

FINANCIAL PRINCIPLES



WHY DO WE NEED FINANCIAL PRINCIPLES?



- **To give our staff and board a shared, Biblical framework that consistently results in wise financial decisions.**
- **To develop a system of accountability in our finances that our patrons can trust.**
- **To set an example for our congregation of excellence in financial stewardship that glorifies God.**



INTRODUCTION

At Tahoe Church, we recognize that everything belongs to God, and we are simply stewards of His resources (Psalm 24:1-2). Our leadership is fully committed to embodying the following principles as we seek to manage the resources entrusted to us by God responsibly. Each of these principles is firmly rooted in Scripture. We share them openly to promote transparency and accountability in our finances.

Furthermore, we encourage everyone to develop and utilize financial principles that honor God in their personal finances. Jesus taught us that how we view our money matters, and we take Jesus seriously.

10 FINANCIAL PRINCIPLES

1

OUR VISION WILL DICTATE OUR BUDGET,
NOT THE OTHER WAY AROUND

2

WE WILL BE TRUSTWORTHY
IN THE SMALL AND THE BIG

3

WE WILL BE MORE CONCERNED WITH
WHAT WE GIVE THAN WHAT WE GET

4

WE WILL NEVER BURY OUR TALENTS,
BUT WE WILL STORE UP FOR FAMINE

5

WE WILL BE FRUGAL
WITHOUT BEING STINGY

6

WE VALUE A PENNY GIVEN
AS MUCH AS A MILLION PENNIES GIVEN

7

WE WILL BUILD A LEGACY WORTH
PASSING ON TO THE NEXT GENERATION

8

WE WON'T MAKE BIG DECISIONS
ON OUR OWN

9

WE MAY USE DEBT,
BUT WE WON'T LET DEBT USE US

10

WE WILL LIVE BY FAITH,
NOT BY SIGHT





OUR VISION DICTATES OUR BUDGET, NOT THE OTHER WAY AROUND

We believe that God has entrusted the Church with the most important mission (Matthew 28:18-20). Our key objective is to spread the good news of Jesus throughout Tahoe, and we are wholeheartedly devoted to keeping this our first priority (Proverbs 3:9-10). Therefore, our financial practices will directly mirror our church's mission and vision (Matthew 6:19-21). The guiding question we will ask ourselves will not be, "How can we make or save more money?" but rather, "How can we better share the gospel?" (Matthew 6:33). To maintain our focus, we will carefully and prayerfully budget for our annual income and expenses (Luke 14:28-30). A well-planned budget will serve to advance our mission, not hinder it.

At Tahoe Church, when individuals contribute, they can rest assured that they are supporting our mission and vision above all else. Every dollar and square foot we have will go towards this end.



WE WILL BE TRUSTWORTHY IN THE SMALL AND THE BIG

Over the years, God has consistently provided for our church, and we hold this privilege with utmost gratitude. It is no small matter that people have generously given their hard-earned money to advance the mission that God has entrusted to us. Therefore, we will remain steadfast in our commitment to be faithful in all aspects, no matter how small (Luke 16:10-13).

We hold ourselves accountable to the highest standards of integrity and honesty in our finances (Proverbs 16:8). We understand that our donors' trust is essential, and we strive to maintain it through open and clear reporting. Moreover, we will maintain stringent systems of accountability to ensure that every resource entrusted to us is used effectively and efficiently. We follow the law and maintain meticulous records of all our financial transactions. We are acutely aware that if we do not use these funds effectively, God should entrust them to someone else (Matthew 13:12).



WE WILL BE MORE CONCERNED WITH WHAT WE GIVE THAN WHAT WE GET

Tahoe Church is not a country club that caters exclusively to its members. Rather, we recognize that God has blessed us with the ability to be a source of wild generosity to our neighbors (Mark 12:31; 2 Corinthians 9:11). We will actively offer our resources and facilities to those in need without the expectation of profit. We will collaborate with other non-profit organizations that share our commitment to serving the least of these (Matthew 25:31-46).

For those who can afford it, we will fairly charge fees so that we can continue to offer service to those who cannot. We measure our success not by our income but by our ability to make a meaningful impact in the world around us.

4

WE WILL NEVER BURY OUR TALENTS, BUT WE WILL STORE UP FOR FAMINE

Life is unpredictable and can bring challenges and difficulties when we least expect it (1 Peter 4:12; 2 Timothy 3:1-9). That's why it's crucial to plan ahead and create a contingency fund to endure any unexpected situations (John 16:33). In the same way that God blesses Joseph for being prepared in the face of a famine, we believe that God will also bless us for wisely preparing for possible emergencies (Genesis 41:46-57; Proverbs 21:20).

However, we must not fall into the trap of greed and hoard our resources. Instead, we should use our income wisely and multiply it for God's Kingdom, just like the shrewd servant did in Jesus' parable (Matthew 25:16-27). Our goal is not to become wealthy, but to increase our impact and be good stewards of the resources God has given us (Luke 16:9; Luke 18:25; 1 Timothy 6:9). We aim to manage this tension effectively by keeping a balance between responsible saving and effective spending. In doing so, we live out our faith and are better prepared for whatever life throws our way.



WE WILL BE FRUGAL WITHOUT BEING STINGY

As responsible stewards of our resources, we understand the value of using them frugally (John 6:12). By utilizing our funds efficiently, we can accomplish more with less. This includes seeking out deals, eliminating waste, and finding creative solutions to achieve our goals. We are not afraid of rolling up our sleeves and doing the work ourselves (1 Thessalonians 4:11-12).

However, our frugality will not lead us to become stingy or undermine our generosity (1 Timothy 6:18-19; 2 Corinthians 9:11). We will not cut corners to save a penny or overcharge to make an extra buck. Instead, we will compensate our employees well and pay contractors their due wages (1 Timothy 5:18; James 5:1-6). We will do everything with excellence as unto the Lord (Colossians 3:23; 1 Corinthians 10:31). We want our church to be known for our generosity, not our cheapness. Jesus deserves the best we can give him (John 12:1-8).



WE VALUE A PENNY GIVEN AS MUCH AS A MILLION PENNIES GIVEN

Jesus taught his disciples that a poor person who donated only a few cents gave more than a wealthy person who donated much more money (Mark 12:41-44). At Tahoe Church, we do not show favoritism towards individuals based on the amount of money they give (James 2:1-7). Our treasure is not in this world, but in heaven, which means we cannot be bought (Matthew 6:19-21). Our focus is always on the heart of the giver rather than their financial contribution (1 Samuel 16:7; 2 Corinthians 8:12). We deeply appreciate and esteem everyone who gives towards the mission of Tahoe Church.

As followers of Jesus, we encourage everyone to give cheerfully towards the spread of the gospel, even if it's just a few pennies. We are confident that God blesses every contribution and uses it for his kingdom (2 Corinthians 9:7-8). The Gospel is the most important message in the world, and if we value it, we need to invest in it (Matthew 6:21). By doing so, we become partners in the gospel, and God always blesses our partnership (Philippians 1:3-6).



WE WILL BUILD A LEGACY WORTH PASSING ON TO THE NEXT GENERATION

As a church, we understand the importance of leaving a positive legacy that extends beyond our years of leadership (Proverbs 13:22). In fact, it is our responsibility to set the next generation up for success (Psalm 78:4). We do this by establishing long-lasting institutions that will benefit our children and their children's children.

We must create long-term plans to ensure that our resources are used effectively with the future in mind, not just short-term gains. This must include training and developing the next generation of leaders so they are equipped to continue the work of the Gospel. We will prayerfully consider how our actions and investments today may affect our legacy for better or worse (Psalm 103:17).



WE WON'T MAKE BIG DECISIONS ON OUR OWN

Our church is incredibly grateful for the wise and talented leadership that God has brought to our team over the years. As capable as they are, our leaders are committed to leading with humility and recognizing that they don't always have all the answers, especially when it comes to major financial decisions (Ecclesiastes 4:13; Ephesians 5:15-17). Instead, they seek out input and advice from experts and professionals, valuing the wisdom of others and striving to make the best decisions possible (Proverbs 19:20).

We believe that God has brought many wise people to our church, and we will actively seek out their input and consider a variety of perspectives when making financial decisions (Proverbs 11:14). By working together and valuing the input of others, we can ensure that our resources are used effectively and that our impact is maximized for the glory of God.



WE MAY USE DEBT, BUT WE WON'T LET DEBT USE US

While debt can be a helpful tool, it can also be dangerous if not handled responsibly (Proverbs 22:7). We believe that the decision to take on debt should be made with careful consideration and prayerful discernment.

If we decide to take on debt, we will prioritize paying off our debts in a responsible and timely manner rather than letting them linger (Romans 13:8; Psalm 27:21). We will also seek out the lowest possible interest rates and negotiate favorable terms to minimize the burden of debt on our church. However, we will only take on debt when we are confident that it is the best strategy for advancing the kingdom of God (Proverbs 21:5). Ultimately, we aim to use our resources, including debt, to honor God and advance His kingdom.



WE WILL LIVE BY FAITH, NOT BY SIGHT

Money is a useful tool, but we do not put our trust in it (Matthew 6:24; 1 Timothy 6:10). We firmly believe that God is our ultimate provider and put our trust in Him alone to meet all our needs (1 Timothy 6:17-19). Our goal is to be content with whatever God gives us and not worry about what he has not (Hebrews 13:5; Matthew 6:25-34). Therefore we will be careful to not beg, pressure, or manipulate individuals to give. Instead, we encourage joyful and heartfelt giving (2 Corinthians 9:6-8).

We are confident that God can bless our church abundantly and that there is no scarcity in His Kingdom (2 Corinthians 9:6-8; Philippians 4:19). All good things come from God, and we are grateful for His provision (James 1:17). Therefore, our leadership is willing to take prayerful risks that have the potential to make a powerful impact for the Kingdom of God. We are not afraid to dream big and act boldly, trusting that God will guide and bless our efforts (Romans 8:28).

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