

VLBF Benevolent Guidelines

The Christian's duty to the poor cannot be discharged by gifts of money or the material objects alone. There must be a willingness to become involved. Mercy and compassion are necessary in dealing with the poor and needy. However, it is only when objective evaluation supports our "personal compassion" that our compassion may be turned loose, enabling us to assist in safety, confidence and freedom. Ultimately, the Holy Spirit guides, directs, and blesses us with discernment in all matters.

General objectives of the benevolence ministry are:

1. To be sensitive and sympathetic to regular attendees of the church who are in need, and to have a willingness to help by giving until those needs are met, following the example of our first-century brethren, as recorded in **Acts 4:32-35** – “*All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need.*”
2. To remember the poor of the community and give to their needs, as admonished in **Galatians 2:10** – “*All they asked was that we should continue to remember the poor, the very thing I was eager to do.*” And **Galatians 6:10** – “*Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers.*” and to remind and encourage them of their need for the Lord Jesus; that man does not live by bread alone.

Assistance may take the form of food, clothing, shelter (including utilities and other household essentials), medical (including transportation to provider's facilities), employment assistance, and members giving of their time, biblical counsel, and money.

Principles by which benevolence activities are administered:

1. Needs for assistance will be investigated. The degree of investigation will depend on the amount and expected duration.
(ie. Ongoing needs of significant financial help (\$1,000.00 per year) could require a complete financial disclosure)
2. The investigation will involve a questionnaire to document the needs of each case and how best to meet them and the extent which the church can help;
 - - to determine if the applicant has other financial resources (assets, non-essential monthly expenditures, etc.)
 - - to determine if the applicant has family which may be utilized to meet the immediate need;
 - - to determine if assistance is available from governmental agencies or other charitable organization.
3. The realization that funds will always be limited in proportion to the opportunities the Church will have making it necessary not to spend Church funds indiscriminately. Though many may come to the Church's doors for handouts that may be classified as "deadbeats" or "panhandlers," the Church must be very careful in its examination of the worthiness of the one requesting assistance to always be on the side of "mercy" in its judgments.
4. In so far as possible, the Church's benevolence efforts are to be directed to helping the applicant recover from his distressed state of need, to bring him out of a state of dependency and not contribute to a tendency to remain in such state. To guard against contributing to a state of dependency, the following rules of giving should be adhered to:
 - a. Give only necessary items and only what is immediately necessary. Give only in small quantities in proportion to immediate need; and less than what might be procured by labor of the applicant, except in cases of sickness.
 - b. Give what is least susceptible to abuse or waste.
 - c. Give help at the right moment. Do not prolong the giving beyond the duration of the necessity which calls for it.
 - d. Require each recipient to abstain from intoxicating liquors and drugs.
 - e. Cease assistance to all who manifest a purpose or willingness to depend on charity rather than their own exertions for support.
5. Scripturally the Church cannot take part in the sins of others (ie. poor financial stewardship). **1 Timothy 5:21-22** – “*I charge you, in the sight of God and Christ Jesus and the elect angels, to keep these instructions without partiality, and to do nothing out of favoritism. Do not be hasty in the laying on of hands, and do not share in the sins of others. Keep yourself pure.*”

What are Primary Needs

Recognizing that God is the provider of all that we need, the Benevolence Committee strives to handle God's resources within Vesper Lake Bible Fellowship and the community to insure that the primary needs of every member are met. Primary needs are those necessary for physical, emotional, and spiritual survival: food, shelter, clothing, transportation, counseling,

etc. The more primary the need, the more likely the probability of the Committee considering the need. Note that we generally include the resources that are needed to gain or hold employment as “primary”.

The following are typically NOT Primary Needs: Pets/Pet food, High Speed Internet Access, Cable TV/Satellite Networks, Cell Phones, Newspaper/Magazine Subscriptions. Business expenses are NEVER to be considered a benevolent need. An individual unwilling to part with these non-essential expenses may be prohibited from receiving any funds from the Church.

When We Will Help Financially

Monetary help will normally be given for specific needs rather than for ongoing general needs. The Committee will consider the following criteria in helping financially:

The individual has a relationship to the church. (This will be taken into account, but will not be the sole deciding factor in whether help will be extended.)

The individual has a demonstrated need.

The individual is unable to earn sufficient funds to support all their needs.

The individual’s family resources are not available or sufficient.

Government assistance is not available or sufficient.

The individual has used his personal resources until they are relatively exhausted. (The Committee may consider all reasonable factors in determining whether this factor is met. People should not be left totally destitute before they are eligible. For example, keeping a vehicle, medically necessary equipment, household furnishings, etc. would be acceptable.)

The individual has demonstrated that he can make thoughtful decisions about his resources. If not, Biblical financial counseling may be a prerequisite before receiving any financial help.

The Committee has gone through the process of determining need (based on these policies) and the individual has been specifically designated by the Benevolence Committee to be a Vesper Lake Supported Benevolent Need.

Time Line for Financial Assistance

It is exceptionally rare for the Benevolence Committee to be contacted by an individual not feeling that their need requires urgent attention. Many are hoping to have a check in hand within hours. However, due to the high volume of requests coming to the Committee, and to church check request procedures callers are told up front that they should generally not expect to receive funds in any immediate way.

To Whom We Will Write Checks

In any family unit where there is a husband and a wife, the husband needs to be the requestor as the head of the household. (If the wife makes the first contact, the benevolence committee member will ask for a phone number to contact the husband ASAP.)

For Committee accountability, as well as the individual receiving assistance, Benevolence checks will only be made out to the final recipient of the finances. That is to say, checks will be made out to meet the specific need, not to provide undesignated cash. They will not be made out to the individual requesting assistance. Individuals who pay for their primary needs using direct bill payment options must give written evidence of the direct bill payment before reimbursement will be directed to an individual’s credit card or checking account. At times, we will reimburse pastors, elders or Committee members who provide help consistent with the policies of the Benevolence Committee, usually on an emergency basis. The committee does not encourage this practice and the person providing the assistance will need to understand that these requests for reimbursement will not necessarily be approved.

Giving Gifts or Loans

The Benevolence Committee does not grant loans. We believe this practice would create an unhealthy barrier in the relationship of the individual and the church. When assistance is offered it is a gift and therefore without any expectation of repayment. Individuals wishing to reimburse the fund may do so at their own discretion, but only God and the Church Treasurer will know of the gift.

Payments Toward Debt

Entering into debt is a serious decision and individuals should heed Biblical warnings (Proverbs 22:7 – “*The rich rule over the poor, and the borrower is servant to the lender.*” And Hebrews 13:5 – “*Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”*”). The Benevolence Committee discourages most debt and normally avoids making payments on debt load, particularly credit card debt. Instead, biblical counsel may be warranted.

Bankruptcy

The Benevolence Committee does not recommend or encourage bankruptcy. We do, however, recognize that there may be very unusual circumstances that may require bankruptcy. In those cases we will recommend that the entire debt be paid back eventually, even if the courts forgive a portion of the debt. In general, we treat bankruptcy payments like credit card payments and decline to contribute toward them.

Guidelines for those who receive regular help:

As much as is physically possible, they need to be a regular attending member of VLBF.

They must have received (or are currently receiving) financial counsel from someone within VLBF.

They must be willing and forthcoming with financial disclosure and accountability with a financial counselor and/or a member of the Benevolence Committee.

TIPS for those outside the church:

God may put people in your path because He wants to touch them in a significant way through you. Remember Peter and John confronting the lame man on their way into the temple in **Acts 3**. All the lame man wanted was a little money, but in the power of the Holy Spirit Peter said, “I do not possess silver and gold, but what I do have I give to you: In the name of Jesus Christ the Nazarene—Walk!”

Quite often when referring a walk-in to other social help agencies, the individual will say that they have already been there and could not get any help.

A very common technique used by gifted con artists is to show up at churches when no other community services are available and usually at the most inconvenient time. Often there is a very elaborate and sometimes contradictory story which makes it very clear that the person cannot possibly wait another minute for help. As a general rule, stay in control and never respond under pressure. Do whatever can be done to give yourself some time, even if you have to say “Come back in an hour and I’ll let you know”. If you are in the middle of something, make an appointment with the person for the next day. The con artists that show up will usually not come back.

When interviewing neighbors who are asking for help, try to let them know exactly what you will do for them early in the conversation. Remember that many “outsiders” who ask for help from the church do not view the church as a place to go for spiritual help and support. In their eyes, the church is a type of social service agency to call on when no one else will help. Sometimes, the spiritual interest that a person has may last only as long as it takes to find out if help will be available. If you make it clear what you will do in the beginning, and the spiritual hunger is still there, it is likely to be a genuine interest.

A List of Financial Counselors:

- | | |
|---------------|-----------------------|
| Jacob Kroslak | Elder |
| Steve Andrews | Sr. Pastor |
| Mike Maletich | Elder |
| Jim Burkett | |
| Adolf Webel | Deacon of Benevolence |
| Dave Frances | Benevolence Comittee |

Appendix A

Guidelines for Benevolent Committee Members and Financial Counselors

1. Always begin and end with PRAYER.
2. Clarify your role as a financial counselor.
 - You DO teach Biblical principles, teach money management skills, explain what assistance is available, give referrals, help clarify and prioritize action plans, and provide encouragement and support.
 - You do NOT provide miracles or quick fixes, know everything, make final decisions, or become responsible for carrying out an action plan.
3. Clarify your expectations of the counselee. Be willing to learn and change, be honest, accept responsibility for actions, read and obey God's Word, pray about decisions, and make commitments. Note: You can NOT successfully help a person unless they truly repent (if needed) and humble themselves before God.
4. Know, trust, and teach Biblical principles concerning money.
5. Prioritize the counseling agenda:
 - Determine the current situation (net worth and cash flow).
 - Address urgent issues (utilities, bounced checks, debts in default).
 - Create simple short-term spending plans.
 - Discuss counselee's financial history.
 - Teach God's perspective on money.
 - Teach basic skills (balancing checkbook, keeping track of spending).
 - Correct attitudes about money and debt.
 - Search for ways to reduce spending.
 - Teach God's commandments on money.
 - Teach giving, saving, planning, and BUDGETING.
 - Discuss creating accountability for spending.

Note: Don't overwhelm the counselee with too much information! You must determine what is most urgent and important, and then deal with only 2 or 3 items at a time. Meet weekly or semiweekly at the beginning, if necessary. Meetings should not last longer than 90 minutes.
6. Discern and address the root of problems, not just the symptoms. Ask questions, listen carefully, and notice reactions to suggestions.
7. Communicating common goals for counselees: (good to go over at the beginning)
 - Face the reality of their financial situation.
 - Learn and submit to Biblical principles.
 - Develop a plan for paying off debts, both immediate and long-term.
 - Communicate with creditors.
 - Stay clear of all new debt (credit cards, bounced checks, loans, etc.).
 - Balance checkbook regularly.
 - Keep track of spending.
 - Learn restraint in spending.

- Plan for non-monthly expenses and emergencies.
- Begin systematic giving.
- Begin systematic saving.
- Develop accountability in their life.

Note: Counselees will under estimate spending by 15% - 50%.

Appendix B

CONFIDENTIAL Benevolence Interview Form (Updated March 2008)					Reference Number:	
Benevolent Committee Member:				Date Request Begun:		
Individual/Family Requesting Assistance:						
Name(s):						
Complete Address:						
Telephone Number(s):						
Referred by:						
Relationship to VLBF:						
Preface:						
Open in prayer. Explain what Benevolence is and that we'll keep confidences.						
Interview:						
Types of Assistance Requested:						
Monetary Needs for:						
	Home:	Food:	Basic Utilities:	Transportation	Medical Needs:	Other:
Monthly Amount:						
Past Due Amount:						
Family Composition:						
Reason(s) for Needing Assistance:						
Job Situation:						
Have Other Sources of Assistance been Sought:						
Prior Assistance:						
Small Group (do they have support? Is it OK if we talk to their small group leader?):						
Recommendation Summary:						
Amount of Assistance:						
Check(s) Made Payable to: <i>(Note: Avoid making the check out to the individual; if possible make it out to the service vendor.)</i>						
Check Handling Instructions: Pick up check at Reception Desk -- OR -- Mail check to individual -- OR -- Mail check to vendor Print account numbers/individual's name on check:						
Other Referrals Made by Benevolent Committee member: Financial Counseling: Employment Counseling: Pastoral Counseling:						
Votes: One Elder -OR- Pastor, and ALL members of the Benevolence Committee must vote BEFORE funds are disbursed.						
Position	YES/NO	Name	Phone Number	Email Address		
Pastor/Elder						
Committee Member #1						

Committee Member #2			
Committee Member #3			
Other Input			
Benevolence Committee Member Follow Up Plans:			
Is follow up necessary in this case? Is there a chance of ongoing need?			
If so, when will you plan on following up and how will you remember to do so?			