

Benevolence Fund Policy and Procedures

Introduction and Purpose

The Benevolence Fund is an officially recognized and designated permanent fund, established according to the SHILOH RESTORATION TABERNACLE Church bylaws. As such, it is an approved recipient for designated giving. It has no budget for either income or expense. The Benevolence Fund's receipts consist entirely of designated giving, as outlined below, and its expenses consist of funds disbursed for its stated intended purposes at the direction of the Benevolence Fund Committee or the Board of Elders. Should at any time in the future SHILOH RESTORATION TABERNACLE Church Board vote to close the Benevolence Fund, all money in the Fund at that time will go in the general budget of SHILOH RESTORATION TABERNACLE Church.

The purpose of this document is to set forth the responsibilities of the Benevolence Fund Committee and the guidelines for discharging those responsibilities. It is not intended to cover all circumstances under which funds may be disbursed from the fund, only those that involve the Benevolence Fund Committee.

The purpose of the Benevolence Fund is to meet people's basic needs on a short-term interim basis. The fund achieves this purpose primarily in two ways: through specific disbursement at the direction of the Benevolence Fund Committee or the Board of Elders.

Benevolence Fund Committee

The Benevolence Fund Committee serves at the appointment of the Senior Pastor. There is no restriction on the number of consecutive years a member may serve on the Benevolence Fund Committee. The Benevolence Fund Committee shall consist of at least three members; one member of which shall be from the Board of Elders and at least one member from the Stewardship Team.

Oversight and Accountability

The Benevolence Fund Committee is accountable to the Board of Elders. The Benevolence Fund Committee will interface with the Board of Elders when necessary through the Chairman of the Board of Elders. The Board of Elders has ultimate responsibility and accountability for the Benevolence Fund, and will necessarily make decisions to disburse funds from the Fund subject to these guidelines, without involving the Benevolence Fund Committee.

In addition, the Benevolence Fund may be the recipient of special offerings to help individuals or groups of people involved in natural disasters or devastating circumstances. Any such offering will be recommended through the Chairman of the Board of Elders, who will consult with the Board of Elders regarding the feasibility, propriety, and timing of the offering.

Source of Funding

The Benevolence Fund shall receive income from two sources:

1. Through the receipt of designated giving by individuals and/or families wishing to make a donation to the Benevolence Fund and,
2. Through the allocation or transfer of funds from the General Fund when deemed necessary and appropriate by the Stewardship Team upon approval by the Senior Pastor/Board of Elders.

Contributions to the Benevolence Fund

The leadership of SHILOH RESTORATION TABERNACLE Church encourages members to minister directly to other members of the congregation as they become aware of specific needs. However, gifts made directly by a member to a needy individual or family are not tax-deductible under IRS regulations.

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.

The administration of the fund, including all disbursements, is subject to the control and discretion of the Benevolence Fund Committee or Board of Elders. The Benevolence Fund Committee may consider recommendations from anyone, but in no event is the Committee bound in any way to honor the recommendations. Donors will not be permitted to recover a contribution on the grounds that the Committee failed to honor the donor's recommendation.

Contributions to the Benevolence Fund may not be earmarked or otherwise designated for a particular purpose(s) or recipients. The leadership of SHILOH RESTORATION TABERNACLE Church may choose, at its discretion, to decline certain contributions that are designated or earmarked.

Contributions to the Benevolence Fund in the form of check should be made payable to SHILOH RESTORATION TABERNACLE Church with a notation that the funds are to be placed in the SHILOH RESTORATION TABERNACLE Church Benevolence Fund.

Donors making contributions to the Benevolence Fund subject to these conditions may be able to deduct their contributions if they itemize deductions on their federal income tax return. The leadership of SHILOH RESTORATION TABERNACLE recommends that donors consult their individual tax advisor or CPA concerning the appropriate tax treatment of contributions they make to the Benevolence Fund.

Guidelines for Disbursement

General Guidelines

The Benevolence Fund is intended as a source of last resort, to be used when the 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 or other hardship

Assistance from the benevolence fund is intended to be a one-time gift. In unusual circumstances, the Benevolence Fund Committee may decide to help more than one time.

Disbursements from the Benevolence Fund may not be in the form of a loan. Under no circumstances is assistance from the Benevolence Fund to be considered a loan. No gift may be repaid, either in part or in full, in money or labor.

Those requesting assistance must also be willing to receive financial, family, or emotional counseling. The Benevolence Fund Committee will not provide help to anyone who, in its estimation, will have negative or irresponsible behavior reinforced by financial help.

Those 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.

Recipients of Assistance

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

1. Members of SHILOH RESTORATION TABERNACLE Church
2. Regular attenders of SHILOH RESTORATION TABERNACLE Church
3. Employees of the church. The Benevolence Fund will occasionally assist staff members in need subject to the guidelines of the employee assistance program.

Criteria

The stated purpose of the Benevolence Fund is to meet people's basic needs. Normally, these needs are defined as, but are not limited to the following:

1. Primary lodging (mortgage or rent)
2. Utilities (electric, natural gas, water, sewer, trash)
3. Medical services
4. Transportation to or from a place of employment
5. Funeral expenses
6. Initial evaluation and professional counseling appointments

Needs that may not be met by the Benevolence Fund include, but are not limited to the following:

1. School expenses, business investments, or anything that brings financial profit to the individual or family.
2. Paying off 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.)

3. Needs of individuals who are wanted by the law or for paying fines as a result of breaking the law
4. Housing for unmarried couples
5. Legal fees arising from criminal behavior
6. Penalties relating to late payments or irresponsible actions
7. Private school fees or tuition
8. Business ventures or debts
9. Gambling debts
10. Security deposits
11. Adoption assistance
12. Child care
13. Vehicle payments
14. Alimony/child maintenance payments
15. Discretionary expenses
16. Insured losses
17. Projected and future needs

Levels of Support

Basic (up to \$500 per situation)

The Benevolence Fund Committee may approve this level of assistance in any single situation. Repeat support at this level places the assistance at the Advanced level.

Advanced (over \$500 per situation)

This level of assistance per situation must be reviewed and approved by the Benevolence Fund Committee and Senior/Executive Pastor subject to meeting all specified criteria.

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 Benevolence Fund Committee deems appropriate. Such cases should be reviewed carefully and, when appropriate, additional accountability should be sought (such as the full Board of Elders).

Special projects, sometimes funded by special offerings designated for the Benevolence Fund, might include supporting local outreach ministries to the poor, or helping to provide assistance during times of catastrophe or major crises.

Procedure for Disbursement

Application and Approval Process

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

1. Obtain and submit an Application for Assistance from the Benevolence Fund, along with all supporting documentation.
2. Complete interview(s) and/or appropriate counseling with the designated Benevolence Fund Committee member(s) as applicable. Should “Financial Counseling” be declined, the Benevolence Fund Committee is at liberty to discuss each with request based solely upon the “known” and written request and reason substantiating the need.
3. Provide all additional documents and information requested by the Benevolence Fund Committee.

Review and approval of the Application, as well as written communication of the amount and form of assistance, shall be done by the Benevolence Fund Committee at the earliest practicable date, but generally within a maximum period of two weeks or ten business days.

As much as possible, payments from the Benevolence Fund will be made directly to third party service providers rather than to the individual requesting assistance. In all cases, the Benevolence Fund Committee reserves the right to award an amount less than the amount requested.

Record Keeping

The following information will be documented for all Benevolence Fund disbursements:

1. Complete description of the assistance provided
2. The purpose for which the assistance was given
3. The charity's objective criteria for disbursing assistance under each program
4. How the recipients were selected
5. The name, address, and amount distributed to each recipient
6. Any relationship between a recipient and officers, directors, or key employees or substantial contributors to the charitable organization