



CROWN FINANCIAL MINISTRIES™

CHURCH MANUAL “BENEVOLENCE”

by
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INTRODUCTION (PLEASE READ FIRST)

Thank you for your interest in equipping people in your church to “*learn, apply, and teach God’s financial principles so they may know Christ more intimately, be free to serve Him, and help fund the Great Commission*” (Crown’s Mission).

Crown is a ministry God uses to transform lives, reduce stress, improve marriages, and draw people closer to Christ through the application of Biblical financial principles. As people in your church apply what they learn, this “promise” will be fulfilled in their lives as it has been in millions of people around the world.

This part of the Church Manual is intended to assist Church Coordinators and their Church Team with a benevolence ministry in their congregations.

Centurion Challenge: Crown’s Major Objective is “*To teach God’s financial principles to 300 million people by September 15, 2015*”. To accomplish this objective, thousands of godly stewards must be willing to teach other people God’s financial principles. Some of people involved in your benevolence ministry will be interested in accepting the **Centurion Challenge** to teach 100+ people God’s financial principles by September 2015. You will want to encourage them to sign up to be a Crown Centurion by going to www.crown.org/centurion. As a Crown Centurion, they will be having an eternal impact on the lives of many people and helping to fulfill our Lord’s Great Commission.

Be sure to check out www.crown.org to...

- Find a Crown Field Staff person in your area,
- Order other stewardship education materials for your church,
- Listen to Crown’s award-winning radio broadcast...and much, much more.

... to know Christ more intimately, be free to serve Him and help fund the Great Commission

Join the Centurion Challenge today at crown.org/centurion

Find additional resources at www.crown.org



THE PURPOSE OF WELFARE

Sherri was a young mother who struggled each month to meet her needs and those of her two children. She lived in a small apartment, owned a seven-year-old car, and received a less-than-adequate income from her job as a steno typist. Her ex-husband, a chronic gambler, had divorced Sherri for another woman, moved out of state, and left her with \$6,000 in credit card bills. Because her name was also on the credit card accounts, she was responsible for the charges.

To make matters worse, her car was in need of brakes, tires, a tune-up, and other service, but even a minor repair of \$100 stripped her of any surplus funds for two to three months. Her appliances were simply left broken because she lacked the money to have them repaired.

One of the few bright spots in Sherri's life was her faith. She was a Christian and attended a major denominational church, but when she appealed to the benevolence committee for help they sent her to the state welfare department. She desperately wanted fellowship for herself and her children but no longer "fit" into a family unit. She also felt like an outcast who had been betrayed by a church to which she had tithed regularly for several years.

Imagine Christianity from Sherri's viewpoint when she was told that the government, not the church, could meet her needs. That response is indicative of the way most Americans seem to view welfare—as a function of the government. But it is the church, not the government, that God has made responsible for the administration of welfare.

Former President Ronald Reagan confirmed this fact when he proposed that every church and synagogue in the U.S. adopt 10 families beneath the poverty level. The result, he said, would be the elimination of all government welfare in this country.

A similar proposal was made by former New York Mayor Ed Koch, who asked the 350 churches and synagogues of his city to shelter 10 homeless people each night. Sadly, Koch received only seven positive replies. To make matters even worse, his proposal was actually criticized by priests, ministers, and rabbis.

But this problem is not confined to New York. The number of churches in America with thorough church benevolence programs—meaning they counsel individuals and couples with financial needs, provide them with work projects and income and, if needed, with



goods and services—is so few that it is almost inconsequential.

Still, it is impossible to read the epistles of James and 1 John without recognizing the requirement to help others in need. John uses the lack of concern for the needs of others as evidence of a lack of love (1 John 3:17-18). Therefore, we know that the true purpose of welfare (meeting the needs of others) is to be benevolent (to show kindness) so that God's love is demonstrated through us.

But the benefits of demonstrating God's love go much further than meeting physical needs. In 2 Corinthians 9:13 Paul wrote, "Because of the proof given by this ministry, they will glorify God."

Thus, although the function of welfare is feeding people and caring for their needs, the purpose of welfare is drawing people to God by the physical expression of Christian love.

Obviously, the government's goal in welfare isn't drawing people to God. Therefore, it has never been a government function to control, administer, or distribute welfare. It is the function of the body of Christ.

The sooner we realize this and are willing to do something about it, the sooner others will come to God.

There is a great deal of talk about, and desire for, a revival in America today. We should remember that many revivals start as a result of the body of Christ practicing Christianity and others being drawn to it.

The Tragedy of American Compassion by Marvin Olasky (Regnery, trade edition 1995) offers a comprehensive view of the church's role in providing for the needy during the past 300 years.

WHO QUALIFIES FOR HELP

Depending on the location of a particular church, its benevolence program may receive a large number of help requests from strangers. Because these people are not familiar, it may be tempting to turn them away. But Hebrews 13:2 tells us, "Do not neglect to show hospitality to strangers, for by this some have entertained angels without knowing it."



TRANSIENTS

For churches located near busy interstate highways, the majority of strangers may be transients (people who are passing through town on their way from one place to another). Churches must establish firm, but very fair, rules for helping these people.

The number one rule is, do not give them cash. Common items needed by transients include food, lodging, and bus tickets. You can keep food stored at the church or make arrangements with a local restaurant to provide hot meals.

Lodging can be provided through arrangements with a local motel or hotel. And if a bus ticket is given, be sure the ticket helps the person reach a location where more help can be found.

The second rule is, check their references. Call people who know them and find out if their stories are true. Also find out if they do nothing but go from church to church, drawing from benevolence programs.

These people will use tragic stories that make them appear to qualify for help, and they may use the same stories at more than one church in a single town.

One way to identify these people is to begin an interchurch referral system so that you know, and other churches know, who shows up at your door.

An example of this system is found in Dalton, Georgia, where Fellowship Bible Church has joined with other churches to create a network that helps prevent fraud. Fellowship Bible Church keeps an extensive file of people who receive aid. Other churches in the area also keep track of aid recipients.

A similar system for preventing fraud is a clearinghouse program, which involves the use of a central clearinghouse for help requests.

WIDOWS, SINGLE PARENTS, ORPHANS

Other groups that qualifies for help, and often needs long term assistance, are widows, single parents, and orphans. Belmont Church in Nashville, Tennessee has a special ministry directed at these people.



The basis for this ministry is James 1:27, which says, “Pure and undefiled religion in the sight of our God and Father is this: to visit orphans and widows in their distress, and to keep oneself unstained by the world.”

“We believe that ‘widows and orphans’ in modern-day America encompasses single parents, the majority of whom are women,” says Jim Davis, administrator of Belmont’s benevolence program.

Single mothers may spend as much as half of their income on childcare. After housing, food, clothing, and medical costs are taken out, there isn’t much left for emergencies.

“For these people, a simple car repair of \$100 can become a major crisis in their finances,” said Davis. “Such women and their children are under God’s special care. Psalm 68:5 (NIV) says the Lord is ‘A father to the fatherless, a defender of widows.’ The Bible also tells us that while Jesus was on the cross the two things He was concerned about were the salvation of a sinner and the care of His widowed mother.”

As already noted, car repairs are just one of the great problems faced by single parents and widows.

To make matters worse, these women may not know enough about cars to recognize the early warning signs of problems. Therefore, they allow the problem to continue until their cars break down, which usually results in huge repair bills that devastate their finances.

Furthermore, they may fail to do routine maintenance, which also leads to problems. To help with these ongoing needs, Belmont has a Car Care Saturday once per quarter. On this day, members of the Men’s Ministry and other volunteers change oil and do safety checks at no charge. Items such as belts, hoses, and brakes are inspected.

“The event is held in a warehouse owned by the church. Since the beginning of the program, a mechanic from the community has volunteered to oversee the work,” Davis says. “We set up appointments for the women, and the volunteers gather at the garage around 9:00 A.M.

“Car Care Saturday has mobilized a lot of our men and provided a great place for male camaraderie and bonding. It also gives the men a wonderful outlet for service that they didn’t have before.”



Best of all, the program has become a magnet to attract people from outside the church. As already noted, the function of welfare is to feed people and care for their needs, but the purpose of welfare is to draw people to God by the physical expression of Christian love.

Note: Crown Financial Ministries has other resources that deal directly with the needs of single parent families.

PRISONERS AND THEIR FAMILIES

Another group that deserves our help consists of prisoners and their families. People in prison have spiritual needs. In addition, their families may have spiritual needs, but these families also are likely to have physical needs.

Chuck Colson's Prison Fellowship Ministries represents an opportunity for churches to get involved in this much needed area of ministry. Prison Fellowship has led many prisoners to the Lord and provided economic assistance to their families. Part of this assistance is the annual Angel Tree project, which provides Christmas gifts to prisoners' children.

NEEDY PEOPLE IN FOREIGN LANDS

Of course, the broad range of people qualifying for help is not limited to America. Each church should have an outreach to starving people in other countries. If your church doesn't have a program to meet this need, then support a good, independent ministry that feeds the hungry.

FELLOW CHURCH MEMBERS

James 2:15-16 stresses the importance of helping a fellow Christian in need. And Galatians 6:10 says, "While we have opportunity, let us do good to all people, and especially to those who are of the household of the faith."

All benevolence work at Belmont Church is divided into two categories. One category involves people outside the church. The other involves the congregation and is referred to as "body ministry," because it is aimed at the church body.

"We believe we have a special obligation to minister to people who are part of our church body," says Belmont's Jim Davis. "That doesn't exclude other people, but we believe that we should be especially aware of our members' needs and be dedicated to addressing them."

Thus, every member of any church should be able to look to the fellowship they attend



as an extension of God's provision. They should feel the freedom to stand up and share their financial needs as freely as they would physical or spiritual needs. But, unfortunately, that's not always the case.

Pam had been a Christian nearly three years when her husband Cal decided he'd had enough of "religion" and told her he wanted a divorce. Cal was especially upset by Pam's Bible reading and her refusal to go drinking with him and his friends.

During the next several months he criticized her and eventually packed up and left. He provided Pam with about \$500 a month, which was inadequate to support her and their three children.

She began a search for a job that would at least meet her minimum needs and ended up as a clerk for an insurance company, making about \$1,000 a month. With two children in school she had only her three-year-old son to place in day care. But as she shopped for a good day care center, she quickly found that the average fee was still pushing her budget to the limit.

In the meantime Cal filed for divorce and it was granted on the grounds of incompatibility. The judge assigned child support of \$375 a month, and suddenly Pam found herself in a financial deficit as the expenses exceeded her income. She made the seemingly necessary cuts in her budget, including car maintenance and clothing. Then, her pastor called and asked if she would come by his office at the end of the week.

She spent the next several days wondering what he might want of her. Perhaps he wants to know if we have any needs, she thought. Hers was a caring church that ministered to some of the poor in their community.

But when she arrived at the pastor's office, he informed her that her membership had been suspended because of the divorce. "But I didn't divorce my husband," Pam protested. "He divorced me. I wouldn't even agree to the divorce. But in this state either spouse can get a divorce if the judge agrees."

Despite Pam's argument, church leaders refused to change their minds. In the process of judging her actions, they had completely overlooked her needs. They also lost a member who could have made important contributions to their church.



Pam joined another church, where she was warmly received and played a role in the establishment of a day care program. With the aid of an anonymous \$50,000 donation, the program expanded over the next two years to care for nearly 60 children, including a summer program for latchkey kids.

If Christians are denied assistance or are shunned by a church, they often learn to keep their needs to themselves and develop an attitude of isolation, believing that nobody, including God, the local church, or other Christians, cares about their needs. Many of them leave the church and begin looking for aid from other sources. If they have not developed a trust in God or other Christians, they often will turn to the government for help when what they really need is relationship, guidance, and training.

Acts of benevolence and personal involvement through small groups and budget counseling are discipleship tools that show God's love in tangible ways.

GETTING STARTED

Before practicing welfare, churches first should be careful to meet a number of prerequisites, including the establishment of a Benevolence Committee. There should be three separate gifts represented among the membership of the committee: the gift of helps, the gift of mercy, and the gift of administration.

In addition, it helps to have a broad range of people serving in benevolence, including people of different ages, genders, and marital status. This diversity provides a balanced approach to administering benevolent funds and services.

Keeping appropriate boundaries in relationships with those in need is difficult. The book, *Boundaries* (Zondervan), by Dr. Henry Cloud and Dr. John Townsend, provides insight on how to maintain perspective about your responsibilities.

Sometimes, people who need benevolent assistance may have needs for professional services they cannot acquire because of their financial situation. It helps to locate professionals, like doctors, lawyers, electricians, or plumbers, who would be willing to donate services from time to time for a needy person. It is important to make limited referrals to these professionals rather than to broadcast their services. This will protect them from being overextended and will ensure their willingness to serve.



DEVELOPING GUIDELINES

One of the Benevolence Committee's first jobs will be to develop guidelines for itself, including what kind of assistance will be provided, how much assistance will be provided, and how people will apply for assistance.

Furthermore, it is very important that guidelines be established for coordinating the work of any smaller committees under the authority of the Benevolence Committee. For example, a benevolence program may have a Body Ministry Committee, a Widows and Orphans Committee, an Unemployed People's Committee, or an Overseas Ministry Committee.

Financial counseling is another area that needs to be dealt with. A church's financial ministry may be separate from its benevolence program. But it is important that both programs work together.

One other job for the Benevolence Committee is to determine if it will recommend government assistance programs for people who qualify for help from those programs. Fellow believers should not be sent to the government for assistance. The church should meet their needs. Government aid is not contrary to God's Word, unless the church allows the government to do what God's people should be doing.

Of course, some churches may have no alternative. For example, needs within a particular church body may consume the majority of the benevolence program's funds. This can easily happen in a town that depends on one industry for survival. If there is a downturn in that industry and people are laid off, many church members may suffer greatly and require a tremendous amount of help.

As a result, there may be little money left over for helping transients and others outside the church body. To meet these people's needs, the church may have to send them to a government agency.



STANDARDS FOR HELPING

Everyone from outside a church who is seeking help should be required to go through a screening process. This screening may begin with completion of a questionnaire by the applicant. A sample questionnaire appears near the end of this article. For congregational needs, individuals and families in need should be interviewed, but the majority of information should be assessed through budget counseling. Financial studies should be required for any ongoing help.

COUNSELING

Along with screening, people seeking help should be required to submit to financial counseling—either one-time or ongoing, according to the assistance they need. Couples should be counseled together. Couples should counsel a single person. If a counselor must counsel a single person of the opposite gender alone, he or she should make sure a third party is on the premises with a clear view of the counseling area. Failure to do this will place both the counselor and the counselee in a potentially compromising position.

THE PROPER SETTING FOR COUNSELING

It is important that the setting for counseling be as neutral as possible. Therefore, meeting in the counselor's home is not recommended. A home setting often results in disruptions that impair good communications. In addition, counselors have found they need to protect their family time. Counselees with great needs can sometimes take advantage of your concern, so limit contact to scheduled appointments.

The best site for counseling is at the church. Most people know that a church is not owned by anyone and is therefore relatively neutral.

Since you are providing Christian counseling, a church environment can be very beneficial. Those who will not accept advice based on God's Word usually won't submit to counseling at a church anyway.

COUNSELING TRANSIENTS

If applicants are transients, there probably won't be an opportunity for long-term, in-depth financial counseling. This type of counseling is best suited for people the church is helping on a longer-term basis. However, this doesn't prevent the church from sharing some basic financial principles with transients.

Of course, the church's main counseling effort with transients should be spiritual, with a focus on sharing the Gospel.



THE NEED FOR TEACHING AND COUNSELING

Why is this so important? As already stated, a counselor can detect spiritual and financial problems in the life of a person seeking help and the small group provides accountability and support while learning biblical principles.

SPIRITUAL PROBLEMS

A common spiritual problem is materialism, which causes people to spend beyond their means or spend too much on luxuries. As a result, they may suddenly find they don't have enough to cover the cost of necessities. This so-called crisis is only the external symptom of an internal problem.

FINANCIAL PROBLEMS

Lack of money for necessities may also result from financial problems, such as poor money management (lack of a budget).

GUIDANCE PROBLEMS

Some families that struggle to manage their money may never have been taught how. Some, like single parents, suffer sudden drops in income or have needs that exceed their income.

MORE THAN A “BAND-AID”

It is not wrong to help people in situations like these, even though they may be at fault. However, the person must be willing to follow the recommendations of the counselor in order to receive the church's help.

Too often a local church's benevolence program amounts to the pastor directing the secretary to write someone a check for food, gas, or rent. That is usually the worst thing a church could do.

Without accountability, giving more money can be like pouring gasoline on a fire. At Fellowship Bible Church, whose inter-church referral system was discussed briefly in Section 2, no money is given through the benevolence ministry unless there's financial counseling involved.

The church's goal, according to Pastor Jim Burgess, is to avoid putting a “Band-Aid” on people's problems.



“The first thing we do in benevolence is to focus on salvation, which is the spiritual area,” Burgess says. “Then, we try to focus on the financial area.”

ESTABLISH A BUDGET

People receiving help from a church (other than transients) should be willing to draft a budget plan with the aid of a counselor and also a mentor, if needed. This resource management plan should include a commitment to no more debt.

Teaching and biblical budget counseling are important, because the average family seeking help usually has enough money; they just don't know how to manage it. However, as the church takes on more of the role of welfare, more counselees, especially single parents, will not make enough money to provide for basic needs. A budget will allow the church to know specific deficits that need to be met and provide accountability. Crown Financial Ministries has developed other resources to prepare the church to deal with specific single parent needs.

It should be noted at this point that any recommendations made by a counselor must not be judgmental. In addition, a trained counselor would never make recommendations that he or she would not be willing to follow.

OTHER FINANCIAL MINISTRY FUNCTIONS

Outside of counseling in benevolence cases, church financial ministry programs can provide other important services, such as training the rest of the congregation in biblical money management.

FINANCIAL STUDIES

Everyone in the congregation should be encouraged to participate in a small-group study on the biblical principles of money management. This study frees the congregation financially to support the work of the church and benevolence. In particular, every person from the congregation who comes to the Benevolence Committee for help should be required to attend a small group study. Even though their funds are low, these people will begin to learn how to put God in control of their finances and make wise decisions. It may be necessary to have mentors, who have already gone through the study, available to assist those who are receiving benevolent help, especially if this is their first experience with handling money.

Crown seminars prepare the church for the biblical studies, counseling, and receiving single parents.



“Crown Financial Training Seminar” covers biblical stewardship principles, debt management, and basic budgeting techniques in a six-hour format.

“Business by the Book” presents the biblical principles for operating your business through lectures, case study discussions, and sharing experiences.

“Crown Budget Counselor Training” equips individuals to do budget counseling in their churches.

“Crown 6HLT” (Six-Hour Leadership Training) trains leaders to lead the Crown Bible studies.

“Single Parent Ministry Training” (SPMT) trains the churches in the right and wrong ways to help and how to set up specific ministry programs to meet the practical needs of single parents, such as car care, housing, and child care.

VOLUNTEER BUDGET COUNSELORS

Volunteer budget counselors work through their local churches to provide counseling to people who write or call Crown Financial Ministries for help. Callers are referred to the nearest trained Crown church. Crown Financial Ministries has more than 1,200 budget counselors throughout the United States.

For information about the counselor training course, seminars, or other Crown resources, write to Crown Financial Ministries, 601 Broad St SE, Gainesville GA 30501; call (800) 722-1976; or visit our Web site at www.crown.org.

A WILLING ATTITUDE

In the previous section, we noted that people who receive help must be willing to follow their counselors’ recommendations. In addition, they must be willing to work, unless they are disabled or, in the case of some single parents, they are unable to pay for child care on their income. In either case, the church can assist in overcoming the obstacles to self-sufficiency.

Many times, able-bodied people who are out of work aren’t willing to work, especially those who receive some type of public assistance. Unless the church offers access to medical care or child care, many of these people will refuse to work because they believe they have too much to lose in benefits.



Other able-bodied people will want to pick jobs selectively that fit their education, personalities, and all the rest. Although we encourage these people to discover and use their gifts and talents, they need to be willing to work if a job is available, at least for a short time. The apostle Paul said, “If anyone is not willing to work, then he is not to eat, either.” In previous centuries, the church gave assistance only to individuals who passed a “work test.” Men and women worked for their food by chopping wood or sewing clothes for other needy families. The same thing can be accomplished today by directing needy people to jobs or giving them work to do around the church.

Unless they show a willingness to shoulder some of the responsibility and work, generally they are not willing to help themselves.

WILLINGNESS AND SPIRITUAL TRAINING

Willingness, or a lack thereof, also shows in a person’s attitude about spiritual training. Everyone being counseled financially should be required to go through a spiritual education program. Crown offers a variety of ways to offer this service, including How to Manage Your Money workbook and the 12-week small group study.

Counselees should be required to complete a portion of their Bible study between each counseling session.

If they haven’t done their homework, the next session should be canceled. We don’t want to be guilty of dealing with the symptom, which is usually financial, and ignoring the problem, because the problem is almost always spiritual in nature.

GOD’S WORD: THE ONLY REAL REMEDY

When it comes to spiritual problems, no amount of money or any other kind of help can substitute for the solution found in God’s Word. Lost people need salvation, and saved people need to live according to God’s will.

Unfortunately, our society fails to recognize this fact and responds with its own solutions. But only God can fill the void in people’s lives.

If money could satisfy every need, society wouldn’t be looking elsewhere for answers. One example is the spread of the New Age Movement among wealthy celebrities, which is unfortunate, because this path will only lead them to more frustration and a bigger letdown. I totally agree with what syndicated columnist George Will had to say on this subject. In his opinion, our crumbling fiscal and social society needs another John Wesley,



who rode Britain's rural roads and city streets, evangelizing the underclass, exhorting pride, and combating family disintegration by teaching people to change their behavior. Wesley's efforts had a tremendous effect on Britain, because the solution he brought to the masses was the right one. You can't give money to somebody and expect that his or her basic nature is going to change.

The principle that we as believers have to realize is that Jesus Christ is the one who changes lives.

NEEDY OR GREEDY?

Some time ago, a reporter disguised himself as a homeless person and spent a month with homeless people in New York City. Following this experience, he reported that the homeless people he'd traveled around with were content to eat off the system but absolutely were not interested in fundamental lifestyle changes.

Some had actually come from well-to-do families and had "escaped the system," to use their own words. They laughed about the free publicity they were receiving from the press as a result of the current "help the homeless" campaign. They had chosen their lifestyle and were not going to change.

Unfortunately, such people consume the funds intended to help people with genuine needs, like people who are homeless as the result of a financial catastrophe. Chances are these people will change if given the opportunity.

The same holds true for needy people in many other situations. At the same time, there are people who are content to eat off the church. How do you distinguish between them and the person who really needs help?

DEALING WITH FRAUD

Unfortunately, no system for dealing with fraud is fail-safe, but there are precautions that churches can take, such as the transient policy we discussed in Section 1.

When longer-term help is involved, we talked about willingness to follow a counselor's recommendations and go to work if a job was made available. We also talked about the use of questionnaires as part of a screening process for applicants and establishing an interchurch network.



So, in a sense, the people who operate church benevolence programs must be investigators, as well as helpers. And one of their key concerns should be the stories of the applicants.

Following up on stories has already been recommended in the case of transients, but it applies to longer-term cases as well. This won't always be easy because some people will take offense. But it's necessary if a church wants to control fraud.

As an example, let's look again at the benevolence program of Fellowship Bible Church. "Usually in every case, or at least partially, we'll do some kind of checking to see if the persons' stories add up," says Fellowship pastor Jim Burgess. "We believe that as long as this is done in love, not in a judgmental manner, the people who have genuine needs will respond positively. Many people walk away, but we do feel that those who stay genuinely need the help."

Considering the number of applications some churches receive, checking up on stories may seem like a huge task, but people who are telling the truth will do what they can to help verify what they've told you.

Also consider whether their stories are believable. Are key facts missing? Have the applicants, in an effort to convince you, given a tremendous amount of detail that isn't relative to the main point of the stories.

Furthermore, consider whether the applicants have "forgotten" key information, given only partial answers to your questions, or tried to change the subject.

Finally, are the applicants demanding immediate action so you won't have time to consider their requests? Are they trying to make you feel guilty for doubting their honesty? The reason may be that the applicants are really dishonest. In this case, the church will have to deny applicants' requests unless they are willing to make necessary changes and become productive members of society.

It's a difficult situation, but any time you take on a benevolence program you take on the problems that go along with it, and some of those problems are frustrating. Despite that fact, it's still the responsibility of God's people to meet the needs of people within the church and, if possible, those outside the church.



KNOW YOUR RESOURCES

Any church that desires to start a benevolence program should be aware of the resources available within the congregation. This includes financial resources (money) and physical resources (people).

Many people have skills and abilities that can be useful to a benevolence program. Skilled laborers like plumbers, carpenters, roofers, electricians, appliance repairers, mechanics, and any other service or skill can be used to match needs in the congregation. These people may be willing to fix a problem that is referred by benevolence at little or no cost. It is important that the referrals come through benevolence, because broadcasting their willingness to serve may cause them to be overwhelmed with needs, and they will quickly burn out. Limit referrals to the number of people they are willing to help over a given period of time.

The church can also use these volunteers by hosting regular “fix-it” days. This is usually done seasonally, once per quarter. Congregational members sign up and indicate the items they need fixed, and the church recruits volunteers who are able to fix the problems. By sending workers in teams, the work is done quickly and there is no question about propriety for men working in the homes of single women.

These people who can use their work skills to meet needs aren't the only physical resources required to operate a benevolence program. These programs also need volunteers to screen applicants or deliver food to shut-ins. Work skills are not a requirement for jobs like these.

These volunteers simply need to care about the needs of others. And they must care enough to be willing to inconvenience themselves in order to help. Outside of skilled labor and volunteers, there are other resources that can be helpful to a church benevolence program.

JOB SOURCES

Locate sources of jobs for people who apply for help and are willing and able to work. One church met this challenge by establishing a job program. It was linked to the church building program so that when unemployed people came in they could help with the construction.



They actually hammered, sawed, and painted under the supervision of a trained layperson. Money had been donated by others within the local church, not only to employ people but to actually build the building.

However, this brings up questions about tax reporting and liability. Churches should consider the extent of their liability if a worker is hurt on the job and whether these workers should be designated as employees or independent contractors.

Of course, church building programs are not the only way to put people to work. The church we've just discussed also made an effort to find members who had businesses that required part-time help.

One of these businesses was a mailing service; another was a parking service. These jobs didn't pay much, but they reduced the amount of church money needed to help these people get back on their feet.

Crown Financial Ministries provides career assessment tools for long-term direction.

SURPLUS GOODS

Many churches have what they call an "Elijah's Barrel" or "God's Storehouse," to which members donate food, clothes, and toys for the specific purpose of distributing to needy families who have gone through financial training and counseling. This resource is also useful in providing help to transients.

If a church has space for a food pantry, it may "glean" many products such as bread, produce, canned goods, or meats from area stores and retail wholesalers who will donate the items if the church picks them up as scheduled. Other churches purchase bulk items, government surplus, or co-op foods to distribute.

Storing clothes takes space for storage and enough volunteers to sort the clothing for usability and size. Then someone needs to be available to distribute the clothing.

SOLVING THE CLOTHING DILEMMA

Most donated clothing is out-of-date or is too worn to use. It is often the clothing that someone couldn't sell at a garage sale or consignment shop. Churches that receive clothes usually receive much more than they can distribute. That is why many churches don't take in clothing.



Unneeded clothing and other items the church may not have the room to store can be donated to second-hand stores for vouchers for needy applicants to redeem. Other churches offer clothing exchanges a few times a year. On specified days, individuals and families bring in their own clothing and choose clothing brought in by others. All the remaining clothing is either taken home by the people who brought it or sent to Goodwill or the Salvation Army. Another church has a unique way of handling clothing distribution by combining it with its annual Single Parent Expo, which is an all-day conference for single parents. The event and child care are provided for a small fee and provides workshops on topics of interest for the participants.

Professional or work clothing is donated by businesswomen in the church or area clothing retailers and hung on racks in a room near the ladies' restroom, which is used as a dressing room during the event. The women put on a fashion show during the lunchtime; then the women are invited by tables to try on and select two outfits to take home. Everyone participates and everyone benefits.

Another organization stores donated professional clothing for those who are looking for work. When an individual obtains a job interview, one outfit is received. When the job is secured, a second outfit is received. This is a great way to provide incentives for those who do not have appropriate clothing for work.

WHERE DOES IT BEGIN?

A benevolence program originates with one person who says, "I believe God called me to do that." If that person is you, don't hesitate about getting a program started in your church.

Remember, it's not enough simply to see a need; you must accept the challenge of meeting that need. Many individuals have seen the need and met the challenge.

Jenny Forner worked closely with an interchurch network in Grand Rapids, Michigan for several years and witnessed firsthand the needs of low-income families. To meet the need Jenny developed New Focus, a program that assists needy families with financial counseling, community and church resource information, benevolence help, and mentoring through ongoing relationships.



In Coos Bay, Oregon, a remarried mother of two teens became concerned about the needs of single mothers in her church and community. She had heard about the car care ministry at Belmont Church on the radio and was encouraged. Coos Bay is a small community and not many resources are available. This mom called together several members of her church and asked them to pray about what they could do.

The small group of men and women decided to start a car care ministry. Once a month in the church parking lot, the men do oil changes and maintenance inspections for women who agree to attend a single mom's meeting that is held at the same time as the car care.

During the meeting, the women are offered a light breakfast, sing praise songs, hear a message for single moms, and receive prayer for their needs. The goal is to train moms in parenting and offer job possibilities. One person demonstrated cake decorating and offered an apprenticeship to any mom who wanted to learn more. The church also offers a clothing exchange. Plus, some of the men and women from the church care for the children and take them out to do something fun during the meeting, like bowling or having ice cream.

What makes this ministry remarkable is that the church is not large, fewer than 100 families, and they want to do more.

Another ministry, Christians In Action in Minnesota, started with a couple of Crown Financial Ministries' budget counselors. Through counseling low-income families, the couple began to notice a widespread problem. The rural setting required most people to have cars. Because housing expenses were high, many of those they counseled could not afford car maintenance, clothing, or other necessities, even if they were working.

The couple selected some other couples from other churches to join them in developing a plan of assistance. One of the men, a garage owner, offered car repairs at cost for the women in counseling, if the church would assist in the cost and would supply volunteers.

They had no problem finding volunteers and began offering oil changes and minor repairs once a month. During the car care, they teach the women biblical principles for handling money. Budget counselors are available to work with the women one-on-one if needed. The ministry also provides a hot meal and a clothing exchange. During the monthly event, the ministry distributes produce, bread, and



other food to those in need in the community.

All this helped, but there are still women who have cars that need larger repairs or replacement. God answered that problem after a local newspaper featured the ministry in a story. They received so many cars from Christians and non-Christians that the garage owner had to get a dealer's license to distribute them. Some cars that were too large or too expensive to maintain were sold to individuals; cars that were not roadworthy were sold as junk, and the money was put in the ministry fund to provide needed repairs.

Someone from the area heard what they were doing and gave a sizeable donation. The garage owner obtained liability insurance just for the ministry and now offers cars and most repairs on the basis of what the counselors say the women can afford.

These ministries began because of the commitment of one person. Starting a benevolence program in your church may require you to make the same commitment of time and resources. Don't ask others to do what you are not willing to do yourself.

LEARN GOD'S FINANCIAL PRINCIPLES

Also, it is important that you, members of the Benevolence Committee and especially the counselors, become trained in God's principles of handling money. The seminars discussed in Section 5 can help you start reaching this goal. In addition, everyone in the congregation should be encouraged to participate in a small group study on the biblical principles of money management. This frees the congregation financially to support the work of the church and benevolence.

Every person from the congregation that comes to the Benevolence Committee for help should be trained in biblical money management. Even though funds are low, these people will begin to learn how to put God in control of their finances and make wise decisions. It may be necessary to have mentors who already have gone through the study available to assist those who are receiving benevolent help, especially if this is their first experience with handling money.

As the organizer of the benevolence program, it would be advisable for you to be trained with Crown's budget counselor training resources. However, you will not be able to counsel all those who have needs. It is best for the church to have several people trained to offer this service.



“But where will all these people come from?” you ask. I believe there are enough people out there who care, if only one person will organize them. Usually when these committees get started they are overwhelmed with help.

In addition, you need to remember that if God has led you to start a benevolence program in your church, He will meet your needs.

COMMUNITY BENEVOLENCE

If you’ve ever known a church with a thorough benevolence program, you know the tremendous amount of good that just one body of believers can do.

But imagine what could be accomplished if churches in your town joined together to assist people in need. This joint effort, which might be called “community benevolence,” has become popular and successful in communities throughout the U.S.

In this section, we’ll look at several community benevolence programs that could be started by you or someone in your church.

COMMUNITY CLEARINGHOUSE

One of the most successful approaches to community benevolence was the model established in 1976, when its founder Virgil Gulker worked for the Good Samaritan Center, a church-supported helping agency in Holland, Michigan.

Like other helping agencies, the center was in constant need of volunteers, but people in local churches offered little help.

After spending some time thinking about the situation, Gulker came to a conclusion. His agency was an intermediary. On one side were people with all sorts of needs (food, housing, counseling), and on the other side were church members, who were not involved and appeared to care less. Yet they had some money to offer.

“We took money from the church people and provided services to the needy,” says Gulker in his book *Help Is Just Around the Corner*.¹ “We were in between on the churches’ behalf. But now it struck me that we were also in between as a barrier.

“We were separating church members from those in need. Our organization shut off the church members from the very people their money was serving. And the better we did our



job, the more effective a barrier we became.

“Our success made it less and less necessary for church members ever to have anything to do with needy people in person.” Gulker wondered if there wasn’t an untapped reservoir of believers who wanted to minister personally to the needy but couldn’t because of the barriers that helping agencies had erected.

He met with local agencies and pastors to discuss the situation, and what evolved from those meetings was a new concept in benevolence. It involved the use of a central clearinghouse to determine the nature, extent, and legitimacy of needs.

People who were seeking help would come to the clearinghouse first. After their needs were analyzed, they would be sent either to an agency or a church for help.

If they had a specialized need, the center would refer them to a specialized organization. But if the person needed some type of help not provided by an agency, the center would send them to a church. Thus, the first center was established, and the tremendous response was a welcome answer to Gulker’s question about hidden resources.

In a short time, 74 churches in Holland, representing 13 denominations, were involved. Perhaps the reason so many people were volunteering for the center is that it provided ministry opportunities to a broad range of people. The volunteers came from many groups, including the young, the old, the wealthy, the poor, the highly educated, and the less educated.

Some of these people had never been asked to minister before, and they gladly accept the opportunity when it becomes available.

Each local church that joined a center selected one or two members as contact persons to be trained by the center. These individuals survey members of their church to determine the areas in which they’re willing to serve.

It is at this point that church members have their first contact with the personal type of ministry now available to them.

Ministry options on the survey include things like helping people fill out forms, plumbing, painting, visiting the elderly, translating a language, or simply being a caring friend to someone who is alone.



Doors to ministry that seemed shut for the average member are now open. In one church, 75 percent of the membership volunteered its services.

More than 1,800 Christians volunteered after a center was established in Fresno, California.

But volunteers aren't the only people who benefit from the center's approach. The program is designed to meet the true needs of people seeking assistance and not simply to throw money at their problems.

One of the program's goals is to lead people to Christ, and doors for witnessing are opened through Bible-based materials. For some people, this is their first exposure to the Scriptures.

In addition, this combination of meeting physical needs and witnessing is typical of Christ's ministry on earth.

This approach uses a four-step helping process that begins when someone calls a local clearinghouse. "The clearinghouse is principally a phone ministry," says Pat Johnson, an affiliate director. "It's like a 'ministry 911.' The exception is that we're not emergency care, we're lifestyle care."

Volunteers at the clearinghouse gather the information necessary to analyze the client's need. The actual analysis takes place in the second step of the program, when needs are also verified.

"Once the analysis has been done, we'll make a decision on the most appropriate referrals for this individual," Mrs. Johnson says.

The third step is actually referring the client to a church or agency. However, the client is responsible for making the contact.

"We'll tell clients what they must do, but we don't do it for them," Mrs. Johnson says.

"Our contention is that they need to take those self-help steps in order to become productive in their own lives. If we keep on doing those things for them, we're just creating chronic dependents.



“If we find people who are chronically dependent, or systems users, we won’t turn them away, but we will require them to meet certain conditions. For example, in order to receive assistance next week, we might require that three employment applications be filed.” The fourth and final step of the center’s program is follow-up. “We check back to see if the client was helped,” Mrs. Johnson says. “Then, the client is offered a visit from a pastor or church member in [his or her] area.”

In her early days with the center, when she served as a program director, Mrs. Johnson found that 70 percent of the people said yes to these pastoral visits.

As already noted, the concept is growing. But one obstacle faced by the program is the way it is perceived by pastors. They fear that if their church becomes involved in a center it will jam even more work into their already crowded schedules. But many pastors have found the reverse is actually true.

“The number one fear,” Mrs. Johnson says, “is that churches believe this type of center is an inter-faith project, which will cause their doctrines to be watered down.” However, she adds, “We don’t even touch their doctrines. We act as an extension ministry office for each church, and all we do is set their people up to minister. Then, they minister according to their own doctrines, teachings, and so forth.”

Crown Financial Ministries works closely with these types of ministries to spread biblical alternatives to government welfare across America. This partnership between parachurch organizations is just a small illustration of the huge partnerships that have developed between churches and centers throughout the U.S. The following story from Gulker’s book illustrates how effective these partnerships can be.

If it hadn’t been for the women’s glasses he was wearing, Rob would have looked almost normal. As it was, he seemed in better shape than the other men at the rescue mission. He didn’t smell of alcohol, and from the look of his eyes it didn’t appear that he was using drugs.

In the opinion of Alan Doswald, a center director in Fresno, California, Rob didn’t appear to be very far from the path back into ordinary life. Alan had first met Rob during a visit to the rescue mission with several other Christians.

During a later visit to the mission, he offered to help Rob come in off the streets.



When Rob accepted, Alan began to pray and make phone calls.

A needs analysis done by a center determined there were no warrants out for Rob's arrest. And the life story he gave proved to be true. So Alan began seeking a place for Rob to stay.

A parishioner of a nearby church who made a living by buying, repairing, and reselling apartments was willing to have Rob stay in a place he was fixing up. But when he met Rob, he invited him to stay in his own home.

Rob's need for clothes was handled by two church-operated clothing closets. Another church donated bedding and towels. From another church came a man who worked with the department of rehabilitation. He sat down with Rob and helped him develop a résumé.

Rob contacted an old friend and got a job selling cars. Then he needed good clothes. Two churches chipped in \$150 each so he could buy some.

To help him get to work, another church bought him a bus pass for a month. And a Christian optometrist made him a new pair of glasses.

To take care of him after that, someone donated a used car. It needed minor repairs and a new transmission.

From one church a mechanic was found who made the repairs free of charge. A mechanic from another church installed the new transmission. While all of this was happening, a church was collecting furniture for the day when Rob would be able to move into his own place. Altogether, Christians belonging to eight churches in town helped Rob get his life together again. Recently Alan asked Rob what it was that finally motivated him to come in off the streets. "I decided to give it a try because someone really cared about me," he answered. "That gave me hope."

If you're interested in establishing a community clearinghouse where you live, call 1-800-777-5277 for more information.

COMMUNITY FUNDS

In one city, churches established a community benevolence fund that was administered by



the local police department.

If a church determined that a needy person qualified for money from the fund, the church would call the police department in advance to let them know that the person would be arriving and how much he or she was to be given.

Such a program demands great cooperation between all parties involved, strict guidelines for operation, and a willingness on the part of all churches to contribute their fair share of money.

COMMUNITY CARE AND SHARE

Several churches can join together to establish a care-and-share center where people can get food, used clothing, used toys, and other needed items.

As it is with community funds, all churches must be willing to give their fair share.

TRUST FUNDS

If someone in the community is facing tremendous medical expenses, churches can join together to establish and support a trust fund for that person.

Crown Financial Ministries recommends that churches consult a tax attorney about the establishment of such a fund.

WELFARE THAT WORKS

One would think that with all the billions spent on welfare since the 1960s poverty would not exist. But that's not the case. The reason: Indiscriminate welfare traps the recipients by making them dependent.

To make matters worse, our federal welfare system consumes more than 80 percent of its allocation in administrative overhead.

In contrast, biblical welfare gives more than just money. It also meets the need for spiritual and financial training in a person's life. And it looks toward restoring him or her to a position of productivity.

Although millions of people have left welfare through welfare reform, they are now the working poor, with an average annual income below the poverty line. In addition, there are still millions on the system or entering it for the first time. Helping people get off welfare



and become a part of the workforce is a major need in our society, and the church can play a role in meeting this need—one person at a time. It takes commitment on the part of the individual and the church, but it can be done.

Here in Gainesville, Georgia, where Crown Financial Ministries is located, a woman named Mary Brawner gladly tells how she got off welfare with the help of her church. As you read this story and conclude this pamphlet, consider what your church is doing to meet the needs of others. Then, determine what you can do to help your church start a benevolence program.

Mary Brawner lived in government subsidized housing. She was about to begin receiving Social Security benefits for her oldest son, and she hoped to take this money and invest it. She was already receiving some income from a part-time job at a local hospital and hoped this job would eventually lead to full-time employment.

But when officials in charge of the subsidized housing learned that Mary would be receiving the Social Security check they raised her rent by an equal amount. Mary's church offered to help her if she would commit to work and see a budget counselor. She agreed and was amazed at how much difference a budget made in her life. When Mary was finally ready to break away from the welfare system, there was one last hurdle she had to clear. She lost a number of benefits, such as medical care and food stamps, which now she would have to pay for herself. It was at this critical point, which lasted about four weeks, that Mary needed help most from the church. Without that help, she might have been driven back onto welfare.

Today, she is receiving medical insurance through her job and supporting herself completely. She also has life insurance, which she didn't have before. "If the church had just given me money without pushing me to get on a budget, I would still be on welfare," Mary says. "Living on welfare made me feel trapped, like I was in prison. My pastor always taught that the church, not the government, should administer welfare. Now I see the truth of that message."

SUGGESTIONS FOR FOOD PROGRAMS

There are a variety of ways to handle food programs. The most common method is to have an on-site storage room that is open to those in need during scheduled hours. As mentioned earlier, the food may be obtained by gleaning donations from area markets, producers, outlets, and distributors. You also may have regular food drives in your church or community. The following is a list of the most commonly stored items.



- Staples (dried beans, flour, corn meal, sugar, pasta, rice, shortening or oil, crackers)
- Canned fruit, vegetables, soups, fruit juice
- Cereals, oatmeal, grits, dry milk
- Canned meat or fish, peanut butter, jelly
- Convenient foods (macaroni and cheese, canned meals, pasta sauces)
- Baby needs (cereal, formula, juice, diapers)
- Transient items: individual pop-top cans of prepared food (beef stew, chicken/dumplings)
- Commodities: dish, laundry, or bath soap; shampoo; toothpaste; toilet paper, Kleenex

OPERATING THE FOOD PROGRAM

To coordinate the operation of the food program, most food pantries have a regular volunteer or part-time paid staff person available prior to and during the hours the pantry is open. Volunteers should be on hand to sort the food and put it in bags for distribution. Keep in mind that you will not be able to meet the needs of everyone who comes to you for help. Therefore, this program should first meet the needs of the congregation, then the needs in the community.

Most pantries have a policy of accepting referrals from their church's benevolence committee or from community social services. Those who are referred by the benevolence committee should already have the need ascertained. Those referred by the community are usually helped but referred to the benevolence committee to provide further assistance. The primary function of the Food Program is not feeding people. It is an open door to build a relationship with someone in need to present the Gospel and to bring him or her into fellowship with believers. The coordinator or a designated volunteer should meet individually with the person or family to assess the need. Therefore, it is helpful to have volunteers who are willing to spend a little time with each person receiving food. Some food programs include preparing and serving hot meals. Much of this food may be gleaned from area businesses or bought with donation certificates from area markets. This will take additional time, volunteers, and coordination to plan this type of event.

HOLIDAY FOOD DRIVES AND DISTRIBUTION

Even churches without food pantries make this a common practice. It is a great idea if it is done correctly. Sometimes churches assume a person's or a family's needs without checking first. It is less embarrassing and more of a blessing if you find out if there really is a need before you distribute baskets to anyone. I know families who have received two or three baskets from different departments or ministries within the same church!



Again, start with those inside the church. Ask people who are elderly, handicapped, or single parents if they would like to receive a basket. Then include those you minister to outside the church.

A church in Ohio serves a hot meal at the church and volunteers eat together and then deliver hot meals to shut-ins on Christmas and Thanksgiving. Single adults, single parents, and families share a holiday meal with friends and serve others at the same time.

SAMPLE QUESTIONNAIRE FOR BENEVOLENCE TO STRANGERS OR TRANSIENTS

1. Do you attend a church locally? If so, did your church offer you assistance?
2. Where is your church and what is your minister's name?
3. Have you sought assistance from any other churches in this area?
4. Do you have relatives who can assist you with your needs?
5. How were you referred to us?
6. What is your immediate need? (Please be specific.)
7. Are you receiving any aid from the government (unemployment, Social Security, food stamps, worker's comp)?
8. Have you worked a job or looked for work locally? When and where?
9. Are there any obstacles that hinder you from taking a job (child care, disability)?
10. Are you willing to work today if we know of an available job?
11. If we are unable to help you, what other options do you have?
12. If we are able to help you, how many people are involved? (Please list family members.)
13. Do you have some form of identification?
14. If you live in the area and your need is ongoing, are you willing to submit to financial and spiritual counseling?

Note: The local church should be aware of the validity of requests from its members and attendees through established relationships and small group accountability. However, questions 4, 6, 7, 8, 9, 10, and 14 should be examined, if information is not known. (Original questionnaire by Dave Pollack, Resource Ministries. Updated and revised June 1996.)



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(Footnotes)

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