

Point Loma Community Presbyterian Church Deacons Fund Policy and Guidelines for Applicants*

IV. Disbursement from the Deacons Care Fund

A. General guidelines

The Care 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 and not a source of income for monthly and routine expenses.

Assistance from the Care Fund is intended to be a one-time gift. In unusual circumstances, the Deacons Fund Committee may decide to help more than one time.

Under no circumstance is a gift from the Care Fund to be considered a loan. No gift may be repaid, either in part or in full, in money or in labor. The recipient may desire to give to the church at a later time, but should understand this is not a reimbursement of the gift from the Care Fund.

Those requesting help must be willing to give the Deacons Fund Committee permission to follow up on any of the information provided to the Committee. The Committee will be sensitive to confidential issues and will do everything possible to preserve confidentiality of the requesters and their situation.

B. Recipients

In order of priority, recipients of funds disbursed from the Care Fund at the direction of the Deacons Fund Committee are:

1. Church members
2. Regular attendees
3. Employees of the church
4. Members of the community upon recommendation by a church member.
5. Special needs due to emergencies, unforeseen circumstances, or other special care-related situations or requirements
6. Ministries and Christian agencies that serve people with the same needs as those which fit the criteria for assistance from the Care Fund, but which provide services the church does not

C. Criteria

The purpose of the Care Fund is to meet peoples' basic needs. Normally, these needs are defined as, but shall not be limited to, the following:

- Housing
- Food
- Clothing
- Medical treatment

- Transportation expenses, such as to or from a place of employment, medical appointment, etc.
- Funeral expenses

Needs that shall *not* be met by the Care Fund include, but shall not be limited to, the following:

- School expenses, including private school fees or tuition
- Business expenses or investments, or anything that brings financial profit to the individual or family
- Credit card bills. 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 resulting from irresponsible actions

Generally, assistance from the Care Fund will be on a one-time basis and not exceed \$1,000 per person or family (this is a cumulative cap in the unusual case of someone who receives more than one gift from the fund). In very unusual circumstances, families and individuals who are in need of substantial funds (over \$1,000) and who have the opportunity to make a life-changing decision can continue to be assisted up to whatever limit the Deacons Fund Committee, with approval of the senior pastor, deems appropriate. Such cases should be reviewed carefully.

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

V. Application process

A. Submitting the request

A Request for Assistance application (Attachment A) must be filled out by the person requesting help or by someone who is assisting the person in need. Copies of the form are available from the Church Office or may be downloaded from the church's website.

The application may be returned to the Church Office where it will be forwarded to the Deacons Fund Committee. In ALL cases, the applicant will be required to submit proof of need (e.g., eviction notice, turn off notice, etc.), and the Committee reserves the right to award an amount less than the amount requested. The Deacons Fund Committee will not provide help to anyone who, in its estimation, will have negative or irresponsible behavior reinforced by financial help. Those requesting assistance will be offered pastoral counseling if appropriate.

B. Processing the request

In a meeting or by email, the Deacons Fund Committee will review the request and inform the requester of the decision by letter and/or email. Every possible effort will be made to process the request within one week.

Checks from the Deacons Fund will be payable to the third party agency to which the applicant owes money. An exception may be made when less than \$100 is needed for living expenses. No cash will be given to any applicant, although in some situations, gift cards to local gas stations or grocery stores will be provided (the cards will specifically prohibit purchase of alcohol, tobacco, or lottery tickets). Transients requesting assistance will be referred to local charity organizations.

*Sections IV and V of the Point Loma Community Presbyterian Church Deacons Fund Policy and Guidelines dated 23 February 2010.