

COVID-19 ANNEXURE TO THE BENEVOLENCE GUIDELINES

Due to the extreme uncertainty caused by Covid-19 and the significant impact it will have on economies and people's livelihoods, the elders of Midrand Chapel have decided to implement an annexure to the guidelines as a temporary measure. This annexure will no longer be used once the elders have decided that the economic impact on the members has been normalised.

1. THE BENEVOLENCE FUND

The stated purpose of the Benevolence Fund is to minister to individuals or families during a time of hardship. We strive to honor God by being good stewards of the funds entrusted to us by **God**. (Acts 2:44-45; 4:32-37; 2; Gal 6:10; Phil 4:10-14, 19; 2 Thessalonians 3:4-13 5. Eph 4:28; 1 Tim 5:3-16; 6:6-10 7)

2: GUIDELINES FOR DISBURSEMENT

The Benevolence Fund is intended as a source of last resort, to be used when the individual or family requesting assistance has explored all other possibilities of assistance from appropriate sources (i.e., government relief programmes, banking sector relief programmes, family, savings, investments, etc). It is intended to be a means of assistance during the time of a crisis or other hardship. Disbursements from the Benevolence Fund may not be made in the form of a loan.

Those requesting assistance must be willing to receive financial, family, or other appropriate Biblical counseling. The elders will not provide help to anyone who, in their estimation, will have negative or irresponsible behavior reinforced by the financial assistance. Those requesting help must be willing to grant the elders permission to follow up on any of the information provided to them. The elders will be sensitive to confidentiality issues.

Under the Covid-19 annexure to the benevolence guidelines, the elders will consider cash support, in exceptional circumstances, **for a maximum period of 3 months**. Cash will only be considered for basic necessities, and ensuring accommodation and transport. **Payments will not normally be made to the applicant, but will instead be paid out on their behalf, or provided in the form of vouchers and/or goods.**

3: RECIPIENTS OF ASSISTANCE

In order of priority, recipients of assistance shall be:

1. Members of MC
2. Regular attendees of MC
3. Members of the community.

4. CRITERIA FOR BENEVOLENCE

- In 3.1.or 3.2. above, is a member or adherent in good standing with the church.
- In 3.3 above, is known personally by a member of Midrand Chapel.
- Does not have the means to provide basic necessities and accomodation.

5. PROCESS FOR BENEVOLENCE

- All requests for benevolent assistance must be directed to the church office along with a completed application form. Requests for assistance of more than R500 are to be accompanied by a recent bank statement.
- Requests will be allocated to a benevolent team consisting of 1) an elder or deacon, 2)an assistant, and 3) a Church member of the applicants own choosing, who is willing to endorse the request. The person endorsing the request should be a member in good standing with the church, who knows the applicant, understands their benevolent need and supports their application. This team of three people will review and discuss the application with the applicant before submitting the request to the elders.
- The elders will review any requests received every second week and notify the applicant of the outcome. This allows the elders to consider a batch of applications in relation to one another and weigh the total need for the period, against available funds.
- If the application is approved, the application will be forwarded to the church administrator for the processing of payments, and/or to the benevolent team for the purchase of items approved in the application.
- Benevolence applications and disbursments should be entered into the church database for future reference and the treasurer to issue a monthly benevolent report for tracking of funds.

6. MEMBERS GIVING SUPPORT DIRECTLY TO THOSE IN NEED

If the elders approve an application but are unable to supply the total need directly from church funds, then outstanding needs will be communicated to the congregation if and when the applicant is agreeable to such communication.

The elders do not object to members supporting other members directly. We do however urge everyone to use biblical wisdom (James 1:5). If you see a need, or are approached about a need, pray about it and take counsel where appropriate.

Should you want to discuss the matter with the elders please do so as we will be able to guide you in your decision.

7. BENEVOLENT TEAMS

The following benevolent teams have been set apart to consider applications. The third member of each team will be made up by the individual sponsoring the application. These teams will be expanded as needed.

- David and Heather Brown
- Frans & Karin Van Zyl
- Joshua Chanyandura and Malebo Kgatle
- Cypril Manaka

COVID-19 RELATE BENEVOLENCE APPLICATION FORM**PERSONAL INFORMATION:**

First Name: _____ Surname: _____

Telephone: _____ Email: _____

Number of income earners in the household: _____

Number of dependants in the household: _____

Name of the member who is sponsoring this application: _____

STATEMENT OF NEED:

What circumstances have created your need? _____

What is your need? (food, clothing, toiletries, medicines, transport, finances etc.). Please be specific about amounts and quantities.

How long do you estimate will you need assistance? _____

How frequently will you need assistance? (weekly/monthly) _____

OTHER AVENUES OF SUPPORT

Are you getting any donations/ support from other sources? If yes, please give details

What other avenues are available to you for support? (family/ friends/ work/ relief funds)

If you own a small business have you utilised the government relief programs such as the Debt Relief Finance Scheme, SARS tax relief, UIF relief scheme? Please give details.

Have you applied to your bank for relief of payments due to Covi-19?

Do you have any avenues for generating alternate income? Please give details

What are your options for reducing your monthly expenses? Please give details

Do you have any assets you could sell? (car/ television/ jewelry/ tools) Please give details

SUMMARY OF FINANCIAL STATUS

Please indicate your net worth (total assets - total debts/liabilities)

R0 – R49 000	R50 000-R500 000	More than R500 000
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Please indicate your household income bracket:

R0-R9000	R10 000-R19 000	R20 000-R39 000	More than R40 000
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What is your approximate loss of income due to Covid-19 expressed as a percentage of total household income? _____%

Have you had any increase in expenses due to Covid-19? (medical/transport/supporting other family members) Please give details.

Please indicate your present monthly shortfall (total income – total expenses): R_____

OTHER

Any other information which you would like us to consider in connection with this application?

1. THE BENEVOLENCE FUND (Original – temporarily superceded by Covid-19 annexure)

The stated purpose of the Benevolence Fund is to minister to individuals or families during a time of hardship or crisis by **temporarily** assisting them with their basic needs. MC desires to glorify God by being generous as He blesses and directs us - especially to widows, orphans and the needy. We strive to honor God by being good stewards of the funds entrusted to us by God. (Acts2:44-45;4:32-37; 2; Gal6:10; Phil4:10-14,19; 2Thessalonians3:4-13 5. Eph4:28;1Tim5:3-16;6:6-10 7)

Purpose of this Document

- Establish and outline an objective, unbiased process for the evaluation of requests for assistance from the Benevolence Fund.
- Provide written eligibility requirements and criteria for receiving assistance from the Benevolence Fund.
- Describe the request, approval and disbursement process.

Depending on the circumstances and if the request is ongoing, assistance will also include financial counseling, biblical counselling, training in household budgeting and/or debt management.

Generally, assistance from the Benevolence Fund is intended to cover an individual's or family's basic needs. Assistance will only be given in the form of basic food, toiletries and clothing. No cash will be given or bills paid.

The Benevolence Fund is intended as a source of last resort, to be used when the individual or family requesting assistance has explored all other possibilities of assistance from appropriate sources (i.e., family, savings, investments, etc). It is intended to be a means of assistance during the time of a crisis or other hardship.

Those requesting assistance must be willing to receive financial, family, or other appropriate Biblical counseling. The elders will not provide help to anyone who, in their estimation, will have negative or irresponsible behavior reinforced by the assistance. Those requesting help must be willing to grant the elders permission to follow up on any of the information provided to them. The elders will be sensitive to confidentiality issues.

2. PROCESS

Midrand Chapel (MC) will make benevolence determinations based on the policies and guidelines set forth in this Benevolence Fund Policy and shall be guided and directed by Biblical principles.

In order of priority, recipients of assistance shall be:

1. Members of MC
2. Regular attendees of MC
3. Members of the community (walk-in requests etc.)

3. CRITERIA FOR BENEVOLENCE

- In 1.or 2. Above, is a Church member in good standing.
- Does not have the means to provide basic necessities.
- Is experiencing a severe family crisis.

4. PROCESS FOR BENEVOLENCE

- Elder or Deacon receives request for benevolence.
- Member details benevolence request form and gives to Elder/Deacon.
- At least two Elders and one Deacon reviews the request and approves or denies request by signing benevolence application.
- If application is denied, Elder/Deacon contacts member and informs them of decision.
- If application is approved, Elder/Deacon shares application with treasurer and acquires funds for benevolence.
- Deacon purchases the food, toiletries or clothing approved.
- Benevolence approvals and amounts of funds should be entered into the church database for future reference.
- Treasurer prepares benevolence report for Elder tracking.

BENEVOLENCE APPLICATION FORM

APPLICANT INFORMATION:

Name: _____

Telephone: _____ Email: _____

Family size requiring support: _____

STATEMENT OF NEED:

What circumstances have created your need? _____

Do you require food, toiletries, clothing (please give some detail)?

DURATION OF NEED:

How long do you estimate will you need assistance? _____

How frequently will you need assistance? _____