

Double Oak Community Church Benevolence Policy

The Benevolence Ministry of Double Oak Community Church is under the direction of the Church Administrator.

Purpose of the Benevolence Ministry:

- The purpose of the Benevolence Ministry is to assist members of Double Oak Community Church and those within our community with unexpected short-term financial needs that cannot otherwise be met.
- Double Oak Community Church may authorize and disburse funds that are classified as benevolence.
- Benevolence disbursements will be approved to provide for the basic necessities of life to those who qualify for disbursements.
 - See section II for qualifying criteria to receive benevolence disbursements.
- All benevolence requests must receive approval before any funds, services, or material assistance is disbursed.
- Benevolence disbursements are a non-taxable charitable contribution provided to alleviate hardship.
- Donors may not direct Double Oak Community Church to allocate their contributions to be paid as benevolence to any specific individual.

Section I: Biblical purpose of benevolence giving

- Scriptural Guidelines
 - Galatians 6:2, "...bear one another's burdens and so fulfill the law of Christ."
 - John 13:34, "...a new commandment I give you, that you love one another, even as I have loved you, that you love one another."
- Double Oak Community Church will use scripture to guide those who will be administering this benevolence policy.
- It is the intent of Double Oak Community Church to steward these funds well.

Section II: Qualifying Criteria

Statement: The standards for determining the type and level of need are specified in this section and will be used as a guideline to determine levels of disbursement and qualifying needs. The benevolence review process examines each benevolence request to ensure that it meets with both the literal interpretation of the policy as well as the general intent behind the policy.

Criteria to qualify for benevolence disbursement:

- To qualify for benevolence, the individual or family must belong to a recognized hardship class. These factors that may qualify someone for benevolence include, but are not limited to
 - Loss of employment within past 180 days of request
 - death in the family of a wage earner
 - costly medical condition hardship resulting from a natural disaster
 - critical illness or injury within the past 90 days of request
 - Individuals or families seeking adoption or fostering children requiring basic needs

Any benevolence request that would benefit an employee of Double Oak Community Church or any immediate family of Double Oak Community Church must be approved by three members of either the executive Church leadership or the church elder board. The executive church leadership herein shall be formed from Senior Pastor, Executive Pastor, and Church Administrator of Double Oak Community Church.

- In order to qualify for benevolence assistance, the need must meet one or more of the following categories of need:
 - In need of food/food insecure
 - In need of reimbursement for travel expenses related to a death or illness of the person requesting or of a qualifying family member
 - Unable to pay for Utility statements / bills, disconnection of service is imminent (documentation required)
 - Unable to pay for rent or mortgage and eviction or default is imminent (documentation required)
 - Unable to receive needed medical treatment (documentation required)
 - Car repair that facilitates travel to the individual's occupation
 - Emotional and mental care needs, counseling
 - Legal needs for adoption, child custody issues, other legal matters that may qualify
 - Basic needs of children brought about by adoption or fostering process
- The benevolence policy will not cover:
 - Credit Card payments
 - Exceptions can be made when an individual has had to use credit cards to pay for a crisis or emergency.

- Car payments
- Services not directly related to life, safety, or health such as entertainment, television services, internet, cell phone, etc.
- Automobile alterations not needed for the operation of the vehicle
- Non-essential grocery items
- Needs of individuals who are wanted by the law or for paying fines as a result of breaking the law
- Legal fees resulting from a crime
- Penalties related to late payments or irresponsible actions
- Private school fees and tuition
- Needs that are the direct or indirect result of personal or financial irresponsibility.
- Disbursement of funds shall be limited per individual on the basis of the number of requests and/or the amount of disbursements.

Section III: Process to request benevolence disbursements

Benevolence disbursement requests must be made by the person requesting assistance or by someone who is directly assisting the person in need. Requests should be mailed or emailed to the church administrator who will execute the policy. A financial review statement may be required for any benevolence disbursement request.

Required Documentation:

- Valid Photo ID
- Copy of the invoice / bill seeking assistance
- Statement of need
 - Describing the who, what , when, where, and why for the need
- Any relevant letters or documentation for the need

All requests will be reviewed according to the criteria listed in section II. Any decision to approve or deny benevolent disbursement requests will be communicated to the requesting individual.

Once all required documentation and information has been received by the Church Administrator, a decision should be reached within 72 hours of receiving all qualifying documentation.

Any benevolence disbursement request totaling more than \$500 should be approved with at least one member of church executive leadership. Records shall be kept in the office of the Church Administrator for each benevolence disbursement request.

Section IV: Disbursement of funds

Approved benevolence disbursements shall be made in the form of check, credit card expense, gift card, or any means to meet the hardship.

Only in the case of reimbursement shall funds be paid to the individual requesting benevolence disbursement. Otherwise, all funds should be credited to the institution to meet the hardship need, i.e. utility company, mortgage company, etc.

The finance office shall administer gift cards to meet immediate needs such as food, gas, or grocery needs. Pre-purchased gift cards shall be retained in a secure location within the finance office.

No cash shall be used in the disbursement of benevolence needs unless approved by at least two members of the church executive leadership. This cash disbursement will be limited to \$100.

All individuals receiving benevolence disbursements totaling more than \$600 shall be reported to financial institutions including the IRS in form 1099. Additional personal information shall be required in these cases.

Section V: Management and Audit of funds

Benevolence offerings shall be collected at church gatherings, or by a pastor employed by the church. These funds will be accounted for by the church finance office personnel in accordance with established finance policies.

Benevolence funds shall be held in a separate banking account from the general fund. Any benevolence disbursement shall be transferred from the benevolence fund account to the general fund to execute all benevolence payments whether it may be in the form of check, credit card payment, or gift card.

Disbursement requests shall be retained in the office of the Church Administrator. These records shall include contact information, invoicing or statements of need, personal statements, financial statements, or any other documentation required to qualify for benevolence disbursements.

All benevolence records shall be reviewed by either a member of the executive Church leadership or board of elders twice per year. This review shall be done by electronic records, not by printed documentation, in tandem with individual request documents. External financial audits shall also review all benevolence disbursements at the time of the annual Church financial audit. This external financial audit should be completed by a third party accounting organization.

Any discrepancies shall be reported to both Church executive leadership and the board of elders immediately upon discovery.