# Madison Avenue Baptist Church
# In-need Fund Policy and Guidelines

**Definitions**

The purpose of the Madison Avenue Baptist Church (In-need) Fund is to meet individual members' basic needs. Basic needs are defined as shelter, food, clothing, and medical. The fund is an officially recognized and designated permanent fund, established by the church governing board. Funds are dispersed to an applicant's creditors, not to an individual.

The monies in this fund are from an annual budget allocation as well as donations from members and the public. All funds are recorded in a single account.

**Managing the Fund**

Managing the Madison Avenue Baptist Church In-need Fund will comprise a subcommittee of the MABC Deacon Board Members known as the subcommittee. These are the chairpersons of the Boards of Community Ministries, Fellowship & Hospitality, and the church Moderator. These individuals will review all applications for consideration including making approval decisions. As part of the oversight of this Fund, the subcommittee will provide the Board of Trustees an annual summary of all financial activities.

## Guidelines for Disbursement

**General Guidelines**

The Madison Avenue Baptist Church In-need Fund is intended to support individuals who have explored all options available to them specifically. It is intended to be a temporary help during a time of personal crisis.

Assistance from the Madison Avenue Baptist Church In-need Fund is intended to be a one-time gift. In unusual circumstances, the subcommittee may decide to help an individual or family more than one time. However, under no circumstance is a gift from the fund to be considered a loan.

No gift may be repaid, either in part or in full, in money or in labor. If the recipient desires to give to the church at a later time, this individual should be encouraged to give directly to the general fund of the church.
Those requesting assistance must also be willing to receive financial and/or individual/family counseling at the discretion of the subcommittee. The subcommittee may refuse help where, in its judgment, negative or irresponsible behavior may be reinforced by financial assistance.

Those requesting help must be willing to give the Madison Avenue Baptist Church In-need Fund subcommittee permission to verify any of the information provided to the committee. The committee will be sensitive to confidential issues. If members of the subcommittee apply for funds, they will recuse themselves from the consideration process of their application.

**Recipients**

In order of priority, recipients of funds disbursed from the fund at the direction of the subcommittee are:

1. Church members of Madison Avenue Baptist Church
2. Regular attendees of Madison Avenue Baptist Church

3. Members of the community upon recommendation of church member.
4. Ministries and Christian agencies that serve people with the same needs as those which fit the criteria for assistance from the benevolence fund, but which provide services the church does not upon recommendation of church member.

**Criteria**

The stated purpose of the fund is to meet the recipient's basic needs. Normally, without limitation, these needs are defined as:

- Shelter
- Food
- Clothing
- Medical treatment
- Transportation to or from a place of employment
- Funeral expenses
- Initial evaluation and professional counseling appointments
- School supplies

Needs that are not intended to be met by the fund include:

- Business investments, or anything that brings financial profit to the individual or their family
- Paying off credit cards. (Exceptions can be made when an individual has had to use a credit card in a crisis or emergency (e.g., hospitalization, death, etc.)
- Needs of individuals who are wanted by the law or for paying fines as a result of breaking the law
- Legal fees
- Penalties relating to late payments or irresponsible actions deemed by the subcommittee, in its sole discretion to be irresponsible actions.
- Private school fees or tuition
- Business ventures or investments, and such other “needs” as may be reasonably deemed by the, in its sole discretion, as being inconsistent with the purpose of the Fund.

Financial assistance for counseling of an applicant will be considered if it is perceived that counseling would directly enable the individual to address a current financial situation. In most cases, this should be limited to the cost of an initial counseling appointment. Under special circumstances, additional financial help can be given. In such cases, the subcommittee will consult with the pastor to determine a specific amount.

Generally, assistance from the fund should not exceed $500 per person or family (this is a cumulative cap in the unusual case of someone who receives more than one gift from the fund) per quarter. In very unusual circumstances, families and individuals who are in need of more substantial funds (over $500) and who have the opportunity to make a life-changing decision can continue to be assisted up to whatever limit the fund subcommittee deems appropriate. Such cases should be reviewed carefully and when appropriate, additional accountability should be sought (such as the pastor, the Board of Trustees, etc.)

Special projects, sometimes funded by special offerings designated for the fund, might include supporting local outreach ministries to the poor or helping to provide assistance during times of catastrophe or major crises.

## Procedure for Disbursement

**Source of Request**

A written Madison Avenue Baptist Church In-need Fund Application must be filled out and signed by the person requesting help.

**Processing the Request**

1. The application shall be submitted by email. The process is intended to take approximately one to two weeks.
2. In a meeting or by a telephone conference, the subcommittee reviews the request and determines an outcome and informs the Board of Deacons in writing of its decision. Applications are considered based on need and a review of available monies in the In-need Fund. Individuals' names of the recipients will remain anonymous to the Board of Deacons.
3. The person who has submitted the application is informed of the decision.
4. In most cases checks are written and disbursed. As much as possible, checks from the fund will be payable to vendors, homeowners' associations, etc., rather than to the individual requesting assistance. Online retailers will be used in lieu of gift cards and cash whenever possible.

**Tax Implications**

Generally, there are no reporting requirements for those receiving benevolence. However, if funds are provided to an employee, they may be taxable, and the details should be discussed with the church's CPA.

The above guidelines are reviewed by the Board of Deacons on an annual basis.