

## The **Midlands** Churches of Christ

### **Benevolence Policy**

This document is solely produced as guidance to the anticipated scope and usage of Benevolence within the activities of 'The Midlands Churches of Christ' but is not necessarily a definition of the entirety for Benevolence justification. The Trustees and their advisors will consider each request for benevolence on an individual basis to meet genuine benevolent requests as far as can be reasonably expected

Dated: 1<sup>st</sup> April 2006

## **BENEVOLENCE POLICY**

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### **Introduction:**

The bible commands us to remember the poor (Gal 2:10) and also emphasises that part of that responsibility is to look after our own Church members (Gal 6:10). These needs may involve material as well as spiritual matters. Many Christians, either through poor circumstances, inadequate education or simply poor judgement, have run into financial difficulties. It is important that we help these people to get their lives in order, where there are means and resources available to do so.

### **The Need for a Policy on Helping Christians with Financial Difficulties:**

We must have proper policies and controls in place to be able to demonstrate that money given as benevolent aid is used properly for the relief of poverty consistent with biblical teaching, the Church's Governance Documents and the laws of the land. Often decisions relating to benevolent aid need to be made quickly and this policy is designed to ensure these decisions are made fairly and consistently.

### **Policy:**

Charity law states that whenever a donation is made the donor is to be clear as to the use of the funds collected. Because of this, it is the Church's policy to state the purpose of public collections before they are made, usually at each Sunday Service. Normally the collection on a Sunday is for the benefit of the poor and this is usually stated as being given to HOPE Worldwide, the separately registered charity affiliated with the Church. Money donated for HOPE is not used for Church benevolence.

When specific occasions arise, the Church may announce special collections on a Sunday for benevolent use. The specific use will be clearly stated before the collection is made. On these occasions the money collected will be used for the purpose stated and not given to HOPE Worldwide.

### **Principals:**

The following principals will be applied in determining whether a person qualifies for benevolence.

Benevolence will only be available where the individual does not have sufficient funds to meet their liabilities and failure to meet these liabilities would cause significant hardship. Individuals will be expected to meet as much of their own needs as they can. Benevolence will then be used to "top this up" to provide a simple standard of living and to meet specific one-off needs.

In the spirit of 2 Thessalonians 3:10 "If a man will not work, he shall not eat", benevolence will not be used to provide for the continuing needs of those who are lazy, idle or irresponsible. They can of course, receive encouragement and advice from disciples to help them improve their own situation.

In light of the above, applications for benevolence will generally be received more favourably from families (particularly those with children), individuals with health or

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mental problems and those who have suffered financial loss directly as a result of becoming a Christian.

### **Payment of Living Expenses:**

As a general rule on-going living expenses will not be met from benevolence except in cases of ill health or severe financial difficulty where insufficient support is available from the welfare state. In these circumstances every effort must be made to ensure that all benefits and allowances to which the individual is entitled are being claimed. Due diligence must be made in assessing the individual's needs by a Trustee who will also be responsible for ensuring that benefits are claimed. Benevolence will then "top these up" to provide a simple standard of living i.e. rent, food, travel and basic bills.

Approval for support for on-going living expenses will be granted for a maximum period of three months after which it will be subject to review and re-assessment as appropriate.

### **Business Losses:**

Benevolence will not be used to meet business debts or the debts of companies. These companies will be allowed to go into receivership or liquidation and, in the case of partnerships, whilst advice and general support can be provided it may ultimately be necessary to allow the applicant to become bankrupt.

Where the business is a partnership and the applicant, who is a partner, has a wife/husband and children, it will be possible to provide some form of financial assistance to the wife/husband to meet the on-going living expenses of the family in accordance with the previous section.

### **Repayment of Debts:**

Where benevolence is used to assist an individual in the repayment of their debt this will be conditional on that individual receiving and implementing financial advice provided by a Trustee/trainee deacon and or a financial advisor, prior to any benevolence being authorised. All other avenues of rescheduling, debt forgiveness etc. must have been explored prior to benevolence being provided. Debts accumulated after such assistance has been provided will not be available for benevolence in the future. The advice given whether followed or ignored is the responsibility of the individual and as such the advisor cannot be held liable if the advice does not alleviate or relieve the debt.

Debts will have to be of a size, which is beyond the immediate or foreseeable resources of the individual to meet. This will be assessed by a review of their financial circumstances by the trustee assigned to help them. Where resources are available to repay the debt the Church will meet the most pressing debts if the individual is in danger of being evicted from their home or having utilities cut off. It will be the responsibility of the individual to meet the other debts with advice from the

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Trustees which is given on the understanding that they cannot be held liable if the advice does not alleviate or relieve the debt.

Debts to other Christians, and especially to Church employees and Trustees, will not be payable by Benevolence.

### **Purchase of Assets:**

Benevolence will not be available to provide individuals with money to put down deposits on houses, purchase cars or any other items. The only exception to this will be in the case of ill health where a particular item such as a washing machine will significantly help to meet the specific need.

### **Payment of Fines and Court Judgements:**

Payment of such fines may be available for benevolence for incidents occurring prior to becoming a Christian. Approval will depend on the individual circumstances. Court judgements for debts will be handled under the policy for debts noted above.

Fines for illegal acts committed after becoming a Christian will not be available for benevolence.

### **Benevolent Loans:**

Benevolent loans will not be given. All benevolence will be by way of an unconditional gift (all poor activities were by donation in the New Testament). In some cases individuals may feel obliged to repay monies should their circumstances improve. This will be purely on a voluntary basis.

### **Special Needs:**

There are some individuals who have special dietary or health needs. It is acceptable for these needs to be met from benevolence provided they do not have sufficient funds to meet these themselves and benevolence funding is available.

### **Travel:**

Travel to attend funerals of immediate family (i.e. parents, grandparents or children) will be provided from benevolence provided no personal funds are available.

There will be no payments to cover costs arising from any Christian's attendance at Church.

### **Staff & Trustees:**

Benevolence will not be available to current Trustees; employees of the Church or their immediate families. A period of one year after the termination of their appointment will be required before benevolence is available.