Purpose

The purpose of the Benevolence Fund is to assist *Stockbridge Community Church (SCC)* members during times of crisis and hardship to meet basic necessities (food, immediate lodging, utilities, or urgent medical needs). Our decisions are made in accordance with the mandates of Scripture and the leading of the Holy Spirit. These funds come from the blessings that the Lord has given us. We are charged with being good stewards of God's money that was given by people being obedient and disciplined lives for the support of those in need of emergency assistance. We are concerned about your spiritual needs as well as your physical needs.

Potential Recipients

- Recipients must be committed members of SCC for at least 6 months
 - Committed their life to Jesus Christ and trusting him for salvation
 - Baptized by immersion (under water)
 - o Completed Class 101 and signed Membership Covenant
 - Must be attending worship services on a regular basis
 - Must be involved in SCC ministry for a period of 4-6 months minimum
 - Must support the church financially through regularly giving tithes and offering.
- Graduate or current student with attendance at each class of Financial Peace University (FPU) at SCC
 - If FPU class is not available at the time of the need request, the need will be considered as long as there is a commitment to take FPU at next schedule class date
- Non SCC members are to be directed to various different assistance facilities and programs
 - o Samaritans Together 678-565-6526
 - Connecting Henry 770-288-6230
 - o Helping In His Name Food Bank 678-565-6135
 - Hunger Hotline 404-622-7778
 - Hands of Hope Clinic 770-507-1344

Needs Covered and Declined

- Recognizing that God is the provider of all that we need, the Benevolence Team strives to handle God's resources within SCC to insure that the primary needs of every member are met. Primary needs are those necessary for physical, emotional, and spiritual survival: food, shelter, clothing, transportation, counseling, etc. The more primary the need, the more likely the probability of SCC considering the need. Very rarely will the Benevolence Team even consider assisting individuals with other types of financial needs.
- SCC does not recommend or encourage bankruptcy. We do, however, recognize that there may be very unusual circumstances that may require bankruptcy. In general, we treat bankruptcy payments like credit card payments and decline to contribute toward them.
- Entering into debt is a serious decision and individuals should heed Biblical warnings (Proverbs 22:7, Hebrews 13:5). The SCC Benevolence Team discourages debt and we will decline making payments on debt load, particularly credit card debt.

Last Updated 10/10/2016

So then, as we have opportunity, let us do good to everyone, and especially to those who are of The household of faith. Galatians 6:10

- If a previous need was covered and FPU was not available, recipient has not yet enrolled or graduated from FPU and a new request has been made, the Benevolence Team reserves the right to decline new the request.
- No benevolence is ever administered to relieve the consequence of sin.
- All benevolence is given to assist the recipient to help himself/herself work through the problem, not to bail you out of the situation with no effort on your part.

Availability of Funds

- All requests shall be considered on a first come, first served basis and, as funds are available. The Benevolence Fund maximum is normally \$500. Requests greater than \$500 must be unanimously approved by the fund manager and review team.
- In order to allow us to serve other SCC family members in need, you may only apply or request assistance per household "once" within a given 6 month period from date of payment issued. Requests outside of these standards must be unanimously approved by the fund manager and review team.

Application Process

- Application form completed in its entirety, signed and sent to the church or emailed to <u>tani@sccview.net</u>.
- Benevolence Team fund managers will conduct an interview with recipients
- References will be contacted and verified
- Residency and Employment will be verified
- Proof of income is required with copies of last two pay stubs attached
- Copies of bills must accompany request
- SCC Benevolence Team reserves the right to request that recipients requesting benevolence assistance multiple times during a calendar year receive additional financial and budget counseling prior to approval of application and receipts of funds
- The potential recipient must sign a waiver and give SCC and its authorized representatives the authority to request, share and obtain all information and records, confidential and otherwise, requested by them from you including by way of illustration, medical records, financial statements, court records and other information they may deem necessary in order to assist you.
- If financial assistance is given to an employee of SCC then the amount given must be notated on their W-2.

Confidentiality

• Members of the Benevolence Team covenant together to hold in strict confidence any personal information coming to them for this purpose. Information will not be shared beyond the bounds of the Benevolence Team except when it is deemed necessary for the physical or spiritual welfare of the individual or another person related to the situation.

Last Updated 10/10/2016

So then, as we have opportunity, let us do good to everyone, and especially to those who are of The household of faith. Galatians 6:10

• Every case is CONFIDENTIAL. Violating confidentiality may result in disqualification of any request submitted, either currently being considered or in the future.

Hold Harmless/Liability Release Clause

• SCC, its Pastor, Officers, Agents, Employees and Members are hereby released, forever discharged, and held harmless from any and all liability, claims or demands for personal injury, sickness or death, as well as property damage and expenses, of any nature whatsoever which may be incurred while the applicant's request is being reviewed, approved, and/or denied. Furthermore, requester hereby agrees to hold harmless and indemnify SCC, its Pastor, Officers, Agents, Employees and Members for any financial liability sustained by said acts of the aforementioned SCC parties.

Time Line for Financial Assistance

• It is exceptionally rare for the SCC Benevolence Team to be contacted by an individual not feeling that their need requires urgent attention. Many are hoping to have a check in hand within hours. However, due to church application process and check request procedures, approved recipients should be aware that they should generally not expect to hear how their request will be resolved for up 5-7 days.

To Whom We Will Write Checks

• For Benevolence Team accountability, as well as the individual receiving assistance, any checks issued will only be made out to the final recipient of the finances. That is to say, checks will only be made out to meet the specific need, not to provide undesignated cash. They will not be made out to the individual requesting assistance.

Giving Gifts or Loans

• SCC Benevolence Program does not grant loans. We believe this practice would create an unhealthy barrier in the relationship of the individual and the church. When assistance is offered it is a gift, therefore; there will not be any expectation of repayment. Individuals wishing to reimburse the fund may do so at their own discretion, but only God and the SCC church Financial Secretary will know of the gift.

Ongoing Financial Assistance

- The SCC Benevolence Program should not be viewed as a means to meet an ongoing chronic financial need. The Benevolence Team is able to respond only to occasional needs.
- In order to allow us to serve other SCC family members in need, you may only apply or request assistance per household "once" within a given 6 month period from date of payment issued. Requests outside of these standards must be unanimously approved by the fund manager and review team.

When We Will Provide Financial Counseling

- As God supplies the resources, the SCC Benevolence Program will strive to provide appropriate financial counseling to any member of the church requesting such assistance or for whom we feel it is necessary. Counseling may vary from one or two meetings to a more ongoing relationship. Ongoing relationships will be reviewed on a 6 month basis to determine if the assistance is meeting the need and should continue to be offered.
- SCC Fund Managers reserve the right to use benevolence funds to scholarship individuals for additional financial counseling for members in need, such as Financial Peace University.