

Spring Hills Baptist Church Stewardship Philosophy January 2013

Spring Hills Baptist Church believes in Scripture and adheres to the verses and Biblical principles of stewardship. This document expresses the philosophy of the SHBC Elders related to tithes & offerings, operations, debt, repayment of debt and stewardship of our buildings, grounds, and assets.

The Elders, as outlined in the SHBC By-Laws, are the guardians of the organization's mission and vision. The Elders have final discretion to prayerfully determine how best to use the church's resources, facilities and property. This will be in consultation with church pastors, staff and our Stewardship & Personnel (S&P) Team. The Elders have final authority and responsibility in all financial matters, and have wide latitude to direct the financial priorities of the church.

- 1) We believe God's Word provides both specific and implied direction for born-again believers and local churches as it relates to money, possessions, and finances:
 - a) God is the Creator of all, and we are stewards. We do not "own" anything; everything (property, finances, assets, etc.) we have is because God allows us to be responsible for it for a season. All born-again believers need to live as visitors here, and view our belongings in the same manner. (*I Peter 1:17, Hebrews 11:13*)
 - b) Scripture is clear regarding the responsibly and privilege of giving "first fruits" back to God in recognition of His role as our provision and provider. SHBC believes that the Biblical standard for first fruits tithing is 10% of all income and belongings. We heartily encourage all believers to diligently strive to demonstrate obedience to God by offering a percentage tithe. (*Genesis 28:20-22, Leviticus 27:30-32 Deuteronomy 26:12-15, Malachi 3:10, 2 Corinthians 8:11-12, 2 Corinthians 9:7*)
 - c) According to Scripture, individual or corporate debt is not sinful. Debt, in and of itself, is not good or evil. However, God's Word does caution against debt and gives examples of the consequences of indebtedness. (*Deuteronomy 28:15-48, Psalm 37:21, Proverbs 6:1-5, Proverbs 22:7*)
 - d) There are no examples in Scripture of debt or indebtedness being used to glorify God or expand His Kingdom.
 - e) God's Word gives many examples of how God used his people to fund ministry, care for the needy & expand His Kingdom:

Building the Tabernacle (*Exodus 25: 1-9, Exodus 35: 20-29, Exodus 36: 4-7*)

Building the Temple (*I Chronicles 29: 1-20*)

Restoring the Temple (*II Kings 12: 1-12, II Chronicles 24: 8-14*)

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Caring for those displaced at Pentecost (*Acts 2: 44, 45, Acts 4: 32-35*)

Famine Relief in Jerusalem (*I Corinthians 16: 1-3, II Corinthians 8: 1-15*)

Church at Philippi's Support of Paul's Ministry (*Philippians 4: 10-20*)

- 2) Spring Hills Baptist Church may use a variety of ways to help fund and provide for local, regional & international ministries. This will include: weekly offerings during worship services; special offerings; fundraising events & dinners; capital campaigns and/or other strategies as appropriate. We will not use lotteries, raffles or other chance or gambling-type methods to raise funds for church operations or ministry support.
- 3) Any and all expenditures, annual or non-budgeted, will be evaluated on the basis of their alignment with SHBC's values, ministry priorities, enhancement to church property and financial position.
- 4) Additions to facility or property, or obtaining additional property, will not occur without the full presentation of a business plan (typical of what is expected by investors or a lending institution) to the appropriate SHBC leadership. Any conversations regarding significant facility expansion, property acquisition, encumbering the church with debt, or other major decisions need to be discussed collaboratively with the Elders, S&P Team, SHBC pastors, SHBC staff, and the ministry/ministries interested in expansion.
- 5) This business plan may include, but not be limited to:
 - Executive summary of project or ministry;
 - Description of entity or ministry;
 - Needs analysis for ministry or project;
 - Strategy & implementation, including: oversight & management; expected personnel & volunteer needs, outcomes & results, project timelines, budget and expected timelines for construction and payment of any incurred debt;
 - Facility & equipment needs;
 - Communication plan, including: primary & secondary audiences, detailed methods (i.e., web, social networking, events, etc.);
 - Financial analysis, including: detailed cash flow projections, anticipated revenue sources, demonstration of long-term financial sustainability for project or ministry.
- 6) Additional debt for additions to the property would not be considered by SHBC leadership until the current mortgage is paid off unless a reasonable percentage of funds of the proposed project have been raised in advance. The SHBC Elders will determine a percentage after consulting with other SHBC leadership and ministries.
- 7) There will be an annual review of debt by S&P with a report to Elders. The purpose is to discern if: 1) the repayment of any debt is on schedule; 2) the debt to income ratio is still within acceptable levels; 3) there is reason to be more aggressive in our debt reduction.

- 8) The intent of the Elders is to diligently work toward retiring any debt as soon as possible. An annual debt review will assist in discerning if additional fundraising strategies or projects may be implemented to accelerate debt retirement.
- 9) Fundraisers/debt-reduction campaigns for SHBC or associated ministries will be structured and timed in such a way that giving to SHBC budget would not be affected. It will be stressed that giving to these efforts is over and above the regular giving of tithes and offerings.

This organizational philosophy of stewardship is adopted unanimously by the Elders of Spring Hills Baptist Church and is subject to review and revision at the prayerful discretion of the Elder body. This policy is effective January 14, 2013.

Elders present and voting: Norris Duncan, Gary Haga, Bryan Hunter, Greg Long, Tim McNeal, Tom Pound, David Purvis

Location: Spring Hills Baptist Church, 1820 Newark Granville Road, Granville, Ohio 43023

Sources:

www.Crown.org

www.tithe.com

The Debt-Free Church (Berg, J. & Burgess, J., 1996, Moody Press)

New International Study Bible (2002, Zondervan)

Pictorial Encyclopedia of the Bible (ed. Tenney, 1977, Zondervan)

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