



UNION BAPTIST CHURCH
DURHAM, NC

BENEVOLENCE (HELP MINISTRY) FUND POLICY

Objective of this document

- To establish a written process for the evaluation of requests for assistance from the Benevolence Fund.
- Outline eligibility requirements and measures for receiving assistance from the Benevolence Fund.
- Describe the process involved in the request, approval, and disbursement of monies from the Benevolence Fund.

This document will also specifically set forth the responsibilities of the Benevolence Fund committee and the guidelines for discharging those responsibilities.

Purpose of the Benevolence Fund

The Benevolence Fund is a budgeted fund made available to members, by application, of Union Baptist Church who have unforeseen financial circumstances. Its receipts consist primarily of contributions from members of the Church, and its expenses consist of funds disbursed for its intended purposes at the directions of the Pastor and/or the Benevolence Fund Committee.

Sources of Income for the Fund

All benevolence funds come from Church revenues generated primarily by congregational contributions designated to the Benevolence Fund, and, to a lesser extent, from the Church's general fund. Contributions to the Benevolence Fund may not be earmarked or otherwise designated for a particular purpose or individual. Although Church members may designate their contributions to the overall Benevolence Fund, the leadership at UBC discourages the practice of giving to the Benevolence Fund in lieu of giving to the Church's general fund.

Church leadership may choose, at its discretion, to decline certain contributions that are designated or earmarked. In order to comply with IRS regulations concerning charitable contributions, all contributions to the Benevolence Fund must be unconditional and without personal benefit to the donor.

Eligibility

Only members of UBC may qualify to receive assistance from the Benevolence Fund; and, the member must have received the right-hand of fellowship at least twelve (12) months prior to the date of the application request. If the applicant is a student, he/she must show proof of current enrollment.

General Guidelines

The Benevolence Fund is intended as a source of last resort, to be used only after the Church member requesting assistance has explored all other possibilities of help from family, friends, savings, or investments. The Fund is intended to be a temporary help during a time of crisis. Generally, assistance from the Benevolence Fund to a recipient or household cannot exceed a maximum amount within a 24-month period.



UNION BAPTIST CHURCH
DURHAM, NC

The maximum assistance will be \$300 and this will be based on urgent need. This does not mean that the maximum will be authorized with every request. If the Benevolence Fund committee deems that our contribution will not stop or defer eviction or termination of utilities, the requester will be asked to show proof that the balance due has been secured before releasing funds.

The Benevolence Fund Committee will govern the amount of assistance offered according to the limit in place at the time of request. This limit will be determined every January by the Benevolence Fund Committee, in conjunction with the Pastor. In very unusual circumstances, households and individuals who are in need of substantial funds and who have the opportunity to make a life-changing decision may continue to be assisted up to whatever limit the Benevolence Fund Committee and the Pastor deem appropriate. **Disbursements from the Benevolence Fund may not be made in the form of a loan. Under no circumstance is a disbursement from the Benevolence Fund to be considered a loan. No disbursement may be repaid, either in part or in full, in money or in labor.**

However, if the recipient desires to give to the Church at a later time, the recipient is encouraged to give directly to the general fund of the Church. At the discretion of the Pastor, the individual may be informed that the Benevolence Fund accepts designated giving, but only if the Pastor discerns that the Church member/recipient understands this is not a payback of what originally was given.

While not a requirement for every situation, a member requesting assistance may be asked to receive financial counseling. The Benevolence Fund Committee may deny help to anyone who, in its estimation, will have negative or irresponsible behavior reinforced by such financial help.

A member requesting help must be willing to give the Benevolence Fund Committee permission to follow up on any of the information provided to the Committee. The Committee will be sensitive to confidential issues.

Benevolence Need Categories

The stated purpose of the Benevolence Fund is to meet people's basic needs. This section lists some of the most basic needs, or circumstances, under which financial assistance may be disbursed from the Fund:

- Mortgages & Rents
- Utilities (lights, gas, water) – cell phones*, pagers & cable TV are not eligible expenses (*Phones may be considered on a case by case basis)
- Food
- Medical treatment (including prescription drugs medically necessary for the treatment of an illness or injury)
- Transportation to or from a place of employment
- Assistance with funeral expenses may be considered for members, the spouses & children of members and for individuals for whom the member was "caretaker".
- Financial assistance for counseling will be considered if it is perceived that counseling would directly enable the individual to address a current financial situation. In such cases, the Committee will consult with the pastor to determine a specific amount.



UNION BAPTIST CHURCH
DURHAM, NC

Although not all inclusive, below is a list of some needs that may not be met by the Benevolence Fund:

- School expenses (i.e. tuition or fees), business investments, or anything that brings financial profit to the individual or household applying
- Pay-off of credit cards - Exceptions can be made when an individual has had to use a credit card in a crisis or emergency (e.g., hospitalization, death, etc.)
- Needs of individuals who are wanted by the law or for paying fines as a result of breaking the law
- Legal fees
- Penalties related to late payments or irresponsible actions
- Private school fees or tuition
- Business ventures or investments

Process of Applying for Assistance

A Church member or household seeking assistance from the Benevolence Fund should take the following steps:

1. Obtain a "Benevolence Request Application" from the Church office (or website). The application must be completed fully, with all supporting documentation attached, and returned to the Church office (Incomplete applications will not be processed).
2. The application will be reviewed by the Benevolence Fund Committee. The Committee may contact the applicant for additional information or to schedule a meeting. The Committee may also contact utility companies, landlords, etc. to verify need.
3. The applicant will be informed of the status of his/her application no later than five (5) business days from the Committee's receipt of the completed application.

If the Committee determines that the applicant is eligible for assistance, it will make the applicant aware of the amount and how the funds will be disbursed.

Disbursement of the Funds

All disbursements from the Benevolence Fund shall be made directly to the party or entity to whom payment is due (No funds will be given directly to the Church member or household requesting the assistance).



UNION BAPTIST CHURCH
DURHAM, NC

Application and Policy

Union Baptist Church
904 North Roxboro Street • Durham, NC 27701
Phone: (919) 688-1304 / (919) 688-1305 • Fax: (919) 688-1389
www.myubc.org • admin@myubc.org

WHAT IS THE BENEVOLENCE FUND

The Benevolence fund is a limited financial fund, made available by application to non-members of Union Baptist Church (UBC) who are struggling financially due to unforeseen circumstances. The money is granted as a gift, and repayment is not expected. However, if the recipient desires to give to the Church at a later time, the recipient is encouraged to give directly to the general fund of the church.

Your request will be reviewed in accordance with the attached Benevolence Fund Policy which is included herein and is an integral part of this application process. The Benevolence Fund Application and Policy is available in the church office. You will be contacted if more information is needed. If your request is approved, it may take up to one week to receive funds.

WHAT OTHER HELP IS AVAILABLE

Our concern for you is not limited to your financial situation. We care about your spiritual, emotional, and relation health, as well as your general well-being. Would you like someone from our Stephen Ministry to follow up with you about these types of concerns? (*Note: your response to this has no bearing on the decision about your financial request*).

- No thank you.
- Yes, call me at phone number (_____) _____ - _____

A. Personal Information

Last Name: _____ First: _____

Address: _____ Apt #: _____

City: _____ State: _____ Zip: _____

Daytime Phone: _____ Evening Phone: _____

Male Female Date of birth: _____ Age: _____

Marital Status:

Single Married Separated Divorced Widowed

Spouse's Name: _____ Spouse's Employer: _____

B. Household Information

List all individuals sharing your household:

Full Name	Age	Relationship	Employer	Monthly Income



UNION BAPTIST CHURCH
DURHAM, NC

C. Explanation of Need:

Funds Needed for Payment of: Mortgage/Rent Utilities Medical Food
 Transportation Other (Explain):

(Additional Information May be Requested)

Amount Requested \$: _____ Date Funds Are Needed _____

What situation(s) created this need (attach additional pages if necessary)? _____

Attach supporting documentation of the amount, name, address, and phone number of each party for whom requested funds will be paid: _____

What steps have been taken to obtain financial assistance from non-church sources?

How will you meet this (these) financial obligations going forward?

***Attach proof of your total monthly income. ***

General Information:

Is Applicant Related to a Member, Employee, Officer, or Board Member of UBC?

No Yes, list the names:

Has Applicant Received Assistance from UBC in the Past 12 months?

No Yes, what was the total amount received? \$ _____ Date _____

NOTE: By signing below I attest to the fact that I have read the Benevolence Fund Policy and that I fully understand the information being requested from me in this application process and that to the best of my knowledge I have provided the Committee accurate and honest responses.

APPLICANT'S SIGNATURE: _____ Date: _____