



Elder Compassion Fund

Definition

The purpose of the Elder Compassion Fund is to meet people's basic needs. The fund is an officially recognized and designated permanent fund, established by the elder team. As such, it is an approved recipient for designated giving. Its receipts consist entirely of designated giving, and its expenses consist of funds disbursed for its stated intended purposes at the direction of the Elder team as laid out in this written policy. It is the desire of the Elder Team to operate the fund according to the highest standards of integrity and to follow best practices (see below):

Best Practices for Church Financial Assistance:

- Create and implement a written policy. This will help prevent misunderstandings about the program's purpose and assist those responsible for disbursing funds in making consistent evaluations and remaining accountable for set guidelines.
- Define what types of contributions will and will not be allowed.
- Appoint a team to review and approve requests. Avoid giving one person control over fund distribution without adequate oversight and accountability measures.
- Decide what types of need will receive support. Typically, assistance is allowed for basic needs such as shelter, food, clothing, and medical.
- Develop adequate criteria for determining individual needs.
- Document the need and obtain (and document) external verification before disbursing larger amounts.
- Include reasonable limits per person during a specified time period. Larger amounts and longer-term assistance require more investigation and consideration.
- Make disbursements from a designated compassion or benevolence fund, rather than the general fund.
- Pay assistance (rent, mortgage, utilities, etc.) directly to the service provider, rather than to the individual.
- Encourage and expect recipients to contribute in some way to their own requests. This empowers them and shows dignity to them.

- Always keep a written record of all funds disbursed.

Scriptures to Guide the Elder Compassion Fund:

- Psalm 41:1 – *“Blessed are those who consider the poor; the LORD will deliver them in the day of trouble.”*
- Psalm 112:9 – *“He has given away freely; he has given to the poor; his righteousness endures forever; his horn shall be exalted with honor.”*
- Proverbs 22:9 – *“He who has a bountiful eye will be blessed, for he gives of his bread to the poor.”*
- Isaiah 58:10 – *“...and if you give yourself to the hungry and satisfy the afflicted soul, then your light shall rise in obscurity, and your darkness shall become as the noonday.”*
- Matthew 25:35 - *“For I was hungry and you gave Me food, I was thirsty and you gave Me drink, I was a stranger and you took Me in.”*

Purpose

The purpose of this document is to set forth the responsibilities of the Elder Compassion fund and the guidelines for discharging those responsibilities. It is not intended to cover all circumstances under which financial assistance may be disbursed from the fund. This policy is intended to help the elder team or a delegated committee by the elder team to avoid conflicts by providing a written policy based in biblical ethics and financial wisdom for handling the resources God has provided.

Guidelines for Disbursement

General Guidelines

The Elder Compassion 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 investments. It is intended to be a temporary help during a time of crisis. Assistance from the fund is intended to be a one-time gift. In unusual circumstances, the Elder Team or a delegated committee 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.

Recipients

In order of priority, recipients of funds disbursed from the Elder Compassion fund at the direction of the Elder team are:

1. Church partners/members
2. Regular participants

Criteria

The stated purpose of the Elder Compassion fund is to meet people's basic needs. Normally, these needs are defined as:

- Lodging (rent, utility bills)
- Food
- Clothing
- Medical treatment
- Transportation to or from a place of employment
- Funeral expenses
- Short-Term Counseling (personal, marital, financial)

Needs that may *not* be met by the Elder Compassion fund include:

- School expenses
- Paying off credit cards or loans. (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.
- Housing for unmarried couples
- Legal fees
- Penalties relating to late payments or irresponsible actions.
- Business ventures or investments (anything that brings financial profit)
- Travel to see friends or family including weddings, funerals, birthdays (Exceptions could be made if it relates to an immediate family member).

Note: *These are to be considered general criteria. The elder team has discretion to consider other requests.*

Process

Requests must be made by the person requesting assistance or by someone who is directly assisting the person in need. Requests should be made known to Pastor Travis or one of the elders. FYI – you will be asked to fill out a 2-page application request.