

Does your church need a benevolence strategy?

By Gwen Bagne

How does your church effectively meet the monetary and practical needs of those in your church and community?

When it came to benevolence, our large church formerly operated in a knee-jerk fashion with little consideration to the who, how and when of giving. In those days a person with a shut-off utility notice or some other crisis would grab the arm of a pastor in the foyer before or between services or walk in during office hours to solicit the pastor on call. A handwritten check would ensue, no questions asked.

We later learned the value of asking, "What led you to this crisis and when and how do you expect to resolve your current financial issues?" We also learned to require the biblical principal of accountability.

Because there are those who will abuse what is being provided by your church, we require an application for review before financial needs are met.

Each church is not unique in its desire to implement a successful benevolence ministry but each ministry is unique to the church. We chose to manage a benevolence fund through weekly distribution. Other churches may be led to provide hot meals for the homeless or supply clothing to the needy. A beginning step for your benevolence plan may be to cooperate with and provide resources to ministries outside your church. Each church must decide how to meet particular needs of their own community.

Ministry guidelines

We developed the following strategy guidelines that you may find helpful as you consider your benevolence ministry.

First, the senior pastor must endorse the benevolence ministry but he must not be relied upon to administer it. Your benevolence ministry will have limited success at best if your senior

pastor isn't behind the plan 100 percent. Often pastors under pressure lose objectivity in the financial crises of others. A pastor's heart can be taken advantage of.

Second, establishing a benevolence policy born of much prayer and consideration is an important element of any strong benevolence ministry. Because there are those who will abuse what is being provided by your church, we require an application for review before financial needs are met. A decision was made who our community was and we began to work within five surrounding ZIP codes. This eliminated those coming from all over the Puget Sound area for help.

Third, we set monetary limits on how often and how much per family per year we provided help. We also designated two days a week with set hours that we see those in need, thus eliminating the weekend challenge and handwritten checks. In our program an application precedes every request and the information it provides helps determine genuine need. Questions we ask are: Do they have a history of needing assistance? Are they a regular attendee? What led them to their need?

When to say no

It will require courage to reject or delay unqualified applicants. Is there such a thing as an unqualified applicant? Yes. This may seem harsh but is essential in the stewardship of benevolence resources. A handout is not necessarily a hand up. Perhaps education and discipline are what will ultimately meet the need.

Fourth, a benevolence council is necessary for oversight of the distribution process. The council has authority but remains under authority. Regular meetings assist the council in making decisions. The importance of the senior pastor's approval is critical so decisions made within the policy guidelines do not create conflict in the church.

Designated resources are needed to fuel your program. A financial commitment will be necessary for this program to develop and remain effective. Northwest Church, with attendance of 1,900, has a designated fund that is printed on the tithe envelopes. Other churches may choose to allocate a percentage from the general fund. Benevolence can be a great blessing when

correctly administered, avoiding chaos and a waste of benevolence dollars. Benevolences of this kind at Northwest Church have totaled about \$60,000 a year.

Include training

Fifth, effective execution of any ministry is supported by a clear training program. Provide appropriate training and require all those involved to participate. Training equips the team, including the senior pastor, with confidence to meet the needs of those seeking assistance.

Sixth, in addition to training, we have found it useful to have a director or point person in charge of the ministry. In our case the benevolence director oversees the training and the benevolence council.

To put this information to use, let's look at a few scenarios. Single moms are many of those who we meet through the benevolence ministry. I frequently interview women I refer to as 21st century widows. They have been abandoned without support and often find themselves in financial need.

Scenario 1: Because I too was a single mom of two little boys without support, I am familiar with the hardships these women face. I also recognize when someone just needs to suck it up, get a job or end an unhealthy relationship. I am able to speak to the situation with compassion but also with authority and credibility.

We often meet the woman who is a responsible working mother and strives to live within her means. She regularly attends church, gives what she can and is actively involved. Her meager income does not provide for unexpected expenses such as car repairs, doctor bills, rent increases or illness. This woman meets the criteria for benevolence assistance.

Scenario 2: Now consider the woman who may have recently come out of a negative lifestyle. She has found herself reaping consequences of past negative choices but desires to make changes and is willing to be accountable. She only needs some assistance to prevent reverting or falling back into old patterns. In addition to financial assistance, she may need training in basic stewardship skills. It is not just about the money, but at

times a challenge needs to be made because there is a deeper issue. This woman would be a qualified applicant as well.

Scenario 3: Another common scenario is the person we refer to as a "rounder." She or he makes the rounds to ministries and agencies seeking whatever they can get. They are demanding, they are ungrateful, and they want immediate assistance and are unwilling to work within the guidelines of our policy. Through the interview process we discover that the individual has a history of poor life choices and financial decisions. The person is unmotivated, undisciplined and only interested in a quick fix. It would be mismanagement of benevolence funds to help the person because helping would only facilitate irresponsible behavior.

Exceptions to be made

Seldom do we operate outside of the policy and guidelines; however, occasionally we give one-time assistance for the sake of the children at risk. Through these situations we are afforded a window to speak correction and direction into the lives presented to us, planting a seed for change.

Of course the mission of benevolence is to be generous but also to use wisdom when giving help. This is not a perfect science and you may at times error on the side of generosity.

It is our hope that with prayer and intention you take this information and start your own benevolence ministry. Give serious attention to laying a solid foundation with a policy, a council and financial commitment with support from the senior pastor.

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