

Congregational Discretionary Fund Policy

Purpose: To provide emergency financial aid (not ongoing assistance) to members and friends of First Unitarian Church, South Bend. The CDF is administered at the discretion of the chair of the CDF Committee, with guidance from its members, with oversight from the Board of Trustees.

Created by: Finance Committee

Approved by: Board of Trustees

Date Approved: October 9, 2024

- The Board will appoint the Fund's chair yearly and may remove/replace the chair as needed.
- The CDF Committee chair will seek advice from the CDF Committee members, and inform them of all requests and disbursement decisions.
- The CDF Committee membership is limited to the Care Committee chair or its designee from the Care Committee, the Minister, and the CDF Committee chair. In the absence of a Minister and a Care Committee member the BOT vice-president will act as a CDF Committee member until either the Care Committee or the Minister position is filled.
- Only the CDF Committee chair may approve or deny requests for disbursement from the CDF.
- All request records will be recorded in the logbook by the CDF chair.
- When appropriate, requestors will be directed to community resources before a request is considered for disbursement. In any case, all requests will be logged.

Contributions to this fund will come from a special collection taken at the Christmas Eve service and when deemed necessary by the Board. Contributions to the fund are accepted at any time with Board approval. Contributions to this fund cannot be restricted or expanded beyond the limits of this policy by the donor. The CDF is a non-operating fund of the congregation.

No CDF disbursement may be made to a member of the CDF Committee or their family members. A disbursement to a church employee must be paid through payroll so that payroll taxes and reporting remain accurate.

The requestor will demonstrate financial need to the satisfaction of the CDF chair. This may include acknowledgement of other resources, and details about their financial situation. Disbursements will be directly payable to a utility company, landlord, medical facility, etc., and not directly to the requestor.

Waiting Period		
Up to \$500	2 Months	Members and Friends
Over \$500, Up to 1000	6 Months	Members and Friends
Over \$1000	12 Months	Members Only

The CDF chair will work with the Treasurer quarterly while the records are audited. The CDF chair will make an annual report to the Board regarding how much was dispensed and for what purposes. Everyone involved with the CDF process will follow the CDF procedure. All information and records about all requests will be held in confidence and kept secure on church premises.