Benevolence Ministry Policy of Community Baptist Church

1. Introduction
   a. The church realizes that benevolence is a quality of our life in Christ and not merely a matter of financial assistance. We are therefore called to assess needs, promote stewardship and hospitality, collect and disburse resources for benevolence and develop programs of assistance.
   b. Acts 4: 32, 34, and 35 : “All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had. There were no needy persons among them. For from time to time, those who owned land or houses sold them, brought the money from the sales and put it at the apostles’ feet, and it was distributed to anyone who had need.”

2. Purposes
   a. The purpose of this document is to provide guidelines to the Missions Committee, church Board and pastoral staff, for the disbursement of the Benevolence Ministry assistance.
   b. The purpose of the Benevolence Ministry is to provide aid for basic needs of individuals and families in the church or in the community.

Note: Community Baptist Church has a Food Cupboard Ministry, which is not part of the Benevolence Ministry. However, since its activities are benevolent in nature, this ministry is mentioned from time to time in this policy where the points stated are considered helpful.

3. Motivation
   a. To provide accountability to the congregation who have entrusted the church with these resources and to ensure their use is consistent with congregational expectations.
   b. To provide efficiency and wisdom in the use of these funds and resources, helping to ensure they will be effective in aiding the recipient rather than a hindrance or creating a dependency.
   c. To ensure that we are in full compliance with Canada Revenue Agency requirements for the operation of charities.

4. Modification
   a. It is possible that situations may arise which are not covered by this policy in its current form. Therefore, changes may be made as needed with the unanimous approval of the Board.

approved December 8, 2015  1 of 4
5. **Canada Revenue Agency Requirements**

The Canada Revenue Agency sets out four key requirements for charities engaged in the type of benevolence activities such as those of Community Baptist Church:

a. A church cannot provide a private benefit disguised as a public benefit.
b. Benefits must be made available to members of the public in the community as well as members of the church.
c. The amount of assistance provided must be reasonable in the circumstances.
d. The church must engage in a real inquiry into the needs and means of a potential beneficiary before providing assistance. Needs are determined on the basis of total reasonable expenses less all sources of current income. Means are determined on the basis of non-essential assets that might be sold to meet the need.

6. **Oversight and Accountability**

a. The Missions Committee is responsible for the Benevolence Ministry and is accountable to the church Board and the congregation. Regular reports will be provided to the Board, including the following information:
   i. Amount of funds and resources received and
   ii. An overview of how the funds and resources were disbursed. (The specifics of who received, and how much, must remain confidential.)

b. Two church members with signing authority must sign every cheque issued from the Benevolence Ministry.

c. The Benevolence Ministry will be reviewed annually by the church’s Financial Review Committee.

7. **Income**

a. The sources of funds and resources for the Benevolence Ministry are:
   i. a monthly allocation from the Missions Fund
   ii. designated monetary gifts and offerings.
      (a) The frequency of offerings will be as needed or as decided by the Board.
   ii. gifts of services and physical items

b. Gifts intended for the Benevolence Ministry may be designated as such at the time the gift is given, but may not be given for the specific benefit of any specific person or family. The Board must retain full control over the direction of all funds and resources given to the Benevolence Ministry.

8. **General Guidelines for Disbursement**

a. The Benevolence Ministry is intended as a source of last resort, to be used when the recipient has explored all other possibilities of help, such as from family, friends, savings, or investments. It is intended to be a temporary help during a time of crisis.
b. Assistance from the Benevolence Ministry is normally intended to be a one-time occurrence. In some circumstances — for example, as the Food Cupboard does on occasion — the Missions Committee may decide to help more than once. If there are repeated requests, the pastor(s) and elders will arrange a meeting with the applicant to develop a longer term plan.

c. A gift from the Benevolence Ministry is not a loan, and there is no expectation or requirement of repayment.

d. Recipients will be encouraged to receive financial, family, or emotional counselling if there is a perceived need for this type of assistance.

e. The Missions Committee will not provide help to anyone for whom, in their estimation, assistance will reinforce negative or irresponsible behaviour.

f. Recipients must be willing to give the Missions Committee permission to follow up on any of the information provided to them. All information gathered in reference to requests for assistance will be kept strictly confidential.

g. The Missions Committee may decide to limit the maximum amount of assistance one recipient can receive in any given year.

h. Members of the congregation may not be reimbursed from the Benevolence Ministry for benevolence they performed of their own accord without the approval of the Missions Committee before the gift was made.

i. In addition to responding to requests from applicants, funds and resources from the Benevolence Ministry may be used for other activities and projects, as approved by the Board, with the purpose of meeting peoples’ basic needs.

9. Recipients

a. Assistance from the Benevolence Ministry is not restricted to church members and attendees. Although recipients outside the church may be welcomed to attend, it must be made clear to them that the funds are in no way dependent on their attendance.

10. Criteria

a. The stated purpose of the Benevolence Ministry is to meet peoples’ basic needs. Normally these are defined as:
   i. Lodging (including utilities)
   ii. Food
   iii. Clothing
   iv. Medical treatment (may include medications)
   v. Employment expenses (e.g. transportation, tuition, counselling)
   vi. Funeral expenses, and
   vii. Initial evaluation and professional counselling appointments (provided that it has been approved by the church pastor)
11. Needs that will NOT be met by the Benevolence Fund

   i. Business investments or anything that brings financial profit to the individual or family.
   ii. Repayment of loans. Exceptions can be made based on how the debt was acquired (e.g. use of a credit card in a crisis or emergency).

12. Procedure for Disbursement

   a. In a meeting, by email, or by a telephone conference, the Missions Committee reviews the request and comes to a decision.
   b. The applicant making the request is informed of the decision.
   c. Cheques are written and disbursed or services and physical items are delivered.
   d. Cash is never to be disbursed directly to an applicant.
   e. Cheques from the Benevolence Ministry will be payable to vendors, landlords, etc., rather than to the applicant, with the following exceptions:
      i. An applicant who has made a purchase or payment which the Missions Committee agreed to reimburse them for, and
      ii. A church member acting on behalf of the Missions Committee in a situation where a cheque directly from the church could not be delivered in time.
      iii. In both cases, the Missions Committee must be provided with an invoice or a receipt.
   f. The Treasurer, or designate, of the church will keep a copy of all associated invoices and receipts.