



**STONE CREEK
CHURCH**

Stone Creek Church Benevolence Policy

The Stone Creek Church benevolence fund exists to minister to those who are a part of our church family and, if funds are available, to members of the community who are going through serious financial crisis. It is intended to be temporary in nature and used only as a last resort after obtaining help from family, friends, and personal savings.

Scripture:

1 John 3:16-18: 16 This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. 17 If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? 18 Dear children, let us not love with words or tongue but with actions and in truth

2 Thess 3:6-10. "In the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle and does not live according to the teaching you received from us. 7 For you yourselves know how you ought to follow our example. We were not idle when we were with you, 8 nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. 9 We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow. 10 For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat."

James 1:27a. Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress...

2 Corinthians 9:12-14: This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. 13 Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. 14 And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you.

Income and Supply:

The only regular source of income for this fund is the Benevolence Offering, given by the church family quarterly. Additional offerings may be taken as necessary to meet the needs of church family. No requests outside of our church family will be fulfilled if the benevolence fund is below \$1,000.00.

Administration:

The Local Outreach team consisting of members of the Missions Committee & the Pastor will be responsible for the administration of the fund. One member of the Local Outreach team will be designated as the point person to whom all requests first come. If the request is legitimate and fulfills all qualifications, the Local Outreach team will vote to fulfill the request. The Missions Committee will give a quarterly report to the church family regarding activity. Individual recipients will not be identified.

Disbursements:

The designated point person on the team noted above will recommend relevant applications to the team whenever a disbursement of \$500 or less is requested and together they shall determine the merit of the request per the guidelines below. If the request is for more than \$500 the Deacon board shall be notified and be in agreement before disbursement is made.

Disbursement Guidelines:

1. The disbursement is intended to be a one-time gift for someone going through a difficult financial crisis. It is given after the person has used their personal resources and requested help from family and friends. It is not a loan and it is not necessary to repay in either money or labor.
2. Disbursements will typically be made to individuals no more than four times a year.
3. Checks for disbursements will be made out to third party agencies such as utility companies, landlords, etc.
4. While these disbursements will often be emergency in nature, it may take up to 5 business days to process the request, thus the application should be made as soon as the potential issue is identified.

5. Before disbursement we require an application be submitted. Some of the questions may seem personal; however, we consider this due diligence on the part of the church.
6. The applicant will be required to agree to at least one financial counseling class if offered.
7. If the applicant makes more than two requests in a calendar year they will be referred to one of our local agency partners and will have to agree to registering to one of their programs.

As funds may be limited, priority for disbursement will be as follows:

1. Covenant Partners in Good Standing at Stone Creek Church
2. Regular attendees of Stone Creek Church
3. The broader community that have connections to Stone Creek Church
4. Others

The fund exists to help meet individual basic needs. Samples include:

1. Housing/lodging and Utilities
2. Food
3. Clothing
4. Medical treatment including medicine
5. Travel Expenses

Disbursements that would generally not be considered include but are not limited to:

1. Entertainment (Cable, Phone, etc...)
2. School expenses (not some supplies)
3. Credit card expenses
4. Legal costs
5. Late fees or irresponsible actions

It is our policy to:

1. Never give out cash.
2. Request positive ID
3. Request a phone number of someone we can contact to verify the situation
4. Provide direction to the local shelter for appropriate needs such as lodging
5. Evaluate each situation biblically and through prayer

The Pastor will be allowed a portion of the Benevolent Fund at his personal disposal:

1. He may give gift cards at his discretion
2. He will make the appointed benevolent point person aware of all transactions
3. He may give cash at his discretion in extreme circumstances not to exceed \$50.00