Love Columbia Benevolence Fund Guidelines and Procedures

Introduction and Purpose

The Love Columbia Benevolence Fund is an officially recognized and designated restricted fund of Riverside Community Church. It fulfills Riverside's mission to be a downtown church making and molding followers of Jesus who love God, love each other, and *especially* love the city of Columbia. We desire to be a community who is generous with our resources and time as we serve those in poverty. We define poverty as broken relationships with God, self, others (individuals & societal systems) and creation. Therefore, we believe we all struggle with poverty and are in need of the saving work of Jesus Christ.

As such, the Love Columbia Benevolence Fund is an approved recipient for designated generosity giving and works in tandem with the Church Benevolence budgeted (.5% of all internal tithes and offerings). Its expenses consist of funds disbursed for its stated and intended purposes at the discretion of the Love Columbia Benevolence Care Team and the Riverside Elder Board, jointly, or their designee(s). Should the Riverside Elder Board vote to close the Benevolence Fund, all money in the Fund will be transferred to the general operating fund of Riverside Community Church.

The purpose of this document is to set forth the responsibilities of the Benevolence Care Team and the guidelines for discharging those responsibilities. It is not intended to cover all circumstances under which funds may be disbursed from the fund, only those that involve the Benevolence Care Team.

The purpose of the Love Columbia Benevolence Fund is to meet people's basic needs in one time emergency situations (crisis relief) or through an on-going development plan (development) with a person and to provide ongoing equipping for Riverside Community Church members and the Benevolence Care Team to fulfill this purpose.

Oversight and Accountability

The Love Columbia Benevolence Care Team is accountable to the Riverside Elder Board* at Riverside Community Church. Decisions will be made jointly when money over one hundred dollars ($100) is requested by a person in need. The Riverside Elder Board has ultimate responsibility and accountability for the Love Columbia Benevolence Fund, and will necessarily make decisions to disburse funds from the Fund according to its charter, and subject to these guidelines, without involving the Love Columbia Benevolence Care Team.

*For purposes of this document, the term "Riverside Elder Board" is the elders of Riverside Community Church, or their official designee. This could be one of the elders who serve as Pastors on Staff making a decision for the entire Elder Board.

In addition, the Love Columbia Benevolence Fund may be the recipient of special offerings to help individuals or groups of people involved in natural disasters or devastating circumstances. Any such offering will be recommended through the Riverside Elder Board regarding the feasibility, propriety, and timing of the offering.

The Love Columbia Benevolence Care Team will maintain records of Intake Forms, decisions of disbursements, and other documentation.

Source of Funding

The Love Columbia Benevolence Fund shall receive income from two sources:

1. Through the receipt of designated giving by individuals and/or families wishing to make a donation to the Love Columbia Benevolence Fund and/or,
2. Through the allocation or transfer of funds from Riverside Community Church General Fund when deemed necessary and appropriate by the Pastoral Leadership.

Contributions to the Benevolence Fund

The leadership of Riverside Community Church encourages partners to minister directly to other partners of the congregation, attendees, or community members, as they become aware of specific needs. However, gifts made directly by a partner to a needy individual or family are not tax-deductible under IRS regulations.

In order to comply with IRS regulations concerning charitable contributions, all gifts to the Love Columbia Benevolence Fund must be unconditional and without personal benefit to the donor.

The administration of the fund, including all disbursements, is subject to the control and discretion of the Riverside Elder Board or their designee(s).

Contributions to the Love Columbia Benevolence Fund may not be earmarked or otherwise designated for a particular purpose(s) or recipients. The Riverside Elder Board may choose, at its discretion, to decline certain contributions that are designated or earmarked.

Contributions to the Love Columbia Benevolence Fund in the form of check should be made payable to Riverside Community Church with a notation in the memo line that the funds are to be placed in the Riverside Love Columbia Benevolence Fund. Contributions may also be made online through the Riverside Community Church giving portal by selecting "Love Columbia Benevolence Fund" from the dropdown box, or through the Love Columbia website.

Donors making contributions to the Benevolence Fund subject to these conditions may be able to deduct their contributions if they itemize deductions on their federal income tax return. The leadership of Riverside recommends that donors consult their individual tax advisor or CPA concerning the appropriate tax treatment of contributions they make to the Love Columbia Benevolence Fund.

Guidelines for Disbursement

General Guidelines

The Benevolence Fund is intended as a source of last resort, to be used when the family or individual requesting assistance has explored all other possibilities of help from family, friends, savings, or community (including Riverside Small Group) resources. It is intended to be a temporary help during a time of crisis or during the development process led by a member of the Love Columbia Benevolence Care Team.

Disbursements from the Love Columbia Benevolence Fund may not be in the form of a loan. Under no circumstances is assistance from the Benevolence Fund to be considered a loan. No gift may be repaid, either in part or in full, in money or labor.

Those requesting assistance may be requested to receive coaching, financial training and/or counseling. The Love Columbia Benevolence Care Team will not provide help to anyone who, in its estimation, will have negative or irresponsible behavior reinforced by financial help.

Recipients of Assistance

In order of priority, recipients of assistance from the Benevolence Funds shall be:

1. Members of Riverside Community Church
2. Those in regular attendance of Riverside Community Church(Sunday services and/or Riverside Small Group)
3. Residents of Richland and Lexington Counties

Criteria

The stated purpose of the Benevolence Fund is to help people meet basic needs. Normally, these needs are defined as, but are not limited to the following:

1. Emergency lodging
2. Food
3. Utilities
4. Medical services
5. Emergency transportation needs (including car repairs)

6. Life and death expenses
7. Counseling or mental health needs

Needs that may not be met through the Benevolence Fund include, but are not limited to the following:

1. Business investments, or anything that brings financial profit to the recipient
2. Paying off debts. Exceptions can be made for debts related to criteria outlined above
3. Insured losses
4. Alimony or child support payments
5. Gambling debts
6. Legal fees (in criminal cases)
7. Private school fees or tuition

Levels of Support

Basic (<$100 per situation):

Any member of the Riverside Elder Board, or the Love Columbia Benevolence Care Team, may approve this level of assistance in a single situation. Repeat requests at this level will be automatically moved to the Advanced level.

Advanced (>$100 per situation or repeat situations):

Requests in excess of $100, or repeat situations, will require approval of the Riverside Elder Board.

Generally, assistance from the Benevolence Fund will not exceed $500 per person or family. In rare circumstances, the Riverside Elder Board has the sole authority to approve assistance above this level.

The Riverside Elder Board also has sole authority to approve special projects funded through the Love Columbia Benevolence Fund that meet the purposes of the fund. These may include assistance provided during times of catastrophe, major crisis, or in partnership with other local ministries (i.e. a backpack drive, outreach effort, etc…)

Procedures for Disbursement

Application and Approval Process

Individuals or families seeking assistance from the Benevolence Fund shall complete the following steps:

1. Complete an Intake Form with a representative of Riverside Community Church.

2. Provide all additional documents and information requested by the Love Columbia Benevolence Care Team or the Riverside Elder Board.
3. Meet with a Love Columbia Benevolence Care Team member to complete an Action Plan.

Review and approval of the Intake Form, as well as written communication of the amount and form of assistance, shall be done by the Love ColumbiaBenevolence Care Team at the earliest practical date, but generally within a maximum period of two weeks.

In almost all cases, payments from the Love Columbia Benevolence Fund will be made directly to third party service providers rather than to the individual requesting assistance. In cases of food assistance or gasoline requests, the payment will be in the form of gift cards. In all cases, the Love Columbia Benevolence Care Team has the right to award an amount less than requested.

Record Keeping

The following information will be documented for all Benevolence Fund disbursements:

1. The Intake Form, Action Plan, and a description of assistance
2. The purpose for which assistance was provided
3. A copy of any receipts
4. The selection and award process