



# Mercy Team Benevolence Policy

## **1. Who We Are**

### **1.1 Mercy Core Values**

The Mercy Team exists to care for the physical needs of individuals both inside and outside of Redeemer Community Church by offering physical resources and the message of the gospel of Jesus Christ. The focus of the Mercy Team is meeting the physical needs of our members (Acts 2:42-47, Gal 6:10), Meeting the needs of the poor and marginalized (James 1:27), as well as seeking justice and good for the people in our city as a whole (Jer. 29:7, Acts 2:42-47).

### **1.2 Redeemer Benevolence Fund**

The Redeemer Benevolence Team is a part of the Mercy Team and is funded from of a percentage of the operating budget and from gifts received and/or donated to the ministry. God often provides for the fund through individuals giving toward a specifically known need.

## **2. Whom Do We Serve**

*So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith. Galatians 6:10*

### **2.1. Serving the Body**

The Benevolence Team exists first to consider the needs of members of the church. The Team also works with regular attendees, along with neighbors and others being ministered to by church members. Ordinarily, the stronger one's association with the church, the stronger the Benevolence Team's commitment to see that a particular primary need is met. When working with those who are not members or regular attendees in the church, but who claim to be part of the church, Benevolence Team members will ask enough questions to realistically discern the accuracy of the needs being presented. At the same time, we want to treat those seeking assistance with respect, erring on the side of generosity over suspicion.

### **2.2. Serving our Neighbors**

The Benevolence Team aims to minister in such a way that Redeemer be known by those inside and outside our fellowship as a discerning, yet caring, compassionate, responsive congregation. We want to use the resources God has given us to attract the unsaved and to introduce them to the love of Christ.

## 2.3. What are Primary Needs?

Recognizing that God is the provider of all that we need, the Team strives to handle God's resources within Redeemer and the community to ensure 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 probability of the Benevolence Team considering the need will increase. Note that we generally include the resources that are needed to gain or hold employment as "primary." Very rarely will the Team even consider assisting individuals with other types of financial needs. For general policies regarding special circumstances see Section 5.

## 3. Financial Assistance

*You yourselves know that these hands ministered to my necessities and to those who were with me. In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, "It is more blessed to give than to receive." Acts 20:34-35*

### 3.1. When We Will Help Financially

Monetary help will normally be given for specific needs rather than for ongoing general needs.

The Benevolence Team will consider the following criteria in helping financially:

- The individual has a relationship to Redeemer. (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 his needs.
- The individual's family resources are not available or sufficient.
- Government assistance or other community resources are not available or sufficient. The Benevolence Team may refer to or assist an individual in accessing community resources so as not to duplicate the services already available in Bloomington.
- The individual has used his personal resources until they are relatively exhausted. (The Benevolence Team 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. Other assets, including a reasonable personal financial "cushion," should be considered on a case-by-case basis, at the discretion of the Benevolence Team.)
- The individual has demonstrated that he can make thoughtful decisions about his resources.

### **3.2. Time Line for Financial Assistance**

It is exceptionally rare for the Benevolence Team to be contacted by an individual not feeling that their need requires urgent attention. We understand that expediency is important, but we do not promise that we will take care of the request within 48 hours. But we will do our best to make contact and have answers as soon as possible.

### **3.3. To Whom We Will Write Checks**

For Benevolence Team accountability, as well as the individual receiving assistance, Benevolence Team 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, team members, or church members who provide help consistent with the policies of the Benevolence Team, usually on an emergency basis. The Team 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.

### **3.4. Ongoing Financial Assistance**

The Benevolence Team should not be viewed as a means to meet an ongoing chronic financial need. The Team is able to respond only to occasional needs. The Team will work to counsel individuals on meeting ongoing long-term needs.

### **3.5. Assistance Cap**

The Team has considered putting a cap on financial gifts given, particularly to those who are not members of the church. However, for the time being we have decided to review each request on a case-by-case basis.

### **3.6. Contacting the Benevolence Team**

To contact the Benevolence Team for assistance:

You can contact us at **812-269-8975** or **mercy@redeemberbloomington.org** with your name, phone number or preferred method of contact, and a brief description of the need.

Within 48 hours, to the best of our ability, a member of the Benevolence Team will follow up with the individual for an interview to discuss the need in further detail.

## **4. Decision Making Process**

### **4.1. Decision-Making Process**

All benevolence requests will follow this process:

1. Team member interviews someone seeking assistance and completes the Benevolence Team Interview Form (see Appendix A)
2. Email the form to the leaders of the Mercy Team and elders overseeing mercy for advice and approval
3. If the majority of people have given approval, the Team member should email the Benevolence Disbursement Form (Appendix B) to the elder overseeing mercy, requesting that a check be made.

### **4.2. Decision-Making Authority**

Financial requests coming to the Team need the following approval:

1. All requests must be approved by a majority of the Team leaders and an elder
2. Requests to consider setting aside a written Benevolence Team policy must have the approval of the all the Team Leaders and the elder overseeing mercy

### **4.3. Record-Keeping**

Each case's Summary Report (see Appendix C) and all Interview Forms will be kept on file in a locked file cabinet in the Redeemer Office. These reports will be marked "confidential" and access will be limited to the Team and the Elders.

## **5. Special Circumstances**

### **5.1. Giving Gifts or Loans**

The Benevolence Team does not currently 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.

### **5.2. Assistance Outside an Urgent Need**

Occasionally the Benevolence Team will become aware of a family whose primary income has been interrupted for a significant period of time, but whose financial stability is not immediately

threatened. When that family, or others on their behalf, contacts the Team to alert us to a possible future threat, the Team may collaborate with members of the church to address the need, but funds will not come out of benevolence resources.

### **5.3. Payments Toward Debt**

Entering into debt is a serious decision and individuals should heed Biblical warnings (Proverbs 22:7, Hebrews 13:5). The Benevolence Team discourages most debt and normally avoids making payments on debt load, particularly credit card debt.

### **5.4. Bankruptcy**

The Benevolence Team 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.

### **5.5. Scholarships**

Since scholarships do not generally meet the criterion of being a primary need, we encourage the various ministries to pursue scholarship money through other means. We recognize that at times the spiritual and emotional benefits of a particular event may fit a primary need, and then we may be willing to assist with meeting a part of that unusual need.

### **5.6. Psychological Counseling**

Payment for psychological and biblical counseling in the community will be considered on a case-by-case basis and with help from the Care Team and Pastors. Occasionally the Benevolence Team will cover a portion of the cost for initial counseling sessions, upon recommendation from the Care Team.

### **5.7. Security Deposits**

The Benevolence Team will help with portions of or all of a Security Deposit if there is an ability to meet and maintain the payment terms of the lease agreement.

## **6. Giving to the Benevolence Fund**

### **6.1. How to Give Financially**

Donations may be made to the Mercy Fund by:

- Writing a check to Redeemer with a note designating it for the Mercy Fund
- Giving cash in an envelope with a note designating it for the Mercy Fund
- Giving to the Mercy Fund on The City

A financial gift given to the Mercy Team without any further designation for how that money is to be spent is eligible for tax deduction. According to the IRS, gifts specified to meet a particular need are not eligible for tax deduction.

Individuals may designate their contributions to this fund to be used to meet a specific need. However, the Team, under the direction of the Elders, retains the ultimate authority to designate how any fund is disbursed. In this case, the individual will not receive a tax-deductible receipt from the church.

### **6.2. Other Means By Which Individuals Can Help**

By praying for everyone involved in the benevolence process:

1. Pray for the applicants:

- For faith that God will provide for their needs
- That they will be good stewards of the resources God has entrusted to them
- That they will feel supported and encouraged as they apply for assistance

2. Pray for the Team:

- For discernment and wisdom regarding the collection, distribution, and management of the money contributed
- For unity and productivity throughout the benevolence process
- For the Lord's mind and discernment about the best way to meet a particular need

3. Pray for the congregation:

- For a spirit of compassion, generosity, and caring for those in need

**Appendix A: Interview Template**

**Redeemer Mercy Team Benevolence Questionnaire**

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Name of Redeemer Deacon/Leader:** \_\_\_\_\_

**Date of Inquiry:** \_\_\_\_\_ **Date of Interview:** \_\_\_\_\_

*Tell me a little bit about yourself, what is your story?*

**What is your involvement in Redeemer? Circle the most appropriate.**

Member      Regular Attender/Plugged in a CG      Outside Community

**Need (Circle all that apply):**

Rent Assistance      Food Assistance      Utility Assistance

Other: \_\_\_\_\_

**Amount of need:** \_\_\_\_\_

**Due by:** \_\_\_\_\_

*What brought you here?*

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*What community resources have you already tried?*

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# Application Worksheet

## MONTHLY INCOME

## Notes

Job #1                    \$ \_\_\_\_\_  
Job #2                    \$ \_\_\_\_\_  
Spouse's Job #1        \$ \_\_\_\_\_  
Spouse's Job #2        \$ \_\_\_\_\_  
Child Support            \$ \_\_\_\_\_  
Retirement            \$ \_\_\_\_\_  
Social Security        \$ \_\_\_\_\_  
SSI / Disability        \$ \_\_\_\_\_  
Food Stamps            \$ \_\_\_\_\_  
Other                    \$ \_\_\_\_\_  
                                  \$ \_\_\_\_\_  
                                  \$ \_\_\_\_\_  
                                  \$ \_\_\_\_\_  
                                  \$ \_\_\_\_\_  
How often Paid?        \_\_\_\_\_  
Total Monthly Income   \$ \_\_\_\_\_

## MONTHLY EXPENSES

## Notes

Tithes / Contributions   \$ \_\_\_\_\_  
Rent                      \$ \_\_\_\_\_  
Mortgage                \$ \_\_\_\_\_  
Car Payment(s)        \$ \_\_\_\_\_  
Auto Insurance        \$ \_\_\_\_\_  
Auto (gas & oil)        \$ \_\_\_\_\_  
Electric / Gas            \$ \_\_\_\_\_  
Water                    \$ \_\_\_\_\_

Food	\$ _____
Phone	\$ _____
Cable TV	\$ _____
Day Care	\$ _____
Child Support	\$ _____
Furniture / Appliances	\$ _____
Credit Cards	\$ _____
School Loans	\$ _____
Bank Loans	\$ _____
Other	\$ _____
Finance Co. Loans	\$ _____
Total Monthly Expenses	\$ _____

**Appendix B: Sample Benevolence Disbursement Form**

# REDEEMER

COMMUNITY  
CHURCH

## Benevolence Disbursement

**Name:** Jane Doe  
123 Make Believe Street  
Bloomington, IN 47404  
(812) 999-9999

**Case #** 23  
**Date:** 1/19/15

**Member?** Yes  
**CG?** Southside-Calloway

### Check Disbursement

1 Electric Bill

Pay to: Duke Energy

Amount: \$75.00

Account #:

Address:

Check  
# \_\_\_\_\_

**Total  
Disbursement**

\$75.00

2 XXXX

Check # \_\_\_\_\_

Pay to:

Amount:

Account #:

Address:

3 XXXX

Check # \_\_\_\_\_

Pay to:

Amount:

Account #:

Address:

## **Appendix C: Benevolence Case Study Form**

### **Benevolence Recommendation**

Date: 4/1/08

Case# 107

Applicant: Ms. Jane Doe

1143 Make Believe Street

Bloomington, IN 47403

812-999-9999

Benevolence Team: Chase Techentin

### **Summary**

Jane Doe called Redeemer because she is having difficulty paying her water bill. She lives in a house just behind Banneker. She moved into the house two months ago from a home near the Crestmont neighborhood. She was living with her (ex?) boyfriend when they decided it best for her to move out. Her boyfriend invited his daughter move back in with him, which gave rise to a conflict and the move.

Jane was in an abusive marriage and is now divorced with two children. John is fourteen and is in 9<sup>th</sup> grade. He takes advanced classes and is intelligent. He often plays on the basketball court in at Banneker and attends another church on a weekly basis. Jamie is eleven and has cerebral palsy. She has a mind of a six year old. She is said to be easy to love and has a vibrant personality.

Jane does not have a car. She just got a job at Rally's Hamburgers (\$6.75/hr) and it will be two weeks before she gets her first paycheck. Her work hours are M-F 4pm-9pm (25 hrs/wk). She works as the resident cook, but has the skills to be a cashier. She cannot work M-F from 2:50pm-3:10pm, because a special school bus drops Jamie off at home. This makes finding a job during the day very difficult.

Jane grew up going to Catholic grade school and attended an Episcopal Church. She attended mass 6 times last year, however she claims to be searching. She confesses faith in Christ, but did not give witness to His work in her life. She said she will be attending Redeemer this Sunday. Her monthly rent is \$600. Her total income revenue, including disability for her daughter, food stamps and partial child support is approx. \$1,500. Her expenses are approx.

\$1,300. She is in need of financial assistance because of the many deposits required since the move. Financially (with exception to the recent needed deposits), she should be self-sustaining on a regular basis. She does not have a budget.

She mentioned that she has never been through such a difficult time before. We spoke to her of God's perfect provision for us in the midst of suffering. We walked her through Psalm 23 and Matthew 11:28-30. We prayed and let her know we will pay her water bill for the amount of \$105.54. We also discussed how Redeemer could holistically come along side of her during this difficult season. Finally, we gave her a ESV Bible to take home with several scriptures earmarked for her to read.

### **Recommendation**

Due the spiritual and support structures in place, the benevolence team recommends:

To fulfill our promise to pay her water bill for the amount of \$105.54

Jane will be attending the resume building seminar on April 6<sup>th</sup>

A Redeemer member who attends the Southside-Calloway CG should be in contact with her.

This is a one-time gift.

\_\_\_\_\_  
Benevolence Team

\_\_\_\_\_  
Date

\_\_\_\_\_  
Elder

\_\_\_\_\_  
Date