BENEVOLENCE SOP

BAYSIDE PURPOSE: Bayside Community Church exists to help people Know God, Find Family, Live in Freedom, and Discover Purpose.

CARE PURPOSE: Care exists at Bayside to offer help, hope, and support to people as they walk through various life experiences.

MINISTRY PURPOSE: Benevolence exists at Bayside to provide temporary assistance to members of our church family who find themselves in a financial crisis situation.

JOB DESCRIPTIONS

CAMPUS CARE DIRECTOR
Reports to: Campus Pastor, Senior Executive Pastors, and Lead Pastor

- To budget and steward the benevolence fund
- To assist members who qualify for benevolence
- To maintain administrative duties for this ministry

POLICIES AND PROCEDURES

The importance of having written policies and procedures for benevolence requests is critical for the following reasons:

- It clearly identifies what kind of assistance may be provided, in what situations it may be provided, and how it is to be provided.
- It establishes confidence within the church that funds are being distributed fairly.
- It uses the same standards for all applicants.
- It minimizes inappropriate requests and how we respond to them.
- It helps to avoid problems with the IRS, who can challenge a church's tax-exempt status due to questionable or undocumented receipts and disbursement of funds.

BENEVOLENCE PRINCIPALS

- The benevolence fund is intended to be a temporary source of assistance that is requested *during a time of crisis and after the individual or family has explored and exhausted all other possibilities for financial support* (i.e. family, friends, savings, and/or investments).

- Always use biblical principles when assessing Benevolence requests. 1 Timothy 5: 3-16 We will care for the Widows and the women in need, Deuteronomy 14:29 talks about taking care of the poor and the orphans. Proverbs 19:17 States The one who is gracious to the poor lends to the Lord, and the Lord will repay him for his good deed.

- It's important to remember that every person's problem is a crisis to him or her, and that people who are asking for help deserve to be treated with kindness and respect that is befitting to the Lord.
    - However, though people need to be treated with tact and sensitivity, we must also remember that their problems are not our fault or our responsibility to solve; we can assist them in Biblical truths and pray for the individual and their needs.
- Under no circumstance is the benevolence assistance to be considered a loan, as we believe this practice would create an unhealthy barrier in the relationship of the individual and the church, and when assistance is offered, it is a ***gift*** and therefore without any expectation of repayment.
    - Individuals wishing to reimburse, may do so at their own discretion by giving.
- Care Staff must reassign a benevolence request to another campus or to Care Resourcing when it involves a family member. If the request pertains to a family member of a Care staff member who is also employed by the organization, it should be referred directly to Care Resourcing for processing.
- Each request for financial assistance must be reviewed and processed by the Campus Care Staff, and if approved by the campus staff, the request will need to be finalized by the Care Resourcing Director. Then it will be submitted to the Campus Finance Department. Requests for benevolence will not be processed without the proper documentation and authorization.
    - Bayside reserves the right to check police records and will cooperate with the authorities in any ongoing criminal investigation.
    - Bayside does **not provide cash**, but will make a check disbursed to the biller.
    - Assistance from the benevolence fund should not exceed $3,500 per person or family annually, including the $600 allotted assistance for professional counseling and/or clinical services.
        - If there is a request that is over $3,500 it must be signed by the Campus Pastor and a second signature by a Senior Executive or above.

BENEVOLENCE REQUEST WORKFLOW

1. **REVIEW OF REQUEST**:

    1. Document the request. Make a call to the person. Verify information in PCO. Check to see if this person has received financial help previously and did they complete FPU. Document findings and your next steps

        When a request for assistance is received by the Campus Care Director, the caller is asked the following:

        - Check Planning Center first! See if the person is in PCO.
        - If the person is not in PCO you can start with creating a profile for the person.

- If the person exists in PCO then a Care workflow will need to be created.
- You will need to get their First name, last name, email address and phone number
- Ask “How can we help you?” (gather details about the request for assistance)

2. As appropriate -provide community resources

3. Check with Turning Points.
   - Check to see if they have completed Financial Peace.
   - Check Growth Track

Verify if previous assistance was given <u>and</u> cross-reference with Planning Center Online.

- If previous assistance was given, is it the same type of assistance being requested now?

*If a call is received on the last work day afternoon, they should be referred to the Staff-On-Call." He/she should follow step 2, then send all benevolence requests to the Campus Care Director before the following office workday.

2. **STEP 2**

1. Set up a face to face meeting.

2. If the person is a member, send them the Benevolence application link using the email template. -- We assist our members by helping with basic living expenses (mortgage/rent, utilities, food). “Roof over their heads, food to eat, running water and electricity”. The email template also includes the “Make A Budget Form”.

3. Check the tithe history with our finance department. This may require that you check both spouses if married. Notify the person they will need to share their pay stubs and copies of their bills for consideration of assistance. You will need to ask for 2 months of pay stubs and bill history.

It is important in this step when determined necessary to give the individual the date and location of the next FPU class and document in workflow. The Care Staff can assist the individual in signing up for the class. If 2nd time requesting help - verify they have completed FPU prior to assistance being given.

Check forms for benevolence application and attachments. The Care staff should consult the following information in determining if we will move forward with assisting a person <u>and</u> the applicant must score a minimum of 3 out of 5 points also this point system is an internal system to make an assessment, not to be shared externally: ***(Reminder that this is NOT a black and white point system- it is a guideline for you to use as you prayerfully evaluate the individual):***

- Attended the Growth Track (or are in process- this is an opportunity to encourage involvement and community) *Award 1 point

- Current and regular church attendance of at least 32 out of 52 weeks *Award 1 point
- Check the tithing record obtained from the accounting department, via staff portal. To do this go to the staff portal homepage click on forms which is at the top of the page. On the page that comes up click on business and then at the lower right side of that page hit the support button a request ticket will appear and fill it out. There will be a drop down for giving/finances that will come up under request types make sure you check that. *Award 1 point
- Ongoing and actively Involved in (prior involvement is considered but must include current) in a group *Award 1 point
- Are they currently serving in a ministry or outreach? *Award 1 point

    - Access the Planning Center Online (PCO) database to review participation, involvement, etc.…
    - Login to PCO. Go into PEOPLE and utilize the search bar at the top right of the screen.

- Enter the individual's name.
- Click on the appropriate tab on the left hand side of the screen
- Check Activity to see if they are part of a small group, serving, registered for any events or have checked into an event.
- Check Engagement to see when they first came to Bayside, when/if they made a decision for Christ, if they have signed the Membership Covenant, when/if they were water baptized - Note: This will also tell you if someone is on Staff - **if they are on staff it needs to be a Staff Benevolence and a Staff benevolence check request form.**
- Check Coursework to see if they have completed any of the Growth Track.

3. STEP 3

1. Have the tithe talk and document. Document this conversation. Refer to FPU as appropriate. This is the Face to Face Meeting.

2. Give each person the date and location of the next FPU class and document in workflow. If 2nd time requesting help - verify they have completed FPU prior to assistance being given.

3. Check forms for benevolence application and attachments.

4. Schedule a follow-up appointment to discuss their benevolence request.

   Always meet with the person face to face.

   - If they are married- make sure the spouse is also present for the meeting.
   - Ask them their story and about their request.
   - Ask how long have they been coming to Bayside
   - Ask if they tithe/give regularly.
   - Discuss what that means.

- Have the hard conversation with them. It is okay for them to be uncomfortable. This is not an easy conversation (most people do not like talking about money). Dig into budgeting with them.
- Ask what their plan is for next month, who all lives in the home, who all is working, is there an ex? Is there money coming in from child support, alimony, disability, etc?
- Ask the hard questions.
- Who have they asked for financial help?
- Where have they gone for help? Make them give us proof- emails and vm. Plan to follow up on what they said. Let them know that.
- It is our responsibility to honor God's money. We are giving away people's tithe money and we are accountable for it.
- Document your conclusions in PCO.
- Review their benevolence application and budget with them- that means talk about it with them. What led them to this situation? Talk with them about a financial/budget counselor. Did you provide community resources? Document them.

5. If approved, complete the check request, and notify the family. If denied, notify the family. Document decision in notes.

   If the benevolence request is for professional counseling and/or other clinical services, determine with discretion (i.e. are they going to follow the Dr's advice for medication, etc.). If they no show or miss an appointment, notify them they are financially responsible for the full cost of that appointment.

- Referrals to Food pantries are critical **before we hand out food cards**.
  - Food gift cards are not to be used as our first option when we have access to multiple food pantries in our communities.
- Have you connected the person to community resources?
- We can also give gift cards (i.e. for Publix/grocery(food only cards), gas(fuel only cards)
  - This is once you have accessed all other resources and exhausted them.

4. STEP 4

1. Verify that the family received assistance.
2. If benevolence is not complete, contact the family. Assess if further action is necessary, or close out.
3. Verify FPU information was received. Document in workflow. Additional resourcing. Check the Leadership tab to see if they are a coach in any ministry area

If assistance is **approved**, complete the check request, and notify the family. If denied, notify the family. Document decision in notes.

If assistance is **denied**: refer the caller to an appropriate community resource: [Making an Impact Resource Guide] for assistance. We also have our own business directory that can be referred to on our webpage at mybayside.church. *Our goal is to always find a "Yes". Community resources are a yes*.

- **We generally do not pay**: phone bills, attorney bills, tax bills, credit cards or collection bills. We also do not cover tow companies, Ubers, Lyft and hotels.
- **We do assist with**: Basic needs: What we consider "The four walls" - food, shelter, utilities, rent/mortgage. This does **NOT** include deposits for rentals, leases, or any other types of deposits. There is flexibility to be able to help a family that you have identified as needing help with a phone bill by paying a part of their rent or by pointing them to a food pantry where they can redirect that money to pay the phone bill.
- In the past, Bayside has been featured on local area news shows. When this has happened, local families would see the church from their TV or see the service online, then call Bayside for assistance.

Once the Campus Care Director makes a determination on the request for assistance, he/she will then email the check request with the attached information to the Care Resourcing Director for final review and approval. The following documents should be completed:

- Completed Benevolence Check Request Form.
- Copy of the bill or invoice to be paid (with Supporting documents such as copy of the lease or mortgage statement).
- Completed CARE - Benevolence Application This document is inside of Planning Center
- Completed Make a Budget Form. The Budget Form is inside of Planning Center and can be obtained digitally.
- Copy of Tithe/Giving report.
- Copy of Pay Stubs
- Review on the bottom of the Benevolence Application form in the Google Drive the "Applicant to do"and the "Staff Only Steps" to ensure you have completed all pieces.
- Remember that at the bottom of the Check request form there is also a check list of all that must be completed prior to submitting to Care Resourcing.

The Care Resourcing Director will review the request and document inside of PCO workflow the final determination, and if appropriate, forward the approved benevolence request to the finance department for disbursement of funds to the payee.

- If there are any unexpected changes to the request of benevolence type, the finance department will handle the change and the Care Director will be notified.

The Care Resourcing Department will maintain a confidential spreadsheet of all benevolence transactions.

5. FINAL STEP

Check in on the person. See how they are progressing with community resources, the support provided. See if additional resources or connections within the church or community are needed.

This is an opportunity for Care to help get the people connected and cared for in the Church community. Make sure you have assisted them in their next steps.

FPL (FLORIDA POWER & LIGHT)

- If you have a request for FPL please make sure that you have the person complete the FPL Authorization form. assist-general-authorization-for-release-of-info.pdf
- If we make an FPL commitment inside of the FPL Portal we must complete the benevolence check request form with the FPL ASSIST address:

  FPL - ASSIST
  PO BOX 25231
  Miami, FL. 33102-5231

  The print out from inside of ASSIST must also be attached to the check request. Resourcing will attach the required Green envelope and submit to accounting.

- For immediate needs, we can call FPL and request an extension without making a commitment, this gives us time to investigate the member and determine if he/she meets criteria.
- If we are making a commitment, FPL will work with the member for 90 days without shutting the power off, and it generally takes 3-4 days to process the request.
  - An authorized user should call in the request (FPL has a list of authorized users) at 800-480-7927 or submit a commitment online.
    - Users need to be authorized before he/she is able to utilize the online system.
  - State who you are, reason for the call, the member’s name, their account number, and the amount we are willing to commit to paying.
  - Send the payment in the green FPL envelope.
  - **Please make sure to notify the Care Resourcing Director** when you do this as we have to finalize this through the portal or we lose our privilege to use it via FPL.

BENEVOLENCE GIFT CARDS

If a determination has been made to use a Gas or Food gift card this is still to be documented in the workflow of the member.

Additionally, this is to be documented on the Gift Card Tracking Sheet to ensure accurate tracking of all gas and food cards. This is considered financial help and must be tracked.

OTHER

- Legitimate needs that have been identified may be ignored and they may not be willing to work on them.

- Each ministry has their own fund (i.e. scholarships for retreats, etc.), and does not come out of the benevolence fund.
- We advise all of our staff to not pay out of their own pockets.
- Benevolence does not cover taxi rides, Uber or Lyft.
- Benevolence does not send meals to people. Meal Train is through our ministry team, please connect our members to the ministry they are involved in for meals. Additionally, please utilize our local food pantries for food needs.
- Remember to utilize Turning Points, Stepup Suncoast the Community Resource Guide and other local resources in your local community. There are many resources in each county.

BENEVOLENCE RISKS

- Tow Companies and Motels: There's no way to screen applicants or track motel monies received.