

WHAT is the Benevolent Fund?

The Benevolent Fund is a love/charity fund to help CCCO brothers and sisters in Christ (members or non-members) who are going through crisis and financial difficulty due to unexpected circumstances such as job loss, accident, severe illness, bereavement, natural disasters etc. and would need financial help to cope with the situation. The financial gift intends to help the basic necessities of life of the individual including any professional counseling referred by the Ministry Pastor.

WHY does CCCO establish/administer a Benevolent Fund?

To practice the teachings of Scriptures in the area of caring, helping, and showing kindness/compassion to brothers and sisters in Christ's Body during their difficult times.

References:

John 3:18 Let us not love with word or with tongue, but in deed and truth.

Acts 6:1, I Timothy 5:3-16 Widows in need.

James 2:15-16 Brother or sister who needs food and clothing.

WHO are the recipients of the Benevolent Fund?

These are brothers and sisters in Christ (members or non-members with priority to members) who are going through life crisis and financial stress due to job loss, accident, severe illness, bereavement, natural disasters etc. and have limited financial resources to cope with the situation. These recipients also have a good reputation, demonstrated good behavior, and trusting in God for His provision. (I Timothy 5: 9, 10) This fund is not intended for non-Christians who may need help.

HOW is the Benevolent Fund being administered and WHEN is it used?

The Benevolent Fund is administered by CCCO Membership Dept. The procedure for the usage of this fund is described below:

1. Anyone who sees a brother/sister who is going through difficult times as described above and would need financial assistance can contact any committee member of the Membership Dept.
2. The Membership Dept. will visit this brother/sister along with the informant (if necessary) to gather information and assess the situation. The information required are the reasons of the financial difficulty, the type and period needed for financial help, and the current income/reserves/other resources that he/she has, and the eligibility of the Benevolent Fund recipient based on the above 'WHO' requirements.
3. If the recipient is eligible, the Membership Committee will propose an amount for a one-time or monthly support for a specific period. Membership Committee needs to approve this amount unanimously.
4. The Membership Dept. will inform the treasurer of this disbursement and verify with the treasurer that it is in accordance with the CCRA (Canada Customs and Revenue Agency) policies.
5. The Membership Dept. will inform the Ministry Pastors of the recipients of the Benevolent Fund for information and accountability of its usage.
6. The Membership Dept. will bring the cheque to this brother/sister in need, and explain the nature and duration of this support.
7. Each disbursement should be documented in the Benevolent Fund Disbursement Form for record

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Other Guidelines:

1. Besides the Benevolent Fund, CCCO would encourage brothers/sisters to help each other individually in generous giving, showing mercy, contributing to the needs of the saints as taught in Romans 12:8,13; especially those within the same family/household as stated in I Timothy 5:8.
2. If the Benevolent Fund recipient would rather borrow from the fund instead of receiving it as a love gift; he/she can repay it without interest when his/her financial condition permits. Repayment can be made by cheque or cash in an envelope marked as 'Loan Repayment – Benevolent Fund'. Since this is not a charitable donation but repayment, no tax-deductible receipt will be issued.
3. The Membership Dept will promote the purpose of the Benevolent Fund to encourage brothers/sisters to contribute and use this fund. Once a year promotion at Thanksgiving or Christmas is recommended.
4. At the end of the year any surplus of this fund will carryover to the following year.