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HCC POLICY ON THE PROVISION OF FINANCIAL AID

INTRODUCTION

The provision of financial aid is ultimately a matter of judgment for the Eldership Team but, to ensure that the most appropriate and consistent use is made of the church's limited finances, this policy sets out a framework within which the Eldership Team can make their decisions.

FUNDING

Two funds are maintained within the church accounts from which financial aid can be drawn. The 'Community Needs Fund' is primarily used to meet needs within the wider community and the 'Special Needs Fund' is primarily used to meet needs within the church.

The balances on these funds are reported in the monthly management accounts. The body will be reminded periodically of the existence of these funds and encouraged to make donations to top them up. If insufficient funds are available the Eldership Team may consider using general funds.

In addition to the above, as a consequence of the partnership with Christians Against Poverty (CAP), an annual Client Aid budget is available (controlled by CAP) to bless debt counselling clients. Although CAP does not have a formal policy covering this area the budget should be used to practically bless clients (e.g. take them shopping for groceries or buy them flowers or chocolates) and must not be used to pay off any debts.

CONSIDERATIONS

The areas to take into consideration will differ slightly depending on the type of person requiring financial aid. This policy sets out four categories of individual:

1. Regular attendees of HCC (committed and uncommitted)

When deciding whether to provide financial aid the following should be taken into consideration:

- Who is affected? Are there other dependents?
- What can be discerned of the heart attitude of the individual toward the situation? Is there a root issue that needs to be addressed and how willing is the individual to address this?
- Is there a need and willingness for help/training in managing finances to deter similar situations arising? If so, who is best placed to provide this?
- Is financial aid the best solution?
- How much financial aid has the individual previously received from all sources?

2. Financial aid requests from individuals within the wider community with whom someone within HCC has a relationship

The questions to consider when deciding on financial aid for individuals within this category will be similar to those for regular attendees of HCC but, when answering them, the Eldership Team needs to recognise that the individual may only have a limited understanding of Kingdom values and may not be living to such values. This should not necessarily limit the financial aid available to them.

3. Financial aid requests 'at the door' from unknown individuals

Financial aid to individuals that fit into this category will be limited to £30. Guidelines for handling such requests are set out separately in appendix 1.

4. Debt counselling clients

Financial aid will initially be funded from the annual CAP Client Aid budget. The provision of additional financial aid will be at the discretion of the Eldership Team having taking into consideration the areas set on in the relevant category above depending on whether the client fits into category 1 or 2.

PROCESS

If financial aid is considered necessary and in the best interest of the individual the process below should be followed:

Aid up to £30

- A member of the pastoral team may give aid up to £30 on a single occasion to a person in need without prior consultation. The rationale for this aid must then be communicated in writing to the Elder responsible for pastoral care.

Aid between £30 and £150

- If aid between £30 and £150 is proposed, consultation must take place with the Elder responsible for pastoral care prior to the aid being given with the following information:
 - Name of the individual(s) who will receive financial aid
 - The background as to why financial aid is required, having taken into account the considerations set out above.
- The Elder responsible for pastoral care will consult with the Office Manager to approve aid up to a value of £150 without requiring further consultation.

Aid over £150

- Aid requested above £150 must be approved by the full Eldership Team. Where possible this should be done at the monthly Elders' Meeting.
- The Elders' decision should be recorded in the minutes.
- If an aid proposal requires an urgent response, the proposal will be discussed by email. Any decision reached will be ratified and recorded in the minutes at the next monthly Elders' Meeting.

APPENDIX 1 – GUIDANCE ON RESPONDING TO REQUESTS FOR FINANCIAL HELP AT THE DOOR

A challenging task facing staff at the Church Centre is the occasional appearance at the door of the seemingly homeless or destitute person or family. Wisdom is required to determine the reality of the situation and what is the right response.

1. Allow a heart of compassion to prevail

This caring attitude should be our underlying foundation, willingly making time to listen with an openness to respond as appropriate. We should be directed by the writer to Hebrews, who reminds us *“Do not forget to entertain strangers, for by so doing some have unwittingly entertained angels.”* (Hebrews 13:2)

2. Discern the real need

In our listening we need to be asking the underlying question; what is this person really looking for? For many food or shelter will be the presenting problem. Some will use this because they have learned that this is what we are waiting to hear. It gets some action!

3. A fund exists to help

Our Community Needs Fund is there to meet those in need. It is, however, a shrinking fund that is topped up annually, and we can only do so much with it. Unless there is substantive proof for more, a one-off gift to the value of £30 per person is the limit.

This should never be given in cash, but rather as goods if it is food, or by cheque direct to lodgings for accommodation. The church never gives loans to anyone, even those in commitment. We only give gifts!

4. Refer the decision

Senior leaders are there to offer advice or make decisions if staff feel unsure. They will normally deal with the situations, if present, as there may be other pastoral issues.

5. You might be taken for a ride

Be prepared to be shocked! But that person you have just helped may have pulled the wool right over your eyes and all your best judgements and discernment are now in tatters. Join the club! Remember, the heart of compassion is the foundation. The stranger might be an angel.

Practical details

- Do not let people upstairs under any circumstances. Limit access to downstairs and stay with the person the whole time that they are in the building.
- Do not let anyone in the building if you are on your own.
- Direct people to:

Pathfinder House, St Mary's Street
9am - 5pm Monday to Thursday
9am - 4pm Friday