

## HUMANITARIAN FUND POLICY

Date	27/04/2020
Policy Number	BCOC 1-05
Status	Version 3
Approved by Board on	26/02/2025
Scheduled review date	02/2027

### 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 nation. 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 (the Church) home or who live in the surrounding communities of Casey and Cardinia, however ministry needs in other parts of Australia 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

Please refer to the General Definitions document.

In addition to the General Definitions, the following definitions are relevant to this policy:

**"State or Federal Government assistance"** means an individual receiving payment in part or whole by the State Government or Federal Government (e.g. "Job Keeper" and "Job Seeker").

**"Household"** means the people that regularly live at the same address.

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

### 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. Direct deposit into the Church Account clearly noting in the description 'Humanitarian'.
2. Placing funds in a special Humanitarian Fund envelope and putting it in the offering container located at the Next Steps Desk.
3. Online via the Church website, using the Donate tab.

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 Strategic Support Team, 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 4 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.
8. Fines (e.g. parking fines, speeding fines, etc.)
9. Any support outside of Australia. (Refer to the [Overseas Activities Policy](#) for further information on how to provide support overseas.)

## Eligibility

The Humanitarian Fund is available to anyone over the age of 18, however the funds are primarily 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 State Government or Federal Government assistance.

## Authority to Approve

Any two staff members of the Strategic Support Team can approve the distribution of funds from the Humanitarian Fund.

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 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 or national 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.

## Raising Concerns

We encourage all staff and volunteers within the Church and our congregation to report any concerns they have about safety and wellbeing. We are committed to handling all concerns seriously, legally and in a child-focused way (if concerning children).

If you have any concerns about the safety of someone at the Church, we strongly encourage you to share your concern with one of our Pastors or the Safety Contact Person and fill in our [Reporting Concerns Form](#).

## Policy Review Statement

This policy will be reviewed regularly as a part of the ongoing review and continuous improvement cycle of all the Church's policies and procedures.

If you have any feedback you would like to make about this policy, please email [policies@bcoc.com.au](mailto:policies@bcoc.com.au).

## Safety Contact Person

Name:	Karen Fletcher
Phone number:	0438 886 337
Email:	karenf@bcoc.com.au
Other contact details:	Office: 9702 1011 (Mondays to Thursdays)

## Applicable Legislation, References and Other Policies

Item	Description
BCOC Policies	All Church policies can be obtained from the website link, <a href="http://www.berwickchurch.org.au/policies">www.berwickchurch.org.au/policies</a>
Department of Human Services	<a href="http://www.dhs.vic.gov.au/concessions">www.dhs.vic.gov.au/concessions</a> Tel: 1800 658 521 Includes the Utilities Grant.