

Policy

Why Policy? The Biblical Basis for Church Policy

What is the work of an elder, overseer or pastor? The Word of God is clear about the duties of elders in a number of places.

- To lead (*Acts 20:28*)
- To equip (*Eph.4:12*)
- To rule (*1 Tim.3:4-5*)
- To teach (*1 Tim.3:2; 2 Tim.2:15*)
- To shepherd (*1 Pet.5:2*)
- To be an example for others (*1 Pet.5:3*)
- To ordain others (*1 Tim.4:14*)
- To pray for the sick (*James 5:14*)
- To set policy (*Acts 15:22*)

What is a Policy?

According to the Bureau of Business Practice (BBP) (1988), "policy is a consistent guide to be followed under a given set of circumstances." The key word here is guide. A good policy will not lock you into rigid procedures or decision making. Rather, it will provide guidance for handling a wide range of organizational and programmatic issues, and will establish a framework for both management and staff decision making. According to the BBP, good policies are: "broad, current, comprehensive, inviolate, written to specify responsibility for action, and used frequently. These attributes should be considered if you want policies that are user-friendly, and convey the mission, philosophy, and goals of your program."

In the case of the church, our policies are primarily guided by the Scriptures, and on issues where the Word of God is silent, we will consider biblical principles and experience with the aim of upholding the honor of Christ, the integrity of the Gospel, and the well-being of the church.

What is a Procedure?

A procedure is a sequence of steps for completing a given activity. A procedure may outline the manner in which a particular policy is to be implemented, but it cannot take the place of that policy. Recall that a good policy is inviolate, that is, policies change slowly and infrequently if at all. Procedures, on the other hand, change often as dictated by any number of factors such as staffing, equipment, space, and technology. An earlier procedure related to a given policy may have required a number of steps, which can now be eliminated as a result of new technology.

Why a Manual?

Policies and procedures must be documented in writing for several reasons, including the necessity to defend an action, a behavior, or a practice before the membership at CASM.

BENEVOLENCE

The Church at South Mountain (CASM) benevolence programs are established to provide financial relief for the poor, distressed, and under-privileged of the church. It involves supplying money, goods, or services to poverty stricken, distressed, and under-privileged individuals not related to those exercising oversight of the church. This is a permissible church exempt activity.

Although recipients must be poor, distressed, or under-privileged, it is not necessary that they be destitute to receive benevolence. However, benefits should be provided only to church members and others who cannot provide all of their own support or have difficulty meeting financial obligations due to illness, loss of employment, or other disaster. The destitution, distress, or under-privileged condition must not be the result of sinful conduct. This should be determined by evaluating (through financial and spiritual evaluation) how the church member got into his or her current condition to make sure that we are not interfering with the consequences of sin.

Types of Benevolence

Items that would qualify for benevolence include;

- Money given or paid for members who need help in obtaining or maintaining food, clothing, or shelter
- Money provided for medical services that the individual cannot afford

Eligibility for Benevolence

All church overseers (elders) and their family members are ineligible for benevolence. (**Reason**—Internal Revenue Service rules calls this an Inurement of Benefit and can result in loss of 501 (c) 3 status and penalties to the ones receiving it). CASM members and others are eligible for benevolence after their request has been evaluated and approved. This evaluation will be used to determine why the member has requested benevolence, i.e. poor, distressed, or under-privileged. The member is a regular giver, and the current condition must not be the result of unrepentant sin.

Approval and Documentation of Benevolence

Benevolence support up to \$500 can be approved by the pastor. Any benevolence request that is from an individual who has already made a request or that exceeds \$500 must be approved by the CASM elder team.

Documentation Required for Benevolence Requests

The following information should be maintained in the files in its most updated form:

- Name and address of the benevolence recipient
- Reason for the disbursement/request
- Recipient's relationship, if any, to any of the elders
- Signature of the recipient
- Signature of the elder approving the disbursement of the benevolence

Financial Help to Fellow Members

Because of abuses to our members' generosity, we strongly discourage people from giving money to one another. This short-circuits the process we have to seek to minister to the whole person and giving money may not really address the root issue of someone in financial distress. Many times, well-intentioned people have given money to a fellow member, and that act of generosity has proven to compound the problem.

When a member or anyone attending CASM either has a financial need or hears of one, that person needs to be encouraged to talk with one of the pastors. We have a Benevolence Ministry that is meant to help people with *legitimate* needs. This allows us to handle sensitive financial issues in a way that guards both the person asking for money as well as the one being asked. This also protects the person being asked for money from being put in a very awkward situation.

CASM Financial Policies

Deacon Fund:

The deacon fund is voluntary giving that will be used to pay for the church fellowships (twice a year) and other needs as deemed appropriate by the elders. The deacon fund will be maintained in its own CASM savings account and will be subject to the church's normal accounting channels. This fund will be treated in the same manner as all the other accounts the church maintains.

Budget Process

The following is meant to provide a clear process for the planning of the budget each year.

November 1

1. *Income and Expense Analysis*

Income and expenses will be compared from the previous year to the current year. This will help provide a benchmark on where to begin. We will also be able to see giving trends and better make wise projections.

2. *Ministry Requests*

Send budget requests to the ministry leaders who have and need funds for their ministry.

3. *Elders Complete Pastoral Care Annual Review*

November 15

Seek to determine ministry initiatives/expenses for projects to be added to the budget.

December 15

1. *Finalize the budget*

2. *Prepare to present to congregation*

Checks and Balances Policy

Step 1

- The CASM accounting administrator records expenditures and contributions.
- **Checkpoint:** A designated third party approved by the senior pastor will review to ensure accuracy with expenditures and contributions, including but not limited to: invoices, checks written, bank statements, and deposit slips.
 - Trace each expense to its original invoice and ensure it agrees to amount recorded in the general ledger (*Quickbooks*).
- The senior pastor will require proof and verification of total income, expenses, and reconciliation of bank statements prior to signing report.
- The senior pastor signs report prior to sending to the external bookkeeper.
- The external bookkeeper receives document to reconcile accounts and then sends us a reconciled financial report.

Step 2

- The elders receive a variance report for review, which presents the current actual financial status compared with approved budget.
- Elders will review:
 - Detailed monthly and year-to-date income and expenses
 - Monthly actual, yearly actual, and yearly budget
- All monies that have left CASM account must appear on the variance report.
- The elders will validate report.

Expense Reimbursement Policy

The Expense Reimbursement Policy is intended to ensure fair, consistent, equitable, and prudent use of all funds of CASM. It is CASM's policy to reimburse for ordinary, necessary, and reasonable out-of-pocket expenses directly related to CASM's ministry needs.

The objectives of the Expense Reimbursement Policy are to:

- Maximize cost control and operational efficiency
- Ensure expenses are driven by approved budget
- Encourage good stewardship
- Ensure timely reimbursement of out-of-pocket expenses

All reimbursement of expenses incurred by CASM staff and ministry volunteers are for the purpose of executing the ministries and administration of CASM within the boundaries of the approved budget. Only CASM staff and ministry leaders are authorized to submit reimbursements.

Reimbursement Request Procedure

- Expenses incurred in connection with CASM activities will be reimbursed to the individual on the basis of actual expenses incurred and accompanied by the required voucher/receipt or invoice.
- Merchandise receipts and/or invoices must be presented with itemized expenditures and all reimbursement requests within **one month** of purchase.
- The Reimbursement Request Form must be signed by the person who incurred the expense as well as by the appropriate ministry leader before submission to the bookkeeper for reimbursement. The Reimbursement Request Form needs to be completed.
- CASM's bookkeeper will issue one check within two weeks, or as soon as possible for all approved expense reports received. All ministry reimbursements will be mailed.

Approvals

- All expenses and purchases over \$500 must be pre-approved, signed by the senior pastor, and within the existing budget of the ministry.
- A check signer cannot sign off on his or her own expenditure.

Baby/Bridal Showers

We do not promote or sponsor baby or bridal showers. If a member would like to have a shower for another member and invite ladies from the church, that is fine; but showers will not be sponsored by the church.

This in no way limits how you can be a blessing to a woman who is having a baby or getting married. If you don't know of a shower being hosted for her, find out where she is registered and bless her as much as you desire.

Baptism of Youth

Experience has shown us that a young person is not ready for believer's baptism before the age of 12. Therefore, we do not baptize children who are younger than 12. We are deeply concerned with giving a young person a false sense of assurance because he was baptized prematurely. This in no way impedes the salvation of that person. The wind of God's Spirit blows where it wishes, saving whomever He chooses. For our part though, we want to fall on the side of caution when seeking to evaluate a young person's profession of faith.

Although Scripture commands that believers be baptized (*Matt. 28:19; Acts 2:38*), it is best not to rush into the ordinance with young children. It is difficult to recognize genuine salvation in children. Rather than rushing them into baptism after an initial profession, we are wiser to take the ongoing opportunity to interact with them and wait for more significant evidence of lasting commitment. Even if a child can say enough in a testimony to make it reasonably clear that he understands and embraces the

Gospel, baptism should wait until he manifests evidence of regeneration that is independent of parental control.

Because baptism is seen as something clear and final, our primary concern is that when a younger child is baptized, he tends to look to that experience as proof that he was saved. Therefore, in the case of an unregenerate child who is baptized—which is not uncommon in the church at large—baptism actually does him a disservice. It is better to wait until the reality to which baptism testifies can be more easily discerned. Therefore, we have in place 12 years old being the minimum age that experience tells true salvation can be discerned in a child.

Conflict of Interest Policy

Elders must avoid conflicts of interest or the appearance of a conflict of interest in their personal and business activities. The appearance of a conflict of interest may be just as damaging to the reputation of the church as the existence of an actual conflict of interest. The church's reputation must be guarded by all church leaders, especially the elders, so that the Lord is always glorified. A conflict of interest is a situation in which your personal interest or outside economic interest in a matter:

- Interferes with your duties and responsibilities to CASM
- May be inconsistent or incompatible with your obligation to exercise your best judgment in pursuit of the interests of CASM
- Results in an improper benefit to you or a family member as a result of your position with CASM
- Encroaches on the time that you should devote to your work at CASM
- Raises a reasonable question about or the appearance of such interference

When presented with a situation involving a potential conflict of interest, you should ask: *Would public disclosure of the matter embarrass the church or lead an outside observer to believe that a conflict exists?* The sections that follow provide rules and guidance for specific situations in which the possibility of a conflict of interest is present. Certain activities must be strictly avoided, and others require written approval before they can be undertaken.

Activities That Must be Strictly Avoided

All church overseers (elders) and their family members are ineligible and cannot receive any of the following:

- Loans
- Benevolence
- Gifts outside of normal salary and benefits unless De Minimis
- Any payments for any product or service of any sort outside of normal salary and benefits

- Salary and benefits—paid elders cannot participate in the establishment of staff salary levels, employee benefit plans, and contributions levels.

Note: Family members are defined as wife, children, parents, uncles, aunts, and in-laws.

Guidelines for Partnering With an International Missions Sending Agency

A missions agency can be an important partner with the local church in fulfilling Christ's Great Commission by providing expertise in planning, pre-field training, missionary placement, support raising, logistics, coordination with national churches and organizations, missionary care and support, insurance matters, children's education, etc. Any agency CASM chooses to partner with should meet the following qualifications:

1. Doctrinal statement should be consistent with CASM's
2. Core values and vision should be consistent with CASM's
3. Recognition of the local church as Christ's commissioned agent to evangelize and make disciples of all peoples
This valuation shall be demonstrated through a concerted effort to cooperate with the sending church in all aspects of missionary preparation, deployment, and field ministry. It should also be demonstrated through a concerted effort to cooperate with local national churches in the host country where such churches are in existence.
4. Demonstration of financial accountability and transparency
The Missions Agency should be a member of the E.C.F.A. (Evangelical Council for Financial Accountability), Guidestar Exchange, or similar association for financial accountability. Agencies that are not a member of such an association shall be willing to provide CASM with a yearly audit report prepared by some independent accounting agency.
5. Exceptional care provided for its missionaries in the field and when on home-assignment
 - This care should be in cooperation with the sending church.
 - This care should include addressing spiritual, physical, emotional, and logistical/administrative needs.
6. Recommendation based on the testimony of like-minded churches and/or missionaries that have experience working within, or alongside, that agency.

Guidelines for Partnering With Christian Relief Organizations (Rio Vista Center, Phoenix Rescue Mission, Samaritan's Purse, etc.):

1. Doctrinal statement should be consistent with CASM's
2. Core values and vision should be consistent with CASM's
3. Agency has been shown to actually help those in need

Guidelines for Partnering With Non-Christian Relief Organizations (Red Cross, etc.)

CASM will normally partner with like-minded Christian organizations to help those in need. However, in some circumstances (e.g., disaster relief), it is necessary to partner with relief organizations that are better situated to directly address an emergency situation. In those cases, the following criteria must be met:

1. Financial accountability of the organization (need to have 501(c)3 designation)
2. Demonstrated experience and effectiveness in emergency situations
3. Verifications that the organization is effective at helping those in need

Qualifications for Members of a CASM Short Term Missions Team

1. Demonstrates true conversion
2. Has been a member of CASM for at least one year
3. Has an active place of service and can be recommended by that Ministry Leader
4. Demonstrates a genuine heart for making disciples, e.g., Is this person participating in Guest Outreach, Neighborhood Outreach, personally sharing his or her faith, inviting people to church, etc? The Missions Director will interview each applicant to address this issue, discuss his or her spiritual walk in general, and ascertain why he or she desires to go on a missions trip.
5. Is in a discipleship process at CASM

Marriage Policy

Because God has ordained marriage and defined it as the covenant relationship between a man, a woman, and Himself, CASM will only recognize marriages between a biological man and a biological woman. Further, the pastors, elders, and staff of CASM shall only participate in weddings and solemnize marriages between one man and one woman. Finally, the facilities and property of CASM shall only host weddings between one man and one woman.

We believe that God wonderfully and immutably creates each person as male or female. These two distinct, complementary genders together reflect the image and nature of God (*Gen.1:26-27*).

Rejection of one's biological sex is a rejection of the image of God within that person. We believe that the term "marriage" has only one meaning: the uniting of one man and one woman in a single, exclusive union, as delineated in Scripture (*Gen.2:18-25*). We believe that God intends sexual intimacy to occur only between a man and a woman who are married to each other (*1 Cor.6:18; 7:2-5; Heb.13:4*). We believe that God has commanded that no intimate sexual activity be engaged in outside of a marriage between a man and a woman.

We believe that any form of sexual immorality (including adultery, fornication, homosexual behavior, bisexual conduct, bestiality, incest, and use of pornography) is sinful and offensive to God (*Matt.15:18-20; 1 Cor.6:9-10*).

We believe that in order to preserve the function and integrity of CASM as the local body of Christ, and to provide a biblical role model to CASM members and the community, it is imperative that all persons employed by CASM in any capacity, or who serve as volunteers, agree to and abide by this policy on marriage, gender, and sexuality (*Matt.5:16; Phil.2:14-16; 1 Thess.5:22*).

We believe that God offers redemption and restoration to all who confess and forsake their sin, seeking His mercy and forgiveness through Jesus Christ (*Acts 3:19-21; Rom.10:9-10; 1 Cor.6:9-11*).

We believe that every person must be afforded compassion, love, kindness, respect, and dignity (*Mark 12:28-31; Luke 6:31*). Hateful and harassing behavior or attitudes directed toward any individual are to be repudiated and are not in accord with Scripture nor the doctrines of CASM.

Standard of Conduct Regarding Human Sexuality

We believe that God has commanded that no one is to be engaged in intimate sexual activity outside of a heterosexual marriage. We believe that any form of homosexuality, lesbianism, bisexuality, bestiality, incest, fornication, adultery, and pornography are sinful perversions of God's gift of sex. We believe that God disapproves of and forbids any attempt to alter one's gender by surgery or appearance. In addition, we believe that behaving or acting as if one is the opposite biological gender than the one given by birth (such as cross dressing or using the opposite gender restroom), is forbidden by God. (*Gen.2:24; 19:5, 13; 26:8-9; Lev. 18:1-30; Rom. 1: 26- 29; 1 Cor.5:1; 6:9; 1 Thess.4:1-8; Heb.13:4*)

Any staff, church member, or volunteer may have his/her employment or membership terminated or suspended, or may be asked to cease his/her volunteer activities if he/she refuses to live in harmony with regard to this standard of conduct whether **on or off church property**.