



Greensboro Chinese Christian Church **Love Fund Policies and Guidelines**

**Purpose of this Document**

These policies and guidelines directed by Biblical principles are created to address the special needs of individuals or families who request financial assistance from GCCC. The purpose is to establish and outline an objective, unbiased process for the evaluation of such requests for assistance from the Love Fund.

**Source of Funding & Related Rules**

The Love Fund shall receive income from special contributions by individuals and/or families who make donations to the Fund.

In order to comply with IRS regulations concerning charitable contributions, all donations to the Love Fund must be unconditional and without personal benefit to the donor. Donations earmarked for specific individual recipients ***may not*** be guaranteed to be fully honored. GCCC will issue an acknowledgement to the donor of such earmarked donations. The IRS regulations exclude such earmarked donations from tax deduction benefits. GCCC receipts will have a notation to such effect.

**Intended Purpose and Limits of Assistance**

The intended purpose of the Love Fund is to meet people’s basic yet urgent needs such as food, clothing, funeral expenses, etc. It is intended as a source of last resort, to be sought only when the family or individual requesting assistance has explored all other possibilities of help from family, friends, savings, investments, or any other resources. It is intended to be a temporary help during a time of difficulty or crisis.

Needs that may *not* be met by the Love Fund include[[1]](#footnote-1)

* Legal fees
* School expenses, business investments, or anything that brings financial profit to the individual or family.
* Penalties relating to late payments or irresponsible actions
* Housing for unmarried couples

Generally, assistance from the Love Fund will not exceed a certain amount per person or family (refer to table below) (this is a cumulative cap in the unusual case of someone who receives more than one assistance from the fund). In very unusual circumstances, families and individuals who are in need of substantial funds (over $1,500) should be reviewed carefully by deacons and, when deemed appropriate, additional support will be provided.

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| **Category** | **Limit of assistant amount** **for Single** | **Limit of assistant amount** **for family** |
| GCCC members | $750 | $1,500 |
| GCCC regular attendees  | $500 | $1,000 |
| Members of community | $50 | $100 |

**Recipients of Assistance**

In order of priority, recipients of funds disbursed from the Love Fund are:

1. Members of Greensboro Chinese Christian Church
2. Regular attendees of Greensboro Chinese Christian Church
3. Members of the community

**Disbursement**

Those requesting help must be willing to grant the Deacon board permission to follow up on any of the information provided to them. The Deacons will be sensitive to confidentiality issues.

All disbursements from the Love Fund shall be made directly to the applicant and not in the form of cash. ~~If disbursement is made to an employee of Greensboro Chinese Christian Church, the payment shall be reported as an income per IRS regulations.~~

**Application and Approval Process**

A Confidential Application for Love Funds must be completed by the person requesting help or by someone who is assisting the person if needed. In either case, the application must be completed in the presence of a church member. The Church member taking the request will need to make a copy of the applicant’s ID card or driver’s license and attach it with the application.

Review and approval of the Application, as well as communication of the amount and form of assistance, shall be done by the Deacon Board at the earliest possible time date. Ample time should be afforded for requests to be considered.

Steps below will be followed:

1. The completed Application for Love Fund ought to be submitted to one of the deacons.
2. Any additional documents and information requested by the Deacon Board should be provided promptly.
3. In a meeting by telephone, online, or in-person conference, the Deacon Board reviews the request (including proof of need) and comes to a decision.
4. The person making the request is informed of the decision. The decision is made out of confidentiality.
5. If approved, checks are written and disbursed to the applicant.
6. The pastor along with the fellowship group leader will be notified with confidentiality.
1. This list is not intended to be exhaustive; instead, it is intended to provide general guidelines in determining the type of expenses not covered by Love Fund assistance. [↑](#footnote-ref-1)