

## **Rockin' M Cowboy Church Benevolence Policy – 4/28/2022**

### **Policy Statement**

The purpose of this policy is to set forth the conditions for which Rockin' M Cowboy Church (the church) may authorize and dispense benevolence funds in an objective and unbiased manner, provide written eligibility requirements, and describe the benevolence process.

Benevolence is a ministry to assist individuals and families during a time of hardship or crisis by temporarily helping them with their basic needs. In order of priority, this ministry serves the members of the church, regular attenders of the church, and members of the church's civic community.

Benevolence disbursements will only be approved to provide for the basic necessities of life to those in need and are intended to be used when all other possibilities of assistance (i.e., family, savings, investments, etc.) have been explored. Types of disbursements may include food, clothing, shelter, medical care, financial support, and other types of assistance. Assistance provided as benevolence is intended to be a one-time gift.

A Benevolence Team (BT) consisting of the Pastor, two members of the Leadership Team, and one additional Elder is charged with managing the benevolence ministry. For gifts valued at \$200 or below, a simple majority agreement from the BT for dispersal of funds is needed. For gifts exceeding \$200, a recommendation for dispersal is required from the BT and must be approved by the Leadership Team.

### **Criteria**

A wide range of needs may manifest themselves in financial crises. Internal Revenue Service guidelines require any benevolence payment to be "reasonable under the circumstances." Benevolence cannot and should not meet every type of need. The BT should also be a conduit for directing individuals and families to resources that can and should deal with the underlying condition of the financial need. Factors to be used in determining qualification for benevolence include, but are not limited to, duration, type of need, and category of need:

#### **1. Duration**

- a. **Emergency** – These are immediate documented needs prompted by unforeseen or unforeseeable situations. Benevolence may address these needs so long as they fall within the boundaries of need by type and category.
- b. **Short Term** – These are documented needs that represent situations or conditions that are three months (90 days) or less in duration. Benevolence may address these needs so long as they fall within the boundaries of type and category.
- c. **Long Term** – These are needs that represent situations or conditions that are more than three months (90 days) in duration. Benevolence cannot address these situations. Individuals making requests should be directed to social and governmental agencies that are chartered to deal with long-term needs.

## 2. Type of Need

- a. Actual Needs – These are both reasonable and can be readily documented. Benevolence may address needs that are both "reasonable" and documented.
- b. Perceived – These constitute either wants or desires and do not pass the reasonableness test. Benevolence cannot address perceived needs.
- c. Chronic – These are needs that are the direct or indirect result of personal or financial irresponsibility. Benevolence cannot address these needs. Individuals making requests should be directed to counseling or services that deal with financial responsibility and stewardship.
- d. Recurring – Benevolence cannot address multiple requests of an individual or family. A need is considered recurring when a request is made within one year of a previous request. Individuals making requests should be directed to services that aid in the proper budgeting and allocation of personal resources or long-term aid.

## 3. Category of Need

- a. Physical Need – These involve the basic need for food, shelter, clothing, and transportation or are directly related to the maintenance of these essential commodities (electricity, water, gas, etc.). Items unrelated to life, safety, or health do not qualify as needs (cable TV, internet, etc.). Benevolence may address documented needs for the basic necessities of life that meet the "reasonableness" test.
- b. Spiritual Need - These needs are directly related to the pastoral duties of the church as representatives of Jesus Christ to come alongside others in grief (Romans 12: 15), to seek reconciliation (2 Corinthians 5: 18-20), and to restore those who have fallen into sin (Galatians 6:1). Benevolence may address these needs to the extent that they overlap actual physical, emergency, or short-term needs. For example, benevolence may pay to secure transportation (physical need) to allow the individual to be with family at an out-of-town funeral or provide funds for (emergency or short term) counseling or treatment for those dealing with the addictive nature of sin. Since spiritual needs are a family matter, benevolence may only address those needs within the body of Christ.
- c. Emotional Need - These are needs related to status, esteem, acceptance, empathy, affirmation, or validation. Since these cannot be purchased or financed, benevolence cannot address these needs. The BT should be understanding and sympathetic to individuals' cries, provide personal encouragement, and refer individuals to counseling where appropriate.
- d. Medical Need – Benevolence may address critical, life-threatening, or life-sustaining medical issues that fall within the emergency or short-term duration time-frames. Benevolence cannot address long-term care, medical bills for services previously rendered, cosmetic procedures, or nonprescription drugs.
- e. Legal Need – Benevolence cannot address taxes, child support, legal fees, fines, or any assessment levied by a court of law, government entity, or any entity with legal authority to impose levies on its constituents.

- f. Lifestyle Choices – Benevolence cannot address needs incurred due to a lifestyle that could be described as living beyond one's means unless there is evidence of a lifestyle change and continued effort towards living within one's means.
- g. Other factors in reaching a decision to address needs include loss of employment by a primary wage earner, death in the family of a primary wage earner, and severe hardship resulting from factors beyond one's control.
- h. Benevolence cannot address any situation when there is a lack of church funds to meet the need.

Though not a comprehensive or absolute list of factors, the BT and/or Leadership Team will review each benevolence request to ensure that it meets with both the literal interpretation of the policy and the general intent and spirit behind the policy. The process for approval of a benevolence request should be approached prayerfully and with an attitude of love and compassion.

### **Process**

Benevolence requests must be made by the person requesting assistance or by someone directly assisting the person in need. Requests should be made to a member of the BT in writing, via letter or electronic communication, and include the following:

- Name, address, and phone number of the person for whom benevolence is requested.
- Amount and type of assistance requested.
- The circumstances that have created the need.
- The duration of the need.
- Contact information for the person making the request if different than above.
- Note: If the request is for more than \$500, a summary of personal financial status may be requested.

All requests will be reviewed as soon as practical. If a determination is made for a benevolence disbursement, the disbursement will be issued as soon as practical and possible. The requestor should allow ample time for approval and distribution of benevolence gifts.