



Second Baptist Church Emergency Benevolence Policy for COVID-19 Pandemic Fund

Purpose of the Emergency Benevolence COVID-19 Pandemic Fund

This Benevolence Fund is a budgeted fund made available to members, by application, of Second Baptist Church who are struggling financially due to the circumstances affective by the COVID-19 Pandemic. This may include, but not limited to reduced hours of employment, job layoff during pandemic, denial of unemployment or any other situation that is affected by this pandemic.

Confidentiality

The member(s) will be apprised of the need for extreme confidentiality when dealing with personal issues of the member's need. All matters will remain within the confines of the Benevolence Committee, the pastor and board as needed. However, the committee may share personal information to appropriate outside individuals or specific financial, family, or spiritual counselors when it is in the best interest of the member(s).

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 SBC discourages the practice of giving to the Benevolence Fund in lieu of giving to the Church's general fund.

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 SBC may qualify to receive assistance from this Emergency Benevolence COVID-19 Pandemic Fund; and, the member must have completed the new members orientation or is in the process of taking the new member orientation class. SBC does not provide monetary assistance to individuals who are not members of the church.

General Guidelines

This Emergency Benevolence COVID-19 Pandemic 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 of \$500 within a 12-month period. The Benevolence Fund Committee will govern the amount of assistance offered according to the limit in place at the time of request.

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 - Up to \$500
- Emergency Lodging - Up to \$300
- Utilities (electric, gas, water & phone) -cable TV is not an eligible expense - Up to \$300
- Food - Up to \$100
- Medical treatment (including prescription drugs medically necessary for the treatment of an illness or injury) - \$300
- Gasoline - \$100
- Credit Cards - (When used to offset loss of income) - Up to \$300

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. Members must seek assistance for themselves and not send other members in their place.
3. The application will be reviewed by the Benevolence Fund Committee.
4. 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.
5. The applicant will be informed of the status of his/her application no later than two (2) business days from the Committee's receipt of the completed application, except applications received on weekends.
6. Records will be kept for all benevolent cases and will be handled in confidence.

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 (such as voucher or card) or entity to whom payment is due (No funds will be given directly to the Church member or household requesting the assistance). Funds will be dispersed within 48 hours.