**Osborne & Associates, LLC**

**June, 2014**

**Mission Statement:** Committed to helping people make smart choices with their money and honoring God in all we do.

**Statement of Core Values for Practice Management and Workplace Culture**

* **Our Work is our Ministry**: Eph 2:10; Col 1:10; Eph 5:15-17

We believe that God has called us to our work as Christian Financial Planners. Our work puts us in a natural environment in which we can exhibit kingdom values and hope in an earthly arena. It provides us a context in which we can represent Jesus Christ by a) building relationships; b) demonstrating character, conviction and integrity; and c) doing our work with care and quality. We believe that everything we do and say – as we teach, coach, counsel, and advise clients - can have eternal consequences. Therefore, our counsel must be consistent with God’s Word, always with the underlying foundational purpose of continually pointing others towards Christ.

* **All *Sound* Financial Advice is rooted in Biblical Principles**: Prov. 9:10; Prov. 2:6; James 1:5

Biblical wisdom is always right, always relevant, and never changes. The financial wisdom in the scriptures will guide our counsel offered to our clients. Therefore, it is essential for us to make it a priority to study and meditate on God’s Word, in order to serve our clients the way God would have us serve them. Personally, we need to spend time in God’s Word on a daily basis in order to build our biblical wisdom. Corporately, we will gather for a weekly bible study so that we can spur each other on in our faith, and together hone a consistent message for our clients, that is based on biblical truth. Since we believe that God freely gives wisdom to those who ask, we will constantly pray for God to give us His wisdom, as we manage our business and counsel our clients.

* **We Deliver our Services with Excellence in Competence, Integrity and Value, always putting the interests of our clients first**: I Cor 10:31; Col 3:23; Prov 2:7; Ps 25:21; II Cor 3:5; Prov 14:35

The Scriptures give guidance to our work ethic. In all we do, we work with the attitude that we are working for the Lord, in submission to our government, in cooperation with one another and in a fashion that honors our clients’ hard work and the trust they have placed in us. These values are reflected in our productivity, creativity, investment decisions, the integrity of our billing and fees, and the professional results reflected in the product we provide for our clients.

* **We have Family Priorities that must be met alongside our Work Priorities**: Proverbs 31

While we believe that God has called us to our work as Christian Financial Planners, we also KNOW that God has given us our families and entrusted them to our care. There should be a rhythm between work, family and leisure in our lives so that we can enjoy and serve our families, our clients and our community while still enjoying periods of refreshment, renewal and restoration. Therefore, we will set our work schedules so that they don’t interfere with our obligations to our families. Our intention is to work less than 32 hours per week, individually, using flexible schedules to accommodate our family priorities. We will work as a team to help each other deliver excellent and timely service to our clients and to provide regular office hours for our clients’ needs.

* **We Invite our Co-workers and Clients to hold us Accountable**: Prov. 27:17; Eccles. 4:9-10

Because our Core Values differ from most found in our industry, we realize that we are not the best fit for every person. We invite clients to be selective about who they work with as financial advisors, and we too will be selective in choosing clients. We view clients as team members who understand and embrace our values. If any of our clients or co-workers sense that we are losing balance or perspective, or failing to uphold these stated Core Values, we invite their input and correction. We want our lives – everything we do and say - to honor God, our families, our co-workers and our valued clients.

**In Summary** - We are called to live with anticipation of what God is doing in and through us. Ephesians 5:15-17 says, "Look carefully then how you walk! Live purposefully and worthily and accurately, not as the unwise and witless, but as wise—sensible, intelligent people; making the very most of the time—buying up each opportunity—because the days are evil. Therefore do not be vague and thoughtless and foolish, but understanding and firmly grasping what the will of the Lord is." If we are going to be His ambassadors in every aspect of our lives, we need to see the clients that He has entrusted us with as an extension of the work He has called us to do.