

HUMANITARIAN FUND POLICY

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| Date | 27/04/2020 |
| Policy Number | BCOC 1-05 |
| Status | Version 1 |
| Approved by Board on | 15/06/2020 |
| Scheduled review date | 06/2022 |

Introduction

Our purpose is Being His Presence in Every Place and at times this is played out in meeting the practical needs of those in our church, city and beyond. The Humanitarian Fund was established to live this out.

The focus of this practical assistance is primarily to serve people who call Berwick Church of Christ home or who live in the surrounding communities of Casey and Cardinia, however ministry needs further abroad may also be considered.

Purpose

This Policy is designed to ensure the effective and fair distribution of funds to those in hardship and provide a robust framework in which the Humanitarian Fund can operate. It seeks to give definition to hardship and the parameters in which the Humanitarian Fund can safely address a broad number of people's needs.

Scope

This policy applies to the release of funds as a last resort for people who have exhausted all other options and have no other means of obtaining funds or assistance and find themselves in acute hardship requiring immediate assistance.

Definitions

“**Board**” means the governing body of Berwick Church of Christ comprised of the Elders.

“**Church**” means the Berwick Church of Christ.

“**Elder**” means a member of the governing body of the Berwick Church of Christ, as appointed under rule 11.3 of the Constitution.

“**Job Keeper**” means a person or persons receiving a payment in part or in whole supported by the government as applied for through their business or organisation to maintain their job

“**Job Seeker**” means a person or persons who is unemployed and receives this particular payment from the Federal Government

“**Household**” means the people that regularly live with at the same address

“**Humanitarian Fund**” is the account where funds are held and distributed as outlined in this Policy.

“**Leaders**” are those in some level of leadership in the Church. This includes not only the Ministers, Pastors, Elders and Ministry Leaders but also those appointed to other leadership roles including those under 18 years.

“**Staff Member**” means any person in the employ of Berwick Church of Christ who has a current contract and receives a remuneration for their service.

“**Volunteers**” are all those who are involved in serving in any role other than in a leadership role, and includes those under the age of 18.

Policy

This Policy sets out the guidance for the process in which the Church will receive funds and consider requests to distribute funds held in the Humanitarian Fund.

Receiving into the Humanitarian Fund

Donations and sponsorship can be made by:

1. Contributing to the Humanitarian Fund which is collected on a regular monthly basis during our services.
2. Placing funds in a special Humanitarian Fund envelope and putting it in the offering container on any Sunday.
3. Direct deposit into the Church Account clearly noting in the description 'Humanitarian'.

Note: these funds are not tax deductible.

Distribution from the Humanitarian Fund

All staff members who become aware of someone in financial need are to direct that person to one of the staff members listed in the Authority section below or the Safety Contact Person, who will meet with them and assess the situation. This allows the staff member to care for those in need but not have to be involved in the decision-making process for financial assistance.

Requests from the Humanitarian Fund can be made up to a total of \$1,000.00 either as a lump sum or in smaller allocations up to that amount per household. Each situation will be assessed as to the needs at that time.

Funding may be granted for any of the following situations:

1. Food needs, where the Food Pantry is unable to provide what is required. This will be provided through supermarket vouchers.
2. Medical bills that are not covered under public health system funding (e.g. MRI).
3. Counselling, a maximum of 6 sessions per person/couple/family to a Berwick Church of Christ approved Counsellor.
4. Utilities (Gas, Electricity and Water) assistance with paying these bills. Note: a grant can be obtained to pay utility bills in certain circumstances. Assistance in accessing and writing grants can be provided, if needed.
5. Relief Accommodation (for initial rent payment only).
6. Other financial hardship situations or essential items as determined appropriate.

The Humanitarian Fund cannot be used for:

1. Professional Services (e.g. Legal fees, Accountants fees, etc.)
2. Rent (except for relief accommodation and only for the initial rent payment)
3. Loans
4. Excess payments on Insurance Claims for a Motor Vehicle Accident
5. Non-essentials (e.g. credit cards)
6. Gifts of encouragement or support – these are distributed through Pastoral Care. This includes cards and flowers.
7. Products that support a dependency on alcohol, cigarettes, prescription drugs or other dependent substances or activities.

Eligibility

The Humanitarian Fund is available to anyone over the age of 18, however focused on serving the needs of people who call Berwick Church of Christ their home or live in the broader community of Casey and Cardinia. Priority will be given to people who have exhausted all avenues of support, including government assistance such as Job Seeker or Job Keeper.

Authority to Approve

Any two of the following staff members listed below can assess and approve the distribution of funds from the Humanitarian Fund:

- Braam Botha, Senior Pastor
- Ken Rayment, Church Planting Pastor
- Melinda Izvekov, Operations Manager

If any or all of these people are absent or on leave for any reason, another staff member will be nominated to act on their behalf.

One-time requests of \$100.00 per household can be assessed and approved by the Operations Manager and provided as supermarket vouchers.

Requests will be reviewed on Tuesdays and Thursdays.

Requests of \$1,000.00 as a lump sum or cumulatively over \$750 require Board quorum approval.

Applications in this category may require a deeper assessment at the discretion of the Senior Pastor and Chair of Elders. This is to assess if there are financial management challenges (i.e. lack of budgeting, lifestyle issues, etc.).

A request for a lump sum over \$1,000.00 may be considered at the discretion of the Board, but is not in keeping with the micro funding model.

Whenever the Humanitarian Fund has a balance in excess of \$25,000.00 the Board may at its discretion review the Humanitarian Fund and make decisions to approve an amount more than the \$1,000.00 threshold. This may be to support a community of people in need.

In a state, nation or global emergency the Board may at its discretion, repurpose and/or change thresholds to meet the current need. An example of this might be a sum greater than the threshold given to a church or community to meet the needs of people affected by bushfire, flood or drought.

Payments

One off payments of \$100.00 or food requests will be serviced via supermarket vouchers.

All other approved requests will be paid via electronic bank transfer or direct BPAY where appropriate.

Cash will not be provided in any circumstances.

Confidentiality and Privacy

These are important items and will be managed under the Church's respective policies.

All distributions of the Humanitarian Fund will be recorded by the Operations Manager and kept for a minimum of 5 years.

Safety Contact Person

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| Name: | Karen Fletcher |
| Phone number: | 9702 1011 |
| Email: | karenf@bcoc.com.au |
| Other contact details: | Office: 9702 1011 (Mondays to Thursdays) |

Applicable Legislation, References and Other Policies

| Item | Description |
|------------------------------|---|
| Job Seeker | Information related to the Australia Federal Governments Job Seeker initiative https://www.servicesaustralia.gov.au/individuals/services/centrelink/jobseeker-payment |
| Job Keeper | Information related to the Australia Federal Governments Job Keeper initiative https://www.ato.gov.au/general/JobKeeper-Payment/?=Redirected_URL |
| BCOC Policies | All Church policies can be obtained from the website link, www.berwickchurch.org.au/policies |
| Department of Human Services | www.dhs.vic.gov.au/concessions Tel: 1800 658 521 Includes the Utilities Grant. |