

## **Benevolence Policy and Standard Operating Procedure**

### **Purpose**

New Direction Christian Community Church (NDCCC) has adopted and implemented a Benevolence Program to provide financial assistance to individuals within its community who are facing financial hardship.

NDCCC provides two opportunities to participate in its Program: (1) as a recipient and (2) as a contributor. Through an application process, individuals in need can access the Benevolence fund as a generous grant, with no obligation for repayment. Individuals in a more fortunate position (at present or in the future) can give their support directly by contributing to the fund via Zelle or Paypal.

To support the overall well-being of Benevolence Fund applicants, the organization offers referrals to its Prayer Team for emotional and spiritual encouragement and requires participation in a Personal Finance Course as a financial empowerment measure.

Benevolence Funds are limited and distributed on a first-come, first-served basis.

### **Type of Requests**

#### **• Essential Needs**

The Essential Needs Grant is a one-time grant to assist individuals in addressing immediate shelter-based needs. Assistance is limited to one-time rent, mortgage, or utility payments and does not cover deposits of any kind.

- **Rent:** Partial payments are applied to the rent balance owed.
  - Payments are not provided for hotel, motel, or extended stay accommodations.
  - Eviction notices will not be approved.
- **Mortgage:** Partial payments are applied to the balance owed on a home loan.
  - Foreclosure notices will not be approved.
- **Utilities:** Partial payments are applied to the balance owed to a utility company (e.g., water, gas, electricity)
  - Telephone bills are not eligible for assistance.
  - Shut-off notices will not be approved.

## Procedure for Applying

### • Step 1: Identify the Request Type

Review the types of requests listed above to ensure the request falls under the proper application.

### • Step 2: Complete the Application & Submit Proper Documentation

#### • [Essential Needs Grant Application](#)

##### • Documentation Requirements:

- Upload a valid ID for Verification Purposes
- Submit documentation showing proof of need (e.g., past-due notice).
  - The documentation must include the company letterhead and match the name, address, and phone number provided on the application.
  - The due date listed on the document should be at least two weeks from the application submission date to allow for processing time

### • Step 3: Complete the Finance Course

Review the list of approved finance courses based on the application type. All courses listed are available for free (there is no requirement to pay for a certificate). Only one of the approved finance courses listed below must be completed in order to proceed to the next phase of the consideration process.

- **Essential Needs Applicants** requesting assistance with utilities, rent, or mortgage.

[Coursera - Creating a Budget with Google Sheets](#) - 1hr

[Coursera - Creating a Budget with Microsoft Excel](#) - 1hr

[Coursera - Managing Debt](#) - 7hr

### • Step 4: Submit Finance Course Proof of Completion

Once one of the approved finance courses listed above has been completed, upload proof to the [Proof of Completion Form](#) within **14 days** of submitting your application. Failure to do this will result in the cancellation of the request and forfeiture of any award. In such cases, individuals will need to reapply and repeat the process.

- Proof of completion via a screenshot is accepted; payment for a certificate is not required.
- Proof must clearly show the name of the course taken and 100% completion rate.
- Applications do not go into review until all proper documentation and the proof of finance course completion have been submitted.

• **Step 5: Await Approval**

See the process timeline for further details.

• **Step 6: Review Payment Methods:**

Payments will be issued directly to utility, rent, or mortgage entities that are legal LLCs, Corporations, or Incorporations only.

Additionally, the following methods are the only payment options available. While NDCCC aims to honor its commitment to assist Fund applicants, individuals' applications may be denied if their rental, mortgage, or utility company cannot accommodate any of these methods.

• **Payment through Online Portal (Recommended Option):** A partial payment made using a one-time use card through your online portal.

- This is the quickest option.
- Before sharing payment information, please confirm with the rental, mortgage, or utility rental company that partial payments are accepted. (If partial payments are not allowed, it may delay the processing of your payment.)
- Note that NDCCC is unable to provide its ACH information for payment.

• **ACH/Direct Deposit:** To process payments using the billing entity's ACH information, NDCCC requires the following:

- Contact information for the billing entity's office manager, including email address and phone number.
- The billing entity's ACH details (which will be verified).

• **Check:** Checks are mailed directly from NDCCC's Finance Department to the billing entity, and may take up to two (2) weeks for USPS delivery. Be aware that NDCCC is not responsible for delays caused by the US Postal Service. To process a check, NDCCC requires the following:

- Confirmation information for the billing entity will accept a partial payment (please coordinate this directly with the billing entity in advance).
- Contact information for the billing entity's office manager, including email address and phone number.

### • **Step 7: Payment**

After reviewing the Payment Methods, provide the Benevolence Team with the billing entity: referred payment method and any associated requirements.

- Delays may occur due to account holds, portals not accepting card payment, or other unforeseen challenges

## **Process Timeline**

**Submission:** Applications and all required documents must be submitted by 11:59 PM (CT) on Sundays to enter the review process for that week.

- Requests received after the deadline or requests with incomplete documentation will be held for the following week's processing.

**Review:** All applications, finance course completions, and required documents are reviewed on Mondays.

- Applications do not go into review until all proper documentation and the finance course have been submitted.
- The review process may take up to two(2) weeks, provided that the application is complete in its entirety and that all supporting documentation has been received at the time of submission.

**Notices:** Notices regarding additional documentation needed, denial, or next steps for processing are sent within 2-3 business days after the application is reviewed.

- Requests for additional or corrected documentation will result in delays.

**Disbursement:** Funds are disbursed weekly for approved applications. Processing time depends on the payment option chosen:

- **Online Portal:** 1-2 business days after the applicant provides login credentials. *Delays may occur due to account holds, portals not accepting the card, or other unforeseen challenges.*

- **ACH:** 5-7 business days. *May take an additional 1-3 business days to post to the account, depending on the billing entity's bank.*

- **Check:** 5-7 business days. *May take up to 2 weeks for delivery via USPS.*

**Office Closures:** Holidays, staff absences, or unforeseen circumstances may cause delays. Planned closures include but are not limited to:

- Martin Luther King Day
- Presidents' Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Holiday: OneWeek Office Closure
- Christmas / New Year's: Two-Week Office Closure

While planned office closures are listed, additional closures or delays may occur due to unforeseen challenges, staff absences, holidays, or other circumstances beyond control.

## **Who Will See the Information I Filled Out in the Form?**

Applicant privacy is important. Any details shared on the Benevolence application will be treated with the utmost confidentiality. Applicants are encouraged to be truthful and transparent in their application responses. As part of the consideration process, applicants' information is reviewed by the Benevolence Team and selected by NDCCC staff. This review is conducted not to pass judgment but to extend compassionate support in alignment with the Benevolence Program's guidelines and the resources available during challenging times.

## **Documents**

### **Valid ID:**

- Applicants must provide a valid, unexpired government-issued ID for verification purposes.

**Proof of Need:** Documentation showing proof of need (e.g., past-due notice). The Documentation must include the Company letterhead and match the name, address, and phone number provided on the application.

- The due date listed on the document should be at least two (2) weeks from the application submission date to allow for processing time.

- Proof of need must correspond to the type of assistance requested.
- Examples of acceptable documentation include:
  - Ledger
  - Invoice
  - Bill
  - Screenshot of Rental Portal
- Examples of unacceptable documentation include but are not limited to:
  - Email / Text Communications
  - Doctors Notes
  - Bills for expenses outside of the scope of the policy
  - Eviction / Foreclosure Notice

### **Additional Grant Guidelines and Disclosures:**

- Assistance will not be provided for personal loans or to individuals exhibiting a demanding, unteachable, or uncooperative demeanor.
- Properties under foreclosure or with eviction notices are not eligible.
- Funding will not be issued directly to applicants: payments will be made to the holding company where the outstanding balance is due.
  - Payments will only be made to utility , rent, or mortgage entities that are registered as LLCs, Corporations, or Incorporated entities.
- While every effort is made to assist individuals and families in need, application approval or grant awards are not guaranteed.
- Basic Needs Benevolence Gift Cards are distributed in an electronic gift card format.
- **Eligibility:** Benevolence assistance is subject to the availability of allocated funds.
  - At the end of each month, previously denied applications may be reassessed if funds remain available.
    - NDCCC kindly requests individuals refrain from inquiring about additional funds; eligible recipients will be notified if surplus funds become available.

- This policy is effective January 1, 2025. Any individuals who have previously been approved for a benevolence grant before January 1, 2025 are eligible to apply under this policy.
- If individuals' applications have been approved under this policy they are no longer eligible to apply again in a calendar year.
- This exclusion does not preclude individuals from exploring other opportunities to meet their needs by using any other charitable and philanthropic initiatives promoted by New Direction Christian Community Church

**Membership:** The membership-related questions in the application are for data collection purposes only and will not impact the outcome of your application.

**Level of Membership:**

**Community:** Regarding the Benevolence Policy a "Community" member is defined as someone who:

- Is a non-member but is interested in learning more about New Direction Christian Community Church (NDCCC),

OR

- Attends NDCCC either online or in person at least three (3) out of four (4) Sundays per month but does not meet all requirements to be defined as "Connected" under this policy.

**Connected:** Regarding the Benevolence Policy, someone who is "Connected" is defined as:

- Has attended New Direction Christian Community Church either online or in person consistently for at least six (6) months.
- Has paid tithes for at least six (6) months.

**Committed:** Regarding the Benevolence Policy, someone who is "Committed" is defined as:

- Has attended New Direction Christian Community Church either online or in person consistently for at least six (6) months.
- Has paid tithes for at least six (6) months.
- Actively serves in a Life Group (e.g., choir, serving volunteers, serving leaders, etc.).

## **Confirmation of Understanding**

By applying to the Benevolence Program, I understand that to preserve the integrity of New Direction Christian Community Church Benevolence Grant, the policy terms outlined above are confidential, and I affirm that I will not disclose them to the public, including media, social media or any other form of exchange.