

Jericho Ridge Community Church

Benevolence Fund Policy

1. Purpose

At Jericho Ridge Community Church (JRCC), we are committed to live as faithful stewards of our resources, willing to cheerfully share what we have with others (see 1 Tim 6:18). It is our desire to exude a spirit of generosity with each other and with the larger community of Willoughby. We aspire to develop relationships with one another that are transparent, supportive, encouraging, and rooted in a desire to love as we have been loved by God.

We recognize and affirm that people in need matter to God. This acknowledgement compels us to act (see Matt 25:31-46). Individuals in the community who are willing to receive help in Christ's name should not be without food, shelter or other basic needs. God's people are commanded to care for each other: *"Bear one another's burden and thus fulfill the law of Christ"* (Gal 6:2), and to give to those in need: *"Whoever has the world's goods and sees his brother in need and closes his heart against him, how does the love of God abide in him?"* (1 John 3:17).

The purpose of JRCC's Benevolence Fund is to provide financial assistance to individuals or families who are experiencing financial or material needs.

2. Assessment of Need

- a. The need of an individual or family may come to the attention of an elder or pastor during the course of ministry, or by referral from a third party.
- b. A dependent individual's need must be assessed in consultation with the person who has legal responsibility for the individual and the financial status of the legal parent or guardian will be taken into consideration.
- c. Other sources of community assistance, including support from other area churches, may need to be verified.

3. Eligibility

- a. All assistance, including reporting, shall comply with the requirements of the Income Tax Act and Regulations. The assistance must be charitable under the law.
- b. Support will not be restricted to JRCC members and attendees, but preference will be given to those who are engaged with our church family.
- c. Proximity to the Willoughby community will be a determining factor, as those who reside within this region will be given priority over those who live outside of the Langley area. However, consideration will still be given to those who have an expressed need, regardless of their living location (i.e. natural disasters and crises that occur on a global level).
- d. Needs that will be considered for benevolent assistance include the following:
 - i. An accident that results in financial needs.
 - ii. An unavoidable unemployment situation.
 - iii. Families that encounter legitimate financial difficulties:
 1. Individuals that are in need of special education/ training opportunities due to social, emotional, delinquency or related difficulties. These opportunities should serve to help the individual for the greater good of society in the short and long-term.
 2. Medical treatments and related expenses prescribed by a recognized Canadian medical professional not covered by a public or private insurance/medical plan.
 - iv. Other situations of demonstrated need.
- e. When financial assistance is provided, consideration should also be given to meeting the spiritual, physical, mental, emotional, and other needs of the party receiving assistance. This will be done in consultation with the pastoral staff and/or the benevolence committee and/or other qualified professionals.
- f. The church will not participate financially (funding or receipting) in projects which the law considers to be private benevolence. Please see the addendum for an explanation of the difference between private and public

benevolence.

- g. Needs NOT usually considered for benevolent assistance
 - i. Child care
 - ii. School tuition
 - iii. Credit card bills
 - iv. Vehicle payments
 - v. Alimony/child maintenance payments
 - vi. Discretionary expenses (e.g., vacations)
 - vii. Treatments not prescribed by a recognized Canadian medical professional
 - viii. Business needs arising for any reason
 - ix. Insured losses
 - x. Needs already designed to be covered or met by social assistance (except for types of assistance that are not considered to be “income” by the relevant funding agency, to be determined in advance by consulting with a knowledgeable employee of the funding agency).
 - xi. Where an individual or those legally responsible for the individual are determined to have adequate resources, unless the individual has been rejected by those persons (e.g., because of faith).
 - xii. Projected and future needs (e.g., education fund for an orphaned child).
- h. Duration of Financial Support
 - i. The church will provide assistance for a specific need that is not expected to involve a long-term commitment.
 - ii. When a major need arises, other possible sources for assistance will be explored with the party in need (i.e., community and/or government programs).

4. Levels of support

The Benevolence Committee, as appointed and approved by the JRCC Board of Elders, is responsible for administering the Benevolence Fund within established guidelines. There are three levels of approved benevolence ministry:

- a. Basic (up to \$100 per situation)
 - i. The lead pastor, associate pastor and any elder may approve this level of assistance in any single situation. Repeat support at this level places the assistance at the Intermediate level.
- b. Intermediate (\$100 to \$500)
 - i. The Elders’ Board must approve this level of assistance in each single situation. Phone or email correspondence may be used to expedite this process, but written documentation should be recorded. Repeat support at this level places the assistance at the Advanced level.
- c. Advanced (\$500 to \$1000)
 - i. This level of assistance per situation may be approved by a two-third majority at a meeting of the Elders’ Board, subject to meeting all specified criteria.

** Note: elders, pastors, and those consulted must disclose conflicts of interest (i.e., where proposed assistance involves a family member) and excuse themselves from the related discussion and decision.*

5. Funding

- a. Benevolence Fund
 - i. Donors are able to contribute to the Benevolence Fund at any time by submitting an offering envelope with the indication that the funds be used for benevolence. Because this is a standing Elder-approved project, donors can also designate gifts towards the Benevolence Fund when they give through online banking. This can be done by sending a confirmation e-mail to the JRCC office indicating the amount and designation of the gift made.

- ii. The church will be given the opportunity to contribute toward the Benevolence Fund each month on Communion Sunday.
 - b. Project fundraising
 - i. The Elders' Board may approve a demonstrated need that is more than available funds. Designated gifts toward an approved benevolence project will be used as designated with the understanding that when a given need has been met as determined by the Elders' Board, any excess will be used for other benevolence projects. All special appeals must clearly display this understanding.
 - ii. The church will refuse gifts designated toward a specific benevolence project before the approval of the project.
 - iii. Fundraising for a specific project will only be approved if the project meets all guidelines of this policy. The required "needs" documentation must be completed before the approval of the project. Caution should be exercised when it can be reasonably expected that financial support for the project will come from only a small group of individuals, especially when the expected donors are closely related (i.e., non-arm's length) to the needy individual(s).
6. Benevolence Committee
- a. A benevolence committee will be established in order to receive, review, and process requests for financial aid. This committee will be responsible for approving and/or denying these requests.
 - b. The committee must include at least two elders and at least one pastor. Due to confidentiality, only JRCC elders and pastoral staff members will have access to benevolence records and be eligible to serve on this standing board committee.
 - c. The Elders' Board will be responsible to appoint people to the benevolence committee.
7. Reporting/Documentation/Evaluation
- a. The committee evaluating a case for assistance is responsible for the following documentation:
 - i. Basic – to report the process involved in evaluating and to provide reasons for granting assistance at the next regularly scheduled meeting of the Elders' Board. To avoid repeat requests at the basic level between meetings, the elder(s) involved should consult with the Moderator of the Elders' Board prior to providing assistance when possible, or immediately after assistance is provided.
 - ii. Intermediate - to report the process involved in evaluating and to provide reasons for granting the assistance at the next regularly scheduled Elders' Board meeting. Written documentation may be limited to documentation of subjective factors at the discretion of the elders.
 - iii. Advanced - two elders will evaluate the financial resources available to the person (including government support and resources available from other family members/significant others) being considered for advanced assistance, by reviewing copies of the most recent tax returns, pay stubs, and/or financial statements, etc., and to provide a written report at a meeting of the Elders' Board, that includes the process followed in evaluating the need and the maximum level of assistance recommended.
 - b. All documentation shall be signed by two members of the benevolence committee and filed in a confidential and secure place. Care should be taken not to reveal the names of individuals considered and/or approved for assistance. Individual names should not be included in the minutes of Elders' Board meetings.
 - c. Payments will only be processed upon written authorization from an elder (or, in the case of Basic assistance, the lead pastor or associate pastor) by means of memo, check requisition, etc., a copy of which should be filed by the Elders' Board. Whenever reasonably possible, benevolent assistance should be paid directly to a supplier/service provider, or the assistance should be in the form of physical goods or vouchers.

Benevolence assistance will be reported on T5007 slips as "social assistance" in accordance with the requirements of the Income Tax Act. For further information about the correct T5007 reporting, consult the Charities Handbook: 2008 Edition, Chapter 24, page 379. A searchable Handbook is available in the "members" area of the CCCC website (www.cccc.org).

Addendum 1: Private vs. Public Benevolence*

A common understanding of private benevolence involves a gift given directly from one person to another. For example, if I am aware of a person who is going through a difficult time financially and I give them a gift of money, I am engaging in private benevolence.

Churches are not able to give the funds for a named individual even if no receipt is issued because the Income Tax Act requires a charity to use all of its resources (receipted or not) for charitable purposes. Private benevolence, as discussed above, is not charitable at law.

Individuals can and should be encouraged to heed the call of Scripture to personally and directly help those in need. However, such private benevolence should occur directly between the individuals, outside of the church, though the church is free to encourage people to help others in this way.

However, a gift by an individual to a church or ministry can be an act of public benevolence, even though the beneficiary is the same needy person as in the case of private benevolence. **It is public benevolence (and receiptable) if the decision as to who is needy and how much is given is an exclusive decision of the benevolence committee, rather than the personal decision of an individual donor.** A church must also guard against limiting the help it offers to a narrow interest group, such as to only members of the congregation.

**Portions of this explanation are from Heather Card's "Benevolence Policies" in CCCC Bulletin, Issue 3, May 2008.*

Addendum 2: Counselling Services

As stated in the “Eligibility” section of the policy (specifically subsections “d” and “e”), consideration should be given to meeting the spiritual, physical, mental, emotional, and other needs of the party receiving assistance. In response to these needs, funds can be used to assist those in need of professional counselling services. The assessment for need must follow the same criteria and guidelines explained in the benevolence policy with approval being granted by the Benevolence Committee and JRCC’s Board of Elders (as the level of support calls for it).

Counselling needs as well as financial need will be assessed in consultation with the pastoral staff and/or the Benevolence Committee and/or the qualified counselling professional, provided that the criteria and guidelines in the benevolence policy are met. This may occur in one of two ways:

- (1) An individual seeks pastoral support of their own volition and during their discussion with JRCC’s pastoral staff, disclose a struggle that warrants professional counselling services (the counselling required exceeds the capacity and/or expertise of the pastoral staff).
- (2) News of a particular individual’s struggle is brought to the attention of JRCC’s pastoral staff and upon further examination, the individual’s situation is judged as warranting professional counselling services.

In either case, the Benevolence Committee will assess the need of the individual once a formal request has been made to ensure that the policy’s criteria is met.*

Because there is no way of knowing the exact amount of counselling sessions an individual may require, it is recommended that an agreement be reached between the individual/client, the professional counsellor, and JRCC’s Benevolence Committee. The chosen counsellor must be approved by JRCC’s pastoral staff and/or the Benevolence Committee to assure that the individual will be receiving proper care and to avoid potential dual-relationships that may be present. While each situation will be evaluated on a case-by-case basis, the following sequence may be a useful template for reaching a mutually beneficial agreement:

- (1) JRCC and the client will each agree to pay a portion of the session rate. The fee may be split in numerous ways, but it is recommended that the client pay at least 25% of the rate for each session for the duration of the agreement.
- (2) JRCC will disclose the maximum dollar amount (or number of sessions) that can be funded through the Benevolence Fund so the client and professional counsellor are aware of JRCC’s funding limitations.
- (3) JRCC and the professional counsellor will agree on a payment plan that is most suitable to all parties.

In order to best serve the client, professional counsellor, and JRCC, the client will agree to allow the counsellor to provide JRCC with a brief summary of the progress that has been made as well as recommended actions for client. This will enable the Benevolence Committee and/or the pastoral staff to minister to the individual in ways that are consistent with the therapy he/she received from the professional counsellor.

* Providing an individual with financial assistance for counselling services assumes that the individual has first used his/her benefits from their insurance provider to pay the full rate for counselling services and that the individual cannot afford to pay for additional counselling services (if counselling services had already begun).

BENEVOLENCE REQUEST APPLICATION FOR FINANCIAL AID

Date of Request: _____ Amount Requested: \$ _____

Full name of Applicant(s): _____ Spouse: _____

Street Address: _____

Phone (_____) or (_____) or (_____)

Reason for Request:

Signature: _____

Date: _____

Confidential: for Benevolence Fund Committee use only

RESULTS OF BENEVOLENCE REQUEST

✗ No, request denied: _____ by (print): _____
(signature): _____

Please explain why the request was denied:

✓ Yes, request approved: _____ by (print): _____
(signature): _____

Comments (if necessary):

Authorized Amount to be Given: \$ _____

Cheque # _____ issued to: _____