

## **ECCC Benevolence Fund Policy and Guidelines**

### **Purpose**

ECCC's Benevolence Fund was established and guided by the Biblical principles in 1 John 3;17, Gal 2:10 and James 1:27 for the purpose of meeting people's basic needs such as food, clothing, shelter, utility and medical. It has no budget for either income or expense. Its income consists entirely of designated giving to the Fund, and its expenses consist of funds disbursed at the direction of the Deacon Board.

### **Oversight and Accountability**

The Deacon Board has ultimate responsibility and accountability over the Benevolence Fund. At least one deacon shall be chosen for the year to be in charge and discharge responsibility to review the application, interview and document, and make recommendations to the Deacon Board for final approval of amount disbursement and duration.

### **Confidentiality**

The Deacon Board will be apprised of the need for extreme confidentiality when dealing with personal issues of the needy.

### **Funding and Contribution**

The source of income for the Fund is through special or designated offerings. Members of the congregation, however, will not be encouraged to give to the benevolence fund in lieu of giving to the general fund of the church.

Contributions to the Benevolence Fund in the form of a check should be made payable to "ECCC", with a notation that the funds are to be placed in the Benevolence Fund.

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. Gifts made directly by a member to a needy individual or family are not tax-deductible under IRS regulations.

Contributions to the Benevolence Fund may not be earmarked or otherwise designated for particular purposes or recipients. ECCC 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 will receive tax-deductible receipt from ECCC.

## **Recipients**

In order of priority, recipients of assistance from the Benevolence Fund shall be:

1. Members of ECCC
2. Regular attendees of ECCC
3. Members of the community

## **Disbursement**

The benevolence fund is intended as a source of last resort, to be used when a family or individual requesting assistance has explored all other possibilities of help from family, friends, savings, or investments. It is intended to be a temporary help during a time of crisis.

Assistance from the benevolence fund is intended to be a one-time gift. In unusual circumstances, the Deacon Board may decide to help more than once. But under no circumstance is a gift from the benevolence fund to be considered a loan. No gift may be repaid, either in part or in full, in money, or in labor.

Those requesting help must be willing to give the committee permission to follow up on any of the information provided to the Deacon Board. The stated purpose of the benevolence fund is to meet peoples' basic needs, such as: lodging, food, utilities, clothing and medical treatment.

Generally, assistance from the Benevolence Fund will not exceed \$1,500 per person or family (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) can continue to be assisted up to whatever limit the Deacon Board deems appropriate. Such cases should be reviewed carefully and, when appropriate, additional accountability should be sought.

## **Application and Approval Process**

Individuals or families seeking assistance from the Benevolence Fund shall follow the steps below:

1. Obtain and submit an Application for Assistance from the ECCC Benevolence Fund.
2. Complete interview(s) with the in charge Deacon or Deacons.
3. Provide all additional documents and information requested by the Deacons.
4. Keep all of the documents

Review and approval of the Application, as well as communication of the amount and duration assistance, shall be done by the Deacons at the earliest practicable date.

Date: 3/1/2014, approved by deacons board on 6/14/2014

## ECCC Application for Assistance Form

When ECCC assists church members or other individuals, the IRS requires the church to keep certain documentation and records on individuals the church has helped. This form should be filled out each time the church helps a person financially. This confidential form should be kept with the church's financial records.

Name of Applicant \_\_\_\_\_ Phone Number \_\_\_\_\_

Street Address  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Brief description of assistance provided by the church:

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Reason the assistance was granted:

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Cost of the assistance:

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Relationship to the church members or church leaders:

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If the applicant was related, did the applicant receive special treatment?

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Deacon(s) and/or Interviewer:

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Applicants for financial assistance are awarded financial assistance based on financial need. Applicants are not granted financial assistance based on relationships between the applicant and church leaders or significant church contributors. The church does not discriminate applicants based upon race, color, sex, national origin, age, geographic territory, or disability. However, the church reserves the right to discriminate based on religion.

The Deacon Board may provide short-term (emergency) assistance and longer-term aid to ensure that victims have the basic necessities such as food, clothing, housing, utility and medical assistance. The preferred method of providing assistance will be to pay the applicant's needs directly to a business provider. Assistance may also be provided in the form of check for goods or services. The type of aid that is appropriate depends on the individual's needs and available resources.