

## Pine Grove Policy on Help for Needy Saints:

Preamble --There are several principles in Scripture that need to be kept in mind when distributing funds. Some of the verses to prayerfully consider as we have established a policy for distributing resources to individuals in need have included:

*"Give proper recognition to those widows who are really in need. But if a widow has children or grandchildren, these should learn first of all to put their religion into practice by caring for their own family and so repaying their parents and grandparents, for this is pleasing to God. The widow who is really in need and left all alone puts her hope in God and continues night and day to pray and to ask God for help...If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever." I Timothy 5:3-8*

*"If a man will not work, he shall not eat." 2 Thessalonians 3:10*

Having said this, the deacons do recognize that members of Pine Grove Bible Church find themselves in financial hardship from time to time, either due to circumstances beyond their control (e.g. job loss), poor management of personal finances, or a combination of both.

The deacons have the authority to aid members of the Pine Grove Bible Church congregation in financial distress, on a case-by-case basis.

The congregation and the government expect the deacons to be good financial stewards of the funds donated to the church.

Since there is the possibility for hurt feelings and resentment in the area of funds for needy saints, the following guidelines will be used both to determine the level of financial assistance needed and also to apply the policy in a consistent manner:

### Mechanism

The deacons can learn of a person or family in financial distress through the elders, members of the PG congregation or from the individual(s) concerned.

Deacons will first obtain as much information as possible about the situation before making a decision.

Persons or families in need are expected to look to their own family and friends for financial assistance, as well as to Pine Grove.

In deciding the appropriate amount, the length of time at Pine Grove, contributions & participation in Pine Grove will be taken into account

If deemed appropriate, the deacons will authorize an amount up to \$2000 to be given to the person/family.

This amount may be given in instalments.

This amount may be given in the form of gift certificate for groceries or direct payment of bills for example. This is especially applicable to individuals who have a hard time properly budgeting their money or are tempted to spend on discretionary items.

Sometimes, assistance other than financial is appropriate, e.g. financial counselling, house keeping services, etc.

If needed, a second amount of \$1000 may be given at a later date.

Under no circumstances will financial assistance be given on a regular basis to an individual(s), as this could jeopardize the charitable status of PG

### Other Considerations

Financial donations to persons or families depend on the availability of PG funds and other budgetary needs.

When a person is in financial distress due to poor financial planning, a condition for receiving funds will be that the person also receive financial advice from an expert either inside or outside PG.

Under no circumstances will PG co-sign a loan.

PG does not give personal loans. However, the recipient of financial assistance is expected to financially support PG as his or her financial health returns.

In situations where there is a strong possibility of, or a history of spending needy saints funds in an inappropriate manner, the deacons will likely decline to give financial support.

Under no circumstances will a decision on financial assistance be made without a quorum of at least three deacons (if not available, an elder may be part of this quorum). Except in emergencies, decisions will normally be made at the monthly deacons' meeting.

### Persons/Families Outside of PG

Under no circumstances will PG provide financial assistance to persons/families outside of PG. Note that this does not include donations to charitable organizations that help people in financial need or missionaries whom PG supports.

People who simply attend a ministry of PG (TAB, Alpha for example) are not considered PG members as far as this policy is concerned.

For non-PG people requesting assistance for groceries, they are referred to the Ottawa Food Bank (PG gives a yearly contribution of \$1000 to this organization)