

# The Acts 2 Fund Policy

Helping Congregants of FPC Lakeland Bridge Financial Gaps

## Purpose of the Fund

In Acts 2:44-45, we read these words about the early church in Jerusalem, *“And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need.”* That example has merit on the Church today, and to that end, FPC Lakeland established the “Good Samaritan” Fund now called the Acts 2 Fund.<sup>1</sup>

The purpose of this fund is to help ensure the financial well-being of congregants at FPC by providing limited resources to those who need assistance to bridge temporary shortfalls.

## Oversight of the Fund

The installed pastors with assistance from the Executive Assistant and the finance department shall have responsibility for overseeing the administration of the Acts 2 Fund. The administration of this fund may be handled by other capable staff members or volunteers at the pastors’ discretion. In this document the person directly responsible is referred to as the “fund administrator”. All those involved the fund’s administration shall be guided by this policy in the distribution of the funds and the limitations herein. As directed by the Session, the Acts 2 Team<sup>2</sup> shall have responsibility for approving any changes to this policy and any exceptions to it.<sup>3</sup>

Those responsible for administration of the fund will regularly provide updates on the use of the Acts 2 Fund to the Session.

## Source of the Fund

The Acts 2 Fund shall receive income from two sources:

1. Through the receipt of special contributions by individuals, families, or organizations wishing to make a donation to the Acts 2 Fund.

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<sup>1</sup> The Acts 2 Fund acts as a functional replacement for the Good Samaritan Fund. The name change reflects the biblical warrant for its use and fulfills the intention of any donor to the formerly named fund

<sup>2</sup> The Acts 2 Fund Team shall be made up annually of the follow committee chairs: Missions, Connections, and Finance.

<sup>3</sup> Exceptions necessitating approval from the Acts 2 Fund Team shall be conducted via email at the prompting of fund administrator with a majority constituting the passage of the exception. Such email approvals must be printed and provided to the finance department.

2. Through the "Undesignated Cash Offerings" on the fifth Sunday of any given month throughout the calendar year.
3. Through consideration by the Session in the event a budget year leaves the congregation in a favorable financial position.

While congregants should not be encouraged to give to the Acts 2 Fund in lieu of offerings to the general budget, communication regarding the fund's existence and options for over-and-above giving should be made at Call for the Offering in Worship Services on the fifth Sunday of a month and at regular intervals throughout the year as determined by the pastoral team.

## **Stipulations On Contributions to the Fund**

In order to comply with IRS regulations concerning charitable contributions, all gifts to the Acts 2 Fund must be unconditional and without personal benefit to the donor. Contributions to the Acts 2 Fund may not be earmarked or otherwise designated for particular purposes or recipients.

Donations to the Acts 2 Fund are tax deductible in accordance with the laws regarding charitable contributions.

## **Recipients of Assistance**

Recipients of the Acts 2 Fund should have a demonstrable connection to the congregation in one of two ways:

1. Regular attenders of FPC worship services for more than three months.
2. Regular participant of ministry/program of FPC for more than six months as verified by the administrator of the fund through the ministry/program leader.

Note: While membership status may play a role in the reception of assistance it is not a defining role. A pattern of participation is more valuable than membership status.

## **Tiers of Eligibility**

To ensure that funds are disbursed to individuals who are most connected to the congregation first the following levels of assistance are used to guide the approval process. These levels cannot be combined.

- Tier 1 - Attendees who have regularly participated in a ministry or program (but not worship services) for a minimum of three months are eligible for maximum assistance of \$1000 in a 12-month period.
- Tier 2 - Attendees who have regularly participated in worship services for a minimum of three months are eligible for an initial assistance of \$1000 in a 12-month period with the possibility of an additional \$500 in that same period at the discretion of the fund administrator.

- Tier 3 - Attendees who have regularly participated in worship services in the previous two or more years are eligible for an initial \$1500 in assistance in a 12-month period with the possibility of an additional \$1500 at the discretion of the Acts 2 Fund Team. (See footnote 3 above)

The above describes assistance to a single household. Multiple applications from different individuals in the same household shall be treated as one application.

## **Limited Use and Intended Purpose**

The Acts 2 Fund is intended to help with basic, short-term needs. There is a maximum allowable distribution per household as described above, and so it may not be applicable for cases which need long-term financial support.

Normally, these needs are defined as:

- Lodging
- Utilities
- Food
- Clothing
- Medical or mental health treatments
- Transportation for employment or educational use
- Funeral expenses

Needs that may not be met by the benevolence fund include:

- Business ventures or investments
- Credit card debt (Exceptions can be made when an individual has used a credit card for a crisis. This is at the discretion of the fund administrator in consultation with the Acts 2 Fund Team.)
- The paying of legal fines of any kind
- The needs of individuals who are wanted by the law
- Late payment fees or penalties related to late payments
- Private school tuitions

## **Guidelines for Disbursement**

The Acts 2 Fund is intended to be a means of assistance during the time of a crisis or other hardship. It should be accessed when all other reasonable possibilities of assistance have been exhausted. The Acts 2 Fund should not be considered as part of someone's regular income or treated as an account from which there is an automatic annual renewal.

Under no circumstance is assistance from the Acts 2 Fund to be considered a loan. No gift may be repaid, either in part or in full, in money or in labor.

Those requesting assistance must be willing to receive financial, family, or emotional counseling.

All monetary disbursements from the Acts 2 Fund shall be made directly to the party or entity to whom payment is due and not in the form of cash given directly to the individual or family requesting assistance (e.g., if assistance with rent or a mortgage payment is needed, payment shall be made directly to the individual or family's landlord or mortgage holder). Assistance may be given in the form of gift cards for needed household items and food.

## **Application and Approval Process**

Ordinarily the following steps need to be followed to properly apply for and receive assistance:<sup>4</sup>

1. Fill out an "Application for Assistance" located at the church in the front office and on-line at [www.fpclakeland.org](http://www.fpclakeland.org) and submit to the fund administrator.
2. With the application, submit the necessary bills which need to be addressed financially.
3. The fund administrator will review the application and the necessary bills in consultation with this policy and the availability of funds.
4. Applicants should schedule an appointment with the fund administrator to discuss the assistance options. At that interview, the applicant will be made aware of the action to be taken. If monetary assistance is approved, funds will be available in a timely manner.  
Please note: Assistance able to be processed over the phone or online will typically be handled within three business days. Assistance requiring a check request will be available the Friday after the request is made if and only if the request is made by noon on the prior Wednesday. Check requests made after noon on Wednesday will be available a week after the following Friday.
5. The applicant will be notified when and where the monetary assistance will be available for pick-up.

All individuals must reapply every 12 months to ensure the continuing eligibility of the applicant.

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<sup>4</sup> Exceptions to the order of these steps may be made depending on the applicant's relationship to the congregation as determined by the fund administrator.

## **The Sojourner Clause**

Consistently, Scripture calls God's people to pay attention to the "sojourner in your midst."<sup>5</sup> These are individuals who may not be part of the regular congregation but still garner the care of the Lord.

In rare cases, the installed pastors may determine the validity of a request from a person who does not meet the eligibility requirements as described above. In those situations, the fund administrator may bring the request to an installed pastor who has the freedom to distribute a one-time level of assistance not to exceed \$500.

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<sup>5</sup> Examples include but are not limited to: Exodus 22:21; 23:9; Leviticus 19:10, 33-34; Deuteronomy 10:18-19; Jeremiah 22:3; Malachi 3:5