

### **Purpose of this Document**

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

### **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 overseeing of the money held therein. The Deacons shall determine who will receive disbursements from the Benevolence Fund, in what amount, and for what duration.

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

### **Source of Funding**

The Benevolence Fund shall receive contributions from two sources:

1. Through regular allocation or transfer of funds from the General Fund as deemed necessary and appropriate by the Deacons upon approval of the Elders; and
2. Through the receipt of special contributions by individuals and/or families wishing to make a donation to the Fund.

### **Contributions to the Fund**

Contributions to the Benevolence Fund in the form of a check should be made payable to "Gwinnett Community Church", with a notation that the funds are intended for the GCC Benevolence Fund.

The Leadership of GCC 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 GCC 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 GCC 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. Our first priority shall be to the membership and regular attendees of Gwinnett Community Church.
2. We also desire to help those who are not members of our local body but are believers in Jesus Christ as their Lord and Savior. If they are not currently associated with a Church we shall encourage them to worship with our congregation.
3. Members of the community who GCC recognize as individuals in genuine temporary need and who the Deacons feel led by the Spirit of God to assist; however, assistance shall be only after all efforts for other assistance have been exhausted.

### **Intended Purpose and Limits of Assistance**

The stated 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 assistance that would help the individual or family avoid potential hardships or crises in the future.

Generally, assistance from the Benevolence Fund is intended to cover the individual's or family's basic needs.

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

- 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

### **Guidelines for Disbursement**

The Benevolence Fund is intended as a source of last resort, to be used when an individual or family requesting assistance has explored all other possibilities for assistance from other sources (i.e., family, savings, investments, etc.). It is intended to be a means of assistance during a time of crisis or hardship. Under no circumstance is assistance from the Benevolence Fund considered a loan.

- Those requesting assistance must be willing to complete an application. They may also receive financial, family, or other appropriate Biblical counseling. The Deacons will not provide help to anyone who, in their judgment, 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.
- All assistance payments shall be made to the vendors due payment. Direct payment to the individual requesting assistance shall be avoided other than for immediate need of food, temporary housing or utility payments to preclude interruption of services. In these cases, assistance is limited to no more than

\$100. If the necessary funds are available and the recipient meets the guidelines of this policy, members and regular attendees may receive up to \$1500 per year in assistance. 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 \$1,500) and who have the opportunity to make a life-changing decision can continue to receive assistance up to whatever limit the Deacon board deems appropriate. Such cases should be reviewed carefully and, when appropriate, additional counsel should be sought (such as the Chairman of the Deacon Board, the Elders, 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.