

Effective July 14, 2009

Guidelines for the Job Loss Emergency Fund As approved by the Fellowship of Deacons of

Southside Baptist Church

316 South Church Street

Spartanburg, S.C. 29306

864-582-2341 telephone number – 864-585-3268 fax

www.southsidechurch.com website

The Fellowship of Deacons at Southside Baptist Church of Spartanburg, South Carolina (hereafter known as “CHURCH”) has established a Job Loss Emergency Ministry and a Job Loss Emergency Fund to be used to assist church members who are in dire financial need as a result of being unemployed..

“Whoever has the world’s goods and sees his brother in need and closes his heart against him, how does the love of GOD abide in him?” - 1 John 3:17

The Fellowship of Deacons will appoint three men from the active fellowship to serve on the ministry team each year at its October meeting (the Associate Pastor for Discipleship and Evangelism will serve as a non-voting member of the team). The Fellowship of Deacons will review the mission of this ministry each year at its October meeting, and determine the continued need for the ministry and fund. Should it be determined that the need for the ministry no longer exists, then all remaining funds in the Job Loss Emergency account will be transferred to the general fund of the CHURCH.

The 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. As the Fellowship of Deacons, we affirm that our charge is to provide a holistic ministry, which from time to time may involve using designated church funds to help a member in need. In an attempt to remove any subjectivism from the process of determining “valid” need, we have prepared the following guidelines. Please review the following guidelines and feel free to contact the Associate Pastor of Discipleship and Evangelism should you have any questions.

Oversight and Accountability

The Job Loss Emergency Ministry Team has the ultimate responsibility and accountability for the Job Loss Emergency fund, and can make decisions to disburse funds from the Job Loss Emergency fund—subject to these guidelines—without seeking approval from the Fellowship of Deacons. However, the Job Loss Emergency Ministry Team shall make monthly reports to the Fellowship of Deacons as to the number of people and the total amounts expended (and the balance remaining) from the fund.

A. Fund Purpose

The fund is to enable the CHURCH to provide financial aid to individuals who are in need on an urgent basis as a result of being unemployed. The fund may not be applicable to all urgent cases, especially for those who have “other” financial options. The CHURCH has the right to disapprove the requester’s request and may consider providing help other than monetary support. The fund will assist with the necessities of life including, but not limited to rent, mortgage, utilities, food, insurance/medical, etc.

B. Eligibility Criterion

All applicants must be a member of Southside Baptist Church and demonstrate active involvement and participation in the CHURCH.

C. Application Process

The actual application can be picked up from the Associate Pastor for Discipleship or the application can also be downloaded from the church’s website at www.southsidechurch.com. Assistance from the Job Loss Emergency Fund is intended to be a one-time gift per year. In unusual circumstances, the Job Loss Emergency Ministry Team may decide to help an individual or family more than one time a year. However, under no circumstance is a gift from the Job Loss Emergency Fund to be considered a loan.

Those requesting assistance must also be willing to receive financial, family, or emotional counseling. The Job Loss Emergency Ministry Team will not provide help to anyone who, in their estimation, will have negative or irresponsible behavior reinforced by financial help.

Those requesting help must be willing to give the Job Loss Emergency Ministry Team permission to follow up on any of the information provided to them. They will be sensitive to confidential issues.

Once an application has been submitted, the Job Loss Emergency Ministry Team will review and decide upon that application within a maximum period of two weeks or ten business days. It is possible that the team may require additional information in order to make a fair decision. In such cases, the applicant may be asked to come in for an interview prior to a final decision. In ALL cases, the applicant will be required to submit proof of need (e.g., eviction notice, turn off notice, etc.).

Once the Ministry Team has made a decision, the applicant will be notified of the Team’s decision by email and/or letter. Phone calls will not be used to approve or disapprove the request, as the church requires that it have written proof of its decision and notification to the applicant.

Needs generally considered for Emergency Assistance: Housing, food, utilities, insurance/medicine.

Needs generally NOT considered for Emergency Assistance: Discretionary expenses (e.g. vacations), Treatments not prescribed by a doctor, Business needs, Insured losses, Individuals on social assistance, Projected and future needs.

D. Actual Payee If Approved

Should the application be approved, the CHURCH will prepare a CHURCH check payable to the third party agency to which the applicant owes funds. The applicant should be aware that the CHURCH is much less likely to approve any request in which the payee is not to be a third party (e.g., utility company, landlord, etc.). In ALL cases, the CHURCH reserves the right to award an amount less than the amount requested.

E. Availability of CHURCH Funds

The Fund is supplied through giving by the CHURCH, individuals, and designated offerings (approved by the Fellowship of Deacons). All applicants are considered on a first come, first served basis and as funds are available. The CHURCH is under no obligation to spend these funds in their totality every year.

F. Hold Harmless/Liability Release Clause

The CHURCH, its Ministers, Officers, Agents, Employees and Members are hereby released, forever discharged, and held harmless from any and all liability, claims or demands for personal injury, sickness or death, as well as property damage and expenses, of any nature whatsoever which may be incurred while the applicant's request is being reviewed, approved, and/or denied. Furthermore, requester hereby agrees to hold harmless and indemnify said CHURCH, its Ministers, Officers, Agents, Employees and Members for any financial liability sustained by said acts of the aforementioned CHURCH parties.

I have read and understand the aforementioned CHURCH guidelines and policies. My signature constitutes my agreement to abide by them.

Signature _____

Print Name _____ Date _____

Address _____

City: _____ State: _____ Zip Code: _____

Telephone # _____ E-mail address _____

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Job Loss Emergency Fund Application

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone (____) _____ Cell Phone (____) _____

E-mail Address _____

Own Rent Other _____

Employment Information

Your Former Employer _____

Job Description _____

How Long Have You Been Unemployed _____

Spouse's Employment _____

Household Information

Single Married Separated/Divorced Widowed Number in household _____

Spouse's Name _____

Children's Names _____

Children's Ages _____

Other Dependants _____

Your Need

Food Shelter Rent / Mortgage Utilities Insurance/Medical

Other (Explain) _____

Deadline: _____ Amount Needed: \$ _____

Please Explain Your Need: _____

Please be prepared to submit additional information as may be requested by the Job Loss Emergency Ministry Team.

Additional Information

Have you been financially helped previously by this Church? Yes No

What did you receive? When? _____

Have you applied elsewhere for this need? _____

How long have you been a member of this Church? _____

Please fill out the appropriate section(s):

Insurance/Medical Assistance

Doctor's Name _____ Phone (____) _____

Type of Assistance Needed: _____

Amount Needed: \$ _____

Rent/Mortgage Assistance

Bank/Landlord's Name _____ Phone (____) _____

Address _____

City _____ State _____ Zip _____

Amount Needed: \$ _____

Utility Assistance

List amount needed: Electric \$ _____ Water \$ _____ Gas/Oil \$ _____

Shelter/Food/Other Assistance

Explain: _____

Amount Needed: \$ _____

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|---|-------------------------|------------------------|
| If you are requesting a bill payment, please supply the following information: | | |
| Company Name _____ | Phone (____) _____ | |
| Contact Person _____ | Address _____ | |
| City _____ | State _____ | Zip _____ |
| Account # _____ | Total Amt. Due \$ _____ | Amt. Required \$ _____ |
| Invoice/statement from entity owed | | |

Signature _____ Date _____

Job Loss Emergency Fund Q&A

- (1) Can an individual contribute (donate) money or possessions to Southside Baptist Church and ask that the money be dedicated or directed to a specific individual or family?

No. Contributions designated for specified individuals are not tax deductible donations. Receiving such funds can cause a “not-for-profit” to lose their tax exempt status.

- (2) If a person donates money directly to an individual/family or directly pays a bill for an individual/family can Southside Baptist Church provide the person who made the donation a receipt?

No. The donation is not the responsibility of Southside Baptist Church.

- (3) Can an individual contribute (donate) money to the Job Loss Emergency Fund?

Yes. Any member or non-member can make a contribution to the Job Loss Emergency Fund.

- (4) Can an individual contribute (donate) money to the Job Loss Emergency Fund and claim a tax deduction?

Yes.

- (5) Will Southside Baptist Church help members outside of our immediate congregation with the Job Loss Emergency Fund?

No, The EAF has been established for members only. The CHURCH still maintains a benevolence account that can be used for non-members.

- (6) Can a Minister approve a member’s Job Loss Emergency need without going through the Job Loss Emergency Ministry Team?

No, Only the Job Loss Emergency Ministry Team can approve properly submitted requests.