



Definition of the Group Fund and Overview of Process

The Group Fund is the amount of money donated to a Group for benevolence. The Group Fund is to be used to meet needs such as basic living, healthcare, housing, food, education and other such benevolent purposes in accordance with the charter of Relational Tithe, Inc. Common Change provides fiscal oversight to the Group Fund, and monitors, reconciles and reports on the Group Fund. The Group Fund operates pursuant to the Terms of Service. Contributions to the Group Fund are nonrefundable.

Oversight and Accountability

Group members recommend needs, advocate for assistance, and collectively recommend where funds should be disbursed, via the weigh-in process. Ultimate responsibility for administration and distribution of funds rests solely with Common Change. Therefore, Common Change performs a vital oversight function to insure, to the extent of reasonable due diligence, that disbursements made conform to the charter and mission of Common Change.

Common Change reviews requests for compliance with internal policy and external regulations governing disbursements by a 501(c)(3) organization. As part of the review and approval process, Common Change checks recipients and payees against the OFAC-SDN list of Specially Designated Nationals and Blocked Persons provided by the US Treasury Department. Every reasonable effort is made to resolve any questions by contacting the Group facilitator. Once Common Change completes their due diligence and approves the request, the benevolence is processed and disbursed.

The balance available in the Group Fund and the history of requests made and discussed are available on the Common Change website. In addition, Common Change provides monthly reports to the Group facilitator of activity in the Group Fund. A copy of the latest monthly report can be requested by any group member at any time by sending the request to support@commonchange.com.

Contributions to and disbursements from the Group Fund are reported to and reviewed by the Board of Directors of Common Change on a monthly basis.

Source of Funding

The Group Fund receives income from two sources:

1. Through the receipt of contributions to the Group, and
2. Through the allocation or transfer of funds from the Common Change General Fund when deemed necessary and appropriate by Common Change

Intended Purpose and Limits of Assistance

The purpose of the Group Fund is to assist a variety of individuals financially. The Group Fund helps fulfill the vision of Common Change: that there is sufficient abundance and generosity in our world for all people to live without economic want and to participate in a framework of supportive relationships within their communities.

Recipients of assistance (“benevolence”) from the Group Fund shall:

1. Be in direct relationship with at least one member of the Group through which the request is being made (“one degree of separation”),
2. Not be making a request on their own behalf,
3. Be able to receive funds directly by check, bank wire, PayPal or funds transfer,
4. Be able, upon request, to provide written confirmation of receipt of the assistance by email, fax, or mail.

Generally, assistance from the Group Fund is intended to cover an individual’s or family’s needs. Common Change may choose, at its sole discretion, to place limits on any request, recipient, and/or requester as designated in the Terms of Service.

1. Groups cannot *limit* their purpose to the support of a *single* individual or family (e.g. a group cannot be formed for the purpose of crowdfunding for a single person with cancer, fundraising for a trip, etc.).



Groups must be formed for the purpose of assisting a variety of individuals and families, and this commitment must be evidenced in the diversity of disbursements made by the group.

2. Benevolent requests must be for individuals or families, not for organizations.
3. To the extent possible, and at the discretion of Common Change, disbursements from the Group Fund shall be made directly to the party or entity to whom payment is due and not be given directly to the individual or family needing assistance (e.g., if assistance with rent or a mortgage payment is needed, payment shall be made directly to the individual's or family's landlord or mortgage holder whenever possible). This is to help insure the funds are used for the intended purpose. There may, however, be times when the nature of the need requires that the funds be disbursed directly to the beneficiary. This is allowable, at the sole discretion of Common Change.
4. There may be instances where funds are disbursed by a group member from their personal resources to meet an immediate need or emergency, and the benevolence is brought to the group for consideration. If the group approves the need, the group member can be reimbursed from the Group Fund after the normal oversight and review process and at the sole discretion of Common Change.
5. Benevolence disbursements cannot be made to individuals or to organizations on behalf of individuals who are listed on the OFAC-SDN list.
6. The Group Fund is intended as a source to eliminate personal economic isolation, and to be used when the individual or family receiving assistance has also explored other possibilities of assistance from appropriate sources (i.e., family, savings, investments).
7. Under no circumstance is assistance from the Group Fund to be considered a loan. No gift may be repaid, either in part or in full, in money or in labor.
8. Members submitting a need must be willing to grant Common Change permission to verify any of the information provided. Common Change will be sensitive to confidentiality issues as outlined in the Privacy Policy.

Application and Approval Process

Group members must comply with the following during the process of submitting and weighing in on benevolence requests:

1. Requests should not invade the privacy of the intended beneficiary. Care should be taken not to reveal personally identifiable information, including health or financial or other potentially sensitive information, unless permission has been received from the intended beneficiary. Where possible, only first names should be used.
2. Members of the group should comment, make suggestions, ask for clarifications and otherwise engage with the need and the request owner on the site in determining whether to approve the need.
3. The number of positive votes required to approve any particular benevolence request is calculated based on the number of members in the group and the amount being requested as a proportion of total available funds. The corresponding approval matrix is maintained at the sole discretion of Common Change and may be changed at any time without notice. The current approval matrix is available to any group member by sending a request for the matrix to support@commonchange.com. Sufficient votes to "approve" must be made before the request time expires in order for the benevolence request to be approved.
4. In order for funds to be disbursed, the request owner must complete the "Payment Information" form on the request page. If payment information is not completed within 30 days of approval, the benevolence request will be voided and the funds will become available in the Group Fund for new benevolence requests.
5. Once a group has approved a request, Common Change will review and process the benevolence disbursement as described in the section titled "Oversight and Accountability" above.
6. The request owner should provide a follow-up report to the Group by adding a comment to the request explaining the impact the benevolence had on the need.

Charitable Giving Restrictions and IRS Criteria

Common Change is a dba of Relational Tithe, Inc, a 501(c)(3) not-for-profit organization. Contributions designated



Common Change: *pooling money with people you know to share with people you care about*

Group Fund Policy

to any Group Fund and contributions designated to Common Change Operations and Development Fund are contributions to Common Change. US donors making contributions to Common Change may be able to deduct their contributions to the extent allowable by law and current IRS regulations. Any discussion of tax treatment is not intended, and should not be considered, as tax advice. Common Change recommends that donors consult their individual tax advisor concerning the appropriate tax treatment of contributions to Common Change.

For more principles, tips, and best practices for collaborative giving groups, please contact support@commonchange.com, +1 (510) 323-2349, CommonChange.com, or 484 Lake Park Ave #665 Oakland CA 94610.