a source of last resort, to be used only after the Church member requesting assistance has explored all other possibilities of help from family, friends, savings, or investments. The Fund is intended to be a temporary help during a time of crisis.

Generally, assistance from the Benevolence Fund to a recipient or household cannot exceed a maximum amount within a 12-month period. The Benevolence Fund Committee will govern the amount of assistance offered according to the limit in place at the time of request. This limit will be determined every January by the Benevolence Fund Committee, in conjunction with the Pastor. In very unusual circumstances, households and individuals who are in need of substantial funds and who have the opportunity to make a life-changing decision may continue to be assisted up to whatever limit the Benevolence
Fund Committee and the Pastor deem appropriate. However, such cases must be reviewed carefully and additional accountability must be sought from the Church Board of Deacons.

Disbursements from the Benevolence Fund may not be made in the form of a loan. Under no circumstance is a disbursement from the Benevolence Fund to be considered a loan. No disbursement may be repaid, either in part or in full, in money or in labor.

However, if the recipient desires to give to the Church at a later time, the recipient is encouraged to give directly to the general fund of the Church. At the discretion of the Pastor, the individual may be informed that the Benevolence Fund accepts designated giving, but only if the Pastor discerns that the Church member/recipient understands this is not a payback of what originally was given.

While not a requirement for every situation, a member requesting assistance may be asked to receive financial counseling. The Benevolence Fund Committee may deny help to anyone who, in its estimation, will have negative or irresponsible behavior reinforced by such financial help.

A member 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.

**Benevolence Need Categories**
The stated purpose of the Benevolence Fund is to meet people’s basic needs. This section lists some of the most basic needs, or circumstances, under which financial assistance may be disbursed from the Fund:

- Mortgages & Rents
- Utilities (lights, gas, water) – cell phones*, pagers & cable TV are not eligible expenses
  (*Phones may be considered on a case by case basis)
- Food
- Medical treatment (including prescription drugs medically necessary for the treatment of an illness or injury)
- Transportation to or from a place of employment
- Assistance with funeral expenses may be considered for members, the spouses & children of members and for individuals for whom the member was “caretaker”.
- 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 such cases, the Committee will consult with the pastor to determine a specific amount.

Although not all inclusive, below is a list of some needs that may not be met by the Benevolence Fund:

- School expenses (i.e. tuition or fees), business investments, or anything that brings financial profit to the individual or household applying
- Pay-off of 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
• Penalties related to late payments or irresponsible actions
• Private school fees or tuition
• Business ventures or investments

Process of Applying for Assistance
A Church member or household seeking assistance from the Benevolence Fund should take the following steps:

1. Obtain a “Benevolence Request Application” from the Church office (or website). The application must be completed fully, with all supporting documentation attached, and returned to the Church office (Incomplete applications will not be processed).

2. The application will be reviewed by the Benevolence Fund Committee. The Committee may contact the applicant for additional information or to schedule a meeting. The Committee may also contact utility companies, landlords, etc. to verify need.

3. The applicant will be informed of the status of his/her application no later than five (5) business days from the Committee’s receipt of the completed application.

If the Committee determines that the applicant is eligible for assistance, it will make the applicant aware of the amount and how the funds will be disbursed.

Disbursement of the Funds
All disbursements from the Benevolence Fund shall be made directly to the party or entity to whom payment is due (No funds will be given directly to the Church member or household requesting the assistance).