BAPTIST MISSIONARY ASSOCIATION OF AMERICA 2023 YEARBOOK

TO THE WORD - TO THE WORLD - TOGETHER



Yearbook of the Baptist Missionary Association of America

Two Thousand Twenty-Three Seventy-Fourth Annual Session Antioch Baptist Church Conway, AR April 25-27, 2023

Future Sessions 2024 — Branson, Missouri

> Presiding Officers President Clif Johnson

First Vice-President Charles Johnson

Second Vice President Gary Longstaff

Recording Secretaries

Greg Medenwald Jerome Cooper Randy Shepherd

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Order of Business

1. Association Called to Order

2. Enrollment of Messengers: Report of Enrollment Committee

3. Election of Officers

4. Annual Sermon: Appointment of committees by president after election

5. Miscellaneous Business: Resolutions, Reports by Minor Committees, or Proposed Amendments may be attended to any time no other committee's report or business is before the body. Matters referred to committees or churches the year before and involving matters of representation, organization or rules for the conduct of business take precedence over other committees.

6. Rules governing reports of major committees:

(1) Committees shall report in the order listed below. The first committee reporting each year shall be placed at the bottom of the list next year, each committee shall take its turn in the order indicated.

(2) No committee shall report out of order unless the committee that is due to report is not prepared; then the committee next in order shall be called for and the report of this committee shall not be interrupted except for points of order or emergency announcement, or unless it is not prepared to give a full report, or set orders of the day.

(3) Any time a committee report is not before the body, the committee holding the priority in the Order of Business, if said committee is ready to report, shall take precedence, with the exceptions already stated over all other committees.

(4) The recording secretaries shall be responsible for listing the committees in the order in which they shall report each succeeding year.

Chronology

Date	Place of Meeting	President Vice-Presidents	Clerks	Annual Message
1950	Little Rock, Arkansas	Gerald D. Kellar J. E. Cobb John W. Duggar	E. T. Burgess M. E. Childers Gerald Parsons	W. J. Dorman
1951	Laurel, Mississippi	Gerald D. Kellar C. C. Winters John W. Duggar	E. T. Burgess M. E. Childers Gerald Parsons	D. N. Jackson
1952	Oklahoma City, OK	John W. Duggar W. R. Speer J. E. Cobb	E. T. Burgess E. H. Henderson M. E. Childers	John W. Duggar
1953	Little Rock, Arkansas	John W. Duggar J. W. Dorman W. R. Speer	E. T. Burgess P. M. Cochran W. S. Gordon	Harold E. Brunson
1954	Amarillo, Texas	W. J. Dorman Roy B. Flippo Harold Brunson	E. T. Burgess P. M. Cochran C. D. Parker	Gerald D. Kellar
1955	Jackson, Mississippi	W. J. Dorman Roy B. Flippo D. N. Jackson	E. T. Burgess P. M. Cochran C. D. Parker	Roy B. Flippo
1956	Lubbock, Texas	M. E. Childers D. C. Dunson W. R. Speer	E. T. Burgess Ralph Cottrell C. D. Parker	Alfred Jones
1957	Little Rock, Arkansas	M. E. Childers Roy B. Flippo W. R. Speer	E. T. Burgess Ralph Cottrell C. D. Parker	E. L. Jones
1958	Jackson, Mississippi	L. S. Walker A. R. Reddin S. T. Sullivan	B. G. Batson Ralph Cottrell C. D. Parker	A. R. Reddin
1959	Texarkana, Texas	L. S. Walker A. R. Reddin S. T. Sullivan	Ralph Cottrell C. D. Parker Bob Batson	Richard Walters
1960	Pensacola, Florida	A. R. Reddin Luke Wadley W. R. Speer	Ralph Cottrell C. D. Parker Jack Rainwater	D. N. Jackson

Date	Place of Meeting	President Vice-Presidents	Clerks	Annual Message
1961	Gatlinburg, Tennessee	A. R. Reddin Luke Wadley Richard Walters	Nelson Lanham Ralph Cottrell Jack Rainwater	W. J. Burgess
1962	Joplin, Missouri	D. Luke Wadley Richard Walters S. T. Sullivan	O. D. Christian Ralph Cottrell Jack Rainwater	D. O. Silvey
1963	Shreveport, Louisiana	D. Luke Wadley W. J. Dorman S. T. Sullivan	O. D. Christian Ralph Cottrell Jack Rainwater	Harold E. Brunson
1964	Oklahoma City, OK	Richard Walters C. O. Strong E. H. Henderson	O. D. Christian Ralph Cottrell Jack Rainwater	C. O. Strong
1965	Memphis, Tennessee	Richard Walters C. O. Strong E. H. Henderson	O. D. Christian Ralph Cottrell Jack Rainwater	John W. Elliott
1966	Texarkana, Texas	E. H. Henderson F. R. Ratliff Z. W. Swafford	O. D. Christian Ralph Cottrell Jack Rainwater	Jack Bateman
1967	Lubbock, Texas	E. H. Henderson F. R. Ratliff Z. W. Swafford	O. D. Christian Ralph Cottrell Jack Rainwater	Dale Thornton
1968	Montgomery, Alabama	W. R. Speer Jimmy Henry A. R. Reddin	O. D. Christian Ralph Cottrell Jack Rainwater	Donald F. Pruitt
1969	Gatlinburg, Tennessee	W. R. Speer Jimmy Henry Lynn Stephens	O. D. Christian Ralph Cottrell Jack Rainwater	Perry Purtle
1970	Little Rock, Arkansas	W. R. Speer Jimmy Henry Lynn Stephens	O. D. Christian Ralph Cottrell Austin Steadman	Lynn Stephens
1971	Oklahoma City, OK	Jimmy Henry Harold Hodges Lynn Stephens	O. D. Christian Ralph Cottrell Austin Steadman	Harold Leytham
1972	Houston, Texas	Jimmy Henry Harold Hodges Harold Leytham	O. D. Christian Ralph Cottrell Austin Steadman	E.L. Jones

Date	Place of Meeting	President Vice-Presidents	Clerks	Annual Message
1973	Sacramento, CA	Lynn Stephens C. D. Walker Harold Leytham	O. D. Christian Ralph Cottrell Austin Steadman	Ralph Cottrell
1974	Memphis, Tennessee	Lynn Stephens C. D. Walker Kenneth Bobo	O. D. Christian Ralph Cottrell Austin Steadman	Gerald D. Kellar
1975	Little Rock, Arkansas	Kenneth Bobo Gordon Reddin Gene Smith,	O. D. Christian Ralph Cottrell Austin Steadman	Grover T. Laird
1976	Jackson, Mississippi	Kenneth Bobo Gordon Reddin Gene Smith	O. D. Christian Ralph Cottrell Austin Steadman	L. S. Walker
1977	Gatlinburg, Tennessee	Ray Thornton Harold Hodges Thomas Dixon	O. D. Christian Ralph Cottrell Granville Gordon	Kenneth Bobo
1978	Albuquerque, New Mexico	Ray Thornton Harold Hodges Thomas Dixon	O. D. Christian Ralph Cottrell Granville Gordon	James L. Silvey
1979	Baton Rouge, LA	Jack R. Courtney Gordon Renshaw James Schoenrock	O. D. Christian Ralph Cottrell Granville Gordon	M. E. Childers
1980	Little Rock, Arkansas	Jack Courtney Gordon Renshaw James Schoenrock	O. D. Christian Ralph Cottrell Granville Gordon	Jurl Mitchell
1981	Biloxi, Mississippi	Gordon Renshaw Ralph Brand Don Collins	O. D. Christian Ralph Cottrell Granville Gordon	James Schoenrock
1982	Gatlinburg, Tennessee	Gordon Renshaw Ralph Brand Don Collins	O. D. Christian Ralph Cottrell Granville Gordon	E. H. Henderson
1983	Biloxi, Mississippi	Don Collins Leon Carmical Gary Divine	O. D. Christian Ralph Cottrell Granville Gordon	Harold Leytham
1984	St. Louis, Missouri	Don Collins Leon Carmical Gary Divine	O. D. Christian Ralph Cottrell Granville Gordon	Kenny L. Digby

Date	Place of Meeting	President Vice-Presidents	Clerks	Annual Message
1985	Biloxi, Mississippi	Kenny L. Digby Joel C. Slayton W. H. Newman	O. D. Christian Ralph Cottrell Granville Gordon	Gerald D. Kellar
1986	Arlington, Texas	Kenny Digby Joel Slayton Ronald Morgan	O. D. Christian Ralph Cottrell Granville Gordon	Rocky Maddox
1987	Biloxi, Mississippi	Ronald Morgan Vernon R. Lee Gary Divine	O. D. Christian Ralph Cottrell G. H. Gordon	Paul Robinson
1988	Arlington, Texas	Ronald Morgan Vernon Lee Gary Divine	O. D. Christian Ralph Cottrell G. H. Gordon	Gary Divine
1989	Flint, Michigan	Gary Divine Alan Henson Harold Hodges	O. D. Christian Ralph Cottrell G. H. Gordon	Kenneth Bobo
1990	Tulsa, OK	Gary Divine Alan Henson Harold Hodges	O. D. Christian Ralph Cottrell G. H. Gordon	C. R. Curtman
1991	Port Arthur, Texas	Vernon Lee Jerry Burnaman C. R. Curtman	O. D. Christian Ralph Cottrell G. H. Gordon	Vernon Lee
1992	Mobile, Alabama	Vernon Lee Jerry Burnaman C. R. Curtman	O. D. Christian Ralph Cottrell G. H. Gordon	Roy McLaughlin
1993	Colorado Springs, CO	James Schoenrock Grady Higgs Stephen Howell	Ralph Cottrell O. D. Christian G. H. Gordon	Jeff Swart
1994	Pigeon Forge, TN	James Schoenrock Grady Higgs Stephen Howell	Ralph Cottrell Gene Elrod G. H. Gordon	Roy McLaughlin
1995	Dallas, TX	Grady L. Higgs Leon Carmical Roy McLaughlin	Ralph Cottrell James R. Raines	Jurl Mitchell
1996	Colorado Springs, CO	Grady Higgs Leon Carmical Roy McLaughlin	Ralph Cottrell James R. Raines Don J. Brown	John Greene

Date	Place of Meeting	President Vice-Presidents	Clerks	Annual Message
1997	Lubbock, Texas	Roy McLaughlin Ronald Morgan Martin Jameson	Ralph Cottrell James R. Raines Don J. Brown	I. V. Hight
1998	Dallas, TX	Roy McLaughlin Ronald Morgan Harold Hodges	Ralph Cottrell James R. Raines Don J. Brown	Henry Horton
1999	Colorado Springs, CO	Ronald Morgan Leon Carmical David Watkins	Ralph Cottrell James R. Raines Don J. Brown	Jerry Jolly
2000	Little Rock, Arkansas	Ronald Morgan Leon Carmical David Watkins	Ralph Cottrell James R. Raines Don J. Brown	50th Year Celebration
2001	Wichita, Kansas	Leon Carmical Doug Brewer Richard Smith	James R. Raines Don J. Brown	Charley Holmes
2002	Joplin, Missouri	Leon Carmical Doug Brewer Richard Smith	James R. Raines Don J. Brown Greg Medenwald	David Watkins
2003	Baton Rouge, LA	Doug Brewer Richard Smith David Watkins	James R. Raines Don J. Brown Greg Medenwald	Kenneth Bobo
2004	Killeen, Texas	Doug Brewer Richard Smith David Watkins	James R. Raines Don J. Brown Greg Medenwald	David Dickson
2005	Joplin, Missouri	Richard Smith David Watkins Terry L. Coleman	James R. Raines Don J. Brown Greg Medenwald	David Norvell
2006	Mobile, Alabama	Richard Smith David Watkins	James R. Raines Don J. Brown Greg Medenwald	John David Smith
2007	Ft. Smith, Arkansas	David Watkins Philip Attebery Roy McLaughlin	James R. Raines Don J. Brown Greg Medenwald	Steve Crawley
2008	Waco, Texas	David Watkins Philip Attebery Roy McLaughlin	Greg Medenwald James R. Raines Don Brown	Charley Holmes

Date	Place of Meeting	President Vice-Presidents	Clerks	Annual Message
2009	Branson, Missouri	Philip Attebery Paul Bullock	Greg Medenwald James R. Raines	Greg Medenwald
2010	Ft. Smith, Arkansas	Philip Attebery Paul Bullock Ed Stephenson	James R. Raines Greg Medenwald Jerome Cooper	Jason Aultman
2011	Wichita Falls, Texas	Paul Bullock Ed Stephenson Jason Aultman	James R. Raines Greg Medenwald Jerome Cooper	Grady Higgs
2012	Jackson, Mississippi	Paul Bullock Ed Stephenson Jason Aultman	James R. Raines Greg Medenwald Jerome Cooper	George Reddin
2013	Norman, Oklahoma	Ed Stephenson Jason Aultman Paul White	James R. Raines Greg Medenwald Jerome Cooper	Scott Attebery
2014	Little Rock, Arkansas	Ed Stephenson Jason Aultman Paul White	James R. Raines Greg Medenwald Jerome Cooper	Eric Johnson
2015	Springfield, MO	Jason Aultman Paul White Jeff Swart	James Ray Raines Greg Medenwald Jerome Cooper	Mark Livingston
2016	Gatlinburg, TN	Jason Aultman Paul White Jeff Swart	James Ray Raines Greg Medenwald Jerome Cooper	Jeff Swart
2017	Arlington, TX	Paul White Jeff Swart Mark Livingston	James Ray Raines Greg Medenwald Jerome Cooper	Donny Parrish
2018	Jackson, MS	Paul White Jeff Swart Mark Livingston	James Ray Raines Greg Medenwald Jerome Cooper	Terry Kimbrow
2019	Rogers, AR	Jeff Swart Mark Livingston Justin Rhodes	James Ray Raines Greg Medenwald Jerome Cooper	Clif Johnson

Because of the COVID-19 pandemic in 2020, the annual BMAA meeting was cancelled. Essential business was conducted by a ballot to the churches, and the terms of presiding officers was extended to 2021.

Date	Place of Meeting	President Vice-Presidents	Clerks	Annual Message
2021	Waxahachie, TX	Jeff Swart Justin Rhodes	Greg Medenwald Randy Shepherd Jerome Cooper	Luis Ortega
2022	Springfield, MO	Clif Johnson Charles Johnson	Greg Medenwald Randy Shepherd Jerome Cooper	Richard Smith
2023	Conway, AR	Clif Johnson Charles Johnson Gary Longstaff	Greg Medenwald Randy Shepherd Jerome Cooper	Buddy Johnson

*Newly elected officers through 1968 assumed responsibilities immediately. After 1969 newly elected officers assumed office at the end of the annual session in which they were elected. This fact accounts for the name of W.R. Speer appearing as president over a three-year-period.

Baptist Missionary Association of America

Doctrinal Statement

Statement of Principles of Cooperation

(Constitution)

DOCTRINAL STATEMENT

I. GOD

There is one living and true God, the creator of the universe (Exod. 15:11; Isa. 45:11; Jer. 27:5). He is revealed in the unity of the Godhead as God the Father, God the Son, and God the Holy Spirit, who are equal in every divine perfection (Exod. 15:11; Matt. 28:19; II Cor. 13:14).

A. God the Father is the supreme ruler of the universe. He providentially directs the affairs of history according to the purposes of His grace (Gen. 1; Ps. 19:1; Ps. 104; Heb. 1:1-3).

B. God the Son is the Savior of the world. Born of the virgin Mary (Matt. 1:18; Luke 1:26-35), He declared His deity among men (John 1:14, 18; Matt. 9:6), died on the cross as the only sacrifice for sin (Phil. 2:6-11), arose bodily from the grave (Luke 24:6, 7, 24-26; I Cor. 15:3-6), and ascended back to the Father (Acts 1:9-11; Mark 16:19). He is at the right hand of the Father, interceding for believers (Rom. 8:34; Heb. 7:25) until He returns to rapture them from the world (Acts 1:11; I Thess. 4:16-18).

C. God the Holy Spirit is the manifest presence of deity. He convicts of sin (John 16:8-11), teaches spiritual truths according to the written Word (John 16:12-15), permanently indwells believers (Acts 5:32; John 14:16, 17, 20, 23), and confers on every believer at conversion the ability to render effective spiritual service (I Peter 4:10, 11).

II. THE SCRIPTURES

A. The Scriptures are God's inerrant revelation, complete in the Old and New Testaments, written by divinely inspired men as they were moved by the Holy Spirit (II Tim. 3:16; II Peter 1:21). Those men wrote not in words of human wisdom but in words taught by the Holy Spirit (I Cor. 2:13).

B. The Scriptures provide the standard for the believer's faith and practice (II Tim. 3:16, 17), reveal the principles by which God will judge all (Heb. 4:12; John 12:48), and express the true basis of Christian fellowship (Gal. 1:8, 9; II John 9-11).

III. CREATION

A. The World—God created all things for His own pleasure and glory, as revealed in the biblical account of creation (Gen. 1; Rev. 4:11; John 1:2, 3; Col. 1:16).

B. The Angels—God created an innumerable host of spirit beings called angels. Holy angels worship God and execute His will; while fallen angels serve Satan, seeking to hinder God's purposes (Col. 1:16; Luke 20:35, 36; Matt. 22:29, 30; Ps. 103:20; Jude 6). **C. Man**—As the crowning work of His creation, God created humankind (male and female) in His own image (Psa. 8; Gen. 1:27; 2:7). Consequently, every person from conception is of inherent dignity and worth and merits the respect of all other persons (Psa. 51:5; Psa. 139:13-16; Gen. 9:6; Matt. 10:28-31; James 3:9). **D. Marriage**—God created marriage (Gen. 1:27-28; 2:23-24). Jesus Christ declared

D. Marriage—God created marriage (Gen. 1:27-28; 2:23-24). Jesus Christ declared the creator's intention for marriage to be the inseparable and exclusive union between a man and a woman (natural man and natural woman) (Matt. 19:4-6; Mark 10:6-9). Marriage testifies of the union between Christ and the church (Eph. 5:31-32; Rom. 1:25-27).

IV. SATAN

Satan is a person rather than a personification of evil (John 8:44), and he with his demons opposes all that is true and godly by blinding the world to the gospel (II Cor. 4:3, 4), tempting saints to do evil (Eph. 6:11; I Peter 5:8), and warring against the Son of God (Gen. 3:15; Rev. 20:1-10).

V. DEPRAVITY

Although man was created in the image of God (Gen. 1:26; 2:17), he fell through sin and that image was marred (Rom. 5:12; James 3:9). In his unregenerate state, he is void of spiritual life, is under the influence of the devil, and lacks any power to save himself (Eph. 2:1-3; John 1:13). The sin nature has been transmitted to every member of the human race, the man Jesus Christ alone being excepted (Rom. 3:23; I Peter 2:22). Because of the sin nature, man possesses no divine life and is essentially and unchangeably depraved apart from divine grace (Rom. 3:10-19; Jer. 17:9).

VI. SALVATION

A. The Meaning of Salvation—Salvation is the gracious work of God whereby He delivers undeserving sinners from sin and its results (Matt. 1:21; Eph. 2:8, 9). In justification He declares righteous all who put faith in Christ as Savior (Rom. 3:20-22), giving them freedom from condemnation, peace with God, and full assurance of future glorification (Rom. 3:24-26).

B. The Way of Salvation—Salvation is based wholly on the grace of God apart from works (Titus 3:5; Eph. 2:9). Anyone who will exercise repentance toward God and faith in the Lord Jesus Christ will be saved (Acts 16:30-32; Luke 24:47; Rom. 10:17). **C. The Provision of Salvation**—Christ died for the sins of the whole world (John 1:29; 3:16; I John 2:1, 2). Through His blood, atonement is made without respect of persons (I Tim. 2:4- 6). All sinners can be saved by this gracious provision (Heb. 2:9; John 3:18).

VII. DIVINE SOVEREIGNTY AND HUMAN FREEDOM

God's sovereignty and man's freedom are two inseparable factors in the salvation experience (Eph. 2:4-6). The two Bible truths are in no way contradictory, but they are amazingly complementary in the great salvation so freely provided. God, in His sovereignty purposed, planned and executed salvation in eternity while man's freedom enables him to make a personal choice in time, either to receive this salvation and be saved, or to reject it and be damned (Eph. 1:9-12; 1:13, 14; John 1:12, 13).

VIII. SANCTIFICATION

All believers are set apart unto God (Heb. 10:12-14) at the time of their regeneration (I Cor. 6:11). They should grow in grace (II Peter 1:5-8) by allowing the Holy Spirit to apply God's Word to their lives (I Peter 2:2), conforming them to the principles of divine righteousness (Rom. 12:1, 2; I Thess. 4:3-7) and making them partakers of the holiness of God (II Cor. 7:1; I Peter 1:15, 16).

IX. SECURITY

All believers are eternally secure in Jesus Christ (John 10:24-30; Rom. 8:35-39). They are born again (John 3:3-5; I John 5:1; I Peter 1:23), made new creatures in Christ (II Cor.

5:17; II Peter 1:4), and indwelt by the Holy Spirit (Rom. 8:9; I John 4:4), enabling their perseverance in good works (Eph. 2:10). A special providence watches over them (Rom. 8:28; I Cor. 10:13), and they are kept by the power of God (Phil. 1:6; 2:12, 13; I Peter 1:3-5; Heb. 13:5).

X. CHURCH

A. The Nature of the Church—A New Testament church is a local congregation (Acts 16:5; I Cor. 4:17) of baptized believers in Jesus Christ (Acts 2:41) who are united by covenant in belief of what God has revealed and in obedience to what He has commanded (Acts 2:41, 42).

B. The Autonomy of the Church—She acknowledges Jesus as her only Head (Eph. 5:23; Col. 1:18) and the Holy Bible as her only rule of faith and practice (Isa. 8:20; II Tim. 3:16, 17), governing herself by democratic principles (Acts 6:1-6; I Cor. 5:1-5) under the oversight of her pastors (Acts 20:28; Heb. 13:7, 17, 24).

C. The Perpetuity of the Church—Instituted by Jesus during His personal ministry on earth (Matt. 16:18; Mark 3:13-19; John 1:35-51), true churches have continued to the present and will continue until Jesus returns (Matt. 16:18; 28:20).

D. The Ordinances of the Church—Her two ordinances are baptism and the Lord's Supper. Baptism is the immersion in water of a believer as a confession of his faith in Jesus Christ (Matt. 28:19; Rom. 6:4) and is prerequisite to church membership and participation in the Lord's Supper (Acts 2:41, 42). The Lord's Supper is the sacred sharing of the bread of communion and the cup of blessing by the assembled church (Acts 20:7) as a memorial to the crucified body and shed blood of Jesus Christ (Luke 22:19, 20; I Cor. 11:23-26). Both ordinances must be administered by the authority of a New Testament church (Matt. 28:18-20; I Cor. 11:23-26).

E. The Officers of the Church—Pastors and deacons are the permanent officers divinely ordained in a New Testament church (Phil. 1:1). Each church may select men of her choice to fill those offices under the leading of the Holy Spirit (Acts 6:1-6; 20:17, 18) according to the divinely given qualifications (I Tim. 3:1-13).

Pastors (elders, bishops) are authorized to oversee and teach the churches under the Lordship of Jesus Christ (Acts 20:28; Heb. 13:7, 17, 24; I Peter 5:1-4). Each church is responsible to follow them as they follow Christ (I Cor. 11:1; I Thess. 1:6; Heb. 13:17) and to provide a livelihood for them that they might fulfill their ministries (I Tim. 5:17, 18; Phil. 4:15-18). Pastors are equal in the service of God (Matt. 23:8-12).

Deacons (ministers, servants) are servants of the churches and assistants to the pastors, particularly in benevolent ministries. Each church may select her own deacons according to her needs, and no church is bound by the act of another church in that selection (Acts 6:1-6).

F. The Ministry of the Church—Her mission is evangelizing sinners by preaching the gospel (Matt. 28:19; Luke 24:45-47), baptizing those who believe (Acts 2:41; 8:12, 35-38), and maturing them by instruction (Matt. 28:20; Acts 2:42) and discipline (Matt. 18:17, 18; I Cor. 5:1-5).

G. The Fellowship of the Church—She is free to associate with true churches in furthering the faith (II Cor. 11:8; Phil. 4:10, 15, 16) but is responsible to keep herself from those who hold doctrines or practices contrary to Holy Scripture (Gal. 1:8, 9; I John 2:19). In association with other churches, each church is equal and is the sole judge of the measure and method of her cooperation (Matt. 20:25-28). In all matters of polity and practice, the will of each church is final (Matt. 18:18).

XI. CIVIL AUTHORITY

Human government was instituted by God to protect the innocent and punish the guilty. It is separate from the church, though both church and state exercise complementary ministries for the benefit of society (Matt. 22:21).

Christians should submit to the authority of the government under which they live, obeying all laws which do not contradict the laws of God, respecting officers of government, paying taxes, rendering military service, and praying for the welfare of the nation and its leaders (Rom. 13:1-7; I Peter 2:13, 17; I Tim. 2:1, 2). They should vote, hold office, and exercise influence to direct the nation after the principles of Holy Scripture. Civil authority is not to interfere in matters of conscience or disturb the institutions of religion (Acts 4:18-20), but it should

preserve for every citizen the free exercise of his religious convictions.

Churches should receive no subsidy from the government, but they should be exempt from taxation on property and money used for the common good through worship, education, or benevolence.

XII. LAST THINGS

A. Return—Our risen Lord will return personally in bodily form to receive His redeemed unto Himself. His return is imminent

(I Thess. 4:13-17; Rev. 22:20).

B. Resurrections—After Jesus returns, all of the dead will be raised bodily, each in his own order: the righteous dead in "the resurrection of life" and the wicked dead in "the resurrection of damnation" (John 5:24-29; I Cor. 15:20-28).

C. Judgments—Prior to the eternal state, God will judge everyone to confer rewards or to consign to punishment

(Matt. 25:31-46; II Cor. 5:10; Rev. 20:11-15).

D. Eternal States—Heaven is the eternal home of the redeemed (John 14:1-3) who, in their glorified bodies (I Cor. 15:51-58), will live in the presence of God forever (I Thess. 4:17) in ultimate blessing (Rev. 21, 22).

Hell is the place of eternal punishment and suffering (Luke 16:19-31) for the devil, his angels (Matt. 25:41), and the unredeemed (Rev. 20:10-15).

ADDENDUM

NOTE: The following statements are not to be binding upon the churches already affiliated with this association, or to require adoption by churches petitioning this body for privilege of cooperation, or to be a test of fellowship between brethren or churches. However, they do express the preponderance of opinion among the churches of the Baptist Missionary Association of America.

1. We believe in the premillennial return of Christ to earth, after which He shall reign in peace upon the earth for a thousand years (Rev. 20:4-6).

2. We believe the Scriptures to teach two resurrections: the first of the righteous at

Christ's coming; the second of the wicked at the close of the thousand-year reign (I Thess. 4:13-17; Rev. 20:6, 12-15).

We endorse the New Hampshire Confession of Faith as a representative compendium of what Baptists have historically believed through the centuries. This confession was consulted and provided a pattern and guide for the formulation of these doctrinal statements. As there are several versions and editions, we refer particularly to the edition in J. E. Cobb's Church Manual third edition, published by the Baptist Publications Committee of Texarkana, TX.

STATEMENT OF PRINCIPLES OF COOPERATION

PREAMBLE

With a profound conviction of the Bible doctrines of church and ministerial equality, and with unbounded faith in God for leadership, protection, and blessing, and with unquestioning acceptance of the Word of God as our all-sufficient rule of faith and practice, and with a strong desire for fellowship and cooperation with all Baptists who believe in the associational way of cooperation as taught in the New Testament and defined in the doctrinal statement, we offer the following Statement of Principles of Cooperation.

ARTICLE I - NAME

The name of this cooperative work is the Baptist Missionary Association of America.

ARTICLE II - PURPOSE

The purpose of the Baptist Missionary Association of America, a distinct fellowship of Baptist churches, is to (1) provide cooperating departments and agencies, (2) inspire a mission vision, and (3) assist each local church in carrying out the Great Commission, Matthew 28:19-20.

ARTICLE III - MEMBERSHIP

Section 1. This association is composed of regular missionary Baptist churches which are in sympathy with its efforts in providing this medium of cooperation. By regular missionary Baptist churches is meant those churches which hold tenaciously to the doctrines of the New Testament, believe in the principles of cooperation, fellowship, or association as taught in the New Testament, and as defined in the Doctrinal Statement. Section 2. Any church which knowingly and habitually practices or upholds heresies or other human innovations which are not in harmony with the Word of God, such as open communion, alien baptism, pulpit affiliation with heretical churches, ecstatic speaking in tongues and other kindred evils arising from these unscriptural practices departs from the distinctive doctrines of this association and makes herself liable to exclusion from this association.

Section 3. The desire and willingness of any regular missionary Baptist church, as defined above, to cooperate will be expressed to the messenger body of this association in writing by January 31 of the calendar year. Presiding officers will make direct contact with each petitioning church for verification. The petitioning church will state that she has, in conference, duly adopted this Statement of Principles of Cooperation and the Doctrinal Statement of the Baptist Missionary Association of America, and is ready to work in harmony and in fellowship with all other churches of this association contingent upon a positive vote of the messengers.

Section 4. This association reserves the right to withdraw associational fellowship from any church which may be found to be out of harmony with this Statement of Principles of Cooperation and/or Doctrinal Statement. In the event a church within the membership of this body is challenged concerning her adherence to this Statement of Principles of Cooperation and/or Doctrinal Statement, a committee of three (3) shall be elected to investigate the charges and bring a report of their findings at a subsequent session. Messengers of the challenged church shall remain seated until and if the challenge is proven and fellowship withdrawn.

Section 5. Each church in this association is entitled to three (3) messengers chosen from

her own membership. The qualifications of messengers are determined by the church electing them.

Section 6. In the event a church seeks membership in this body and a challenge is made concerning her being seated, the moderator shall appoint a committee of three (3) from the state in which the church challenged is located to investigate the charges against her. In the event there are no churches affiliated with this association in the state in which the church is located, the committee may be appointed by the chair without regard to the states in which the members of the committee reside.

Section 7. Any church already seated challenging the seating of a church in this body must do so in writing, stating the grounds upon which the challenge is made, and the challenge must be signed by the challengers before an investigation is made or the seating of the church is denied.

ARTICLE IV - NATURE

This association is, in its very nature, the cooperation and fellowship of the churches composing it. Each church has an equal voice in every enterprise sponsored by this association.

ARTICLE V - POLICY

Section 1. This association recognizes that freedom of speech is essential to the highest achievement of its work. The association will stand or fall upon its own conformity to the truth. The association will in no way exercise ecclesiastical authority, but it will, by every precaution, recognize the autonomy and independence of each church. The association will encourage, on the part of the churches and the messengers, the greatest possible freedom of expression in discussing matters pertaining to its works, and it will stress the preeminence of missions, evangelism, Christian education, publications, and benevolence in the work of the churches.

Section 2. All questions are to be decided by a majority of the messengers present and voting, except the questions of amending the Statement of Principles of Cooperation, Doctrinal Statement, or as otherwise provided.

ARTICLE VI - POWERS

The powers of this association are limited to the execution of the expressed will of the churches composing it according to the teachings of the New Testament. The association, in its annual sessions, will (1) elect such officers as are necessary for the expending of its deliberation and work, (2) will appoint such committees as are necessary, and (3) transact any business as may be directed by the churches composing it.

ARTICLE VII - OFFICERS

Section 1. The presiding officers of this association are as follows: president, a first vice-president and a second vice-president, elected annually to assume the duties of the respective offices at the conclusion of the annual session in which they were elected, whose terms of office shall not exceed two (2) consecutive years. Officers are expected to be persons of integrity, to promote both sound doctrine and associational practices as clarified in the Statement of Principles of Cooperation, and hold membership in a church affiliated with the BMA of America.

Section 2. The clerical officers of this association are three (3) recording secretaries, elected on a staggered basis of three (3) years each. It is the duty of the recording secretaries to keep a true and accurate account of all proceedings of this association and

to superintend the printing and distribution of minutes or annuals.

Section 3. Department and agency officers are as follows:

- A. Department of Christian Education: The board of trustees of the Baptist Missionary Association Theological Seminary shall, when necessary, elect a seminary president to supervise and promote the program of the institution.
- B. Department of Lifeword Media Ministries: Annually, this association shall elect an executive director of Lifeword Media Ministries to supervise and promote the radio and television ministry of the association.
- C. Department of Missions: Annually, this association shall elect a president of missions, who may recommend vice-presidents of missions to be approved by the Advisory Committee and the association or Missionary Committee, who will work together in the promotion of missions and in the distribution, according to the will of the churches, of all funds submitted to them.
- D. Baptist Publishing House: Annually, this association shall elect an executive director of the Baptist Publishing House to publish doctrinally sound literature for use in our churches.
- E. BMA America Financial Services Agency: Annually, this association shall elect an Executive Director of BMA America Financial Services to supervise and promote the work of this agency in providing various. financial resources to churches, pastors, missionaries, ministers and employees of BMA entities.
- F. Moral Action Agency: Annually, this association shall elect an Executive Director of the Moral Action Agency to supervise and promote the work of the agency and to serve as treasurer, to receive and disburse funds as directed.
- G. Daniel Springs Baptist Camp: Annually, this association shall elect a Camp Director of the Daniel Springs Baptist Camp to supervise and promote the work of this department.

Section 4. All presiding, clerical, department, and agency officers are elected by nomination and standing vote unless otherwise stated in this Statement of Principles of Cooperation. The election of presiding and clerical officers shall be during the third business session of the annual messenger meeting. Department and agency officers making annual reports shall be elected immediately after their reports have been made to, and received by, the messenger body.

Section 5. Should a vacancy occur in any of the departmental or agency executive offices between annual sessions of the association, it shall be the duty of the applicable committee and/or board of trustees to fill said vacancy.

Section 6. All departmental and agency officers shall make reports of their ministries to their respective committees or boards of trustees at regularly convened meetings. These officers and boards will render reports to the association when convened in annual session.

ARTICLE VIII - COORDINATING COUNCIL

Section 1. The Coordinating Council shall consist of seven (7) members: the three (3) presiding officers, the immediate past president and three (3) elected from the floor on a staggered basis for three (3)-year terms and may succeed themselves one (1) time. The immediate past president shall serve as chairman. Four (4) members of the Coordinating Council shall constitute a quorum.

Section 2. The purpose of the council is to cast a unified vision and promote cooperation between the departments and/or agencies of the Baptist Missionary Association of America.

Section 3. The duties of the council:

- A. To review, at least annually, the specific mission of each department or agency in light of the purpose and policy of the association, in order to assure comprehensiveness and avoid duplications in ministry.
- B. To advise in the development of each department's annual budget and fund-raising activities and make a report to the association.
- C. To recommend organizational changes in the departmental structure of the association. The council may recommend the establishment of additional departments, the elimination or consolidation of existing departments, or the transfer of responsibilities from one department to another.
- D. To report to the association annually.

Section 4. Duties of the Chairman:

- A. Call meetings as necessary to conduct the work of the council.
- B. Appoint a clerk to keep records of all proceedings.

ARTICLE IX - DEPARTMENT OF MISSIONS

Section 1. Purpose Statement: In compliance with the Great Commission (Matthew 28:19-20) our purpose is to evangelize, then baptize and disciple all converts. This being the New Testament method of missions, the focus of the Department of Missions is church planting. Following Christ's example, we also engage in humanitarian and benevolent ministries.

Section 2. Missionary Committee: The Missionary Committee shall consist of one committeeman from each church. The committee shall have authority to act between sessions as an executive for the association in matters of missions.

Section 3. Advisory Committee: The Advisory Committee shall be a fifteen (15) member standing committee, three (3) of whom shall be elected annually to five (5)-year terms. Eight (8) of this committee shall constitute a quorum.

- 1. The nature and duties of this committee are:
 - a. To counsel with the president and vice-presidents of missions in all matters pertaining to policy, operation, and personnel and to report its recommendations to the Association.
 - b. To consider processed missionary applications, to interview viable missionary candidates and to report to the Association or Missionary Committee those whom it recommends for election.
 - c. To interview all Partnership Plan missionary applicants.
 - d. To periodically review the work of the missionaries, president, and vicepresidents of missions and to report its recommendations to the Association.
 - e. To evaluate the performance and integrity of the president of missions and recommend annually to the association a compensation schedule based on tenure, merit, and cost of living increases for the president of missions.
- 2. Missionaries may present matters to the Advisory Committee, after consultation with the president and vice-presidents of missions.
- 3. In an emergency situation the Advisory Committee shall have the latitude to fill a vacancy on any mission field, subject to the approval of the Association or Missionary Committee at the next meeting.

ARTICLE X - DEPARTMENT OF CAMP MINISTRIES

Section 1. This association shall elect a Department of Camp Ministries board of trustees

consisting of fifteen (15) members, eight (8) of whom shall constitute a quorum. **Section 2.** The duties of the board of directors are:

- A. To act in its field as an executive of the association between annual sessions, performing all duties entrusted to it by the association.
- B. To fulfill the purpose of the department, which is to provide a retreat from outside pressures to focus on spiritual needs through Christian fellowship and evangelical ministries.
- C. To be responsible for the physical properties and the establishment of administrative policies relative to the operation of the camp.
- D. To fill any vacancy between sessions that may occur in the office of Camp Director.
- E. To require each applicant for a ministry position in the Department of Camp Ministries to sign a statement that he/she agrees with the Doctrinal Statement of this association before election.
- F. To evaluate the performance and integrity of the camp director and recommend annually to the association a compensation schedule.

ARTICLE XI - CHRISTIAN EDUCATION DEPARTMENT

Section 1. This association shall elect a Christian Education Committee consisting of fifteen (15) members, eight (8) of whom shall constitute a quorum, to function as a board of trustees for the Baptist Missionary Association Theological Seminary.

Section 2. The duties of the board of trustees are:

- A. To act in its field as an executive of the association, performing all duties that may be entrusted to it by the association.
- B. To promote the work of the Baptist Missionary Association Theological Seminary.
- C. To make selection of the president, faculty, and other members of the school staff in accordance with the instructions and purposes of the association.
- D. To evaluate the performance and integrity of the seminary president and recommend annually to the association a compensation schedule based on tenure, merit, and cost of living increases for the executive director.
- E. To make whatever arrangements are necessary for the equipment and maintenance of the educational enterprise.

Section 3. The board of trustees is duly authorized to require each applicant for a position on the faculty to sign a statement that he/she agrees with the Doctrinal Statement of this association before his/her election.

Section 4. The board of trustees shall have charge of any and all properties acquired by the association for this department.

ARTICLE XII - PUBLICATIONS DEPARTMENT

Section 1. This association shall elect a Publications Committee, which shall also serve as the corporation's board of directors consisting of fifteen (15) members, eight (8) of whom shall constitute a quorum.

Section 2. The duties of the board of trustees are:

- A. To act in its field as an executive of the association between annual sessions, performing all duties entrusted to it by the association.
- B. To fill vacancies between sessions that may occur among staff writer positions and the Executive Director's office.
- C. To approve all writers of publications. To require each applicant for a leadership position and all writers in the Publications Department to sign a statement that he/ she agrees with the Doctrinal Statement of this association before approval is granted

by the board of trustees. To evaluate the performance and integrity of the executive director and recommend annually to the association a compensation schedule based on tenure, merit, and cost of living increases for the executive director.

Section 3. The publications of this association will be a complete course of Bible Study literature and such other literature and publications as the association may deem advisable.

Section 4. All literature bearing the name of the Baptist Publishing House, the publishing agency of the Publications Department, or any other trade names as the board of trustees shall authorize, including literature published in foreign languages, will be under the supervision of the Executive Director of Publications and the Publications Committee.

ARTICLE XIII - LIFEWORD MEDIA MINISTRIES DEPARTMENT

Section 1. Governance: This association shall elect the Lifeword board of directors consisting of fifteen (15) members, eight (8) of whom shall constitute a quorum. The duties of the board of directors are:

- A. To oversee the operation of this department between annual sessions of the association.
- B. To designate an interim director if a vacancy occurs in the office of executive director between sessions and recommend a nominee for executive director in the annual session of the association.
- C. To report annually to the messenger body of this association.
- D. To evaluate the performance and integrity of the executive director and recommend annually to the association a compensation schedule based on tenure, merit, and cost of living increases for the executive director.

Section 2. Purpose: To use electronic media to extend the gospel outreach of local churches around the world and in their own communities.

- A. Priority will be given to people and language groups who have little or no authentic media witness with a view to preparing the way for missionary activity on the ground.
- B. Emphasis will be given to innovative formats designed to capture the attention of unsaved listeners and expose them to the gospel.

ARTICLE XIV - BMA AMERICA FINANCIAL SERVICES

Section 1. This association shall elect a BMA America Financial Services board of trustees consisting of fifteen (15) members, nine (9) of whom shall constitute a quorum. **Section 2.** The duties of the board of trustees are:

- A. To act in its field as an executive of the association performing all entrusted duties.
- B. To promote the work of BMA America Financial Services.
- C. To select an executive director to implement the established purpose of the agency as dictated by the association.
- D. To establish and operate associational retirement and benefit programs for ministers, missionaries, and qualifying employees of member churches and other entities wholly owned or controlled by such churches of the association.
- E. To conduct the business and activities of the Ministers Benevolent Society (MBS) and the Auxiliary Benevolent Society (ABS).
- F. To conduct the business and activities of the Funds to Alleviate Ministers' Emergencies (FAME).
- G. To maintain a foundation to receive endowment funds and provide supplemental funding for the association's participating departments, agencies and other entities.
- H. To develop and institute further programs for the benefit and welfare of BMA constituents.

- I. To evaluate the performance and integrity of the executive director and recommend annually to the association a compensation schedule based on tenure, merit, and cost of living increases for the executive director.
- J. To fill a vacancy in the office of executive director that may occur between sessions of the association

ARTICLE XV - MORAL ACTION AGENCY

Section 1. This association shall elect a Moral Action trustees board consisting of nine (9) members, five (5) of whom shall constitute a quorum.

Section 2. The purpose of this agency is:

- A. To present Christ as Savior to all with whom it may come into contact.
- B. To be responsible for leading the churches of this association in the promotion of biblical morality in all areas of society and in opposition of evils of our time, such as: alcohol, drug abuse, pornography, sodomy, gambling, child abuse, abortion, and moral/political issues that endanger the human race, the church and the family.
- C. To be responsible for securing written or printed materials that present the biblical perspective on the issues mentioned in section 2B.
- D. To be responsible for an organized effort among the churches to present the biblical views on all that is found in section 2B.
- E. To be responsible and available to lead in study courses, clinics, and conferences to inform the churches of the above evils and how to deal with them biblically.

Section 3. The duties of the board of trustees are:

- A. To act in council with the director of this agency on all matters that concern Moral Action.
- B. To be representatives of this agency in their states.
- C. To be available to join the director and others in lobbying our state and national legislative bodies concerning the issues in section 2B.
- D. To carry out the wishes of the churches in all matters concerning this agency.
- E. To bring before the association recommendations they feel are in the best interests of this agency and the churches.
- F. To evaluate the performance and integrity of the executive director and recommend annually to the association a compensation schedule based on tenure, merit, and cost of living increases for the executive director.
- G. To fill a vacancy in the office of executive director that may occur between sessions of the association.

ARTICLE XVI - BMA OF AMERICA SERVICE TEAM

Section 1. Purpose: *Baptist Missionary Association (BMA) of America Service Team* (*BMA Service Team*) is a wholly owned subsidiary of the departments of the Association located at the BMA Global Missions Center in Conway, Arkansas. The *BMA Service Team* was created for the purpose of providing an entity designed with the capacity to share employees and assets, thereby minimizing costs and maximizing return on investment for support services and functions.

Section 2. Governance: *BMA Service Team* activities are supervised by the executive directors of departments and agencies located at the BMA Global Missions Center in Conway, Arkansas. To oversee day-to-day operations, the executive directors may hire, in cooperation together, a Director of Operations.

Section 3. Specific duties assigned to the *BMA Service Team* are:

A. To provide shared services to supporting BMA departments and agencies to minimize

overhead costs and to prevent duplicate activity. These services include accounting, conferences, human resources, information services, information technology, production, and development.

- B. To provide a legal entity to hold shared employees and assets of BMA departments located at the BMA Global Missions Center in Conway, Arkansas.
- C. To provide services to departments, agencies, and applicable committees in producing the annual BMA national meeting.

ARTICLE XVII - COMMITTEE ON THE NATIONAL MEETING

Section 1. This committee shall consist of seven (7) members: the Director of the Conference Division, the President, 1st Vice-president, and 2nd Vice-president of the association, the Director of Operations of the BMAA Service Team, and two members of the BMAA Service Team.

- A. The Director of the Conference Division will lead this committee.
- B. The Director of the Conference Division, in cooperation with the president of the association's direction and theme, will oversee the planning, logistics, and production of the national meeting.
- C. The two members of the BMAA Service Team will be appointed by the Director of the Conference Division in consultation with the Director of Operations of the Service Team.

Section 2. The duties of the committee are:

- A. To plan the national meeting giving attention to the logistics of producing the meeting and providing opportunities during the association that (1) Promote the work of our departments and agencies. (2) Focus on missions, evangelism, discipleship, worship, and edification. (3) Focus on the acquisition of information and skills beneficial for practical application in ministry.
- B. To plan a budget for the national meeting, including the authorization of payments for the expenses of the national meeting.
- C. To promote the national meeting.
- D. To develop and maintain written requirements for acceptable meeting places and arrangements.
- E. To report their work to the association each year, including all invitations, and a recommendation as to an acceptable meeting place at least two (2) years in advance.
- F. A quorum for this committee shall be four (4).

Section 3. The committee on the Production of the National Meeting shall:

- A. Receive invitations for the annual meeting place at least six (6) months in advance of the meeting date in which the invitations are to be considered.
- B. Determine first through correspondence and second through personal inspection by at least two (2) members of the committee that the proposed sites meet the requirements for an acceptable meeting place.
- C. Be responsible for negotiating and signing all contracts for meeting site and facilities.
- D. To determine exhibitors, allot display space, and assign committee meeting rooms.

ARTICLE XVIII - STANDING COMMITTEES

Section 1. The standing committees are: Baptist Publishing House, BMA Foundation, Department of Christian Education, Daniel Springs Baptist Camp, Enrollment and Finance, Lifeword Media Ministries, Ministers Resource Services, Department of Missions Advisory, Moral Action Agency, Nominating, North American Revolving Loan Fund, and International Revolving Loan Fund. **Section 2.** All standing committee members shall be elected on a staggered basis for five (5)-year terms, three (3)-year terms for non-departmental committees, or as otherwise specifically authorized, and may succeed themselves one time. No one may serve on more than one standing committee at one time.

Section 3. No one who is an employee of the Baptist Missionary Association may serve on a committee under whose supervision he may come, except where legal status prohibits this rule.

ARTICLE XIX - ENROLLMENT AND FINANCE COMMITTEE

Section 1. This association shall elect annually a chairman and assistant chairman of the Enrollment and Finance Committee. The committee will consist of six (6) members, four of whom will be appointed by the clerks, and two (2) of whom shall constitute a quorum.

Section 2. The duties of the Enrollment and Finance Committee are:

- A. To enroll the messengers and visitors at all regular or called sessions of the association, and to receive such funds as may be tendered by the churches, and any other funds as directed by the presiding officer of the association.
- B. To report to the body the number of messengers enrolled, and funds collected. The first report will be given immediately after the president announces the messengers are ready for permanent organization. A report shall be given at any time after the committee is prepared, upon request of any presiding officer or any messenger. A final report shall be given during the Wednesday morning session of the association.
- C. The Enrollment and Finance Committee shall not enroll messengers while the association is in session.

Section 3. Any time the number of votes exceeds the number of messengers enrolled, the voting shall be suspended until the irregularity is checked and corrected.

Section 4. In the event any irregularity in voting cannot be corrected otherwise, a roll call of the churches shall be taken and the number of persons voting from each church shall be ascertained.

ARTICLE XX - NOMINATING COMMITTEE

Section 1. This association shall elect a Nominating Committee consisting of seven (7) members, four (4) of whom shall constitute a quorum. In annual session the association president and vice-presidents shall present nominees for the nominating committee, giving due consideration to representation from various regions of the association. Section 2. The duties of the Nominating Committee are:

- A. To present to the association as nominees the names of persons to serve on all other standing committees (except the Missions Advisory Committee), boards of trustees, and any other committees, as directed by the association, as terms expire or as vacancies occur.
- B. To encourage the submission of the names of prospective members of committees and boards of trustees by the chief executive officers of the departments and agencies as well as from the general constituency, including state and local associations.
- C. The Nominating Committee shall meet at least twice during the year.
 - The first meeting shall be to collect and process names, including those suggested by the executive directors and the churches, and then to compile the lists of prospective nominees and send them to the directors of the appropriate departments or agencies for review (i.e., to identify potential conflicts of interest, membership on another standing committee, and confirm a nominee's and/or

church's support of the work of this department or agency).

2. After the department and agency directors have had a reasonable time to respond, the nominating committee shall meet the second time to finalize the list of nominees it will present at the next annual meeting. When the list is completed, the secretary of the nominating committee shall send a copy of the list to the recording secretaries for publication in the recommendation's booklet.

ARTICLE XXI - MEETINGS

Section 1. The regular meeting of the messengers of the churches shall convene on Monday, Tuesday, and Wednesday following the third (3rd) Sunday of April, at such place as the messengers may choose two (2) years in advance. The date and/or location of the meeting may be adjusted, if necessary, by vote of the messengers at least one (1) year in advance.

Section 2. There will be six (6) sessions of the association. The initial session will convene Monday evening at 7:00 and is to be a worship service planned by the presiding officers. Included in this session will be the president's message and introduction of the theme. The second session will begin on Tuesday afternoon at 3:00. The third session will begin at 7:00 Tuesday evening and will include a worship service with the annual message. Business may be conducted at the discretion of the president. The fourth session will begin Wednesday morning at 8:30, and the fifth session will start Wednesday at 2:00 p.m.. The sixth session will start Wednesday evening and will include the Missions Department report.

Section 3. All departments and committees in Article VII, Section 3, except the Department of Missions, shall report annually to the association on a rotating basis with a thirty (30)-minute time limit for each report and no time limit for discussion of said report.

Section 4. The presiding officers, and the Host Committee shall be responsible for the schedule of all related committee and auxiliary meetings, within the framework of Section 2 above, taking into consideration the wishes and requests of the various groups which require time and space for their meetings.

Section 5. The presiding officers may call a special session of the association in case of an emergency.

Section 6. In the event of a state of emergency that prevents the association from meeting at a previously approved time and location:

- A. The president of the association may call a special meeting of the presiding officers, Coordinating Council, department and agency directors, and the chairperson of the trustee bodies.
 - 1. Accurately recorded minutes of all meetings should include an explanation to justify an emergency meeting. Such minutes are to be presented for approval at the next available regularly scheduled and/or in-person meeting of the national association.
 - 2. Matters addressed in the meeting should be limited to items essential for maintaining departmental and agency operations during the emergency as determined by the Coordinating Council, department and agency directors, and board chairs.
 - 3. Presiding officers are expected to make reasonable efforts to communicate such decisions with the association's affiliated churches.
 - 4. Should the emergency prevent the association's ability to meet in person, presiding officers may initiate temporary and alternative voting measures if they

are consistent with the association's Statement of Principles of Cooperation and nature. Under such conditions, presiding officers may be allowed to continue serving for an additional year or until the next regularly scheduled meeting.

B. These leaders may select an alternate feasible time and location for the association to meet.

ARTICLE XXII - FUNDS AND PROPERTIES

Section 1. All funds of this association will be raised by voluntary contributions secured solely upon the merits of the cause for which appeals may be made. Such funds as may be derived from income from any property that may be acquired by purchase or donation, or any gift that may be made to the association, will be disbursed by vote of the association or its designated governing board.

Section 2. Distribution of funds will be authorized by an act of this association, or by the act of properly authorized committees of the association. In no event will the association, or any of its governing boards, use funds in violation of the expressed will of the donors. Section 3. All funds received on behalf of this association by committees or governing boards will be deposited by a financial fiduciary of the committee or governing board in the authorized bank account. Deeds or other non-cash contributions will be recorded by the financial fiduciary of the committee or governing board on its fixed-assets register and will include the date the assets are donated, their value, and their physical locations. Section 4. It will be the responsibility of the directors to ensure the receipt and disbursement of all funds of this association are carried out according to the will of the association. Moreover, the directors will also ensure adequate *Directors and Officers* liability insurance is in place to protect their staff and the association in case of litigation. The directors will make true and full reports of all matters pertaining to their offices, and their reports are to be approved by certified auditors.

ARTICLE XXIII - AMENDMENTS

Section 1. Amendments to the Statement of Principles of Cooperation.

- A. Proposed amendments to this Statement of Principles of Cooperation must be submitted in writing to the clerks of the association no later than February 1 prior to the annual meeting. It shall be the responsibility of the clerks to provide a copy of each proposed amendment no later than February 15, to be published in the Recommendations Booklet which will be distributed to the churches. Any additional expenses involved in developing and distributing the Recommendations Booklet shall be paid from the Minute and Meeting Expense Fund.
- B. Any proposed amendment may be presented in any annual business session and thoroughly discussed in that session. At a subsequent business session, the vote will be taken without further discussion. Any change requires a two-thirds (2/3) majority of messengers present and voting.
- C. In the event a proposed amendment to this Statement of Principles of Cooperation is referred to the churches, and the churches send their vote either by letter or messenger, and a majority of the churches thus reporting express their desire for the amendment, the amendment shall pass. No particular form will be required.

Section 2. Amendments to the Doctrinal Statement.

A. Proposed amendments to the Doctrinal Statement must be submitted by a cooperating church to the clerks of the association no later than February 1 prior to the annual meeting. It shall be the responsibility of the clerks to provide a copy of each proposed

amendment, no later than February 15, to be published in the Recommendations Booklet which will be distributed to the churches. Any additional expenses involved in developing and distributing the Recommendations Booklet shall be paid from the Minute and Meeting Expense Fund.

- B. A proposed amendment shall be presented and discussed in one annual meeting and voted on in the following annual meeting during its initial business session. Discussion will be permitted immediately before the vote is taken. Any change requires a two-thirds (2/3) majority of messengers present and voting.
- C. In the event a proposed change to the Doctrinal Statement is referred to the churches, and the churches send their vote either by letter or messenger, and a majority of the churches thus reporting express their desire for the amendment, the amendment shall pass. No particular form will be required.

Baptist Missionary Association of America

Department Trustees and Committees

Coordinating Council Baptist Publishing House BMA Financial Services

BMA Global Missionary Advisory Committee International Revolving Loan Fund Committee North American Revolving Loan Fund Committee

BMA Theological Seminary Daniel Springs Camp Committee Enrollment & Finance Committee Lifeword Media Ministries Moral Action Nominating Committee

Coordinating Council

Richard Smith (TX) (Immediate Past President) Clif Johnson (AR) (President) Charles Johnson (TX) (1st Vice President) Gary Longstaff (MO) (2nd Vice President)

Term to Expire 2024 Mike McEuen (TX)

Term to Expire 2025 Philip Attebery (TX)

Term to Expire 2026 Derrick Bremer (AR)

Baptist Publishing House

P.O. Box 279 Jacksonville, TX 75766 800-333-1442

Term to Expire 2024 Bart Herrington (AR) Scott Carson (MS) Billy Byrd (TX)

Term to Expire 2025 David Yarbrough (TX) Derrick Bremer (AR) Blake McClain (MS)

Term to Expire 2026 Emily Attebery (TX) Brian Kingston (MO) Gene Hankins (OK)

Term to Expire 2027 Clifford McQuillen (MO) Ryan Burchett (TX) Chris Vines (AR)

Term to Expire 2028 Michael Strong (MN) Johnnie Ross (TX) Mike Mobley (OK)

BMA Financial Services

P.O. Box 995 Conway, AR 72033 501-329-6891

Term to Expire 2024 David Ashby (AR) Eddie Ballard (TX) Van Widger (MO)

Term to Expire 2025 Dennis Clark (OK) Kenneth Lott (MS) Pat McCown (TX) Judy Wallace (AR)

Term to Expire 2026 Marilyn Battles (AR) Debbie Durham (MO)

Term to Expire 2027 Jonathan Baird (AR) Mike Baldwin (AR) Eric Goble (AR) Brian Gunnels (AR) Paul Jensen (AR)

Term to Expire 2028 Charlie Legg (MS)

BMA Global

P.O. Box 878 Conway, AR 72033 501-455-4977

Missionary Advisory Committee

Term to Expire 2024 Gary O'Neal (AR) David Long (MS) Lincoln Dial (CA)

Term to Expire 2025 Randy Shepherd (AR) Richard Smith (TX) Eric Johnson (TX) Term to Expire 2026 Alfredo 'Freddy" Didier (PR) Greg Cook (MS) Dustin Wisely (AR)

Term to Expire 2027 Adam Thomas (AR) Jason Goodwin (MS) Gary Lambright (AR)

Term to Expire 2028 Tony Crocker (AR) John Smith (CO) Gary Longstaff (MO)

International Revolving Loan Fund Committee

Term to Expire 2024 Michael Goering (AR)

Term to Expire 2025 Roy Johnson (AR)

Term to Expire 2026 Robert Forrest (TX)

North American Revolving Loan Fund Committee

Term to Expire 2024 James Crews (AR) John Smith (CO)

Term to Expire 2025 Rob Hagar (IL)

Term to Expire 2026 Michael Kelley (MO)

BMA Seminary

P.O. Box 670 Jacksonville, TX 75766 903-586-2501

Term to Expire 2024 Michael Battenfield (AR) Gary Murph (TX) Judy Rohlin (TX) Term to Expire 2025 Terry Bolton (TX) Nick Kerry (TX) Ted Quinby (MS)

Term to Expire 2026 Clif Johnson (AR) Josh Bullock (AR) Randy Veach (AR)

Term to Expire 2027 Larry Geraldson (MS) Sam Bradley (TX) Jimmy Tollison II (AR)

Term to Expire 2028 Dennis Baker (MO) Elaine Beal (TX) David Cook (TX)

Daniel Springs Baptist Camp

P.O. Box 310 Gary, TX 75643 903-685-2433

Term to Expire 2024 Devin DiGuilio (AR) Charlotte Johnson (TX) John Gradberg (TX)

Term to Expire 2025 Katie Holliman (TX) Frank Escamilla (TX) Robert Murphy (TX)

Term to Expire 2026 Nick Jacobsen (AR) Noah Hill (AR) Emilee Baker (TX)

Term to Expire 2027 Pam Chavers (TX) Carissa Araujo (TX) Thomas Mobly (OK)

Term to Expire 2028 Miles Seaborn (TX) Will McGhee (AR) Diana Morris (TX)

Enrollment & Finance Committee

Grant Barnett, AR Wes Hulvey, AR

Lifeword Media Ministries

P.O. Box 6 Conway, AR 75032 501-329-6891

Term to Expire 2024 Marvin Delk (AR) Michelle Corder (AR) Winston Foster (AR)

Term to Expire 2025 Melody Thompson (TX) Rodney Burns (LA) Ross Burgess (AR)

Term to Expire 2026 Dan Wisely (MO) Jeremy Riddle (AR) Bryan Atwood (MS)

Term to Expire 2027 David Martin (AR) Steve Neal (TX) Vincente Hernandez (TX)

Term to Expire 2028 Sancy Faulk (AR) Dwayne Orr (TX) Darrell Spigner (AR)

Moral Action

P.O. Box 305 Mantachie, MS 38855

Term to Expire 2024 Sidney Davis (MS) Randy Burk (CA)

Term to Expire 2025 Dan McGee (MO) Jerry Jolly (AR) Term to Expire 2026 Andy Hawkins (AR) Term to Expire 2027 Jerry Adams (MO) Dennis Shell (MO)

Term to Expire 2028 Linda Dertinger (MS) Collin Jones (TX)

Nominating Committee

Term to Expire 2024 J.D. Courtney (AR) Thom South (AR) Jerry Fulton (MS)

Term to Expire 2025 Zech Rogers (MS) James Sprayberry (MS)

Term to Expire 2026 Frank Garrido (CA) Aaron Polok (KS)

Baptist Missionary Association of America

Proceedings 2023

Officers President Clif Johnson

Vice-Presidents

First Vice President — Charles Johnson Second Vice President — Gary Longstaff

Recording Secretaries

Greg Medenwald Jerome Cooper Randy Shepherd

President Elect

Clif Johnson

Vice-Presidents Elect

First Vice-President — Charles Johnson Second Vice-President — Gary Longstaff

74th Annual Session of the Baptist Missionary Association of America April 25-27, 2023 Antioch Baptist Church Conway, Arkansas

President	Dr. Clif Johnson
First Vice-President	Charles Johnson
Second Vice-President	Gary Longstaff
Recording Clerks	Jerome Cooper
-	Greg Medenwald
	Randy Shepherd

Tuesday Evening April 25, 2023

The first session of the 74th annual meeting of the Baptist Missionary Association of America met on Tuesday, April 25, 2023, at 6:00 p.m., in the worship center of Antioch Baptist Church in Conway, Arkansas for a night of worship with BMAA President Dr. Clif Johnson presiding.

Antioch Worship Leader Travis Sellers, and the Antioch Praise Team and choir, opened the service with music and worship, and Antioch pastor, Dr. Jason Aultman, then welcomed the assembly to Antioch Baptist Church, to the city of Conway, and to the 74th annual session. Dr. Aultman also shared some information with the assembly that was helpful in facilitating the meeting in the Antioch building and in the city of Conway.

Arkansas Governor Sarah Huckabee Sanders, by a video presentation, welcomed the assembly to Conway and the State of Arkansas.

On behalf of the BMAA missionaries present for the meeting, Zambia, Africa Missionary Joshua Phiri greeted the assembly and led in prayer in his language of origin (Chichewa).

Travis Sellers and the Antioch Praise Team led in music and worship, and in the Scripture reading of Psalm 100 and Psalm 8.

Gavin Roberts, Church Planter in Morgan, Utah, led in prayer.

President Dr. Clif Johnson, Pastor of Garrett Memorial Baptist Church in Hope, Arkansas, introduced the 2023 theme, GO! To the Word – To the World – Together, and preached the President's Message based on I Timothy 1:1-4 on the subject Go to the Word: (1.) We must go to the Word because doctrine is not optional, and (2.) We must go to the Word because doctrine is foundational. Dr. Johnson concluded the message in prayer, and Travis Sellers led in invitational music.

President Dr. Johnson recognized Coordinating Council Chairman Richard Smith, pastor of the Farley Street Baptist Church in Waxahachie, Texas, to present proposed changes to the Statement of Principles of Cooperation that will be considered in the Thursday, April 27, business session. The proposed change, which is printed on pages 3-5 of the 2023 reports and recommendations booklet, involves Article VII Officers, Article XIV Ministers Resource Services Agency, and Article XVI BMA Foundation. The proposed change will in effect merge the Ministers Resource Services agency and the BMA Foundation into the BMAA Financial Services agency.

Missionaries to the Philippines Stan and Donna Scroggins invited the assembly to meet the BMAA missionaries present for the associational meeting in Antioch's Activity Center for a time of fellowship and refreshments hosted by Antioch Baptist Church.

Terry Kimbrow, President of Central Baptist College in Conway, Arkansas, announced the Dinner on the Grounds to be held at the Conway Expo Center on Wednesday evening at 6:00, invited pastors and wives to a complimentary breakfast on Wednesday morning in the CBC dining room, and concluded the first session in prayer.

Wednesday Morning April 26, 2023

On Wednesday morning, April 26, 2023 breakfast was provided by Central Baptist College, New BMA Pastor's Orientation was held at Central Baptist College, the WMA Meeting was conducted at Central Baptist College, the Brotherhood Meeting was conducted at Antioch Baptist Church, and Pastor's Conference Breakout Sessions were held at Antioch Baptist Church: The Leadership Imperative by Dr. Steve Crawley, Preventing Abuse and Protecting Your Church by Brotherhood Mutual, Helping Members with Mental Health Needs by Lee Poe, Leading for Growth by Pastor Bill Eliff, and Spanish Speakers Breakout by Elvis Garcia.

BMA Global Ministry Center Tours were also held 10:30 a.m.-1:30 p.m.

Wednesday Afternoon April 26, 2023

The second session met on Wednesday afternoon, April 26, 2023 at 1:30 in the worship center of Antioch Baptist Church with President Dr. Clif Johnson presiding.

Antioch Worship Leader Travis Sellers, accompanied by some of the members of the Antioch Praise Team, led in the hymn How Great Thou Art and read Scripture.

Angelyn McMurray was recognized to introduce her father, Pastor David McMurray who is the son of the late Missionary Silas McMurray, to preach the afternoon message. Pastor McMurray, who is the lead pastor of First Baptist Church of Blackwood, New Jersey, after a prayer spoken by Missionary Charles Costa, preached the message from a selection of Scriptures from Isaiah 54.

President Dr. Clif Johnson expressed appreciation to Pastor McMurray for the message, asked the assembly to reconvene at 3:00 p.m. for Legacy Missionary Service, and closed the first portion of the afternoon session in prayer.

The assembly reconvened at 3:00 p.m. under the direction of BMA Missions President Dr. John David Smith for the Missionary Legacy Service, which began with music led by Antioch Worship Leader Travis Sellers accompanied by a guitarist of the Antioch Praise Band.

Dr. Smith spoke about Global Missions in the light of II Timothy 2:2, and defined a Legacy Missionary.

An inspirational and informative video introducing Legacy Missionaries Jack and Latrelle Bateman was shown about their 38 years of ministry in the Philippines, presentations to the Bateman family were made by various people of the Global Missions office, Bateman family members were introduced, and members of the Bateman family then spoke about the Bateman legacy in the work of missions in the Philippines and beyond. Former missionary to the Philippines Dale Thornton was also present with the family.

An inspirational and informative video introducing Legacy Missionaries Bobby and Ruth Bowman was shown about their 20 years of ministry in Honduras, presentations to the Bowman family were made by various people of the Global Missions office, Bowman family members were introduced, and Missionary Bobby Bowman and family members spoke about their missions work in Honduras and also through Baptist Medical Missions International.

BMA Global Missions Regional Coordinator Larry Barker was recognized to lead in introducing new missionaries. Elvis Garcia, Coordinator of Hispanic Church Planting, introduced Edixon and Belkys Pina as missionaries/church planters to Phoenix, Arizona, and David and Triana Nava as missionaries/church planters to Orlando Florida. David Dickson, Regional Coordinator of Latin America, introduced Cherry and Terma Gamboa as missionaries/church planters to Bronx, New York to serve in the first Garifuna speaking church in the United States. Coordinator Larry Barker closed the afternoon session in prayer.

Wednesday Evening April 26, 2023

On Wednesday evening, April 26, 2023 the assembly, totaling over 1,000 attendees at the time, met at 6:00 at the Conway Expo Center for "Dinner on the Grounds", and to hear BMA Global Regional Coordinator for South America Buddy Johnson preach the annual message.

Travis Sellers, Randy Anderson, Larry Martin, and the Antioch Vocal Band, treated the congregation to a concert of gospel music in the opening stage of the

event, and Global Missions President Dr. John David Smith then welcomed the assembly, acknowledged the missionaries present, gave instructions concerning the meal, and led in the blessing.

Dr. Charley Holmes, President of the BMA Theological Seminary, was recognized to announce the recipient of the 2023 Keller Award. Gerri Sue Keller Cleaver, the daughter of Gerald Keller, spoke about the award and her father, and the award was then presented to Ricky Williams.

Eric Johnson, Pastor of the First Baptist Church of Jacksonville, Texas and the son of Buddy Johnson, introduced his father to preach the 2023 annual message. Following a song by the Antioch Vocal Band, Buddy Johnson, a former missionary to Mexico, preached the annual message from a selection of Scriptures in I Corinthians and II Corinthians, with a focus on II Corinthians 11:28 and the theme Go Together. During the message he also spoke about perils on the mission field in Mexico, and concluded the message with prayer.

Missions President Dr. John David Smith, on behalf of the assembly, expressed appreciation to Buddy Johnson for the message, and then recognized Jerry Kidd, former International Director of Missions, to lead in a special prayer for the personnel of the Global Missions Department. The missionary family of workers was then encircled by the choir of Central Baptist College, and under the leadership of Director Jim Turner, the choir sang a blessing upon all who were present which concluded the night.

Thursday Morning April 27, 2023

The third general session, and the primary business session, of the 74th annual meeting of the Baptist Missionary Association of America was called to order, at the sound of the gavel, by President Dr. Clif Johnson on Thursday, April 27, 2023, at 8:30 a.m. in the worship center of Antioch Baptist Church in Conway, Arkansas.

President Dr. Johnson gave a brief overview of some printed items that would help people to better participate in the meeting, and then called Grant Barnett, Chairman of the Enrollment and Finance Committee, to give the committee's initial report: churches represented by messengers, 197; messengers present, 419; visitors present 213; funds received, \$9,145.00; and 5 petitioning churches.

A motion was made and seconded to approve the report and to seat the messengers of the petitioning churches. The motion passed.

The 5 petitioning churches were Pennington Baptist Church of Pennington, Texas, Drew Scott, pastor; Henderson Baptist Church of Elko, Georgia, Matthew Loafman, pastor; First Baptist Church of Gresham, Texas, Andrew Douglas, pastor; Iglesia Bautista La Familia (Family Baptist Church) of Jacksonville, Texas, Angel Zauala and Carlos Gutierez, pastors; and Kingdom Chapel Baptist Church of Saginaw, Texas, Ronnie Mills, pastor. A motion was made and seconded to seat the messengers of the 5 churches. The motion passed, and Second Vice-President Gary Longstaff welcomed the messengers and led in prayer.

Moral Action Report

Dr. John Adams, Executive Director of Moral Action Agency, was recognized to give his annual report. Dr. Adams spoke about the moral climate prevalent in today's society in the USA, and shared the Moral Action Resolution printed on page 7 of the reports and recommendations booklet.

(First Vice-President Charles Johnson Presiding)

A motion was made and seconded to adopt the report of the Moral Action Agency. The motion passed, and Dr. John Adams was reelected as the Executive Director of Moral Action Agency. Applause and appreciation was also expressed by the assembly to Dr. Adams for his service through Moral Action.

Baptist Publishing House Report

Baptist Publishing House Executive Director Jordan Tew was recognized to give his annual report. After a video presentation reviewing the ministry of the Baptist Publishing House was shown, Director Tew highlighted their new children's literature and gave a general overview of BHP literature. He also spoke about church groups outside of the BMA purchasing BPH literature, and then encouraged all BMA churches to purchase their literature. He also spoke about expenditures relating to new equipment, expressed gratitude to the donations given to BPH above the literature cost, and announced a goal of \$25,000.00 for their special emphasis Sunday on August 20, 2023.

Trustee Charles Johnson, who was rotating off the Board of Trustees of BPH, was given a plaque in appreciation for his service.

A motion was made and seconded to adopt their report and recommendations listed on page 23 of the reports and recommendations booklet. The motion passed. Jordan Tew was reelected as the Executive Director of the Baptist Publishing House, and applause and appreciation was expressed to Director Tew for his service through BPH.

BMA Theological Seminary Report

BMA Theological Seminary President Dr. Charley Holmes was recognized and welcomed by Trustee Chairman Dr. Tom Mitchell to give his annual report.

President Dr. Holmes began his report with Psalm 11:3, "If the foundations be destroyed, what can the righteous do?", and spoke about the destruction of moral foundations in the nation and church, which necessitates the training of pastors in an institution such as the BMA Theological Seminary. Dr. Holmes spoke about the seminary's ministry as a finishing school, about online and in class opportunities for students, and graduation in the month of May. He also spoke about a special offering on Seminary Sunday, May 14, and encouraged the churches to support the seminary.

Trustee Chairman Dr. Tom Mitchell recognized Trustee Gary Murph to read their recommendations listed on page 27 of the reports and recommendations booklet. A motion was made and seconded to adopt the report and recommendations. The motion passed. Dr. Charley Holmes was re-affirmed as the President of the BMA Theological Seminary, and applause and appreciation was expressed to Dr. Holmes for his service through the seminary.

Dr. Tom Mitchell received a plaque from the seminary acknowledging and expressing appreciation for his years of dedicated service as a Trustee, and Chairman of the Trustees, of the BMA Theological Seminary.

(Second Vice-President Gary Longstaff Presiding)

Daniel Spring Camp Report

Daniel Springs Camp Executive Director Jason Prewitt was recognized to give his annual report. He first expressed gratitude to the churches for their partnership in the ministry of the camp, and also spoke about a special offering given to renovate the camp swimming pool. He also reported on the camp Retreat Center, the GMA Discipleship Retreat, and spoke at length about summer training and helping students to become leaders in church ministry. Director Prewitt began to close his comments by asking the messengers to pray for the camp, that lives during this year's camping season would be changed to the glory of Christ.

Charlotte Johnson, representing the WMA, was recognized to receive an expression of gratitude for the WMA's special contribution of \$47,000.00 to the camp, and Grandview Baptist Church of Springfield, Missouri received the "spirit stick" award by giving \$5,415.00.

Appreciation was expressed to Trustee Clayton Edgar as he was rotating off the camp board of trustees.

Trustee Devin DiGuilio was recognized to read the recommendations of the camp trustees. The recommendations, which were not printed in the reports and recommendations booklet, were as follows: (1.) Recommend the adoption of the 2023-2024 Daniel Springs Baptist Camp Budget., (2.) Recommend changing the Statement of Principles of Cooperation Article X – Department of Camp Ministries, Section 2, E by adding the word "ministry." If adopted, it would read: "To require each applicant for a ministry position in the Department of Camp Ministries to sign a statement that he/she agrees with the Doctrinal Statement of this association before election.", (3.) Recommend and encourage churches to participate in the Camp Sunday emphasis on June 4, 2023, by praying for and considering taking up a special offering to help Daniel Springs Baptist Camp continue to broaden the opportunities to be a ministry extension of the local church., and (4.) Recommend that Jason Prewitt stand as a nominee for the position of Executive Director of the Department of Camp Ministries. A motion was made and seconded to adopt the report and recommendations. The motion passed.

Jason Pruitt was reelected as the Executive Director of the Department of Camp Ministries.

BMA Foundation Report

Dr. Steve Crawley was recognized to give his annual report as the Executive Director of the BMA Foundation. Dr. Crawley spoke about various ways of giving monetary gifts to the Foundation, about the Foundation's assets which in the future will be managed by Ronald Blue Institutional, and how the assets are used to provide supplemental funding to the association's departments. Dr. Crawley also expressed gratitude to Foundation trustees Robert Welborn and Steve Martin whose terms were ending in 2023, and asked trustee Steve Martin to read their five recommendations printed on page 14 of the reports and recommendations. The motion passed.

Dr. Steve Crawley was reelected as the Executive Director of the BMA Foundation.

Ministers Resource Services Report

Dr. Steve Crawley was recognized to give his annual report as the Executive Director of Ministers Resource Services. Dr. Crawley spoke about the 403(b)(9) denominational retirement plan, about the new investment advisor Ronald Blue Trust Company and record keeper in Northwest Plan Services (NWPS), about MRS Insurance Services, Brotherhood Mutual, and Ministry Works through Brotherhood Mutual, and about the BMA Foundation and Ministers Resource Services coming together as a single agency under the name BMA Financial Services.

MRS Trustee Kenneth Lott read their three recommendations listed on page 17 of the reports and recommendations booklet. A motion was made a seconded to adopt the report and recommendations. Dr. Steve Crawley was reelected as the Executive Director of Ministers Resource Services.

Lifeword Report

Lifeword Executive Director Donny Parrish was recognized to give his annual report. Director Parrish spoke about the worldwide ministry of Lifeword, moving into the new Video Production Studio debt free, and about Lifeword Sunday on October 22, 2023.

Lifeword Director of Operations Luis Ortega spoke. Lifeword Director of Internet Broadcasting Jon Dodson spoke. Lifeword Director of Audience Engagement Yalanda Merrell spoke. Lifeword Chief Financial Officer Dr. Steve Crawley spoke. Lifeword trustee Brian Atwood was recognized to read the four Lifeword trustee recommendations listed on page 35 of the reports and recommendations booklet. A motion was made and seconded to adopt the reports and recommendations. The motion passed. Donny Parrish was reelected as the Executive Director of Lifeword Media Ministries.

(President Dr. Clif Johnson Presiding)

Prayer was offered, and President Dr. Clif Johnson guided the assembly through reports from Just the Crumbs and Water for Christ ministries.

BMA Global Missions Report

BMA Global Missions President Dr. John David Smith was recognized to give his annual report. Dr. Smith began with the International Revolving Loan Fund report. A motion was made and seconded to adopt the report. The motion passed. Dr. Smith then continued with the North American Revolving Loan Fund report. A motion was made and seconded to adopt the report. The motion passed.

Missions Advisory Committee Chairman Richard Smith was recognized to speak about the recommendations of the Missions Advisory Committee. Missions Advisory Committee member Randy Shepherd was recognized to read the committee's recommendations listed on page 53 of the reports and recommendations booklet. A motion was made and seconded to adopt the report and recommendations. The motion passed.

Global Missions President Dr. John David Smith recognized and expressed appreciation to Advisory Committee member James Schoenrock for his counsel and encouragement to the Global Missions Department.

Dr. Smith recognized Vice President of Church Strategy and Training Larry Barker to speak about the ReCharge Conference in Oklahoma City, Oklahoma on October 4-6, 2023. Dr. Smith then continued his report by speaking about the BMA Global Missions name change, his Natchez to Nashville bike ride to raise funds for missions, our mission of going, baptizing and teaching, baptisms in the BMA work throughout the world, reaching various language groups in the USA, and closed with an overview of the ministry of BMA Global Missions.

A motion was made and seconded to adopt the report. The motion passed.

Tony Crocker (AR), John Smith (AR), and Gary Longstaff (MO) were elected to the 2028 term of the Missions Advisory Committee. David Long (MS) was elected to replace Preston Burton on the 2024 term of the Missions Advisory Committee.

Coordinating Council Report

Coordinating Council Chairman Richard Smith was recognized to give the Coordinating Council report. Chairman Smith spoke about churches participating in associational website opportunities, encouraged associations and pastors in revitalization efforts, and expressed gratitude to the messengers for accepting the changes made to the associational meetings and in supporting the associational leadership in doing so.

A motion was made and seconded to adopt the report. The motion passed.

The vote to change the Statement of Principles of Cooperation and to combine the BMAA Foundation and Ministers Resource Services in to one agency, to be known as BMAA Financial Services, was received, and passed unanimously. Derrick Bremer, pastor of Denver Street Baptist Church in Greenwood, Arkansas, was elected to the 2026 term of the Coordinating Council.

A motion was made and seconded to elect the list of 2023 nominees submitted by the Nominating Committee in the Nominating Committee Report. The motion passed and all the nominees were elected.

James Schoenrock was elected to preach the Annual Message in April 16-18, 2024 meeting to be held at Chateau on the Lake in Branson, Missouri, and Dr. Gary O'Neal was elected as the alternate speaker.

Recording Clerk Randy Shepherd was recognized to give the Recording Secretary Financial Report. A motion was made and seconded to adopt the report. The motion passed.

President Dr. Clif Johnson called for the election of officers and the following were elected: Dr. Clif Johnson, President; Charles Johnson, First Vice-President; Gary Longstaff, Second Vice-President; Jerome Cooper, Recording Clerk for the term to expire in 2026.

A motion was made and seconded to pay each recording clerk \$1,250.00. The motion passed.

Grant Barnett was elected as the Chairman of the Enrollment and Finance Committee, and Wes Hulvey was elected as the Assistant Chairman of the Enrollment and Finance Committee.

President Dr. Clif Johnson spoke about the Master's Builders program and Brotherhood, and then asked for any additional business to come from the floor. Discussion that involved a request for the Coordinating Council to look into the salary structure of associational workers followed, and also the structure of the associational meetings. The discussion was taken under advisement.

President Dr. Cliff Johnson began to bring the 74th annual business session to a close by expressing gratitude to Antioch Baptist Church, Pastor Dr. Jason Aultman, and the Antioch Praise Team of singers and musicians for their hospitality in hosting the meeting. Dr. Johnson also expressed appreciation to the preachers and breakout presenters for their contributions to the meeting, to Lifeword Media Ministries for their technical support, to the BMA Creative Team, to the officers, clerks, and parliamentarians, and to the messengers and visitors for their attendance and support during the meeting.

At the sound of the gavel, President Dr. Johnson then closed the 74th Annual Session of the Baptist Missionary Association of America, and David Inzer, pastor of the Landmark Baptist Church in England, Arkansas, led in the closing prayer.

Baptist Missionary Association of America

Moral Action An Agency of the BMAA

Executive Director Dr. John M. Adams P.O. Box 305 Mantachie, MS

662-231-3863 fbcdjmaj@yahoo.com

Moral Action Dr. John M. Adams, Executive Director Annual Report

www.macbma.net

www.moralactionofmississippi.net

If you were able to get to the top of the Washington Monument, Washington, D.C., you would see the engraved words "Praise be to God." All who see the engraving are reminded of the need to Praise God for all things.

If you were then to visit the repository of the greatest collection of human knowledge ever amassed in one place by living human beings, the Library of Congress, you could not miss the following engravings on the walls and within the paintings:

- "The Heavens declare the glory of God; and the firmament sheweth His handywork" (Psalm 19:1);
- "Wisdom is the principal thing; therefore get wisdom; and with all thy getting get understanding" (Proverbs 4:7)
- "What doth the Lord require of thee, but to do justly, and to love mercy, and to walk humbly with thy God." (Micah 6:8)

If you were then moved in your heart, to sing praises to God for what He has done in this, your native land, the might lift up your voices with millions of other to sing the National Anthem of our nation. The "Star Spangled Banner," concludes with these words:

> "Praise the Power that hath made and preserved us a nation! Then Conquer we must, when our cause it is just, And the Star -Spangled Banner in triumph shall wave O'er the land of the free, and the home of the brave"

From our discoveries and historical records, we realize that all the documents that formed our country, the ideals of those who framed them, the convictions of those who settled this land, the Constitutions of the various states, the inaugurals of all our presidents, the engravings on all the monuments, unmistakably testify that this nation under God was founded for the furtherance of the Christian principles.

The God of Twentieth Century America

Prayer and Bibles have been removed from our public schools. We now have policemen and police dogs in the hallways, metal detectors, along with drills including "active shooter drills."

Sixty years ago, in our nation, the biggest problems in most schools were students running in hallways, talking in classes and throwing spitballs. Today the biggest concerns in most schools are disobedient students, vandalism, drugs, fighting and YES students carrying and using weapons.

The Twentieth Century United States Supreme Court ruled to deny the Ten Commandments to be placed on the walls in the public schools in our nation. Their actual statement, "....lest the students look upon these from day to day, and should be moved to obey them."

U.S. Federal District Judge, Frank McGarr, stated in a 1986 decision in Chicago, IL ,

"The truth is that America's origins are Christian and that our founding fathers intended and achieved full religious freedom for all within the context of a Christian nation in the First Amendment as it was adopted rather than as we have rewritten it."

The God of America

Our nation is adrift. We are similar to a ship without a rudder, compass or destination. We do not appear to know where we are going, because we have forgotten from whence we came.

Conclusion

Recently, The House of Representatives (all but five votes) voted to reaffirm the words in the Pledge of Allegiance, "One nation under God," and to also reaffirm our national motto, "In God we trust" all coinage/paper monies. One hundred percent voted affirmative.

God can! We can take consolation in God's words and promises:

Psalm 22:27- "All end of the world shall remember and turn to the Lord, nations shall worship you"

2023 Resolution

A resolution for God's people to encourage all as believers in God. We may ask "What am I to do?", and then as a Christian we should say, "I ought to do this" (would you join in unison.....),

I resolve to **live** for Christ all the days of my life; To seek his **face** through heartfelt prayers and Bible Study; To prepare my **heart** for the "End Time" days; To use my **feet** to walk normally in this life according to God's Word; To use my **hands** to pull mankind out of the guttery life; To use my **eyes** to search out the needy in compassion; To use my **lips** to warn the sinful of "Judgment" to come.

(Dr. Adams) So as a messenger or church member of the Baptist Missionary Association of America meeting in annual session at Conway, Arkansas, April 25-27, 2023, we join other Christians in walking the straight and narrow way with Christ: (would you join in unison)

> To **pray** for America's political leaders in making Godly decisions; To **speak** with support of law enforcement officers as they trek up and down America;

To claim great boldness in our **soul** as laity, as preachers, pastors and teachers in standing against the sins of pornography, adultery, homosexuality, gay rights, and euthanasia;

To **proclaim** family values, religious freedom, voluntary prayers, parental rights in Christ, love of all races, and pro-life for every unborn child.

I resolve!

Dr. John M. Adams Moral Action

MORAL ACTION FINANCIAL REPORT January-December, 2022

Balance Brought Forward		27872.10
Receipts		<u>42316.98</u>
TOTAL TO ACCOUNT FOR:		<u>70189.08</u>
EXPENSES:		
Associational Expenses		1783.70
Office Supplies		1366.61
Postal		609.29
Printing		1030.13
Promotions/ Publications		2689.48
Retirement Executive Director		6000.00
Benefits, Executive Director		7420.08
Compensation/Office Personnel		6300.00
Insurance		6600.00
Telephone/Web		1499.87
Travel Expenses	Gas	4574.23
	<u>Meals</u>	626.51
	<u>Hotels</u>	3929.12
Van Expenses		466.70
TOTAL EXPENSES		44895.72
Balance in Checking 12/31/2022		<u>25293.36</u>

Moral Action Proposed Budget January — December 2023

Asssociational Expenses	2200.00
Office Expenses	1500.00
Postal Expenses	550.00
Printing Expenses	1200.00
Promotion/Publication Expenses	2000.00
Retirement/Executive Director	6000.00
Benefits/Executive Director	7500.00
Compensation/Office Personnel	6300.00
Insurance	6600.00
Telephone/Web	1600.00
Travel	10000.00
Van Expense	<u>1000.00</u>
Total Proposed Yearly Budget	<u>46450.00</u>

Baptist Missionary Association of America

Baptist Publishing House

Jordan Tew Executive Director P.O. Box 279 Jacksonville, TX 75766

800-333-1442

Annual Report Jordan Tew - Executive Director

Baptist Publishing House is the publishing ministry of the Baptist Missionary Association of America. Our job is to provide local churches with tools to fulfill Christ's Great Commission. Most of our ministry efforts are directed towards writing and producing high quality Sunday School curricula.

We publish the Baptist Expositor curriculum for adults. This curriculum has grown in popularity over the years among both BMA and non-BMA churches. It has been encouraging to see churches from all over the country and world using our Sunday School curriculum.

Our longstanding children's curriculum, Disciple Kids Classic, continues to provide churches with a time-tested and faithful curriculum option for children age 2 through 6th grade.

Up until now, those two curricula (Baptist Expositor and Disciple Kids Classic) have been the extent of what we have to offer your churches. However, I am pleased to share that we will have much more to offer your churches beginning this year.

DiscipleKidz is our brand-new children's curriculum and is being released March 31. This curriculum is not like anything else you will find. It is unique. We designed DiscipleKidz to fit the needs of every church, regardless of size or budget. Every lesson was written to proclaim the Gospel and to teach children that the Bible is a true story.

DiscipleKidz is built to thrive in churches that are often overlooked. We wrote this for the rural church, the church without internet, the church without a big budget or many volunteers, and we wrote it to be used on the mission field.

DiscipleKidz is designed to be used in classes where children from different grades are blended into one class. So, if your church only has one class for children in grades 1-6, one book is all you need.

One of the greatest aspects of DiscipleKidz is that it is completely flexible. It is not a quarterly Sunday school curriculum. It is a book that contains an entire year's worth of lessons. When you get this book, you're getting 53 lessons that cover the entire Old Testament. Books 2 and 3 will cover the New Testament and Baptist Doctrine. You can use the lessons in any class, group, or setting. Visit DiscipleKidz.com to learn more and download a free sample.

Isn't that exciting? I am also thrilled to share with you that Baptist Publishing House is planning to develop a new evangelism resource. Evangelism is one of my favorite ministries and God has given me a passion for it.

I believe many more people would be willing to share the Gospel if they had some guidance and encouragement to do so. I want to provide our churches with

what they need to engage their communities with the Gospel.

While the details are still being assembled, I can say that the plan is to provide a Gospel presentation, an outreach strategy, and a follow-up ministry plan as part of this resource. The resource will be called "1 Question" and will center upon the question, "What is the Gospel?"

Another resource I am excited to share with you is Disciple Way. Several years ago, the BMA produced one of the best tools for discipleship that has ever been written. Since its release, Disciple Way has become a proven tool for helping believers grow into mature and reproducing disciples.

Over the past few years, amid the COVID crisis and our relocation to Texas, Disciple Way has become a sort of "sleeping giant." Those days are over. I am pleased to share that Disciple Way is going to be available this summer. Every church will easily be able to order whatever they need directly from Baptist Publishing House, and we will send it to them.

Those are not all the resources we offer to BMA churches. I have been pleased to hold Sunday School training workshops all over the southern US and one in Mexico. I have several more trainings scheduled for this year. During these workshops, I train participants on how to study the Bible and use BMA Sunday school curriculum. I have been encouraged to hear how these trainings have helped the churches.

Perhaps one of my favorite ministries that we get to do is helping missionaries. Not only do we share all of our resources with BMA missionaries, we also help them purchase printing equipment so they can print resources for their people. Over the last year, we have been able to purchase printing equipment and cover printing costs in Mexico, the Bronx, El Salvador, Zambia, and Nigeria. Baptist Publishing House is committed to helping churches worldwide have access to Bible study and ministry resources.

Those are just a handful of the things Baptist Publishing House is doing. Everything we do is designed to help, encourage, and equip local churches. As I often say, Baptist Publishing House is "more than Sunday School." Indeed, we are your church's Great Commission Resource Center.

I want to thank you all for your prayers and your support. I hope this report demonstrates the value of this ministry to churches in the US and around the world. Let us pray for one another as we seek to share the Gospel and make Disciples together!

Proposed Budget 2023-2024

Income Projected Sales Projected Donations Total	\$423,000 \$93,000 \$516,000
Expenses	
Production and Shipping (COGS)	\$343,000
Payroll	\$96,000
Operations	\$11,250
Facilities/Equipment	\$12,100
Travel/Meetings	\$16,500
Fees/Services	\$10,300
Other	\$5,000
Miscellaneous	\$5,000
Total	\$499,150
Difference	+ \$16,850

Baptist Publishing House Board Minutes

MINUTES OF BAPTIST PUBLISHING HOUSE TRUSTEE MEETING, JANUARY 25, 2023, IN JACKSONVILLE, TX

The trustees of the BMA of America's Baptist Publishing House met on January 25, 2023, on the campus of the BMAAT-Seminary in Jacksonville, Texas.

Attending in-person: Johnnie Ross, Bart Herrington, Charles Johnson, and BPH Director Jordan Taw.

Attending via Zoom: Scott Carson, Michael Strong, Ryan Burchett, Emily Attebery, Cliff McQuillen, Derrick Bremer, Chris Vines, and Blake McCain

Chairman Bart Harrington called the meeting to order at 10:00 A.M.

Ryan Burchett brought devotional thoughts from Ecclesiastes 12:6-7, 12-13. He encouraged keeping God in the forethought of our endeavors rather than as an afterthought. He challenged us to honor God in all we do including the ministry of BPH. He further challenged us to live with healthy awareness of someday facing God's judgment. Ryan also gave the opening prayer.

Motion by Derrick Bremer, seconded by Ryan Burchett, to adopt the minutes of July 27, 2022. Motion carried.

Jordan Tew reported on the financials. There is currently \$ 48,000+ more cash on hand than at this time in January 2022, Cash assets have increased some 8.4%, and donations from BMAA churches have grown by 6% since a year ago.

Freight costs are a major concern as United Parcel Service has increased their rates several times in the past 12 months. Advertising costs have also risen substantially although this has produced more sales.

The writers and proofreaders have been given recent raises.

Jordan's goal when he became BPH director was to have \$250,000 in cash surplus, and this target has been surpassed.

Jordan went over the particulars of the BPH proposed budget for 2023-2024. Total budget is \$516,000. He announced plans to begin shipping small parcels inhouse from his Jacksonville office through USPS to save on freight costs.

Motion by Blake McCain, seconded by Chris Vines, to approve up to \$ 3,000 for furnishings in Jordan's office for such items as a desk, shelving, and refrigerator. Motion carried.

Jordan presented a proposed Sexual Abuse Prevention Plan for BPH. He is going to check with Trustee Billy Byrd for tweaking these items before a final adoption.

Motion by Charles Johnson, seconded by Ryan Burchett to approve the following as writers for BPH curriculum: Devin DeGuillo, Lauren Hellwig, Stephen Davenport, Tanner Choppy, Emily Attebery, Dalton Tew, Mary Tew, Chris Vines, Matt Woods, Nathan Brewer, Clif Johnson, Chris Proctor, David and Kayla Skinner, Johnnie Ross, Jake Vandenburg, Ricky Williams, Jordan Tew, David Hellwig, Phillip Attebery, Ronnie Johnson, Russell Threet, Jonathan Attebery, Michael Battenfield, and Gary O'Neal. Motion carried.

Motion by Chris Vines, seconded by Scott Carson, to approve the financial report and proposed budget. Motion carried.

Emily Attebery expressed a possible need to have a file of photos and brief biographies of all BPH writers.

Jordan gave update reports on the new Discipleway Kidz curriculum material. He also reported daily devotionals from the "Love Worth Finding" files of Charles Haddon Surgeon and Adrian Rogers will soon be available.

Motion by Derrick Bremer, seconded by Johnnie Ross, to pay one-half of the travel cost for Mary Tew for training at a G3 writers' conference for women in Atlanta, Georgia. (BMAAT-Seminary is covering the other half). Motion carried.

Motion by Charles Johnson, seconded by Johnnie Ross to raise BPH Director Jordan Tew's salary by 10% (\$5,200) for the coming fiscal year. Motion carried.

The next BPH trustee meeting will be at the national association in April. Date, time, and meeting place TBD once the final association schedule is received.

There being no additional business, the meeting was adjourned. Scott Carson led the dismissal prayer.

MINUTES OF BAPTIST PUBLISHING HOUSE TRUSTEE MEETING, APRIL 26, 2023, IN CONWAY, ARKNSAS:

The trustees of the BMA of America's Baptist Publishing House met on April 26, 2023, on the campus of Central Baptist College in Conway, Arkansas.

Trustees attending: Ryan Burchett, Chris Vines, Michael Strong, Bart Herrington, Brian Kingston, Gene Hankins, Derrick Bremer, Scott Carson, Emily Attebery, and Charles Johnson

Others attending: Jordan Tew, BPH director, and Mike Mobly, BPH trustee-elect

Chairman Bart Herrington called the meeting to order at 9:00 A.M.

Chris Vines brought an enlightening devotional from I Peter 1:3-9 concerning what God has done for us in our salvation, what He is currently doing for us in keeping us, and how we should rejoice in this.

Motion by Derrick Bremer, seconded by Scott Carson, to approve the minutes on January 25, 2023, as printed. Motion carried.

Jordan Tew reported on BPH office renovations, on the completion of a writers'

directory, and on the finished DiscipleKidz curriculum.

Jordan presented a detailed balance sheet financial report which reflected increase in both curriculum sales and church donations from the previous year comparison. Related to the financial report, he indicated shipping costs were up 89 per-cent from last year. Significant increases have also been experienced in the cost of paper and postage.

The newly installed shipping station will be a major savings because smaller orders will be able to be prepared and mailed in-house. Shipping/handling cost has been increased from \$5 to \$10 per order, but there has been no increase in curriculum prices. BPH will soon be offering BMA DiscipleWay curriculum.

Seth Hellwig has been hired as a part-time worker in the shipping department. Plans are for him to replace Mrs. Abigail in the fall when she plans to resign because of family responsibilities.

August 20 is being designated as a "Day of Sharing" special emphasis Sunday for BPH.

Several BMA missions and missionaries have been assisted by BPH with both printing equipment and supplies.

Chairman Harrington reported on the recommendations to be presented for consideration/approval at the BMA of America national association at the business session on April 27, 2023.

Motion by Chris Vines, seconded by Brian Kingston, to keep all the current officers in their positions except for clerk (current clerk is rotating off the board because of eight years continuous service). Motion carried.

Michael Strong was nominated and elected by unanimous voice vote as the new clerk.

Mike Mobly, pastor of Pleasant Hill Baptist Church in Blanchard, Oklahoma, was introduced as a new in-coming trustee.

There being no additional business, the meeting was adjourned at 10:03 A.M. Charles Johnson dismissed in prayer.

Bart Herrington, chairman

Charles Johnson, clerk

MINUTES OF BAPTIST PUBLISHING HOUSE TRUSTEE MEETING, AUGUST 25, 2023, IN JACKSONVILLE, TEXAS:

The trustees of the BMA of America's Baptist Publishing House met on August 25, 2023, in the Baptist Publishing House office in Jacksonville, Texas.

Trustees attending: Ryan Burchett, Chris Vines, Michael Strong, Gene Hankins, Blake McCain, Michael Mobley, Johnnie Ross, Billy Byrd, Cliff McQuillen

Others attending: Jordan Tew, BPH director, and Seth Hellwig, BPH employee

BPH Director Jordan Tew called the meeting to order at 9:10 A.M.

DEVOTIONAL: Jordan Tew brought an enlightening devotional concerning the power, necessity, and sufficiency of Scripture. He shared how it aligned with the mission of BPH to point the reader to the Word of God because it is sufficient and authoritative.

Motion by Chris Vines, seconded by Gene Hankins, with a unanimous vote to approve the minutes on April 26, 2023, as printed. Motion carried.

OLD BUSINESS: Jordan Tew reported on BPH business being consistent and business as usual, though he has been doing considerable traveling.

REVIEW OF BALANCE SHEET AND PROFIT AND LOSS STATEMENT: Jordan presented a detailed balance sheet financial report which reflected a moderate increase in sales; a small increase in cost of goods sold; an increase in travel expenses due to Jordan's travel to churches, conferences, and camps; and an overall position as doing good financially.

Chris Vines asked for clarification on Accounts Payable. Jordan Tew explained that the line item reflects outstanding bills to be paid to companies like UPS.

Jordan Tew gave a summary of highlights from the Fall Trustee Report. This included a positive report on the gospel tract sales and additional resource (website), DiscipleKidz' reception, continued support of missionaries and churches including Brother Moses in Ghana, a successful transfer of DiscipleWay to BPH and shipping to in-house. He also reported that Seth Hellwig has taken over Abigail Webb's position. He also shared the conferences that are coming up he plans for BPH to be represented at including ReCharge, Student Ministry Matters, and the Senior Adult conferences.

An additional item discussed was the addition of a part time editor who had been identified. This editor would increase BPH's output and free up Jordan Tew to address day-to-day business matters. He would also be able to help with new projects like a commentary set that would come from the Baptist Expositor materials. This editor is a good fit for those jobs.

Jordan Tew shared BPH is investing some of its additional money in a local bank as a cd at a rate of 5.5% due to the amount available exceeding the insurability limits of the current bank.

Michael Strong shared he is using DiscipleKidz to disciple adults in the church plant in Minneapolis and it is being used to train leaders for the youth group.

Chris Vines requested a clarification on the editor's name. Jordan Tew shared his name and credentials. Cade Frazier, a graduate of Jacksonville College and Liberty University, would be able to help with this work. His college education was focused on English and possesses the skills to serve as editor. Jordan Tew clarified Cade Frazier's pay and workload. He also clarified he will be negotiating pay with Bro. Cade for single job projects.

Chris Vines asked for clarity on local association meetings and board member involvement as representatives. Jordan Tew stated he will send a list of all the local association meetings via email to all board members and encouraged board members to attend and represent BPH by presenting the BPH report to the meeting attendees.

NEW BUSINESS: Jordan proposed Drew Scott, a BMA Seminary student, and Derrick Bremer as new writers.

Chris Vines asked for clarification on if approving writers or pay. Jordan Tew stated it was approval of writers and shared the process they are undergoing and when they would begin writing as well as initial workload.

Motion by Chris Vines, seconded by Blake McCain, with a unanimous vote to approve the hire of Drew Scott and Derrick Bremer as writers.

Jordan Tew requested the board vote to approve BPH's competencies in fulfilling the following duties as outlined in the BMAA Statement of Principles of Cooperation, Article XII:. He read the Principles' requirements for BPH to the board.

Motion by Cliff McQuillen, seconded by Michael Mobley, with a unanimous vote to approve the board's agreement that BPH is meeting the requirements stated in the Principles of Cooperation.

Jordan Tew requested the board vote on the acceptance of a statement recording the completion of duties by the Executive Director. He read the statement to the board.

Motion by Johnnie Ross, seconded by Billy Byrd, with a unanimous vote to approve the board's agreement that Jordan Tew is completing the duties of the Executive Director as outlined in the statement.

Jordan Tew asked for prayer regarding the difficulties of travel and for safe travel in the Fall.

Jordan Tew shared an encouraging letter from one of the Arkansas pastors expressing their gratitude for BPH.

Jordan Tew recommended the next meeting time and date be set via group email discussion.

There being no additional business, the meeting was adjourned at 10:37 A.M. Michael Strong dismissed in prayer.

Bart Herrington, chairman

Michael Strong, clerk

Baptist Publishing House Recommendations

- 1. We recommend that we adopt the proposed operating budget for fiscal 2023.
- 2. We recommend that the executive director be paid a salary of \$58,240. Benefits include one half of Social Security, \$250 per month in a health savings account, for healthcare expense reimbursement, retirement at 6% of salary, and travel reimbursement.
- 3. We recommend that \$8,000 of the Executive Director's salary be designated as housing allowance.
- 4. We recommend that Jordan Tew stand as a nominee for Executive Director.

Baptist Publishing House

Audited Financial Statements

May 31, 2023

MURREY PASCHALL & CAPERTON, P.C. Certified Public Accountants

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Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees of Baptist Publishing House Jacksonville, Texas

OPINION

We have audited the accompanying financial statements of Baptist Publishing House (a nonprofit organization), which comprise the statement of financial position as of May 31, 2023, the related statement of activities, statement of functional expenses and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Baptist Publishing House as of May 31, 2023, and the changes in its statement of activities, statement of functional expenses and cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

BASIS FOR OPINION

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Baptist Publishing House and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

RESPONSIBILITIES OF MANAGEMENT FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Baptist Publishing House's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- · Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to
 fraud or error, and design and perform audit procedures responsive to those risks. Such procedures
 include examining, on a test basis, evidence regarding the amounts and disclosures in the financial
 statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures
 that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the
 effectiveness of Baptist Publishing House's internal control. Accordingly, no such opinion is
 expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant
 accounting estimates made by management, as well as evaluate the overall presentation of the
 financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that
 raise substantial doubt about Baptist Publishing House's ability to continue as a going concern for a
 reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Murry Prochell & Caputon, PC

Murrey Paschall & Caperton, P.C. Forney, Texas October 3, 2023

BAPTIST PUBLISHING HOUSE STATEMENT OF FINANCIAL POSITION MAY 31, 2023

ASSETS

Current Assets:	
Cash and cash equivalents	\$ 386,387
Accounts receivable	 71,552
Total Current Assets	 457,939
Longterm Assets:	
Notes receivable (Note 3)	 48,000
Total Noncurrent Assets	 48,000
Total Assets	\$ 505,939

LIABILITIES AND NET ASSETS

Liabilities:	
Accounts payable	\$ 9,624
Payroll liabilities	131
Sales tax payable	 1,254
Total Current Liabilities	 11,009
Net Assets:	
Without donor restrictions (Note 4)	494,930
With donor restrictions (Note 4)	
Total Net Assets	 494,930
Total Liabilities	
and Net Assets	\$ 505,939

The accompanying notes are an integral part of the financial statements.

BAPTIST PUBLISHING HOUSE STATEMENT OF ACTIVITIES FOR THE YEAR ENDED MAY 31, 2023

	Without Donor Restrictions				Total	
REVENUE:						
Curriculum sales	\$	367,745	\$-	\$	367,745	
Contributions		113,355	-		113,355	
Net Assets Released from Restrictions						
Satisfaction by payments		3,470	(3,470)			
Total Revenue		484,570	(3,470)	_	481,100	
OPERATING EXPENSE:						
Program services		286,069	-		286,069	
General & Administrative		140,129			140,129	
Total Expenses		426,198			426,198	
CHANGES IN NET ASSETS		58,372	(3,470)		54,902	
Net Assets, Beginning of Year		436,558	3,470		440,028	
NET ASSETS, END OF YEAR	\$	494,930	<u>\$</u>	\$	494,930	

The accompanying notes are an integral part of the financial statements.

BAPTIST PUBLISHING HOUSE STATEMENT OF FUNCTIONAL EXPENSES FOR THE YEAR ENDED MAY 31, 2023

	Program Service		General & Administrative		Total	
EXPENSES		Service	Administrative		Total	
Curriculum - printing & paper	\$	207,313	\$ -	\$	207,313	
Curriculum - freight		55,955	-		55,955	
Curriculum - writers and proofers		14,325	-		14,325	
Curriculum - postage		1,054	-		1,054	
Curriculum - advertising		3,935	-		3,935	
Curriculum - transaction fees		1,501	-		1,501	
Curriculum - design and layout		1,986	-		1,986	
Salary & wages		-	71,663		71,663	
Payroll taxes		-	6,103		6,103	
Employee benefits		-	6,618		6,618	
Office supplies, postage and software		-	7,084		7,084	
Promotional Materials		-	1,600		1,600	
Telephone		-	1,180		1,180	
Associational Expenses		-	5,523		5,523	
Professional fees		-	6,591		6,591	
Rent		-	6,000		6,000	
Travel, entertainment and meetings		-	21,703		21,703	
Sponsorships		-	-		-	
Contract services		-	2,200		2,200	
Insurance		-	3,736		3,736	
Miscellaneous & bad debt write offs			128		128	
TOTAL FUNCTIONAL EXPENSES	\$	286,069	<u>\$ 140,129</u>	\$	426,198	

The accompanying notes are an integral part of the financial statements.

BAPTIST PUBLISHING HOUSE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED MAY 31, 2023

	Total
CASH FLOWS FROM OPERATING ACTIVITIES Change in Net Assets	\$ 54,902
Adjustments to Reconcile Change in Net Assets to Net Cash Provided by Operating Activities: Depreciation	-
Changes in Assets and Liabilities: (Increase) Decrease in Accounts Receivable Increase (Decrease) in Accounts Payable Increase (Decrease) in Payroll Liabilities Increase (Decrease) in Sales Tax Payable Increase (Decrease) in Unearned Revenue	24,873 9,564 (840) 324
NET CASH PROVIDED/(USED) BY OPERATING ACTIVITIES	88,823
CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of Property & Equipment	
NET CASH PROVIDED/(USED) BY INVESTING ACTIVITIES	<u> </u>
CASH FLOWS FROM FINANCING ACTIVITIES	
NET CASH PROVIDED/(USED) BY FINANCING ACTIVITIES	<u> </u>
INCREASE (DECREASE) IN CASH	88,823
CASH AT BEGINNING OF YEAR	297,564
CASH AT END OF YEAR	\$ 386,387
SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION: Cash Paid During the Year for Interest:	\$ -

The accompanying notes are an integral part of the financial statements.

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BAPTIST PUBLISHING HOUSE NOTES TO FINANCIAL STATEMENTS MAY 31, 2023

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Activities

Baptist Publishing House is a non-profit corporation organized to assist churches in making disciples through curriculum with the goal to provide resources that help followers of Christ grow. The Baptist Missionary Association of America is comprised of about 1,300 local churches. The Associational Baptist Publishing House provides these churches, as well as others, with a quarterly Bible Study Curriculum. This curriculum is designed to be used in many ways, such as: Sunday School Classes, Bible Studies, One-on-One Discipleship, and in the home. For the period of these financial statements, Baptist Publishing House was overseen by the BMA Theological Seminary in Jacksonville, Texas.

Basis of Presentation

The financial statements of Baptist Publishing House have been prepared on the accrual basis of accounting and in accordance with the American Institute of Certified Public Accountants Audit and Accounting Guide Audits of Not-for-Profit Organizations. The organization has adopted Accounting Standards Update (ASU) 2016-14, Presentation of Financial Statements of Not-for-Profit Entities. Contributions received are recorded as either with or without donor restrictions and further detailed by unrestricted, board restricted, purpose restricted, or endowment funding. All donor-restricted support is reported as an increase in purpose or endowment restricted net assets, depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), with donor designated net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

Cash and Cash Equivalents

For the purpose of the Statement of Cash Flows, the Organization considers as cash equivalents all highly liquid investments, which can be converted into known amounts of cash and have a maturity period of ninety days or less at the time of purchase. Excluded from this definition of cash equivalents are amounts that represent funds that have been designated by the Board for investment.

Accounts Receivable

Accounts receivables are stated at the amount management expects to collect from outstanding balances. Management provides for probably uncollectible amounts through a provision for bad debt expense and an adjustment to a valuated allowance based on its assessment of the current status of individual accounts. Balances that are still outstanding after management has made reasonable collection efforts are written off through a charge to the valuation allowance and a credit to accounts receivable. Changes in the valuation allowance have not been material to the financial statements.

Compensated Absences

Employees of the Organization are entitled to paid vacations, sick days, and other time off depending on job classification, length of service, and other factors. It is impractical to estimate the amount of compensation for future absence and, accordingly, no liability has been recorded in the accompanying financial statements. The Organization's policy is to recognize the costs of compensated absences when paid to employees.

Income Taxes

The Organization is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code; therefore, no provision for federal income tax is made. The Organization's Forms 990, *Return of Organization Exempt from Income Tax*, for the years ending 2020, 2021, and 2022 are subject to examination by the IRS, generally for three years after they were filed.

Income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation as unrelated business income. As of May 31, 2023, the Organization did not have any activities not directly related to their tax-exempt purpose. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b) (1) (A) and has been classified as an organization other than a private foundation under Section 509(a) (2).

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires that management make estimates and assumptions that affect the reported amounts of assets and liabilities and the amounts of revenues and expenses during the reporting period. Actual results could differ from these estimates.

Impairment of Long-lived Assets

The Organization reviews potential impairments of long-lived assets when there is evidence that events or changes in circumstances have made the recovery of an asset's carrying value unlikely. An impairment loss is recognized if the sum of the expected, undiscounted future cash flows is less than the net book value of the asset. Generally, the amount of the impairment loss is measured as the excess of the net book value of the assets over the estimated fair value. As of May 31, 2023, no impairment of long-lived assets is necessary.

Concentration of Credit Risk

Financial instruments that potentially subject the Organization to concentrations of credit risk consist principally of cash investments and receivables. The Organization places their cash investments with financial institutions which limits the amount of credit exposure to anyone investment. Concentrations of credit risk with respect to receivables are limited due to the large number of customers comprising the Organization's customer base. At May 31, 2023, the Organization had no significant concentrations of credit risk.

Contributed Services

No amounts have been reflected in the financial statements for donated services. The Organization generally pays for services requiring specific expertise. However, many individuals volunteer their time and perform a variety of tasks that assist the Organization in various capacities, but these services do not meet the criteria for recognition as contributed services.

Revenue Recognition and Unearned Revenue

Curriculum sales are the primary source of income of the Organization (77% of Total Revenue in FY2023). The majority of their subscribers are Baptist Missionary Association churches and organizations and their members. There is a clear rate structure by item on the BPH website. Revenue is recorded once services

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have been provided and billed (monthly or quarterly). When customers order literature, the majority of customers receive their invoice in the box which contains their curriculum. There are comparatively few customers who choose to pay by credit card at the time the order is placed, but curriculum is then received within 30-45 days. As such, any unearned revenue as of year-end would be immaterial.

Donations are another source of revenue. Donations received are recorded depending on the existence and/or nature of any donor restrictions. See Net Assets note below. Any contributions in which the donor-imposed restrictions have not been met have been disclosed on the face of the financial statements.

Net Assets

Net assets are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets and changes therein are classified and reported as follows:

- Net Assets Without Donor Restrictions
 - Net assets available for use in general operations and not subject to donor restrictions. The governing board has the option to internally designate funds.
- Net Assets With Donor Restrictions
 - Net assets subject to donor-imposed restrictions. Some donor restrictions are temporary
 in nature, such as those that will be met by the passage of time or other events specified
 by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor
 stipulates those resources be maintained in perpetuity. Donor-imposed restrictions are
 released when a restriction expires, that is when the stipulated time has elapsed, when
 the stipulated purpose for which the resource was restricted has been fulfilled, or both.

Historically, the Organization classified its net assets into one of three categories 1) Unrestricted, 2) Temporarily Restricted, 3) Permanently Restricted. Since the guidance was updated, there was little change to the Unrestricted Net Assets. There are funds without donor restrictions including any unrestricted funds that the board designated to a particular purpose. With Donor Restricted funds include the entire amount of purpose/temporarily restricted funds. As noted earlier, there are no permanently restricted assets.

Recent Accounting Pronouncements

In February 2016, the FASB issued ASU 2016-02, Leases, which will supersede the current lease requirements in ASC 840. The new standard requires lessees to recognize a right-of-use (ROU) asset and a related lease liability for all leases with terms longer than 12 months. Leases will be classified as either finance or operating, with classification affecting the pattern of expense recognition in the statement of activities and changes in net assets. Currently, leases are classified as either capital or operating, with only capital leases recognized on the statement of financial position. The new standard is effective for private entities for annual periods beginning after December 15, 2022. The Organization determined the guidance will not result in significant changes to the results of operations.

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BAPTIST PUBLISHING HOUSE NOTES TO FINANCIAL STATEMENTS MAY 31, 2023

NOTE 2 -DEFINED CONTRIBUTION PLAN:

The Organization has a 401 (a) covering all full-time employees. The Organization makes a contribution to the plan each year equal to 6% of all participants' compensation. Total retirement expense for the year ended May 31, 2023, was \$3,960.

NOTE 3 - RELATED PARTY TRANSACTIONS:

As discussed in prior year audits, when the Baptist Publishing House moved from Conway, AR to Jacksonville, TX, an agreement was necessary to outline how the former DiscipleGuide divisions absorbed by BMA Missions and Lifeword (Conferences, Church Solutions, and Information Services) that remain at the BMA GMC, would remunerate Baptist Publishing House for the asset values (Investment in BMA LLC \$744,473 and Capital Purchases Net \$9,502). An analysis was performed to allocate the value based on weighted average revenues and expenses by DiscipleGuide's department. Upon review of that information, the board reached an agreement where BMA Missions and Lifeword would agree to pay BPH the sum of \$84,000 over a period of 84 months at the rate of \$1,000 per month at 0% interest beginning June 1, 2020. In addition to the cash payments, BPH will receive 100% of all general fund offerings previously designated for DiscipleGuide.

During FY2023, these \$1,000 monthly payments were made to BPH, and the remaining note receivable balance as of May 31, 2023 totaled \$48,000 (split evenly between BMA Missions and Lifeword).

NOTE 4 – NET ASSETS

<u>Net Assets Without Donor Restrictions</u> – the Organization has a policy and budget in place to ensure all unrestricted funds received from donors are tracked and spent in accordance with the mission and purpose of the Organization. As of May 31, 2023 the remaining balance of these funds were \$494,930.

<u>Purpose Designated</u> - Net assets were received and released from donor restrictions by incurring expenses satisfying the restricted purposes or by occurrence of other events specified by donors during the year ended May 31, 2023. Only funds related to specific curriculum projects are designated and held until the date the printing takes place. During FY2023, the Organization received no designated contributions, and released \$3,470 of prior year funds as restrictions were met (publications in Tanzania and other global publications).

NOTE 5 – LIQUIDITY

As part of Baptist Publishing House's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities and other obligations come due. The policy is that monthly revenues are to cover monthly expenses. Monthly revenues and expenditures are deposited in and deducted from the operating accounts.

Any excess cash for the year is to be used for projects in the upcoming years. These funds are invested in savings with short-term maturities. The board has approved a list of financial institutions for which it may deposit funds. Limits were set at each of the financial institutions, so monies are transferred when needed to stay within the guidelines.

BAPTIST PUBLISHING HOUSE NOTES TO FINANCIAL STATEMENTS MAY 31, 2023

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the statement of net position date, comprise the following:

	May 31, 2023
Financial Assets:	
Cash and cash equivalents	\$ 386,387
Accounts receivable	<u>119,552</u> <u>503,453</u>
Less those unavailable for general expenditures within one year, due to:	
Donor-imposed restrictions	
Financial assets available within one year to meet cash needs for general expenditures:	<u>\$ 503,400</u>

NOTE 6 - FUNCTIONAL EXPENSE ALLOCATION

The financial statements report categories of expenses that are attributed to either program or supporting functions. The Organization classifies all costs between programs, administration / management and general based of the direct relation to the organization's mission and purpose. For FY2023, the program service expenses made up 67% of total expenses.

NOTE 7 – LEASES

The Organization leases office space from the Baptist Missionary Association of Texas Theological Seminary in Jacksonville, Texas. Rent is currently \$500 per month for an annual expense of \$6,000, plus additional rent requested, if needed. Total rent for the year ended May 31, 2023 was \$6,000.

NOTE 8 – SUBSEQUENT EVENTS

Management has evaluated its operations through October 3, 2023, the financial statement issuance date, to determine whether there are any significant subsequent events to merit inclusion in these financial statements.

Direct inquires may be sent to Jordan Tew, the Executive Director of the Baptist Publishing House - baptistpublishinghouse.com.

Baptist Missionary Association of America

BMA Theological Seminary

President Dr. Charley Holmes P.O. Box 670 Jacksonville, TX 75633

903-586-2501

ANNUAL REPORT Dr. Charley Holmes - President

Psalm 11:3 "If the foundations be destroyed, what can the righteous do?"

Often in David's life, before and after becoming king, he faced perilous, difficult periods when it seemed as if all was lost. The foundations mentioned as being destroyed refers to the God-ordained institutions that maintain a just and civil society. God has ordained marriage and the family. Through many degrading influences, we have seen the foundations of the family being eroded. Without godly family, children have no way of learning respect for others and turn to lives of self-centeredness. The philosophy of putting self first eventually leads to chaos.

Another foundation of society being destroyed is the institution of true God/ Word-centered religion. In David's day, that was focused on the prayer function of the Levites in leading Israel in pure worship before the Ark of God. In our times, public worship is centered on public observance of the Lord's Day within biblical churches led by the God ordained office of pastor/elder. There are several manifestations of the pollution of worship in churches, yet one is most prevalent in our day – the ordination of women as pastors. This practice has been broadly seen in Anglican and Methodist church for years. In addition to ordaining women, we are also seeing these women in false marriage relationships with other women. Surprisingly this ordination of women is a growing problem in the SBC.

The institution of civil government is also falling. When governments begin to not just ignore but also embrace abortion, sodomy, and no-fault divorce, more widespread degradation follows close behind.

Obviously, the foundations are under attack. What can the righteous do? The psalmist David (the man after God's own heart) had the only answer in verse 1 of Psalm 11. "In the Lord I put my trust." Many practice a faith that limits itself to believing the right things about Christ and salvation, but they then turn to non-biblical means to serve Him in the function of their daily lives as well as in church and public worship.

At BMA Seminary, we are committed not just to our faith, but also to our practice. We will continue to teach sound traditional Baptist theology and the biblical patterns of pastoral ministry found in the pastoral epistles. Paul wrote to Timothy, "so that he would know how to behave...in the household of God." (1 Timothy 3:15) Preaching sound doctrine and exposing false doctrine seem to have been Paul's primary instructions to Timothy. However, Paul also included a methodology for the same in 2 Timothy 2:2 – making disciples for the purpose of passing proper doctrine and practice to successive generations.

On several occasions in my past 25 years at BMA Seminary, I have seen pastors refer men who have surrendered to ministry to the seminary. They were unable or unwilling to do it themselves. Pastors ought to be able to train other men in basic skills of pastoring, preaching, and basic theology within their own home church setting. Seminary training ought to be a finishing or second stage for the young pastor to hone his skills and be able to have credentials for public functions.

We pledge to our churches that the young men sent to BMA Seminary will have the knowledge and skill to disciple (basic training) men to be proper ministers and deacons. This type of training is becoming more challenging week by week, especially in the recent COVID era. COVID has changed many things in our society and church practice is not exempt. It appears that many churches have stabilized at about 80% of pre-COVID attendance, but will not restart regular Sunday evening service. Wednesday night services and once regularly scheduled revival weeks are falling out of favor. Sunday night and Wednesday night services were previously used for more practical instruction and training. More than ever, church members expect to get their "religion" in one big dose once a week on Sunday morning.

In a similar way, ministerial students' expectations of education have changed. For decades the normal enrollment was 80% on campus and 20% distance learning (correspondence or online). Now the student body is 20% on campus and 80% online. Additionally, online students take fewer classes during a semester. The "new student" class load averages fewer than the number of hours to be considered "half-time." Online study, combined with a post-COVID mindset and inflation, has created a changing atmosphere for ministerial training. We want to meet the new demands of this time and train as many as possible in the best feasible way. Accordingly, all our programs and classes are available for distance learning. We augment our schedule with in-person cases for those who come to or live on campus.

We are grateful to see that the fall semester stabilized with over 110 students enrolled. In most institutions, the spring semester is significantly lower than the fall. We were blessed to have only dropped by two or three this spring.

A natural result of online students taking reduced class loads is less tuition income. This shortfall requires that budgetary needs come from other resources. The past fiscal year, which ended May 31, 2022, was the first year in decades which showed a significant deficit. Thankfully, this summer and fall, finances are improved. As previously mentioned, church attendance has stabilized at about 80%. Likewise, enrollment at BMA Seminary has stabilized at or near the 80% mark. With this information in mind, we have prepared a budget for our next fiscal year (beginning June 1, 2023) that forecasts a modest increase in revenue and spending of 7%. (This includes a 5% raise in pay for inflation considerations. There have been no "across the board" pay raises in three years.) Pray with us that God will put training and supporting new pastors on the hearts of more churches and associations.

The cost of attending BMA Seminary is less than any other accredited theological school, yet it is still more than many young pastors can afford on their own. This means that scholarships and special offerings are more essential than ever. Please consider a special offering from the general fund of your church this year on Seminary Sunday, May 14. Seminary Sunday is recognized every year on the Sunday following the BMA Seminary commencement exercises. We ask all our church to have a moment of special prayer during their Sunday morning services for the faithfulness and fruitfulness of the new graduates being released into the fields that "are white for harvest."

Men who are entering the ministry also require a very clear understanding of the Great Commission to make disciples as found in Matthew 28:19. To emphasize this even more than we have previously, we will be offering a new study track beginning in the fall which will specialize in disciple-making. Besides the good it will do for pastors, it will be a great benefit for lay people who feel a need to be better equipped for reaching and discipling those around them.

As always, I or another faculty member would be glad to visit any of our churches or associations. We want to tell you about what is happening at BMA Seminary, but we also want to contribute to the work of the church or association. These visits can include a Bible conference type format with topics such as stewardship, personal evangelism, Baptist heritage, and Sunday School teacher training. We had the opportunity to hold multiple events of this type during the fall. At the time of this writing, we are sponsoring a preaching conference with over 100 men being trained in preaching preparation skills. Call or email the Seminary soon about scheduling one of these for your church or association. We are also glad to be able to sponsor a seminar in May on planning and conducting biblical worship services for God's glory. Over twenty have already signed up. Call or contact us about this opportunity if you are the one responsible for planning the order of services for your church.

Academic Calendar

Summer 2023 registration ends	May 5, 2023
Fall 2023 registration	July 31-August 4, 2023
Fall 2023 classes begin	August 21, 2023

Visit bmats.edu to apply for admission

Deadline for Fall 2023 scholarship applications to be turned in is Friday, July 21, 2023

Call 800-259-5673 to make an appointment for advising with the Dean's Office

Proposed 2023-2024 Budget

Income:

Auxiliary Enterprises	\$75,285.00
Endowment Income	
Church Offerings	
Special Gifts – ALL	
Tuition and Fees	
All Other Income	

Total Income	\$1,460,579.00
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Expenditures:

Academic Dean's Office	\$ 118,328.87
Biblical Studies Dept	
Bookstore	
Business Office	
Christian Education Dept	65,582.73
Church Ministries Dept	
Development Office	
Distance Education	
General Administrative	
Library Operations	
Plant Operations and Maintenance	
President's Office	
Recruitment	
Student Aid	
Student Housing	
Student Services	
Theological-Historical Dept	64,646.20
Total Expenditures	\$1,432,755.77

TOP 100 GIVERS TO BMA THEOLOGICAL SEMINARY JUNE 2021-MAY 2022

First-Carthage, TX	.\$25,885.26
Antioch-Conway, AR	\$23,700.00
Springhill-Greenbrier, AR	
Rosewood-Gilmer, TX	
First-Magnolia, AR	
First-Jacksonville, TX	\$11,053.76
Farley Street-Waxahachie, TX	
Cornerstone - Jacksonville, TX	
First-Mantachie, MS	
First-Blooming Grove, TX	\$7,780.90
Antioch-Palestine, TX	\$7,625.57
Bethel-Fulton, MS	\$6,845.90
Midway First-Sumrall, MS	
Brister-Emerson, AR	
Lake Ridge-Lubbock, TX	
Paramount-Perkinston, MS	
Shady Grove-Prescott, AR	
Round Prairie-Fairfield, TX	
Beacon-Taylor, AR	
Union Hill-Brownsboro, TX	
Calvary-Fairfield, TX	
Pecan-Robert Lee, TX	\$4,500.00
Antioch-Nashville, AR	
Keltys First-Lufkin, TX	
Walnut Road-Springhill, LA	
New Salem-Henderson, TX	\$4.018.11
Bethlehem-Greenbrier, AR	
Union-Normangee, TX	
Oak Park-Little Rock, AR	\$3 753 00
Sand Flat-Grand Saline, TX	
Walnut Street-Winnsboro, TX	
Moselle-Union, MO	
Temple-Mexia, TX	
Beacon Hill-Waco, TX	
New Harmony-Tyler, TX	
Northside-Conroe, TX	
First-Damascus, AR	
Greenpond-Como, TX	
South Forrest-Hattiesburg, MS	
Macedonia-Magnolia, AR	
Harmony-Nacogdoches, TX	\$2,800.00
Immanuel-Greenbrier, AR	\$2,687.55
Heritage-Waxahachie, TX	\$2,640.00
Worden-Bald Knob, AR	\$2,610.00
Mahl-Nacogdoches, TX	\$2,606.79
Liberty-Henderson, TX	
Magnolia-Hattiesburg, MS	
First-Taylor, AR	
Central Texas Baptist Assoc.	\$2,559.89
Sand Prairie-Normangee, TX	\$2,548.00

South Jefferson-Mount Pleasant, TX\$2	2,496.00
Bethel Missionary-Saint Clair, MO\$2	2,463.00
Little Mound-Big Sandy, TX\$2	2,400.00
South Park-Fort Worth, TX\$2	
Center Grove-Cord, AR\$2	2,325.00
New Hope-Mineola, TX\$2	2,264.97
Tabernacle-Jacksonville, TX\$2	2,198.48
Wyatt-El Dorado, AR\$2	2,190.00
Landmark-Cushing, TX\$2	
Big Creek-Soso, MS\$2	
Enterprise-Jacksonville, TX\$2	
First Of Shady Grove-Laurel, MS\$1	
First-Springhill, LA	
Jackson-Joaquin, TX\$1	
Calvary-Arlington, TX	020.00
Mount Calvary-Carthage, TX\$1	.,930.00
Landmark-England, AR\$1	
Soda-Livingston, TX\$1	
First Of Cross Roads-Athens, TX\$1	
Eighth Avenue-Teague, TX\$1	,818.05
Fairview-Blytheville, AR\$1	,817.21
Calvary-La Verne, CA\$1	
Fellowship-Bella Vista, AR\$1	
Skyway Hills-Pearl, MS\$1	,800.00
Oak Hill-Gilmer, TX\$1	,750.00
Antioch-Taylorsville, MS\$1	,650.00
Afton Grove-Jacksonville, TX\$1	,635.00
Mount Olive-Scurry, TX\$1	,620.00
Friendship-Jacksonville, TX\$1	,615.50
Enon-Gilmer, TX\$1	,595.00
Macedonia-Etoile, TX\$1	,566.44
First Of Calhoun-Laurel, MS 1	,560.00
Lake Highlands-Sulphur Springs, TX\$1	.560.00
Zion-Saint Louis, MO\$1	.541.00
Old Bethel-Canton, TX\$1	516.88
Omen-Arp, TX\$1	
Parkview-Laurel, MS\$1	
Davis Street-Sulphur Springs, TX\$1	
Temple-Rogers, AR	
East Fulton-Fulton, MS	432.02
Ca Farth Kilman TV	,442.10
Go Forth-Kilgore, TX\$1	,410.00
New Beginnings-Ferris, TX\$1	
First-Maydelle, TX\$1	
Denver Street-Greenwood, AR\$1	
First-New Summerfield, TX\$1	
Pleasant Hill-Blanchard, Ok\$1	
College View-Magnolia, AR\$1	,335.51
Bradford-Bradford, AR\$1	
Bridge Baptist Church\$1	
East Foothills-Lindale, TX\$1	,314.38

BMA Theological Seminary Contributions June 1, 2021 – May 31, 2022

Afton Grove-Jacksonville, TX	
Amity-Doniphan, MO	
Antioch East-Magnolia, AR	
Antioch West-Magnolia, AR	1,200.00
Antioch-Conway, AR	
Antioch-Gilmer, TX	
Antioch-McGehee, AR	
Antioch-Nashville, AR	
Antioch-Palestine, TX	
Antioch-Taylorsville, MS	1,650.00
Bauman Road-Houston, TX	
Beacon Hill-Waco, TX	3,270.00
Beacon-Bryan, TX	803.63
Beacon-Taylor, AR	5,009.57
Berean-Soso, MS	455.00
Bethany Missionary-Tulsa, OK	
Bethany-Jonesboro, AR	
Bethel Missionary-Saint Clair, MO	2,463.00
Bethel-Fulton, MS	
Bethel-Port Arthur, TX	
Bethel-Sikeston, MO	725.00
Bethel-Wiggins, MS	
Bethlehem-Greenbrier, AR	3.988.69
Big Creek-Soso, MS	
Bishop Chapel-Jasper, TX	
Blackjack-Troup, TX	1.014.35
BMA Of Smith County	
Bodcaw #2-Rosston, AR	
Bradford-Bradford, AR	
Bridge Baptist Church	
Brister-Emerson, AR	
Buena Vista-Timpson, TX	240 50
Buffalo-McLain, MS	302.00
Calvary-Arlington, TX	1 930 00
Calvary-Fairfield, TX	1 644 97
Calvary-Horn Lake, MS	745 30
Calvary-Jacksonville, TX	600.00
Calvary-La Verne, CA	1 800 00
Calvary-Marvell, AR	704 75
Calvary-Stamps, AR	15.00
Calvary-Vidalia, LA	
Calvary-White Hall, AR	
Carval y- writte Hall, AK	00116
Canaan-Franklinton, LA	
Caney Valley-Plumerville, AR	500.00
Center Grove-Cord, AR	2 225 00
Centerville-Mantachie, MS	
Central Texas Baptist Assoc.	
Central-Bronte, TX	207 00
Central-Hughes, AR	
Central-Hugnes, AR	

Central-Mineola, TX	
Central-Texarkana, AR	
Chenal Valley-Little Rock, AR	
Cherokee District WMA	
Cherokee-Gilmer, TX	
China Grove-Eustace, TX	1,200.00
Clover Hill-Quitman, TX	194.07
Coalgate-Coalgate, OK	
College Avenue-Levelland, TX	735.54
College Heights-Ada, OK	123.00
College View-Magnolia, AR	1,335.51
Concord-Gilmer, TX	1,040.00
Cornerstone - Jacksonville, TX	
County Line-Marvell, AR	
Cross Roads-Warren, AR	
Cross Roads-Winnsboro, TX	
Davis Street-Sulphur Springs, TX	
Denver Street-Greenwood, AR	
East Amory-Amory, MS	
East Foothills-Lindale, TX	
East Fulton-Fulton, MS	
East Mayfield-Hemphill, TX	
Eastside-Conway, AR	
Ebenezer Friendship-Pittsburg, TX	200.00
Ebenezer-Huntsville, TX	
Eighth Avenue-Teague, TX Eighth Street-Grand Prairie, TX	1,818.05
Elwood-Wills Point, TX	
Emmanuel-Saint Louis, MO	
Enon-Gilmer, TX	
Enterprise-Jacksonville, TX	2,112.86
Epic Church NWA - Springdale, AR	1,300.00
Evergreen-Porter, TX	
Evergreen-Seminary, MS	
Fair Park-Tyler, TX	339.07
Fairview-Blytheville, AR	1,817.21
Fairview-Lufkin, TX	
Faith-Mena, AR	
Faith-Saint Charles, MO	600.00
Farley Street-Waxahachie, TX	
Fellowship-Bella Vista, AR	
Fellowship-Magnolia Springs, TX	582.74
Fellowship-Pittsburg, TX	445.62
First Missionary-Morton, TX	660.00
First Missionary-Terrell, TX	
First N. Lewisville-Lewisville, AR	275.00
First Of Calhoun-Laurel, MS	
First Of Cockrell Hill-Dallas, TX	
First Of Cross Roads-Athens, TX	
First Of Las Colinas-Irving, TX	

First Of Providence-Livingston, TX	
First Of Shady Grove-Laurel, MS	
First Regular-Galena, KS.	
First-Avalon, TX	
First-Bardwell, TX	
First-Bay Springs, MS	
First-Beckville, TX	
First-Blooming Grove, TX	
First-Caldwell, AR	
First-Carthage, TX	
First-Cave Springs, AR	
First-Damascus, AR	
First-Gurdon, AR	
First-Jacksonville, TX	
First-Louin, MS	
First-Magnolia, AR	
First-Mantachie, MS	8,658.00
First-Maydelle, TX	
First-McNeil, AR	
First-New Caney, TX	
First-New Summerfield, TX	
First-Palmer, TX	
First-Potosi, MO	
First-Rice, TX	
First-Rosser, TX	
First-Springhill, LA	
First-Taylor, AR	
First-Waldo, AR	1,288.00
Forest Hill-Quitman, TX	
Friendship-De Queen, AR	
Friendship-Greenbrier, AR	
Friendship-Jacksonville, TX	
Friendship-Mesquite, TX	
Garrett Memorial-Hope, AR	
Go Forth-Kilgore, TX	
Grace-Joplin, MO	
Grace-McDavid, FL	
Grace-Russellville, AR	
Gravel Ridge-Nacogdoches, TX	
Greenpond-Como, TX	
Harmony Odell-Huntington, TX	
Harmony-Nacogdoches, TX	
Helton Road-Theodore, AL	
Heritage-Waxahachie, TX	
Herman-Bono, AR	
Hopewell-Laurel, MS	
Iglesia Bautista-Brenham TX	
Immanuel-Greenbrier, AR	
Immanuel-Nashville, AR	
Immanuel-Plain Dealing, LA	
Immanuel-Sheridan, AR	
Impact @ Bethel-Dallas, TX	
Jackson-Joaquin, TX	1,956.66

Keltys First-Lufkin, TX	
Lake Highlands-Sulphur Springs, TX.	
Lake Ridge-Lubbock, TX	6,288.33
Landmark Association, TX	
Landmark-Cushing, TX	
Landmark-England, AR	
Latch-Gilmer, TX	
Lee's Chapel #2-Picayune, MS	
Leggett-Leggett, TX	
Letona-Letona, AR	
Liberty-Henderson, TX	2,600.00
Liberty-Stamps, AR	750.00
Lilbert-Cushing, TX	
Little Flock-Jewett, TX	
Little Mound-Big Sandy, TX	
Little River-Manila, AR	1.101.33
Macedonia Red Land-Mineola, TX	
Macedonia-Bearden, AR	
Macedonia-Etoile, TX	
Macedonia-Magnolia, AR	
Macune-San Augustine, TX	
Magnolia Heights-Forest, MS	
Magnolia Hill-Livingston, TX	120.00
Magnolia-Hattiesburg, MS	
Mahl-Nacogdoches, TX	2,606./9
Martins Prairie-Iola, TX	
Meadowside-Pittsburg, KS	
Memorial-Fremont, CA	
Midway First-Sumrall, MS	
Milligan Ridge-Manila, AR	
Missionary-Paducah, TX	
Mixon-Troup, TX	
Moorewood-Leedey, OK	1,000.00
Moselle-Union, MO	3,500.00
Mount Calvary-Carthage, TX	
Mount Gilead-Columbia, MS	100.00
Mount Lebanon-Grand Saline, TX	135.00
Mount Lebanon-New Edinburg, AR	
Mount Nebo-Hope, AR	
Mount Olive Association-TX	
Mount Olive-Salem, MO	
Mount Olive-Scurry, TX	
Mount Olive-Timpson, TX	
Mount Pisgah-Mineola, TX	
Mount Selman-Bullard, TX	
Myrtle Springs-Quitman, TX	
Near North Community Church	
New Beginnings-Ferris, TX	1,585.00
New Bethany-Ellisville, MS	
New Harmony-Tyler, TX	
New Home-Quitman, AR	
New Hope-Mineola, TX	2,264.97
New Hope-New Waverly, TX	870.96

New Lone Streetween TV	1 000 00
New Hope-Streetman, TX New Salem-Henderson, TX	
North Lakeland-Lakeland, FL	
Northside-Conroe, TX	
Northside-Dumas, AR	
Oak Hill-Gilmer, TX	1 750.00
Oak Park-Little Rock, AR	1,/50.00
Oakland-Vicksburg, MS	1,191.36
Old Bethel-Canton, TX	
Old Center-Tenaha, TX	
Omen-Arp, TX	
Paramount-Perkinston, MS	
Park Place-Little Rock, AR	
Parkview-Laurel, MS	
Parkview-Pensacola, FL	
Parkway-Petal, MS	
Pecan-Robert Lee, TX	4,500.00
Pilgrim Rest #2-Golden, TX	500.00
Pilgrim Rest-Emory, TX	999.94
Pine Grove-Purvis, MS	
Pleasant Hill-Blanchard, OK	
Pleasant Valley-Greenbrier, AR	
Pocahontas-Pocahontas, AR	
Prospect-Jonesboro, AR	
Ramsey Creek-Saucier, MS	
Red Springs-Tyler, TX	1,300.80
Richmond Road-Texarkana, TX	954.69
Riverside-Ellisville, MS	
Rocky Hill-Huntington, TX	917.14
Rose Hill-Mineola, TX	742.66
Rosewood-Gilmer, TX	12,241.44
Round Prairie-Fairfield, TX	
Sand Flat-Grand Saline, TX	
Sand Prairie-Normangee, TX	
Sand Springs-Damascus, AR	608.32
Sardis-Henderson, TX	
Sardis-Jewett, TX	
Scotland-Bentonia, MS	
Shady Grove-Iuka, MS	
Shady Grove-McAlester, OK	
Shady Grove-Piggott, AR	
Shady Grove-Prescott, AR	
Shady Grove-Purdon, TX	
Sheppard Drive-Euless, TX	
Sheridan Terrace-Palestine, TX	
Shiloh Lamartine-Waldo, AR	
Shiloh-Perkinston, MS	
Silver Lake-Palatka, FL	
Simmons Hill-Diana, TX	
Skyway Hills-Pearl, MS	
Soda-Livingston, TX	
South Forrest-Hattiesburg, MS	
South Green-Tupelo, MS	
South Green Tupelo, Mo	

South Jefferson-Mount Pleasant, TX2,496.00	
South Main-Malvern, AR	
South Park-Fort Worth, TX2,400.00	
Southgate-Moore, OK	
Southline-Cleveland, TX	
Spring Branch-Taylor, AR	
Spring Creek-Springdale, AR	
Spring Hill-Nacogdoches, TX100.00	
Spring Hill-Ocean Springs, MS634.09	
Spring Lake-Texarkana, TX1,200.00)
Springhill-Greenbrier, AR 15,651.00	
Springhill-Laurel, MS900.00)
Sunray-Purcell, OK700.00)
Sunset-Lamesa, TX250.00	
Sunshine-Roff, OK1,000.00)
Tabernacle-Jacksonville, TX2,198.48	5
Temple-Lucedale, MS	
Temple-Mexia, TX	,
Temple-Rogers, AR1,452.82	
Tombigbee BMA668.67	
Trace City-Natchez, MS1,063.32	2
Tundra-Canton, TX915.51	
Union Hill-Bowie, TX130.00	
Union Hill-Brownsboro, TX4,855.35	
Union-Bay Springs, MS)
Union-Normangee, TX	1
Union-Springtown, TX100.00)
Unity-Jonesboro, AR)
Walnut Road-Springhill, LA4,045.31	
Walnut Street-Winnsboro, TX	3
Ward Prairie-Fairfield, TX	
Washington-Neely, MS	
Weeks Chapel-Jasper, TX	
West Race-Searcy, AR	ź
Westover-Hattiesburg, MS	,)
Westside-Nacogdoches, TX	
Worden-Bald Knob, AR2,610.00	
Wyatt-El Dorado, AR2,190.00	
Zalma-Zalma, MO400.55	
Zinna-Zainia, MO	
Zion-Saint Louis, MO1,541.00	'

BMA Seminary Board of Trustees Minutes

Minutes of Electronic Vote August 9, 2023

On August 8, 2023, the Board of Trustees was contacted by the President's office via email regarding the opening of two certificates of deposit at Prosperity Bank. Additionally, a request was made to remove James Blaylock as a signer on all BMA Seminary accounts at Prosperity Bank since he has been retired since 2018.

Clif Johnson made a motion in reply that Charly Holmes, Philip Attebery, Chris Proctor, and Keri Southern be authorized to sign on two new certificates of deposit at Prosperity Bank and that James Blaylock be removed as signer on existing account(s). As of 10:00 a.m. on August 9, twelve trustees had responded in the affirmative. The remaining three had not yet replied. Motion carried.

The certificates will be opened on August 9 and, if needed, one of the two local trustees will sign the resolutions on behalf of the board.

Keri Southern Acting Clerk

Minutes of the Board of Trustees Meeting September 28, 2023

The BMA Theological Seminary Trustees met on the campus of BMA Seminary in Jacksonville, TX, on September 28, 2023. Present were the following: Trustees Dennis Baker, Michael Battenfield, Elaine Beal, Terry Bolton, Sam Bradley, Joshua Bullock, David Cook, Larry Geraldson, Gary Murph, Ted Quinby, and Judy Rohlin as well as Board of Visitors member Tom Buck. Also present were Dr. Philip Attebery, Melina Baker, Dr. Charley Holmes, Chris Proctor, and Keri Southern.

Chairman Larry Geraldson called this meeting of the Board of Trustees to order following a campus tour led by Business Manager Chris Proctor. A motion and second were made that progress is being made in accordance with the Five Year Planning Document. Motion carried.

Geraldson recognized CPA Kyle Caperton of Murrey Paschall & Caperton, P.C. to present the 2022-2023 Audited Financial Statements. Mr. Caperton joined the meeting via Zoom. He presented a 'clean' audit which indicates no changes or notices. His presentation was comprehensive. He addressed all questions from trustees seeking clarification. A motion and second were made to adopt the audit report with the note that it was a positive report. Motion carried.

Chairman Geraldson presented devotional thoughts from Daniel 6:20 followed

by prayer led by Ted Quinby. Geraldson appointed Josh Bullock to bring the devotional at the February 2024 meeting.

Geraldson recognized Dr. Charley Holmes to introduce David Cook and Judy Rohlin for whom this is the first meeting as a board member. Dr. Holmes then delivered a charge to the trustees.

Geraldson reminded the trustees of their committee assignments. Sam Bradley was appointed as chair of the Budget and Finance Committee and Dennis Baker as chair of the Academic Affairs Committee.

A motion and second were made to elect Elaine Beal and Gary Murph to serve as board representatives to the Institutional Effectiveness Committee. Motion carried.

Geraldson appointed the following to serve on the budget sub-committee which was established in February 2023: Sam Bradley (Finance Committee Chair), David Cook, Judy Rohlin, and Elaine Beal. These trustees are expected to participate in the budget planning process for FY 2024-2025.

Geraldson dismissed the group to the respective Committee meetings. He informed the trustees that they were to dismiss for supper at 5:30 p.m. and reconvene as the full board at 6:00 p.m.

The board reconvened its meeting at 6:00 p.m. Those absent from this portion of the meeting were Melina Baker and Tom Buck.

A motion and second were made to accept the following minutes as printed: April 25, 2023; May 16-18, 2023; and August 9, 2023. Motion carried.

Chairman Geraldson recognized Dennis Baker to present the Academic Affairs Committee report. A motion and second were made to approve the report and the recommendations included therein. Motion carried.

Geraldson recognized Sam Bradley to present the Budget and Finance Committee report. A motion and second were made to approve the report and the recommendations included therein. Motion carried.

Geraldson recognized Gary Murph to present the minutes of the Executive Committee. A motion and second were made to approve the report. Motion carried.

Geraldson recognized Chris Proctor to present proposed changes to the Institutional Manual Part IX – General Employee Policies. A motion and second were made to affirm these changes and to recognize that they resulted from a periodic scheduled review of the Institutional Manual. Motion carried.

Geraldson acknowledged Dr. Holmes to present the annual report to the local associations. A motion and second were made to approve the report. Motion carried.

Geraldson recognized Gary Murph to present an item of correspondence from

acting librarian Phillip Waddell. The content of this item was echoed by multiple employees expressing their appreciation to the Board of Trustees for the recent raise for all employees.

Geraldson recognized Dr. Holmes to present a letter from Dr. Tony Cleaver which was addressed to the administration. A motion and second were made to grant Dr. Tony Cleaver emeritus status and to allow him to retain his BMATS email account. Motion carried.

Geraldson appointed Sam Bradley to conduct the annual Evaluation of the President. He reminded the board that this report is due at the February meeting and encouraged each member to respond promptly when contacted.

Geraldson recognized Dr. Attebery to provide a brief report on the Trustee Challenge – Doctoral Education fund. A motion and second were made to continue with the current project to assist Bart Herrington with his doctoral education. Motion carried.

The recommended dates for the next meeting are February 22-23, 2024.

Meeting adjourned in prayer by Michael Battenfield.

Larry Geraldson, Chairman Gary Murph, Clerk

Minutes – Board of Trustees Meeting February 22-23, 2024

The BMA Theological Seminary Trustees met February 22-23, 2024, on the campus in Jacksonville, Texas.

Present were the following: Trustees Dennis Baker, Michael Battenfield, Elaine Beal, Terry Bolton, Sam Bradley, Joshua Bullock, David Cook, Clif Johnson, Nick Kerry (Feb. 23 only), Gary Murph, Ted Quinby, Judy Rohlin, and Jimmy Tollison II. Also present were Dr. Philip Attebery, Dr. Charley Holmes. Chris Proctor, Keri Southern and Board of Visitors member Tom Buck.

Thursday, 2:00 p.m., February 22, 2024:

Vice-Chairman Clif Johnson called the Board of Trustees to order. Johnson reminded the board of following committee assignments: Dennis Baker serves as Chairman of the Academic Affairs Committee and Sam Bradley serves as Chairman of the Finance and Budget Committee. The Executive Committee was notified that they were to meet following the committee meetings.

Vice-Chairman Johnson recognized Joshua Bullock to bring a devotional from Acts 12:1-3, 20-13:3. Those in attendance were encouraged to recognize the great contrast which should exist between the Church and the world. Bullock challenged the Board to avoid viewing the Christian life, their churches, and the Seminary as "business as usual." The business is far too important to not take

seriously. Bullock closed in prayer.

Vice-Chairman Johnson dismissed the Trustees for a tour of the seminary campus which was conducted by Business Manager Chris Proctor. Following the tour, a motion and second were made that progress is being made in accordance with the Five Year Planning Document. Motion carried.

The Trustees were dismissed to their committees.

Friday, 8:30 a.m., February 23, 2024:

Trustees reconvened.

Dr. Charley Holmes led the board and BMATS employee guests in a brief devotional from 2 Corinthians 5:10-11, 18-20 and emphasized the urgency of reconciliation and our responsibility to urge others to be reconciled to God.

A motion and second were made to accept the minutes of the September 28, 2023 meeting and the December 19, 2023 Executive Committee minutes as printed. Motion carried.

Vice-Chairman Johnson recognized Sam Bradley who presented the Budget and Finance committee report and recommendations. A motion and second were made to accept the positive report and adopt the included recommendations and proposed 2023-2024 Budget, thus verifying the full board's approval of the Budget and Finance committee's decisions and recommendations. Motion carried.

Vice-Chairman Johnson recognized Dennis Baker who presented the Academic Affairs committee report and recommendations. A motion and second were made to accept the positive report and adopt the included recommendations, thus verifying the full board's approval of the Academic committee's decisions and recommendations. Motion carried.

Vice-Chairman Johnson recognized Trustee Gary Murph to present the minutes of the February 22, 2024, Executive Committee meeting. A motion and second were made to accept the minutes and the included recommendation as presented.

Vice-Chairman Johnson recognized Dr. Charley Holmes to present the biennial evaluation of the Vice-President/Dean, Dr. Philip Attebery. A motion and second were made to approve the positive evaluation. Motion carried.

Vice-Chairman Johnson recognized Dr. Charley Holmes to present the biennial evaluation of the Business Manager, Chris Proctor. A motion and second were made to approve the positive evaluation. Motion carried.

Vice-Chairman Johnson recognized Dr. Holmes to update the board regarding the current Trustee Challenge.

Vice-Chairman Johnson recognized Gary Murph to present an item of correspondence which was submitted to the board on February 21, 2024. This

item included a member of the faculty thanking the board for the raise in salaries which comes along with approval of the 2024-2025 budget.

Vice-Chairman Johnson recognized Trustee Sam Bradley to present the annual evaluation of the president. A motion and second were made to approve the positive evaluation. Motion carried.

Vice-Chairman Johnson recognized Dr. Holmes to present preliminary information regarding the BMAA Annual meeting to be held at Chateau on the Lake in Branson, MO, April 16-18, 2024. The trustees will plan to meet at 3:00 p.m. on Tuesday, April 16, 2024, in the Salzburg Room at the host hotel. The Seminary Dinner will tentatively be held on Wednesday, April 17, 2024 in the Heidelburg and St. Moritz Rooms at the host hotel. The Seminary is still in negotiation regarding dinner arrangements and the costs involved.

A motion and second to approve the recommendations for the BMAA report booklet. These recommendations include approving the 2024-2025 Budget and encouraging all BMAA churches observe Seminary Sunday on either May 5 or May 19, 2024 as a special time of prayer for our graduates and take a special offering for scholarships. Motion carried.

Dr. Holmes was recognized to address the board. He began with presenting a report on his recent trip to Accra, Ghana. He further submitted to the board his resignation as President effective following his 25th graduation ceremony on May 11, 2024. He would like to continue serving the seminary as development/ investment officer. He further presented the potential for campus changes in the next several years. A motion and second were made to accept the resignation. Motion carried. A motion and second were made to allow Dr. Holmes to personally retain the vehicle that BMA Seminary has provided for him as president.

Vice-Chairman Johnson presented preliminary dates for the September trustee meeting to be held in Jacksonville. A motion and second were made to hold the meeting on September 26-27, 2024. Motion carried.

Meeting adjourned with prayer led by Jimmy Tollison II.

Clif Johnson – Vice-Chairman Gary Murph – Secretary

Minutes of Electronic Vote March 28, 2024

On March 28, 2024, the Executive Committee of the Board of Trustees was contacted by the President's office via email regarding the opening of a certificate of deposit at Southside Bank.

Each member of the executive committee agreed to authorize Charley Holmes to open a certificate of deposit at Southside Bank and name Charley Holmes, Chris

Proctor, and Keri Southern as authorized signers.

The certificate will be opened on April 1, 2024, and, if needed, one of the two local trustees will sign the resolutions on behalf of the board. The funds to be invested originally came from the RAR fund for temporarily restricted donations.

Elaine Beal Assistant Secretary

Proposed Recommendations

- 1. Affirmation of the proposed budget
- 2. Re-affirm the appointment of Dr. Charley Holmes as president
- 3. Each church observe Sunday, May 14, 2023, As Scholarship Sunday with: a. special prayer for our graduates, and
 - b. receive a special scholarship offering to support the training of future BMA ministers and missionaries on that Sunday.

Baptist Missionary Association Theological Seminary

Audited Financial Statements

May 31, 2023 and 2022

BAPTIST MISSIONARY ASSOCIATION THEOLOGICAL SEMINARY TABLE OF CONTENTS MAY 31, 2023 & 2022

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Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees of Baptist Missionary Association Theological Seminary Jacksonville, Texas

OPINION

We have audited the financial statements of the Baptist Missionary Association Theological Seminary (a nonprofit organization) which comprise the statement of financial position as of May 31, 2023 and 2022, and the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Baptist Missionary Association Theological Seminary as of May 31, 2023 and 2022, and the changes in its net assets, functional expenses and cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

BASIS FOR OPINION

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS), and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Baptist Missionary Association Theological Seminary and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

RESPONSIBILITIES OF MANAGEMENT FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Baptist Missionary Association Theological Seminary's ability to continue as a going concern for one year after the date that the financial statements are issued.

AUDITOR'S RESPONSIBILITY FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances, but not for the purpose of expressing an
 opinion on the effectiveness of Baptist Missionary Association Theological Seminary's internal
 control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Baptist Missionary Association Theological Seminary's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

OTHER REPORTING REQUIRED BY GOVERNMENTAL AUDITING STANDARDS

In accordance with *Government Auditing Standards*, we have also issued our report dated August 22, 2023, on our consideration of Baptist Missionary Association Theological Seminary's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of internal control over financial reporting on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Baptist Missionary Association Theological Seminary's internal control over financial compliance.

control over financial reporting and compliance. Murry Pochel & Caputor, PC

Murrey Paschall & Caperton, P.C. Forney, Texas August 22, 2023

BAPTIST MISSIONARY ASSOCIATION THEOLOGICAL SEMINARY STATEMENT OF FINANCIAL POSITION MAY 31, 2023 AND 2022

ASSETS	2023			2022	
A55E15					
Cash and cash equivalents	\$	777,335	\$	374,964	
Endowment fund-Note B	Ψ	1,605,707	Ψ	1,637,020	
Accounts receivable (net of allowance)		10,497		8,507	
Inventory				1,425	
Fixed assets, net of depreciation-Note D		885,807		814,030	
Deposits		162		62	
Deposito		102			
Total Assets	\$	3,279,508	\$	2,836,008	
LIABILITIES AND NET ASSETS					
Liabilities:					
Accounts payable	\$	24,873	\$	5,721	
Deferred tuition income		21,135		17,645	
Rent and other deposits		11,890		12,460	
Total Liabilities		57,898		35,826	
Net Assets:					
Net assets - Without Donor Restrictions		1,818,703		1,393,063	
Net assets - With Donor Restrictions-Note B		1,402,907		1,407,119	
Total Net Assets		3,221,610		2,800,182	
Total Liabilities and Net Assets	\$	3,279,508	\$	2,836,008	
Town Encontries and The Tissels	ψ	5,275,500	φ	2,000,000	

The accompanying notes are an integral part of the financial statements.

BAPTIST MISSIONARY ASSOCIATION THEOLOGICAL SEMINARY STATEMENT OF ACTIVITY FOR THE YEAR ENDED MAY 31, 2023

	Without Donor		W	ith Donor		
	Restrictions		Restrictions			Total
Revenues:						
Educational and General:						
Student tuition and fees	\$	377,663	\$	-	\$	377,663
Gifts and private grants		1,173,883		176,816		1,350,699
Auxiliary enterprises		72,263		-		72,263
Interest and dividend income		413		21,519		21,932
Federal financial aid		112,207		-		112,207
Other sources		10,905		-		10,905
Net assets released from restrictions-Note B		185,329		(185,329)		-
Realized gains/losses		-		-		-
Unrealized gains/losses		(1,160)		(17,218)		(18,378)
Total Revenue		1,931,503		(4,212)		1,927,291
Expenses:						
Educational and general by department		1,505,863		-		1,505,863
Total Expenses		1,505,863		-		1,505,863
		-,,				-,,
Changes in Net Assets		425,640		(4,212)		421,428
Changes in Net Assets		425,040		(4,212)		421,420
Net Assets - Beginning		1,393,063		1,407,119		2,800,182
Net Historis Degimining		1,575,005		1,107,117		2,000,102
Net Assets - Ending	\$	1,818,703	\$	1,402,907	\$	3,221,609
Net Assets - Enulig	ф	1,010,705	φ	1,402,907	φ	5,221,009

The accompanying notes are an integral part of the financial statements.

BAPTIST MISSIONARY ASSOCIATION THEOLOGICAL SEMINARY STATEMENT OF ACTIVITY FOR THE YEAR ENDED MAY 31, 2022

	Without Donor Restrictions			Vith Donor estrictions	Total
Revenues:					
Educational and General:					
Student tuition and fees	\$	351,721	\$	-	\$ 351,721
Gifts and private grants		610,063		117,256	727,319
Auxiliary enterprises		51,902		-	51,902
Interest and dividend income		335		12,433	12,768
Federal financial aid		74,324		-	74,324
Other sources		13,137		-	13,137
Net assets released from restrictions		102,041		(102,041)	-
Realized gains/losses		7,063		-	7,063
Unrealized gains/losses		2,128		(17,310)	 (15,182)
Total Revenue		1,212,714		10,338	 1,223,052
Expenses:					
Educational and general by department		1,406,434			 1,406,434
Total Expenses		1,406,434			 1,406,434
Changes in Net Assets		(193,719)		10,338	(183,381)
Net Assets - Beginning		1,586,782		1,396,781	 2,983,563
Net Assets - Ending	\$	1,393,063	\$	1,407,119	\$ 2,800,182

The accompanying notes are an integral part of the financial statements.

BAPTIST MISSIONARY ASSOCIATION THEOLOGICAL SEMINARY STATEMENT OF EDUCATIONAL AND GENERAL EXPENSES BY DEPARTMENT AND FUNCTIONAL CATEGORY FOR THE YEARS ENDED MAY 31, 2023 AND 2022

	<u>2023</u>			<u>2022</u>
ACADEMIC DEPARTMENTS				
Biblical studies	\$	125,457	\$	118,297
Theological-historical		65,457		60,734
Church ministries		47,422		35,237
Christian education		68,398		78,101
Distance education		46,483		40,281
subtotal:		353,217		332,650
ACADEMIC SUPPORT SERVICES				
Academic Dean's office		118,054		113,284
Librarian's office		110,000		105,219
Student services		7,979		5,159
Bookstore		2,680		1,610
Recruitment		33,393		19,172
subtotal:		272,106		244,444
ADMINISTRATIVE SERVICES				
President's office		173,033		160,063
Business office		94,523		85,468
Plant operations		83,303		78,109
Development office		17,454		28,224
General administration		151,612		167,788
Student housing		51,584		36,256
Depreciation		70,645		70,363
subtotal:		642,154		626,271
SCHOLARSHIPS AND FINANCIAL AID				
Scholarships		126,338		124,833
Financial aid		112,048		78,236
subtotal:		238,386		203,069
Total Expense	\$	1,505,863	\$	1,406,434

The accompanying notes are an integral part of the financial statements.

BAPTIST MISSIONARY ASSOCIATION THEOLOGICAL SEMINARY STATEMENT OF CASH FLOWS FOR THE YEARS ENDED MAY 31, 2023 AND 2022

		2023		2022
CASH FLOWS FROM OPERATING ACTIVITIES:				
Excess revenue over expenses	\$	421,428	\$	(183,381)
Adjustments to reconcile excess				
revenue over expenses to net cash				
provided (used) in operating activities				
Depreciation		70,645		70,363
(Increase) Decrease in accounts receivable		(1,990)		4,782
(Increase) Decrease in inventory and other		1,325		-
Increase (Decrease) in accounts payable		19,152		4,276
Increase (Decrease) in rent deposits and other liabilities		2,920		1,515
Net cash provided (used) by				
operating activities		513,480		(102,445)
CASH FLOWS FROM INVESTING ACTIVITIES:		(1.42.421)		(10.5(1))
Purchase of fixed assets		(142,421)		(49,764)
(Increase) Decrease in endowment funds		31,313		(24,891)
Net cash provided (used) by				
investing activities		(111,108)		(74,655)
CASH FLOWS FROM FINANCING ACTIVITIES:				
Principal collected notes receivable		-		-
Net cash provided (used) by				
financing activities		-		-
Net change in cash and cash		402 272		(177, 100)
equivalents		402,372		(177,100)
Cash and cash equivalents - beginning		374,964		552,064
Cash and cash equivalents - ending	\$	777,335	\$	374,964
Supplemental Information:				
Interest Expense	\$	153	\$	456
Interest Expense	φ	155	¢	430

The accompanying notes are an integral part of the financial statements.

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Activities

Baptist Missionary Association Theological Seminary is located in Jacksonville, Texas and was organized in 1955. It is accredited by the Southern Association of Colleges and Schools. It is a member of the Association of Theological Schools in the United States and in Canada. Its purpose is to provide accredited undergraduate and graduate theological education for the training of individuals for various forms of Christian service and leadership roles. The institution is a department of and owned by the Baptist Missionary Association of America.

Additional background information about the seminary can be found at their website: www.bmats.edu.

Basis of Accounting

The financial statements are presented on the accrual basis of accounting in accordance with generally accepted accounting principles. The accrual basis of accounting recognizes contributions, at their fair value, when received or when an unconditional promise to give is made, and expenditures in the accounting period in which the liability incurred, if measurable.

Revenue

Baptist Missionary Association Theological Seminary receives a substantial portion of its support from gifts and private grants primarily from individuals and churches of the Baptist Missionary Association of America. The remaining majority of its revenue is from tuition and fees. Student charges for tuition, fees, and housing are deemed to result in separate performance obligations and have been treated as separate contracts in the Seminary's financial statements. Tuition and fees revenues are earned and recognized over the course of each semester as educational services are delivered, and dorm rooms provided. Any funds received for future semesters are treated as deferred income and discussed in the notes below. Contributions are recorded as net assets without donor restrictions (unrestricted) or as net assets with donor restrictions (temporarily restricted or permanently restricted), depending on the existence and/or nature of any donor restrictions. All donor-restricted contributions are reported as an increase in net assets with donor restrictions (temporarily or permanently restricted), depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. Anv contributions in which the donor-imposed restrictions have not been met have been disclosed on the face of the financial statements.

Accounts Receivable

Accounts receivable are stated at the amount management expects to collect from outstanding balances. Accounts receivable are not considered past due or delinquent if payments have been received or the student is still attending classes at the Seminary. Balances that remain outstanding after management has used reasonable collection efforts are written off to a bad debt expense account. Due to average annual write offs in prior years, a standard \$12,000 is accrued to an allowance for bad debt on an annual basis.

Fair Value of Financial Assets

The entity measures and discloses certain financial assets and liabilities at fair value. GAAP defines fair value as the exchange price that would be received for an asset or paid to transfer a liability in an orderly transaction between market participants on the measurement date. GAAP also establishes a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. GAAP describes three levels of inputs that may be used to measure fair value:

Level 1 – Quoted price in active markets for identical assets or liabilities.

Level 2 – Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

For disclosure purposes, assets and liabilities are classified in their entirety in the fair value hierarchy level based on the lowest level of input that is significant to the overall fair value measurement. The entity's assessment of the significance of a particular input to the fair value measurement requires judgment and may affect the placement within the fair value hierarchy.

The entity uses the active market approach to measure fair value of financial assets and liabilities.

Fixed Assets

Fixed assets are recorded at purchase cost, unless donated, and then it is recorded at fair market value at the date of contribution. Donated fixed assets are reported as unrestricted contributions unless the donor has restricted the donated asset to a specific purpose. Baptist Missionary Association Theological Seminary generally capitalizes fixed asset purchases of \$2,500 or more. Lesser amounts are expensed entirely. Depreciation is calculated over the estimated useful lives of the assets, which range from three to thirty-nine years, using the straight-line method of depreciation. Depreciation for the years ending May 31, 2023 and 2022 amounted to \$70,645 and \$70,363.

Impairment of Long-lived Assets

The Seminary reviews potential impairments of long-lived assets when there is evidence that events or changes in circumstances have made the recovery of an asset's carrying value unlikely. An impairment loss is recognized if the sum of the expected, undiscounted future cash flows is less than the net book value of the asset. Generally, the amount of the impairment loss is measured as the excess of the net book value of the assets over the estimated fair value. As of May 31, 2023, no impairment of long-lived assets is necessary.

Income Taxes

Baptist Missionary Association Theological Seminary is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and did not conduct any unrelated business activities. Therefore, Baptist Missionary Association Theological Seminary has not made provision for federal income taxes in the accompanying financial statements. In addition, Baptist Missionary Association Theological Seminary has been determined by the Internal Revenue Service not to be a "private foundation" within the meaning of Section 509(a) of the Internal Revenue Code.

The entity's Form 990, *Return of Organization Exempt from Income Tax*, for the years ending 2020, 2021 and 2022 are subject to examination by the Internal Revenue Service, generally for three years after they are filed.

Contributed Services

No amounts have been reflected in the financial statements for donated services. The Organization generally pays for services requiring specific expertise. However, many individuals volunteer their time and perform a variety of tasks that assist the Organization in various capacities, but these services do not meet the criteria for recognition as contributed services.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Cash and Cash Equivalents

For the purpose of the statement of cash flows, Baptist Missionary Association Theological Seminary considers all unrestricted and all related highly liquid funds with initial maturities of three months or less to be cash equivalents.

Accounts Payable and Deferred Income

Invoices are entered and paid as received. This typically leaves an immaterial balance in accounts payable at year end. The primary current liability balance is made up of health insurance premiums due for the month of June. Other current liabilities consist of deferred income. When students early register for future semesters, tuition and fees are included as accounts receivable (or cash if paid) and deferred revenue liability until the first week of the semester. As of May 31, 2023, deferred revenue was \$21,135 which included students registered for Summer 2023. Other current liabilities include an immaterial amount for payroll liabilities consistently clearing shortly after year end.

Net Assets

Net assets are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets and changes therein are classified and reported as follows:

- Net Assets Without Donor Restrictions
 - Net assets available for use in general operations and not subject to donor restrictions. The governing board has the option to internally designate funds, but no such designations have been made.
- Net Assets With Donor Restrictions
 - Net assets subject to donor-imposed restrictions. Some donor restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. Donorimposed restrictions are released when a restriction expires, that is when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

Historically, the Seminary classifies its net assets into one of three categories 1) Unrestricted, 2) Temporarily Restricted, 3) Permanently Restricted. The unrestricted net assets represent amounts available to meet the current needs of the Seminary. The temporarily restricted net assets represent the amounts received with donor-imposed restrictions where the restrictions have not currently been achieved at the financial statement date. Permanently restricted net assets represent endowment funds where the principal has been permanently restricted by the donor. Therefore, the Seminary will now classify the full amount of the temporarily restricted funds and the permanently restricted funds as Net Assets With Donor Restrictions.

Recent Accounting Pronouncements

In February 2016, the FASB issued ASU 2016-02, Leases, which will supersede the current lease requirements in ASC 840. The new standard requires lessees to recognize a right-of-use (ROU) asset and a related lease liability for all leases with terms longer than 12 months. Leases will be classified as either finance or operating, with classification affecting the pattern of expense recognition in the statement of activities and changes in net assets. Currently, leases are classified as either capital or operating, with only capital leases recognized on the statement of financial position. The new standard is effective for private entities for annual periods beginning after December 15, 2021. The Seminary concluded that the guidance did not result in significant changes to the results of operations.

NOTE B - NET ASSETS

As noted above, the Seminary may receive donations for a designated purpose. These funds can be restricted permanently in the form of an endowment. They may also be received and released from donor restrictions by incurring expenses satisfying the restricted purposes or by occurrence of other events specified by donors during the year. The year end balance of these funds is as follows:

	<u>May 31, 2023</u>	May 31, 2022
Temporary / Purpose Designation	\$ 57,836	\$ 67,970
Permanent / Endowment Designation	1,345,071	1,339,149
Net Assets With Donor Restrictions	<u>\$ 1,402,907</u>	<u>\$ 1,407,119</u>

Permanently restricted net assets at May 31, 2023 and 2022 consist of an endowment fund established in multiple fiscal years to support various functions of the Baptist Missionary Association Theological Seminary. Contributions to the endowment fund are subject to donor restrictions that stipulate the original principal of the gift is to be held and invested by the Baptist Missionary Association Theological Seminary and income from the fund is to be used for operational or purpose restricted activities, such as student scholarships. The Organization uses the earnings from endowment assets in accordance with each donor's wishes. Earnings on the endowment investments are reflected in the statement of activity. The Organization has adopted investment policies and guidelines. The historic dollar value of those contributions must be maintained inviolate. Endowment funds are subject to the provisions of the "Uniform Prudent Management of Institutional Funds Act" in Chapter 163 of the Texas Property Code.

Endowment funds as of year-end consists of the following:

Banks and Credit Unions Brokerage Accounts Notes Receivable Real Ectate	<u>Valued</u> Market (Level 1 FMV) Market (Level 1 FMV) Current Balance Historical Cost	\$ 1,033,412 \$ 1,033,412 469,923 28,572 73,800	2022 \$ 1,144,075 380,256 38,889 73,800
Real Estate	Historical Cost	<u>73,800</u>	<u>73,800</u>
Total		<u>1,605,707</u>	\$ <u>1,637,020</u>

The Baptist Missionary Association Theological Seminary uses the earnings from donor restricted assets in accordance with each donor's wishes. Earnings on the donor restricted investments are reflected in the statement of activity. Investment return consists of the following components:

Interest on donor restricted funds	\$ 2 <u>1,519</u>	\$ 12,433
Realized Gain (Loss) Unrealized Gain (Loss)	(17,218)	<u>(17,310)</u>
Total	\$ <u>4,301</u>	\$ <u>(4,877)</u>

Endowment Fund transactions for the year ended May 31, 2023:

Balance at 5/31/22	\$ 1,637,020
Investment Return:	
Realized and Unrealized Gains (Losses)	(1,172)
Contributions	5,922
Distributions / Withdrawals	(36,063)
Balance at 5/31/23	\$ <u>1,605,707</u>

** Note the value of endowment assets exceeds the value of donor restricted endowment principal. Based on the charts below, as of May 31, 2023 and 2022, the endowment owes the operations account \$260,636 and \$297,870 for earnings in the endowment that were not yet transferred.

	May 31, 2023	May 31, 2022
Value of Endowment Fund	\$ 1,605,707	\$ 1,637,020
Endowment Designation Principal	1,345,071	1,339,149
Net Balance Available to be Released:	<u>\$ 260,636</u>	<u>\$ 297,870</u>

Included as a component of net assets with donor restriction are amounts set aside, or designated, by the donor, with a temporary/purpose restriction. Contributors provided funds to the Seminary during the fiscal year with certain restrictions placed on the use of those funds. As of May 31, 2023, there are \$57,836 in donor designated temporarily restricted funds to be expended subsequent to May 31, 2023.

The funds are restricted to various purposes.

- Various Donors campus repairs and renovations \$ 50,870
- Various Donors various student funds \$ 6,966

		ay 31, 2022		ation / come		leased / pensed	N	<u>1ay 31,</u> <u>2023</u>
Administration Building & Grounds * Campus Life	\$	5,652 (812) 34,258	\$	600 20,339 1,628	\$	(3,545) (46,504) (500)	\$	2,706 (26,978) 35,385
Development Library Scholarships Total Purpose Restricted	<u>\$</u>	2,566 7,497 <u>18,809</u> <u>67,970</u>	\$	7,479 3,379 <u>141,770</u> <u>175,195</u>		(-) (6,001) <u>128,779)</u> <u>185,329)</u>	\$	10,045 4,877 <u>31,800</u> 57,836
Endowment Principal	1	,339,149		5,922]	1 <u>,345,071</u>
Total Net Assets With Donor Restrictions	<u>\$ 1</u>	,407,119	<u>\$</u>	<u>181,117</u>	<u>\$ (</u>	<u>185,329)</u>	<u>\$</u> _]	1 <u>,402,907</u>

*The Building and Grounds designated fund balance has ended the year in a negative/overdrawn balance. This is represented by the fact that the Seminary is currently working on several campus improvement projects that are expected to be covered by a new capital campaign. The majority of these funds are expected to be received and spent in FY2024.

As documented in the statement of activity, during the current fiscal year, the seminary received \$181,117 of donor designated funds, which included other sources of funds such as interest, dividends and market changes. All funds were specifically tracked by the seminary business office and as outlined in the table above, \$185,329 was released and confirmed to be spent on their designated purpose. The largest of these funds released were scholarships and building projects.

NOTE C – NOTES RECEIVABLE

Total notes receivable as of May 31, 2023 is \$28,572. Of this amount, \$28,572 (see note B) is owed to the endowment fund. The detail is as follows:

NOTE C – NOTES RECEIVABLE CONTINUED		2022		2022
Due from an individual. Original amount of \$50,000, was refinanced in 2018 with a balance of \$35,320 to be paid over 72 monthly installments of \$565.32 at 5.0% interest		2023		<u>2022</u>
and maturing November 22, 2023. Secured by real estate.	\$	3,078	\$	9,532
Due from an individual. Original amount of \$41,321 payable in 120 monthly installments for \$436.89 at 5.0% interest and maturing December 29, 2028. Secured by real estate.		25.494		29.357
maturing December 27, 2020. Secured by rear estate.		23,474	_	27,331
Total Notes Receivable-Endowment Fund	<u>\$</u>	28,572	<u>\$</u>	38,889

Notes receivable determined by the trustees and management to be uncollectible are directly charged to expense. Notes receivable become past due or delinquent based on how recently payments have been received. There were no uncollectible accounts for the year ended May 31, 2023.

NOTE D – CHANGES IN FIXED ASSETS

	Balance 5/31/22	Additions	Dispositions	Balance 5/31/23
Land Buildings and Equipment	13,750 2,014,599	- 114,922	(49,015)	13,750 2,080,506
Vehicles Construction in Progress Accum. Depr.	64,689 (1,279,008)	- 27,500 (70,645)	49,015	64,689 27,500 (1,300,638)
Accum. Depr.	<u>(1,279,008)</u> \$ <u>814,030</u>	<u>(70,043)</u> \$ <u>71,777</u>	\$ <u> </u>	<u>(1,300,038)</u> \$ <u>885,807</u>

*As previously noted, Building additions and Construction in Progress consists of campus and dorm renovation projects that are expected to be partially funded in FY2024 with capital campaign funds.

	Balance			Balance
	5/31/21	Additions	Dispositions	5/31/22
Land	13,750	-	-	13,750
Buildings and Equipment	2,020,048	19,762	(25,211)	2,014,599
Vehicles	56,563	64,689	(56,563)	64,689
Accum. Depr.	(1,256,481)	(70,363)	47,837	(1,279,008)
	\$ <u>833,879</u>	\$ <u>14,088</u>	\$ <u>(33,937)</u>	\$ <u>814,030</u>

NOTE E – RETIREMENT

Per the institution's manual, eligible employees may elect to defer wages to the retirement plan. The Seminary has also agreed to match a portion of any contributions. Retirement expense for the years ended May 31, 2023 and 2022 was \$9,812 and \$7,020. The retirement program is a 403(b)(9) plan and is administered through NWPS beginning July 2022. Per regulations, the maximum amount an employee and employer could contribute to the plan during 2022 was \$61,000 and in 2023 \$66,000.

NOTE F – ADVERTISING

During the years ended May 31, 2023 and 2022 the seminary spent an immaterial amount, respectively \$8,525 and \$3,461, on advertising primarily related to student recruitment via the internet.

NOTE G – LEASES

There were no material operating or capital leases during the current year.

NOTE H – LIQUIDITY

As part of Baptist Missionary Association Theological Seminary's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities and other obligations come due. The policy is that monthly revenues are to cover monthly expenses. Monthly revenues and expenditures are deposited in and deducted from the operating accounts.

Any excess cash for the year is to be used for general capital purchases in the upcoming years. These funds are invested in savings and certificate of deposit accounts with short term maturities. The board has approved a list of financial institutions for which it may deposit funds. Limits were set at each of the financial institutions, so monies are transferred when needed to stay within the guidelines.

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the statement of net position date, comprise the following:

	<u>May 31, 2023</u>
Financial Assets:	
Cash and cash equivalents	\$ 777,335
Accounts receivable	10,497
Endowments	1,605,707
	2,393,539
Less those unavailable for general expenditures within one year, due	
to: Donor-imposed restrictions	(1,402,907)
Donor-imposed restrictions	(1,402,907)
Financial assets available within one year to meet cash needs for general expenditures:	<u>\$ 990.632</u>

NOTE I – UNRESTRICTED NET ASSETS EXCLUSIVE OF PLANT AND PLANT-RELATED DEBT (UNAEP)

The Southern Association of Colleges and Schools Commission on Colleges "SACSCOC" requires a statement of financial position of unrestricted net assets, exclusive of plant assets and plant-related debt, "UNAEP" which represents the change in unrestricted net assets attributable to operations for the most recent year. The disclosure must report at least 2 or more years. The goal is to determine the net investment in plant, and back that out of Unrestricted Net Assets. All institutions, whether public, private, for-profit or not-for-profit ar required to submit this schedule.

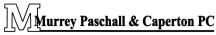
	May 31, 2023		May 31, 2022	
Financials				
Total Assets:	\$	3,279,508	\$	2,836,008
Total Liabilities:		(57,898)		(35,826)
Total Net Assets:	\$	3,221,610	\$	2,800,182
Calculation of UNAEP				
Exclude Net Assets With Donor Restrictions: Exclude Plant, Property and Equipment net of	\$	(1,402,907)	\$	(1,407,119)
Acc. Depr.		(885,807)		(814,030)
Add back Plant Related Debt:		-		-
UNAEP	<u>\$</u>	932,896	<u>\$</u>	579,033

NOTE J – FUNCTIONAL EXPENSES

The financial statements report categories of expenses that are attributed to either program or supporting functions. The Organization classifies all costs between programs, administration / management and general based on the direct relation to the organization's mission and purpose.

NOTE K – SUBSEQUENT EVENTS

Management has evaluated its operations through August 22, 2023, the financial statement issuance date, to determine whether there are any significant subsequent events to merit inclusion in these financial statements.



Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Trustees Baptist Missionary Association Theological Seminary Jacksonville, Texas

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of the Baptist Missionary Association Theological Seminary (a nonprofit organization), which comprise the statement of financial position as of May 31, 2023 and 2022, and the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements, and have issued our report thereon dated August 22, 2023.

INTERNAL CONTROL OVER FINANCIAL REPORTING

In planning and performing our audit of the financial statements, we considered the Baptist Missionary Association Theological Seminary's internal control over financial reporting (internal control) as a basis for designing procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Baptist Missionary Association Theological Seminary's internal control. Accordingly, we do not express an opinion on the effectiveness of the Baptist Missionary Association Theological Seminary's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the organization's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit, we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

COMPLIANCE AND OTHER MATTERS

As part of obtaining reasonable assurance about whether Baptist Missionary Association Theological Seminary's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

PURPOSE OF THIS REPORT

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Murry Prochell & Caputon, PC

Murrey Paschall & Caperton, P.C. Forney, Texas August 22, 2023



Certified Public Accountants

August 22, 2023

To Dr. Charley Holmes and the Board of Trustees of the Baptist Missionary Association Theological Seminary

We have audited the financial statements of Baptist Missionary Association Theological Seminary for the years ended May 31, 2023 and 2022, and we will issue our report thereon dated August 22, 2023. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards and *Government Auditing Standards* as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you the following information related to our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Baptist Missionary Association Theological Seminary are described in Note A to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the year ended May 31, 2023. We noted no transactions entered into by the Organization during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimate affecting the financial statements was for depreciation expense:

Management's estimate of the deprecation is based on the estimated useful lives of the depreciable fixed assets. We evaluated the key factors and assumptions used to develop the depreciation estimate in determining that it is reasonable in relation to the financial statements taken as a whole.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the financial statements were.

The disclosure of the Net Assets in Note B to the financial statements is sensitive because it represents management's policies and procedures for ensuring that the endowment principal is used in accordance with donor's restrictions and plans to protect the endowment principal.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has

corrected all such misstatements. The following material misstatements were detected as a result of audit procedures were corrected by management:

- True up current depreciation expense.
- Reclass campus and dorm remodel expenditures to capital asset additions.
- · Remove fully depreciated assets that management indicated were no longer in service.
- Write off student account balances that management deemed to be uncollectable.
- True up the year end "Due from the Endowment" internal asset.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated August 22, 2023.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

As the Seminary continues to improve their internal control procedures, a monthly closing process is highly recommended to ensure issues are discovered and corrected timely. A closing should include a monthly review of accounts receivable and accounts payable aging reports, a reconciliation of funding sources with a settle-up between designated and undesignated funds, and a tie-out of balance sheet accounts to ensure accuracy throughout the year. Satisfactory bank reconciliations for the previous month should also be included with a sign-off indicating preparer and reviewer.

A monthly reporting packet would also be helpful to management to include at a minimum a Profit and Loss Statement, a Balance Sheet, and a Budget to Actual Report. Other reports that would be helpful include various statistical analyses to provide snapshot views of the changing financial situation of the organization.

Restrictions on Use

This information is intended solely for the use of the Board of Trustees and management of Baptist Missionary Association Theological Seminary and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

Murry Prochall & Caputor, PC

Murrey, Paschall and Caperton, P.C.

Baptist Missionary Association of America

Daniel Springs Baptist Camp

Executive Director Jason Prewitt P.O. Box 310 Gary, Texas 75643

903-685-2433 DanielSpringsCamp.com

Daniel Springs Baptist Encampment

Recommendations

- 1. Recommend the adoption of the 2023–2024 Daniel Springs Baptist Camp Budget.
- 2. Recommend changing the Statement of Principles of Cooperation Article X — Department of Camp Ministries, Section 2, E by adding the word "ministry." If adopted, it would read: "To require each applicant for a ministry position in the Department of Camp Ministries to sign a statement that he/she agrees with the Doctrinal Statement of this association before election."
- 3. Recommend and encourage churches to participate in the Camp Sunday emphasis on June 4, 2023, by praying for and considering taking up a special offering to help Daniel Springs Baptist Camp continue to broaden the opportunities to be a ministry extension of the local church.
- 4. Recommend that Jason Prewitt stand as a nominee for the position of Executive Director of the Department of Camp Ministries.

Devin DiGuilio, Chairman Charlotte Johnson, Secretary

Baptist Missionary Association of America

BMA Foundation

Executive Director Dr. Steve Crawley P.O. Box 1188 Conway, AR 72033

844-262-8637 www.bmafoundation.org

Annual Report Dr. Steve Crawley, Executive Director

Our Purpose

The BMA Foundation has operated as an agency of the Baptist Missionary Association of America since 2014. Its purpose is to develop an endowment fund for the benefit of the various departments of the association. Contributions to the Foundation are never spent unless they are designated for operating expenses. They are invested and the earnings from the investments are used to provide supplemental funding to BMA departments as specified by the donor. This means the contributions have the potential to keep providing earnings each year until the Lord returns.

Assets

As revealed in Figure 1, the Foundation assets totaled \$1,529,471 as of December 31, 2022. These assets are held at TD Ameritrade and invested in faith-based funds. Envoy Financial currently serves as the financial advisor to the Foundation, though the Foundation assets will be managed by Ronald Blue Institutional in the future.

Charitable Gift Annuities

While most estate planning involves specifying actions that take place only after one's death, the use of charitable gift annuities involves action during one's lifetime as well as at the time of their death.

Charitable gift annuities are a simple contractual agreement between a donor and a qualified non-profit organization which provides for a set amount of income to be paid to the donor for the remainder of his or her life. The amount to be paid is based on the donor's age at the time of the gift. The amount remaining from the original gift plus earnings goes to the non-profit organization at the time of the donor's death. Donors who itemize their deductions receive a federal income tax deduction in the year the gift is made, and a portion of the income they receive for life is also exempt from federal income tax.

Charitable Gift Annuities are often referred to as the gift that gives back. Their rates are very favorable so they can be a wonderful blessing to individuals who may be receiving a low rate of return on certificates of deposit or other similar financial instruments. At the same time, they can be a tremendous blessing to the BMA Foundation in helping it provide supplemental funding to the various BMA departments. Please visit the BMA Foundation table in the exhibit area for more information including current rates being paid.

IRA Charitable Rollover

For individuals who are at least 70 ½ years old, an IRA Charitable Rollover allows up to a \$100,000 per year tax-free transfer directly from an individual's IRA administrator to a qualified charity. The BMA Foundation is listed with the Internal Revenue Service as a qualified charity for this purpose. The rollover will not count as income for the donor, but it will count toward his or her required minimum distribution. This is a great way to meet the required minimum distribution and avoid having to pay federal income taxes on that amount.

Beneficiary Designations are Another Way to Give

Naming the BMA Foundation as a beneficiary on life insurance policies, Individual Retirement Accounts, employer sponsored retirement plans and annuity contracts is another way to conveniently and promptly transfer a percentage of the value or the entire value of certain assets at the time of one's death. This transfer method is simple and does not involve legal fees.

Figure 1 BMA Foundation Portfolio Analysis

For the Per	iod Ending: l	December 31, 1	2022

Investment	Amount	Stock	Bond	Cash	Amount
Crossmark Steward Funds	\$ 283,462	\$277,793	\$-	\$ 5,669	\$ 283,462
Guidestone - International Equity	169,300	88,798	-	80,502	169,300
Guidestone - Equity Index Investor	400,241	391,275	-	8,965	400,241
Praxis Mutual Funds - Impact Bond I	473,341	-	454,407	18,934	473,341
Cash & C.D.s	203,128			203,128	203,128
Total	\$1,529,471	\$757,866	\$454,407	\$317,198	\$1,529,471
Investment Allocation		50%	30%	21%	100%





Fiscal 2024 Operating Budget and Fiscal 2023 Forecast

Income & Expenses					
		F2024 Budget		F2023 Forecast	
Operating Income					
General Offerings		2,000		2,500	
Administrative Fees		22,000		19,578	
Total Income	\$	24,000	\$	22,078	
Operating Expenses					
Salaries & Benefits	\$	8,204	\$	8,204	
Advertising		1,000		1,000	
Printing Expense		1,000		250	
Audit		5,000		5,000	
Travel Expense		500		500	
Office Supplies		200		200	
Insurance		1,700		1,700	
Secretarial, Accounting, Etc.		3,624		3,624	
BMA Recommendations Booklet		200		200	
Board Meeting Expenses		1,000		1,000	
Miscellaneous Expenses		400		400	
Total Expense	\$	22,828	\$	22,078	
	\$	1,172	\$	0	

Balance Sheet		
		F2023 precast
Assets		
Checking & Cash	\$	9,241
Accounts Receivable & Prepaid Assets	*	
BMA Foundation Investment	1.	551,740
Total Assets		560,981
		,
Liabilities		
Accounts Payable & Accrued Liabilities	\$	9,241
Total Liabilities	\$	9,241
Equity - Contributed Capital		
BMA of America	\$	213
BMA Foundation		7,336
Baptist Publishing House		591
Daniel Springs Camp		378
Lifeword		938,799
Missions		301,534
Seminary		200,849
Central Baptist College		147,853
Undistributed Earnings		(45,813)
Total Foundation Investment	. \$1,	551,740
Net Income	\$	-
Total Equity	\$1,	551,740
Total Liabilities & Equity	\$1,	560,981

Contributions in Calendar 2022: Springhill – Greenbrier, AR Individuals

\$2,256.00 \$1,600.00

BMA FOUNDATION BOARD OF TRUSTEE MEETING MINUTES January 14, 2023

The BMA Foundation Board of Trustees met in person and via Zoom on January 13, 2023 at 9:00AM.

Board members present were President Steve Martin, Van Widger, Judy Wallace, Paul Jensen, Robert Welborn, Marilyn Battles, and Mike Baldwin.

President Steve Martin called the meeting to order.

Steve Crawley presented a devotional thought based on Proverbs 29:18 and then led the opening prayer.

Crawley led a discussion related to changing our asset management firm to Ronald Blue Institutional Services. Michael Spenser and John Truschel of RBI described the firms's services and investment style. Motion by Van Widger, seconded by Mark Baldwin to proceed with the RBI proposal. Passed.

The trustees then took a short break.

When the meeting resumed, our auditor Bo Connor spoke about our annual financial audit as of May 31, 2022 and noted that there were no discrepancies.

The minutes of the previous meeting were noted. Motion by Judy Wallace, seconded by Marilyn Battles to approve the minutes. Passed. There was no old business to be brought forward.

Crawley noted that the Foundation funds are invested in "ethical" funds. These investments are not in companies involved in gambling, alcohol, or other businesses that Christians would find objectional.

Crawley presented the 2024 budget of anticipated operational costs. Motion by Robert Welborn, seconded by Van Widger to approve the budget. Passed.

Crawley then led into a discussion of the possibility of merging the BMA Foundation and Ministers Resources Services into a single agency. This proposal was followed by a motion from Marilyn Battles, seconded by Judy Wallace, to present this recommendation to the messengers of the BMA churches at the annual April 2023 meeting. Passed.

Motion by Larry Welborn, seconded by Marilyn Battles, to retain our present officers. Passed.

The Investment Policy Statement was revised based upon recommendations by Ronald Blue Trust Institutional. A copy of the revised statement is included with these minutes.

President - Steve Martin Vice President - Pat McCown Secretary - Van Widger Asst. Secretary - Judy Wallace Hearing no further business, we adjourned.

Respectfully submitted, Van Widger

INVESTMENT POLICY OF THE BMA FOUNDATION (the "Foundation") As Amended on January 27, 2023

PURPOSE OF INVESTMENT POLICY

The purpose of this Investment Policy is to provide a clear statement of the Foundation's investment objective, to define the responsibilities of the Board of Directors and any other parties involved in managing the Foundation's investments, and to identify or provide target asset allocations, permissible investments and diversification requirements.

INVESTMENT OBJECTIVE

The overall investment objective of the Foundation is to maximize the return on invested assets while minimizing risk and expenses. This is done through prudent investing and planning, as well as through the maintenance of a diversified portfolio.

GENERAL PROVISIONS

- All transactions shall be for the sole benefit of the Foundation.
- The Directors shall consider updating the Foundation's investment policy at least every third year.
- The Directors shall conduct an annual review of the Foundation's investment assets to verify the existence and marketability of the underlying assets or satisfy themselves that such a review has been conducted in connection with an independent audit (if any) of the Foundation's financial statements.
- Any investment that is not expressly permitted under this Policy must be formally reviewed and approved by the Directors.
- The Directors will endeavor to operate the Foundation's investment program in compliance with all applicable state, federal and local laws and regulations concerning management of investment assets including IRC \$4944.

• Investments shall be diversified with a view to minimizing risk for the desired level of potential return.

DELEGATION OF RESPONSIBILITY; RELIANCE ON EXPERTS AND ADVISORS

- The Board of Directors has ultimate responsibility for the investment and management of the Foundation's investable assets.
- The Board may delegate authority over the Foundation's investments to a properly formed and constituted Investment Committee, being a Board Committee comprised only of directors.
- The Board or Board Committee may hire outside investment advisors and/ or Trust Companies. As fiduciaries the board will seek out relationships with investment advisors and/or Trust Companies who by definition are also fiduciaries. This will help ensure the continuity of the fiduciary standard that each member of the board assumes.
- The Board may also establish an advisory committee (which may include non-directors) to provide investment advice to the Board or to the Board Committee. Advisory committees have no authority to act for the Board, but may monitor compliance with the investment policy, recommend changes, and assist the Board or Board Committee in selecting and retaining Investment Advisors to execute this Investment Policy.

Responsibilities of the BOARD, OR IF AUTHORITY IS DELEGATED, THE Investment Committee

- The Board, or if authority is delegated, the Investment Committee, is charged with the responsibility of managing the investment assets of the Foundation. The specific responsibilities of the Board or the Investment Committee, as applicable, include:
 - 1. Communicating the Foundation's liquidity needs to the Investment Advisor on a timely basis.
 - 2. Establishing reasonable and consistent investment objectives, policy guidelines and allocations which will direct the investment of the assets, to be reviewed by the Board periodically.
 - 3. Prudently and diligently selecting one or more qualified investment professionals, including investment advisor(s), investment consultant(s), and custodian(s).
 - 4. Regularly evaluating the performance of investment advisor(s) to assure adherence to policy guidelines and to monitor investment objective progress.

5. Developing and enacting proper control procedures; e.g., replacing investment advisor(s) due to a fundamental change in the investment management process, or for failure to comply with established guidelines.

Responsibilities of Investment ADVISORS

- Each investment advisor will invest assets placed in his, her or its care in accordance with this investment policy.
- Each investment advisor must acknowledge in writing acceptance of responsibility as a fiduciary.
- Each investment advisor will have full discretion in making all investment decisions for the assets placed under his, her or its care and management, while operating within all policies, guidelines, constraints, and philosophies outlined in this Investment Policy. Specific responsibilities of investment manager(s) include:
 - 1. Discretionary investment management, including decisions to buy, sell, or hold individual securities, and to alter allocation within the guidelines established in this statement.
 - 2. Reporting, on a timely basis, quarterly investment performance results.
 - 3. Communicating any major changes in the economic outlook, investment strategy, or any other factors that affect implementation of investment process.
 - 4. Informing the Board, or if authority is delegated, the Investment Committee, regarding any changes in portfolio management personnel, ownership structure, investment philosophy, etc.
 - 5. Voting proxies, if requested by the Board, or if authority is delegated, the Investment Committee, on behalf of the Foundation. In cases where applicable, the advisor may also use a sub-advisor for proxy voting.
 - 6. Administering the Foundation's investments at reasonable cost, balanced with avoiding a compromise of quality. These costs include, but are not limited to, management and custodial fees, consulting fees, transaction costs and other administrative costs chargeable to the Foundation.

GENERAL INVESTMENT GUIDELINES

- A copy of this Investment Policy shall be provided to all Investment Managers.
- The Foundation is a tax-exempt organization as described in section 501(c)
 (3) of the Internal Revenue Code. This tax-exempt status should be taken

into consideration when making Foundation investments.

- The Foundation is expected to operate in perpetuity; therefore, a long term investment horizon shall be employed. Interim fluctuations should be viewed with appropriate perspective.
- A cash account shall be maintained with a zero to very low risk tolerance to keep cash available for grant distributions, tax obligations and other anticipated expenses.
- Transactions shall be executed at reasonable cost, taking into consideration prevailing market conditions and services and research provided by the executing broker.
- Non-Permitted investments include: Companies who manufacture or produce alcoholic beverages, tobacco products, pornographic media, or have any involvement in gambling, and companies that are heavily involved in activities inconsistent with Christian virtue. The Board or Investment Committee has discretion to make determinations on a case by case basis.
- Permitted investments include: Cash and cash equivalents, marketable securities including equities, mutual funds, electronic traded funds, fixed income securities, and real estate investment trusts. Other investments such as private equity, private credit, and private real estate funds may also be used so long as they remain within tight limits relative to the overall size of the portfolio.
- The following transactions are prohibited: Purchase of non-negotiable securities, derivatives, high risk or junk bonds, private placements, precious metals, physical commodities, short sales, any margin transactions, straddles, warrants, options, life insurance contracts, leverage or letter stock.

DIVERSIFICATION

- The Foundation will maintain a reasonable diversification of investment assets between asset classes and investment categories including but not limited to market capitalization, geography, and style at all times.
- Investments in the equity securities of any one company shall not exceed [10%] of the portfolio nor shall the total securities position (debt and equity) in any one company exceed [15%] of the portfolio.
- Reasonable sector allocations and diversification shall be maintained. No more than [30%] of the entire portfolio may be invested in the securities of any one sector.
- The investment portfolio should not be a blind pool; each investment must be available for review.

ASSET ALLOCATION

- The asset allocation policy shall be predicated on the following factors:
 - 1. Historical performance of capital markets adjusted for the perception of the future short and long-term capital market performance.
 - 2. The correlation of returns among the relevant asset classes.
 - 3. The perception of future economic conditions, including inflation and interest rate assumptions.
 - 4. Liquidity requirements for the foundation.

Summary of Allocation Limits (at time of purchase)

	Maximum	Minimum
Total Stocks (U.S. & Foreign)	80%	30%
Fixed Income (Bonds, Notes, & Cash)	70%	20%

PERFORMANCE

The Board will evaluate the investment advisor(s) based on whether the program as outlined within the Investment Policy Statement is actually achieving the stated objectives. Performance goals are to be met on a net of fees basis. The performance of our investments will be measured against indices representing the makeup of the underlying assets within the portfolio. Short-term performance shall be reviewed no less than annually. Ongoing performance shall be evaluated on a three to five year basis to allow for market fluctuations and volatility. The Board will also evaluate the investment advisor(s) to determine if they are adding value commensurate with the fees they are being paid.

Recommendations

- 1. That Steve Crawley stand as a nominee for Executive Director (to be elected by the Baptist Missionary Association of America).
- 2. That the Executive Director's 2023-2024 base salary remain at \$7,200 annually.
- 3. That the budget for 2023-24 be set at \$22,828 as detailed in Figure 2.
- 4. That individuals within our BMA churches prayerfully consider including the BMA Foundation in their estate plans. An undesignated bequest will benefit all BMA of America departments or individuals may designate their gifts as desired.
- 5. That in an effort to enhance efficiency of associational resources and optimize operational effectiveness, the BMA Foundation cooperate with Ministers Resource Services to form a new agency known as BMA America Financial Services.

BMA Foundation

Financial Statements

Year Ended May 31, 2023

MAY 31, 2023

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Conner & Sartain

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INDEPENDENT AUDITORS' REPORT

Board of Directors BMA Foundation Conway, Arkansas

Opinion

We have audited the accompanying financial statements of BMA Foundation (a nonprofit organization), which comprise the statement of financial position as of May 31, 2023, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of BMA Foundation as of May 31, 2023, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of BMA Foundation and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about BMA Foundation's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that,

individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to
 fraud or error, and design and perform audit procedures responsive to those risks. Such
 procedures include examining, on a test basis, evidence regarding the amounts and disclosures
 in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances, but not for the purpose of expressing an
 opinion on the effectiveness of BMA Foundation's internal control. Accordingly, no such
 opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant
 accounting estimates made by management, as well as evaluate the overall presentation of the
 financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about BMA Foundation's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Report on Summarized Comparative Information

We have previously audited the BMA Foundation's May 31, 2022, financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated August 31, 2022. In our opinion, the summarized comparative information presented herein as of and for the year ended May 31, 2022, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Report on Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The schedule of Investment Analysis by Entity on page 15 is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

enna i Santin

Conway, Arkansas September 25, 2023

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STATEMENT OF FINANCIAL POSITION

MAY 31, 2023

ASSETS

	2023		2022	
<u>Current Assets:</u> Cash and cash equivalents Accounts receivable - Other	\$	12,450	\$	5,542 11,449
Total Current Assets		12,450		16,991
Restricted Assets: Restricted cash Investments - Note 2 Total Restricted Assets		16,477 1,554,842 1,571,319		2,235 1,448,855 1,451,090
Total Assets	\$	1,583,769	\$	1,468,081
LIABILITIES AND NET	ASSE	<u>rs</u>		
Current Liabilities: Accounts payable Other payables	\$	4,864 16,477	\$	20,778 2,235
Total Current Liabilities	1	21,341		23,013
<u>Net Assets:</u> Without donor restrictions With donor restrictions: Lifeword Broadcast Ministries, Inc. BMA Foundation General Investment Fund BMA LLC Missions		5,252 915,948 1,846 206 299,780		5,428 936,314 1,908 213 151,534
Seminary Central Baptist College Baptist Publishing House Daniel Springs Total Net Assets		195,411 143,047 572 366 1,562,428		200,849 147,853 591 378 1,445,068
Total Liabilities and Net Assets	\$	1,583,769	\$	1,468,081

The accompanying notes are an integral part of the financial statements.

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BMA FOUNDATION STATEMENT OF ACTIVITIES YEAR ENDED MAY 31, 2023

	2023						2022
		out Donor trictions		Vith Donor estrictions	Total	_	Total
Revenues, Gains, and Other Support: Contributions Interest and dividend income Net gain on sale of investments - Note 2 Net unrealized gain (loss) on investments - Note 2 Administrative fees income Net assets released from restrictions: Satisfaction by payments	\$	2,630 - - - 23,037	\$	164,242 \$ 35,620 21,556 (80,845) - (23,037)	166,872 35,620 21,556 (80,845)	\$	162,345 33,869 46,064 (178,238) 23,482
Total Revenues, Gains, and Other Support		25,667		117,536	143,203		87,522
Expenses: General Departmental Total Expenses		5,993 19,850 25,843		*	5,993 19,850 25,843	_	25,986 20,200 46,186
Change in Net Assets		(176)		117,536	117,360		41,336
Net Assets - Beginning of Year		5,428		1,439,640	1,445,068		1,423,880
Less: Foundation Distributions	-		_				(20,148)
Net Assets - End of Year	\$	5,252	\$	1,557,176 \$	1,562,428	\$	1,445,068

The accompanying notes are an integral part of the financial statements.

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STATEMENT OF FUNCTIONAL EXPENSES

YEAR ENDED MAY 31, 2023

	97	2023	2022		
General:	<i>•</i>	5 000	¢	05.007	
Investment fees and expense	\$	5,993	\$	25,986	
Total General		5,993		25,986	
Departmental:					
Salaries & benefits		7,200		7,200	
Payroll taxes		551		551	
Advertising		H 2		655	
Promotional expense		- <u>-</u>		41	
Travel expense				1,167	
Secretarial and accounting		3,828		3,820	
Insurance		1,771		1,524	
Telephone		20		216	
Legal and audit		5,500		5,000	
Miscellaneous		1,000		26	
Total Departmental		19,850		20,200	
Total Expenses	\$	25,843	\$	46,186	
Foundation distributions:					
Net distributions to members				20,148	
Total Foundation distributions	\$		\$	20,148	

The accompanying notes are an integral part of the financial statements. - 5 -CONNER & SARTAIN • CERTIFIED PUBLIC ACCOUNTANTS • CONWAY, ARKANSAS 72033

STATEMENT OF CASH FLOWS

YEAR ENDED MAY 31, 2023

	2023		2022	
Cash Flows from Operating Activities: Net Income (Loss)	\$	117,360	\$	41,336
Adjustments to Reconcile Net Income to Net Cash Provided (Used) by Operating Activities: Depreciation expense Change in Current Assets and Liabilities: (Increase) decrease in accounts receivable (Increase) decrease in restricted cash		- 11,449 (14,242)		- (11,449) (2,235)
Increase (decrease) in accounts payable		(15,914)		(16,374)
Increase (decrease) in other payables	2	14,242		2,235
Net Cash Provided (Used) by Operating Activities	-	112,895	-	13,513
Cash Flows from Investing Activities: Net (Increase) decrease in investments		(105,987)	3	(24,975)
Net Cash Provided (Used) by Investing Activities		(105,987)	2	(24,975)
Cash Flows from Financing Activities: Distributions to Members		-	3	(20,148)
Net Cash Provided (Used) by Financing Activities		<u> </u>	10	(20,148)
Net Increase (Decrease) - Cash		6,908		(31,610)
Cash Balance - Beginning of Year		5,542		37,152
Cash Balance - End of Year	\$	12,450	\$	5,542
Supplementary Disclosure of Cash Flow Information: Cash paid during the year for: Interest	\$		\$	-

The accompanying notes are an integral part of the financial statements. - 6 -CONNER & SARTAIN • CERTIFIED PUBLIC ACCOUNTANTS • CONWAY, ARKANSAS 72033

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES:

Nature of Activities

BMA Foundation is a non-profit corporation organized to endow participating departments and agencies of the Baptist Missionary Association of America with supplemental funding by investing gifts to the Foundation and distributing the earnings annually. It is a repository for the endowment of funds invested to produce ongoing support for those ministries.

Basis of Accounting and Presentation

The accompanying financial statements have been prepared on the accrual basis in accordance with accounting principles generally accepted in the United States of America. Accordingly, they reflect all significant receivables, payables, and other liabilities. The statement presentation follows the recommendations of the Financial Accounting Standards Board in that BMA Foundation ("The Organization") is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions.

Cash and Cash Equivalents

The Organization considers all highly liquid investments available for current use with a maturity of three months or less to be cash and cash equivalents. All BMA Foundation investments are excluded from cash and cash equivalents.

Collateralization of Cash Balances:

The Organization's cash accounts are federally insured under the FDIC up to \$250,000. At year end there were no bank balances in excess of federally insured limits. The carrying amounts of cash balances as of May 31, 2023, were as follows:

	2023
Cash in Bank, Fully Insured by FDIC	\$ 52,912
Cash in Bank, Collateralized	
Cash in Bank, Uninsured, Uncollateralized	(=)
	\$ 52,912

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Accounts Receivable

Accounts receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through a provision for bad debt expense and an adjustment to a valuation allowance based on its assessment of the current status of individual accounts. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a redit to accounts receivable. Changes in the valuation allowance have not been material to the financial statements.

Compensated Absences

Employees of the Organization are entitled to paid vacations, sick days, and other time off depending on job classification, length of service, and other factors. It is impractical to estimate the amount of compensation for future absences and, accordingly, no liability has been recorded in the accompanying financial statements. The Organization's policy is to recognize the costs of compensated absences when paid to employees.

Income Taxes

BMA Foundation has been recognized as exempt from income taxes under Section 501 of the Internal Revenue Code and a similar provision of state laws. As such, they are required to file IRS Form 990 on an annual basis. The Organization is no longer subject to U.S. federal income tax examinations by taxing authorities for years before May 31, 2020.

Income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation as unrelated business income. As of May 31, 2023, the Organization did not have any activities not directly related to its tax-exempt purpose. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(2).

The Organization adopted the provisions of Financial Accounting Standards Board (FASB) Accounting Standard Codification (ASC) Topic 740 dealing with uncertainty in income taxes. No amounts were recorded as a result of the adoption of Topic 740.

Estimates

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. Actual results could differ from those estimates.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Concentrations of Credit Risk

Financial instruments that potentially subject the Organization to concentrations of credit risk consist principally of cash investments and receivables. The Organization places their cash investments with financial institutions which limits the amount of credit exposure to any one investment. Concentrations of credit risk with respect to receivables are limited due to the large number of customers comprising the Organization's customer base. At May 31, 2023, the Organization had no significant concentrations of credit risk.

Public Support and Revenue

Contributions and fund raising revenue are generally available for unrestricted use unless specifically restricted by the donor. Unconditional promises to give are recorded as received. Unconditional promises to give due in the next year are reflected as current promises to give and are recorded at their net realizable value. Unconditional promises to give due in subsequent years are reflected as long-term promises to give and are recorded at the present value of their net realizable value, using risk-free interest rates applicable to the years in which the promises are received to discount the amounts. An allowance for uncollectible promises is provided based on management's evaluation of potential uncollectible promises receivable at year end.

Contributions received with donor stipulations that limit the use of the donated assets, as well as endowment contributions and investments, along with their earnings, are net assets with donor restrictions. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, the net assets are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions.

Revenues derived from sources other than exchange transactions are reported in accordance with FASB ASC Topic 605, Revenue Recognition.

Contributed Services

During the years ended May 31, 2023, the value of contributed personal services meeting the requirements for recognition in the financial statements was not material and has not been recorded.

Comparative Financial Information

The financial statements include certain prior-year summarized comparative information in total, but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended May 31, 2022, from which the summarized information was derived.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 2 - INVESTMENTS:

Investments are stated at fair value and consist primarily of common stock with readily determinable fair value and cash management funds, as follows:

		2023	
			Unrealized
		Fair	Appreciation
	Cost	Value	(Depreciation)
Certificates of deposit	\$ 40,462	\$ 40,462	\$ -
Equities	859,879	845,451	(14,428)
Mutual Funds	246,746	247,706	960
Fixed income	388,761	385,390	(3,371)
Cash management funds	35,833	35,833	
Total	<u>\$ 1,571,681</u>	<u>\$ 1,554,842</u>	<u>\$ (16,839)</u>

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BMA Foundation has an investment portfolio that is diversified to achieve long-term growth while minimizing risk.

Endowment investments are summarized as follows:

	2023
Beginning balance	\$ 1,448,855
Contributions	135,650
Interest and dividend income	35,620
Net realized gain (loss)	21,556
Net unrealized gain (loss)	(80,845)
Expenses	(5,994)
Ending Balance	<u>\$ 1,554,842</u>

These investments are restricted as endowment fund assets to be held indefinitely. The income from the assets will be restricted and allocated pro rata for each participating BMA department or agency based on their respective beginning capital balances.

NOTE 3 - FAIR VALUES OF FINANCIAL INSTRUMENTS:

ASC Topic 820, *Fair Value Measurements*, defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Topic 820 also establishes a fair value hierarchy that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets or liabilities.

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 3 - FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED):

Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies used for assets and liabilities measured at fair value on a recurring basis and recognized in the accompanying balance sheet, as well as, the general classification of such assets and liabilities pursuant to the valuation hierarchy.

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. Level 1 securities include common stock, mutual funds and United States Treasury obligations. If quoted market prices are not available, then fair values are estimated by using pricing models, quoted prices of securities with similar characteristics or discounted cash flows. Level 2 securities include certificates of deposit. Fair value is at amortized cost, which approximates fair value. The Organization did not hold Level 3 securities as of May 31, 2023.

The following table presents the fair value measurement of assets and liabilities recognized in the accompanying balance sheet measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurement is valued at May 31, 2023:

		Fair Value Measurement Using								
		Qu	oted Prices	4	Significant		-			
		Ac	tive Markets		Other		Significant			
		fc	or Identical	(Observable	U	nobservable			
		-	Assets	_	Inputs		Inputs			
			20	23						
	 Fair Value	_	(Level 1)		(Level 2)	_	(Level 3)			
Money mkt, mutual										
funds, equities	\$ 1,514,380	\$	1,514,380	\$	-	\$	-			
Certificates of deposit	\$ 40,462	\$	-	\$	40,462	\$	-			

Investment Return

The following schedule summarizes the investment return and its classification in the statement of activities for the year ended May 31, 2023.

		nout Donor strictions		th Donor strictions		Total
Interest and dividends	\$	-	\$	35,620	\$	35,620
Realized gains (losses)		-		21,556		21,556
Unrealized gains (losses)	<u>.</u>	<u> </u>	-	(80,845)	<u>15</u>	(80,845)
Total Investment Return	\$		<u>\$</u>	(23,669)	<u>\$</u>	(23,669)



NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 3 - FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED):

Other financial instruments:

The following methods and assumptions were used by the Organization in estimating its fair value disclosures for financial instruments:

Cash, cash equivalents, short-term investments, and promises to give due in less than one year: The carrying amounts reported in the Statement of Financial Position approximate fair values because of the short maturities of those instruments.

Long-term investments: The fair values of long-term investments are based on quoted market prices for those or similar investments.

NOTE 4 - ESTATE PLANNING:

The following represents the Organization's cumulative estate planning bequest commitments, as provided by Management, as of May 31, 2023:

	-	2023
Missions	\$	1,604,996
Lifeword		1,513,679
DiscipleGuide		1,023,369
Seminary		2,761,730
BMA Foundation		1,213,710
Total to BMA Departments		8,117,484
Other Charities	_	5,821,118
Total Including Other Charities	<u>\$</u>	13,938,602

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 5 - NET ASSETS:

Net assets and revenues are classified based on the existence or absence of donor-imposed restrictions. Accordingly, the net assets of BMA Foundation and changes therein are classified and reported as follows:

<u>Net Assets Without Donor Restrictions</u> – Net assets Without Donor Restriction are those not subject to donor-imposed stipulations. Contributions are reported as increases in unrestricted net assets unless use of the related assets is limited by donor-imposed restrictions. However, donor-restricted contributions whose restrictions are met in the same reporting period are reported as increases in unrestricted net assets. Expenses are reported as decreases in unrestricted net assets.

Gains and losses on investments and other assets or liabilities are reported as increases or decreases in unrestricted net assets unless their use is restricted by explicit donor stipulation or by law.

<u>Net Assets With Donor Restrictions</u> - Net assets With Donor Restrictions are those limited by donor-imposed stipulations that either expire by passage of time or can be satisfied and removed by actions of the Board. Also included are endowment fund assets to be held indefinitely.

Net assets with a temporary restriction are released from donor restrictions by incurring expenses satisfying the restricted purpose or by the occurrence of other events specified by the donor. Endowment Fund assets allow only the income earned to be distributed to the participating BMA departments and agencies according to the distribution policy as stated in the Foundation by-laws.

NOTE 6 - CONCENTRATIONS OF CREDIT RISK:

Financial instruments that potentially subject BMA Foundation to concentrations of credit risk consist principally of its investment in Fidelity Investments. The Foundation has a large percentage of its assets invested in this financial institution.

NOTE 7 - UNRESTRICTED FUNDS AVAILABLE FROM FOUNDATION:

The Organization's policy for transferring funds from BMA Foundation to participating departments and agencies is the principal contributed must be permanently held; distributions can be made only if funds are available from earnings. BMA Foundation made no distributions for the year ended May 31, 2023.

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 8 - LIQUIDITY AND AVAILABILITY OF FINANCIAL ASSETS:

The Organization monitors its liquidity so that it is able to meet its operating needs and other contractual commitments while maximizing the investment of its excess operating cash. The Organization has the following financial assets that could readily be made available within one year of the statement of financial position date to fund expenses without limitations:

Financial assets available within one year and free	 2023
of donor restrictions: Cash and cash equivalents Accounts receivable	\$ 12,450
Available without restriction within one year	\$ 12,450

The Organization has the following assets that are not readily available within one year of the statement of financial position date to fund expenses without limitations:

Financial assets with liquidity restrictions greater	<u> </u>	2023
than one year: Cash – Restricted Investments	\$	16,477 1,554,842
Total financial assets unavailable within one year	<u>\$</u>	1,571,319

NOTE 9 - RELATED PARTY TRANSACTIONS:

The Organization endows participating departments and agencies of the Baptist Missionary Association of America with supplemental funding by investing gifts to the Foundation and distributing the earnings annually. It is a repository for the endowment of funds invested to produce ongoing support for those ministries. Lifeword Broadcast Ministries, Inc., BMA, LLC, BMA Missions, and BMA Theological Seminary, Central Baptist College, Baptist Publishing House, and Daniel Springs Baptist Camp are the related participating organizations BMA Foundation endows.

During the year ended May 31, 2023, Lifeword contributed capital of \$10,070, BMA Missions contributed capital of \$153,172 and BMA Theological Seminary contributed \$1,000 for total contributions of \$164,242. The Organization had investment loss of (\$46,882) allocated to the participating organizations based on their prorata percentage of the beginning Net Asset Balance. At May 31, 2023 year end, the Organization has \$1,557,176 in net assets between the participating organizations.

NOTE 10 - SUBSEQUENT EVENTS:

No events occurring subsequent to year end, having a direct and material effect on the financial statements for the year ended May 31, 2023, have been determined as of date of the audit report.

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SUPPLEMENTARY INFORMATION

BMA FOUNDATION SCHEDULE OF INVESTMENT ANALYSIS BY ENTITY

YEAR ENDED MAY 31, 2023

	Fo	BMA undation erational	For	BMA andation General		BMA LLC		BMA lissions		BMA minary		Baptist ublishing House		Central Baptist College	s	Daniel iprings Camp	Disc	ipleGuide	1	.ifeword	[n	Total vestments
Balance, May 31, 2019	S		s	329	s		s	1,150	s	69,232	s	•	Ş		\$	-	\$	1,039	\$	794,061	s	865,811
Contributed Capital				1,200				200		131,342		-		131,142		3				10,320		274,204
Investment Income/(Loss)				17			-	15		2,282				1,492		- × -		12		9,153		12,971
Distributions				•										-						1		
Adjustments		•		•		•		•	-	•		•		•		×.						•
Balance, May 31, 2020	s		S	1,546	s		S	1,365	S	202,856	S		ş	132,634	S		S	1,051	s	813,534	s	1,152,986
Contributed Capital				50						-				-			-			12,973	-	13,023
Investment Income/(Loss)-TDA				358		44		316		47,017		122		30,741		78		•		188,558		267,234
Investment Income/(Loss)-CD										209			-					1.5				209
Distributions										(8,230)				(1,343)	-	:						(9,573)
Adjustments		10				189						526		•		336		(1,051)		1		1
Balance, May 31, 2021	S		s	1,954	s	233	\$	1,681	\$	241,852	\$	648	\$	162,032	\$	414	\$		\$	1,015,066	\$	1,423,880
Contributed Capital				125				150,000											1	10,075		160,200
Investment Income/(Loss)-TDA		5,428		(171)		(20)		(147)	-	(21,164)		(57)		(14,179)		(36)				(88,827)		(119,173)
Investment Income/(Loss)-CD		•								309										•		309
Distributions										(20,148)												(20,148)
Adjustments																						
Balance, May 31, 2022	S	5,428	s	1,908	s	213	\$	151,534	\$	200,849	\$	591	\$	147,853	\$	378	\$		\$	936,314	\$	1,445,068
Contributed Capital								153,172		1,000										10,070	_	164,242
Investment Income/(Loss)-Fidelity		(176)		(62)		(7)		(4,926)		(6,529)		(19)		(4,806)		(12)				(30,436)		(46,973)
Investment Income/(Loss)-CD		•						· • "		91												91
Distributions		•		•					-													
Adjustments																		•		•		
Balance, May 31, 2023	s	5,252	\$	1,846	\$	206	S	299,780	\$	195,411	5	572	S	143,047	\$	366	\$	1.	\$	915,948	\$	1,562,428

See Auditor's Report on Supplementary Information, - 15 -

Baptist Missionary Association of America

Ministers Resource Services Agency

Executive Director Dr. Steve Crawley P.O. Box 995 Conway, AR 72033

844-262-8637

ANNUAL REPORT Steve Crawley, PH.D. - Executive Director

Retirement Services

The Baptist Missionary Association (BMA) Retirement Program, overseen by Ministers Resource Services (MRS), is classified as a 403(b)(9) denominational plan. This plan provides viable investment options for pastors, missionaries, and employees of any BMA church or entity.

As part of our ongoing effort to offer the best possible retirement service at the lowest possible cost, we made a change in 2022 to the partners handling our investment advisory services and record keeping. The new investment advisor is Ronald Blue Trust Company and the new record keeper is Northwest Plan Services (NWPS). This change resulted in the following benefits as shown below:

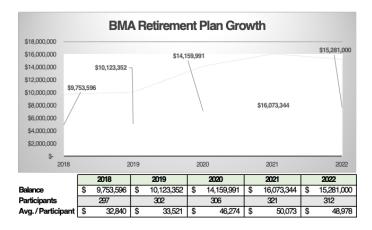
	Prior	Envoy	Current	Reduction
Advisor Fee	0.60%	0.45%	0.20%	-0.40%
MRS Fee	1.50%	0.10%	0.13%	-1.37%
TPA	0.00%	0.25%	0.17%	0.17%
Managed Model Fee	0.00%	0.25%	0.00%	0.00%
Total	2.10%	1.05%	0.50%	-1.60%
Extrapolated Costs**	\$320,901	\$160,451	\$77,093	\$(243,808)
Fees on \$100K Portfolio	\$ 2,100	\$ 1,050	\$ 505	\$ (1,596)

**Assumes Portfolio of \$15,281,000

As revealed in the chart above, overall investment fees charged to participants decreased from 2.10% in 2018 to 1.05% while we were with Envoy Financial from 2018-2022, and decreased from 1.05% down to 0.50% with the current structure. This has resulted in an overall decrease in fees of 76% since 2018. As illustrated in the chart, the extrapolated cost savings on the current portfolio balance of \$15,281,000 is \$243,808 annually and, as a further example, a cost savings of \$1,596 annually on a \$100K portfolio.

As part of our retirement services, we also offer basic financial planning at no cost. More complex, fee-based financial and estate planning is also available through our partnership with Ronald Blue Trust Company.

A summary of key retirement plan metrics through 2022 is shown in the graph that follows:



After three banner years, 2022 was a difficult one in the markets. The Dow Jones Industrial Average (DJA) was down 8.78% while the Standard & Poor's 500 (S&P 500) Index closed with an 18.11% decline, its worst year since the financial crisis in 2008.

Insurance Services

MRS Insurance Services provides professional health care consultation for BMA churches and pastors at no charge. If after assessing your needs it is determined that there are potential cost savings, we can provide custom solutions for health, life, disability and a number of additional services.

Other Services

In addition to retirement and insurance services, MRS offers risk management insurance through our partnership with Brotherhood Mutual Insurance Company, as well as payroll services to churches through our partnership with Ministry Works.

The Fiscal 2024 budget for MRS includes operating expenses of \$159,822 as shown in Figure 1. The proposed budgeted compensation for the executive director is a base salary of \$52,000—benefits include retirement and an auto allowance. The Fiscal 2024 budget for Ministers Benevolent Society (MBS) is shown in Figure 2.

Figure 1



Fiscal 2024 Budget & Fiscal 2023 Forecast

	Fiscal 2024 Fiscal 2023			
	Budget	Forecast	Change	Comments
Income				
MRS Service Fees	\$ 17,000	\$ 16,000	\$ 1,000	Participant fees - cut from 2.10% to .50% - Reduction of \$240K
Church & Individual Contributions	34,000	34,199	(199)	Support from BMA churches & individuals
Investment Earnings	12,000	5,000	7,000	Interest, Dividends, & Capital Gains
Partnership Income	50,000	50,000	-	Insurance partnership & commissions
Transfer from General Fund	46,822	41,113	5,709	Currently have approximately \$250K in cash reserves
Sub-total Income	159,822	146,311	13,511	
Expenses				
Insurance	3,100	3,075	25	Directors & Officers, Workers Comp, & General Liability
Miscellaneous	2,500	475	2,025	Miscellaneous/other costs
Office Expense	3,500	4,276	(776)	Includes accounting software, payroll, Zoom, etc.
Audit	4,500	4,500	-	Annual audit
Promotional Materials	3,000	-	3,000	Promo materials for BMA Financial Services
Salaries & Benefits	84,762	84,762	(0)	Reduced stipend for accounting/admin - \$18,800 to \$10,400
Ministry Account Expenses	9,552	8,400	1,152	Auto, internet, utilities, supplies
Travel	3,000	6,000	(3,000)	Includes board travel and development expense
BMA LLC / Contract Labor	20,908	10,192	10,716	Shared labor costs - Increase for part-time admin
Marketing/Development	25,000	24,631	369	Includes \$20K for development project
Sub-total Expenses	159,822	146,311	13,511	
Income & Transfers less Expenses*	\$ 0	s -	\$ 0	
* Excluding Depreciation				
	Fiscal 2024	Fiscal 2023		
	Budget	Forecast	Change	Comments
ASSETS				
Operating & Other Cash Funds	\$ 24,514	\$ 43,634	\$ (19,120)	Working Capital - augmented as needed by investment accts.
Investments	219,585	217,585	2,000	Investment holdings - LPL/Oakmark/LLC
Accounts Receivable / Other Assets	37,500	54,527	(17,027)	Accrued partnership income - ins. & retirement services
Total Assets	\$ 281,599	\$ 315,746	\$ (34,147)	
LIABILITIES & EQUITY				
Retirement Fund Payable / Other Liab.	30,000	29,015	985	
FAME	42,000	40,310	1,690	
Total Liabilities	\$ 72,000	\$ 69,325	\$ 2,675	
Retained Earnings	\$ 209,599	\$ 246,421	\$ (36,822)	
Total Equity	\$ 209,599	\$ 246,421	\$ (36,822)	
Total Liabilities and Fund Balance	\$ 281,599	\$ 315,746	\$ (34,147)	

Ministers Benevolent Society & Auxiliary Society

MRS continues facilitation of Ministers Benevolent & Auxiliary Society, which is made up of a group of individuals contributing a small sum to the family of deceased pastors and pastors' wives. The Fiscal 2023 Forecast and Fiscal 2024 Budget are shown below in **Figure 2**.

Figure 2

Ministers Benevolent Society & Auxiliary

Fiscal 2023 Forecast & Fiscal 2024 Budget

Income & Disbursements						
Income		Fiscal 2024 Budget		Fiscal 2023 Forecast		
Auxiliary Benevolent Society Annual Dues	\$	924	\$	847		
Auxiliary Benevolent Society Assessments		6,000		5,222		
Ministers Benevolent Society Annual Dues		1,350		1,078		
Ministers Benevolent Society Assessments		20,000		15,060		
Donations		-		-		
MBS Fund Transfers		4,076		7,501		
Total Income	\$	32,350	\$	29,708		
Disbursements						
Auxiliary Benevolent Society Payments	\$	6,000	\$	6,203		
Ministers Benevolent Society Assessments		20,000		16,100		
Office Supplies / Administration		800		1,104		
Labor & Other Expense		5,550		6,301		
Total Disbursements		32,350		29,708		
Net Income/(Loss)	\$	-	\$	0		
Balance Sh	eet					
		Fiscal 2024		Fiscal 2023		
Assets		Budget		Forecast		
Cash in Bank & Receivables	\$	17,078	\$	21,154		
Total Assets	\$	17,078	\$	21,154		
Liabilities & Equity						
Prepaid Participant Accounts	\$	-	\$	-		
Payable to MRS		-		6,128		
Fund Balance - MBS/ABS		17,078		15,027		
Total Liabilities & Equity	\$	17,078	\$	21,154		

Ministers Benevolent & Auxiliary Societies Members Passing in 2022

Auxiliary Benevolent Society								
Individual Date Payment Status								
Wanda Jackson	1/25/2022	\$ 1,550.00	Benefit Paid 2/7/2022					
Rita Smith	2/2/2022	\$ 1,550.00	Benefit Paid 2/7/2022					
Anna Pugh	8/4/2022	\$ 1,550.00	Benefit Paid 8/16/2022					
Carol Shine	8/14/2022	\$ 1,550.00	Benefit Paid 8/24/2022					
Carolyn Schalchlin	10/10/2022	\$ 1,550.00	Benefit Paid 11/15/2022					
Bennie L. Henry	12/25/2022	\$ 1,550.00	Benefit Paid 12/29/2022					

Ministers Benevolent Society								
Individual	lual Date Payment Status							
Marvin E. Hudler	1/29/2022	\$ 2,300.00	Benefit Paid 2/14/2022					
David E. Griggs	2/10/2022	\$ 2,300.00	Benefit Paid 2/28/2022					
John W. Miller	3/31/2022	\$ 2,300.00	Benefit Paid 4/27/2022					
Wayne N. Gibson	4/17/2022	\$ 2,300.00	Benefit Paid 4/27/2022					
Harley B. Gordon	8/9/2022	\$ 2,300.00	Benefit Paid 8/16/2022					
Jack Bloxom	8/14/2022	\$ 2,300.00	Benefit Paid 8/24/2022					
Fred Dean McCarty	8/28/2022	\$ 2,300.00	Benefit Paid 9/9/2022					
William Lee Smith	10/3/2022	\$ 2,300.00	Benefit Paid 10/7/2022					
Franklin Strickland	10/26/2022	\$-	Benefit Donated					
James Speer	11/3/2022	\$ 2,300.00	Benefit Paid 11/15/2022					



BMA America has arranged with Brotherhood Mutual Insurance Company to be part of their ministry partner program. When churches practice good risk management, they provide a safer place for their members to worship, resulting in fewer losses. When that happens, Brotherhood Mutual gives BMA America a Safe Ministry Reward payment, which helps provide low-cost benefits to our missionaries, pastors, and staff. The ministry partner program does not affect insurance premiums, but it does help our association when member churches and ministries manage their risks well. Besides property and liability, mission travel, vehicle, and workers' compensation insurance programs, the company also offers risk management and ministry payroll services, as well as numerous free website resources that support safe ministry programs. If you are interested in more information, please contact our office.

MINISTER'S RESOURCE SERVICES BOARD MEETING January 26, 2023

The Ministers Resource Board held an electronic meeting at 4:00 P.M. on Thursday, January 26, 2023. In attendance were Eddie Ballard, Debbie Durham, Brian Gunnels and Charlie Legg and, for a portion of the meeting, Kenneth Lott. Also in attendance was Executive Director, Steve Crawley.

Dr. Crawley reminded the board that last April, the board approved a feasibility study regarding the merger of two BMA agencies – BMA Foundation and Minister's Resource Services – into a single agency. This proposal has been presented and approved by the BMA Foundation board. It has also been reviewed by the BMA Coordinating Council, which is an elected panel that addresses inter-departmental matters, under which the restructuring falls. The BMA Coordinating Council has also approved the merger.

Dr. Crawley stated that in order to get this item on the agenda for the national BMA meeting, it must be submitted to the recording clerk by February 1, 2023.

Dr. Crawley presented a chart of how the two existing organizations look today and how the merger would look as a single resulting agency. Also presented was advantages of the merger, such as streamlining costs of audits, boards, insurance coverage, software expenses, etc. While there may be the result of less direct focus on the Foundation, the resulting organization will still promote the Foundation as it has in the past.

Dr. Crawley answered questions regarding employees, boards and investments.

Mr. Gunnels made a motion, second by Mr. Legg, that the Minister's Resource Board approve the proposed merger of the Minister's Resource Services and the BMA Foundation. All in attendance were in favor, so the motion carried.

Since several members were unable to attend the electronic meeting, Dr. Crawley agreed to provide the minutes and other materials via email to the remaining board members.

There being no further business to come before the board, the meeting was adjourned.

Respectfully Submitted Debbie J. Durham, Secretary

MINISTER'S RESOURCE SERVICES ANNUAL TRUSTEE MEETING February 9, 2023

The Minister's Resource Services (MRS) trustees met at the Baptist Missionary Association Global Ministry Center at 611 Locust Street in Conway, Arkansas on Thursday, February 9, 2023. In attendance, either in person or electronically, were David Ashby, Jonathan Baird (conf.), Eddie Ballard, Dennis Clark, Debbie Durham, Eric Goble, Brian Gunnels, Charlie Legg, and Kenneth Lott. Also in attendance was Executive Director, Steve Crawley.

As Chairman, Mr. Legg called the meeting to order at 8:30 A.M. and asked Dr. Goble to cover a scripture reading. Dr. Goble read from the fourth Psalm and led in opening prayer.

Mr. Legg called for a reading of the minutes. Mr. Ashby made a motion, second by Bro. Ballard, that the reading of the minutes is waived and that the February 10, 2022; April 14, 2022; October 7, 2022; December 28, 2022; and, January 26, 2023 are approved as presented. The motion carried.

Mr. Legg presented the current slate of board officers and asked for nominations for 2023. Bro. Ballard made a motion that the 2023 officers remain unchanged. Mr. Lott seconded the motion and it passed, leaving the following officers for 2023.

<u>Officers</u>	Executive Committee
Chairman: Charlie Legg	Chairman: Charlie Legg
Vice Chairman: David Ashby	Vice Chairman: David Ashby
Secretary: Debbie Durham	Member/Secretary: Debbie Durham
Assistant Secretary: Dennis Clark	Member: Dennis Clark
Treasurer: Kenneth Lott	Member: Kenneth Lott

Dr. Crawley informed the board that due to the timing of the board meeting, the full board will get a retirement plan update, instead of only the Executive Committee. Dr. Crawley introduced Patrick Lillis, Senior Consultant with RonaldBlueTrust Retirement Plan Analytics (RPA), who joined electronically. Mr. Lillis presented minutes from the MRS Retirement Plan Oversight Committee (RPOC) November 9, 2022 meeting. **Mrs. Durham made a motion to approve the RPOC minutes as presented and to waive the reading thereof. After a second by Mr. Lott, the motion carried.** Mr. Lillis provided a regulatory update, including regarding ESG (Environment, Social and Corporate Governance) investments, which are not required at this time, and asked the board their opinion of adding cryptocurrencies to the fund lineup. After reviewing with the consultant and upon review of the Department of Labor advice points, it was decided that cryptocurrencies would not be beneficial to offer to participants. Mr. Lillis informed the board that Retirement Plan Analytics (RPA) offers Fiduciary Governance Training for the board. The board thought this would be beneficial and Dr. Crawley will send each member a link to the Learning Management System.

Next, Mr. Lillis covered Investments, including RPA's investment monitoring process. He covered the investment scorecard that is completed on each fund quarterly. He commented the T. Rowe Price lost a portfolio manager and their score has slipped. This fund is being replaced with a J. P. Morgan Large Growth fund. He went on to cover a review of the American Funds Target Date Funds and also the Stable Value fund analysis. After his presentation, Mr. Lillis exited the meeting.

Dr. Crawley introduced Ryan Johnson, Marketing & Development Officer for MRS. Mr. Johnson presented a SWOT analysis, identifying strengths and weaknesses. He listed initiatives, such as monthly sales emails, church and college outreach methods, and virtual financial education classes. There will also be social media outreach, such as an MRS Group for community discussion to increase engagement and loyalty among members. Mr. Johnson identified potential participants and gave a competitive analysis, with a market strategy on both. His goal is to increase assets under management by \$4 million in the coming year. Mr. Johnson's plan was aggressive, but well thought out in both preparation and budgeting of time and resources. After his report, Mr. Johnson exited the meeting.

Next, the board welcomed Mark Bradley, a Service Team Leader at MRS, to cover insurance services. Mr. Bradley stressed that the staff considers insurance a service, not a product, and their goal is to offer a true concierge approach to helping the churches and pastors. The firm offers insurance services, retirement planning, risk management such as P&C, the Baptist Missionary Association (BMA) Foundation, and estate planning. During much of 2022, the staff was involved with making a smooth partner transition from Envoy to Ronald Blue Trust. With this new partnership in place, he hopes to develop service capabilities. He stated that all operational services employees (Glenda Sellers, Cherie Hall, Mark Bradley and Steve Crawley) will be cross-trained to help anyone who contacts MRS. Mr. Bradley stated that they feel this model will allow the current staff to handle two or three times the current capacity of business. He described other core service areas and the push for more electronic delivery of funds to MRS. Mr. Legg thanked Mr. Bradley for the fine work he was doing and Mr. Bradley left the meeting.

Dr. Crawley began the discussion of MRS financials. He reviewed with the board the independent auditor's report from Conner & Sartain. Conner & Sartain summarized that all financials statements provided were found to fairly represent the financial position of MRS. They issued an unmodified audit opinion in December of 2021 and gave the opinion that the summarized comparative information for the year ended May 31, 2022 is consistent with the audited

financial statements.

Dr. Crawley informed the board that, in order to stay on budget with the amount approved by the board, he reduced his salary after the hiring of part-time staff members, Mark Bradley, as Service Team Leader, and Glenda Sellers in Operational Services, at a total cost of approximately \$8,400, plus taxes. With the employees being cross-trained, he feels the ministry would be able to continue operating in his absence. Mr. Gunnels made a motion, second by Mr. Lott, that the hiring of Mr. Bradley and Ms. Sellers at the amounts reported is approved and that Dr. Crawley's salary is not reduced for the extra staffing. The motion included that Dr. Crawley is reimbursed back to the time of the reduction and that the budget is adjusted to the increased amount to cover the additional part-time staffing. The motion carried.

Dr. Crawley provided an update to the board regarding the Ministers Benevolent Society & Auxiliary. There are currently 153 participants benefitting from the service and 121 in the Auxiliary. At this time, MRS will continue to facilitate the Benevolent Society & Auxiliary.

The Executive Director's Annual Report, including the Fiscal 2024 Budget, was provided and reviewed by Dr. Crawley. **Bro. Ballard made a motion that the Annual Report and accompanying recommendations are approved and adopted as presented. Dr. Goble seconded the motion and it passed.**

Dr. Crawley stated that the MRS board has already approved the merger of entities with the BMA Foundation, but feels like the board should make a formal recommendation to the national meeting. Mr. Lott made a motion, second by Mr. Ashby, that the MRS board stands united to recommend to the churches of the BMA that the proposal of the BMA Coordinating Council to merge BMA Foundation and MRS into a single agency is approved. The motion carried.

Dr. Crawley provided a copy of the Proposed Amendment to the Statement of Principles of Cooperation which the BMA Coordinating Council will use to amend the Articles if the merging of the two entities are approved. There was some discussion of the resulting board size, as the board will go from nine members each to a single 15-member board. The plan would be to shrink the board back to nine members through attrition.

Dr. Crawley reminded the board to be watching for the fiduciary governance training link via email.

Mr. Legg confirmed that, with the board's permission, he would do the Director Evaluation form covering Dr. Crawley's work for the last year.

Dr. Crawley stated that expense reports were provided in the packet for anyone wishing to submit expenses for attending the meeting.

The date for the next annual in-person meeting was set for February 8, 2024.

Dr. Crawley requested that the board members be in fervent prayer that God will grant wisdom in how to help the employees and ministers of the BMA and that He will move among the people of the BMA.

Mr. Legg asked for Dr. Crawley to exit the meeting for a salary discussion. There was dialog regarding Dr. Crawley's performance and pay. Mr. Lott made a motion that, if the BMA approves the merger of the BMA Foundation and MRS, Dr. Crawley's pay is to be increased by the amount he currently receives as director of the BMA Foundation, effective as soon as the merger is completed. After a second by Dr. Goble, the motion passed. It was also requested that Mr. Legg and/or Mrs. Durham verify that the \$2,500 bonus voted on at last year's meeting was accepted by Dr. Crawley.

With there being no further business to come before the board, the meeting was adjourned to the lobby area for a delicious meal served by the staff of MRS.

Respectfully Submitted, Debbie Durham, Secretary

Recommendations

- 1. That we adopt the proposed operating budget for Fiscal 2024.
- 2. That our churches approve the recommendation from the BMA Coordinating Council to merge BMA Foundation and MRS into a single agency.
- 3. That Steve Crawley stand as a nominee for Executive Director.

Ministers Resource Services Agency

Financial Statements

Year Ended May 31, 2023

MAY 31, 2023

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Conner ↓ Sartain

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INDEPENDENT AUDITOR'S REPORT

Ministers Resource Services Conway, Arkansas

Opinion

We have audited the accompanying financial statements of Ministers Resource Services (a nonprofit organization), which comprise the statement of financial position as of May 31, 2023, and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Ministers Resource Services as of May 31, 2023, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Ministers Resource Services and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Ministers Resource Services' ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial

likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances, but not for the purpose of expressing an
 opinion on the effectiveness of Ministers Resource Services' internal control. Accordingly, no
 such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the
 aggregate, that raise substantial doubt about Ministers Resource Services' ability to continue
 as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Summarized Comparative Information

We previously audited Ministers Resource Services' 2022 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated November 4, 2022. In our opinion, the summarized comparative information presented herein as of and for the year ended May 31, 2022, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Report on Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary information is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements, and certain additional procedures, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Commen ; Sunte

Conway, Arkansas November 10, 2023

STATEMENT OF FINANCIAL POSITION

MAY 31, 2023

ASSETS

	2023		2022	
Current Assets:				
Cash and cash equivalents - MRS	\$	30,855	\$ 70,660	
Cash and cash equivalents - MBS		3,626	23,310	
Accounts receivable		56,365	51,179	
Notes receivable - BMA LLC		80,693	114,305	
Prepaid expense		3,069	2,989	
Investments		110,540	 132,323	
Total Unrestricted Assets		285,148	 394,766	
Property and Equipment - Note 3:				
Furniture & fixtures		786	786	
Office equipment		4,674	4,674	
	2	5,460	5,460	
Less: Accumulated depreciation		(4,065)	 (2,973)	
		1,395	2,487	

Total Assets	\$ 286,543	\$ 397,253

The acompanying notes are an integral part of the financial statements.

STATEMENT OF FINANCIAL POSITION

MAY 31, 2023

LIABILITIES

	2023		2022	
Current Liabilities:				
Accounts payable	\$	574	\$	336
Retirement plan contributions payable		12,159		36,348
Total Current Liabilities	3	12,733	Ø.	36,684
Long-Term Liabilities:				
FAME Funds available for distribution		35,939	-	53,417
Total Long-Term Liabilities	13 	35,939	2	53,417
Total Liabilities		48,672	s	90,101
Net Assets:				
Without donor restrictions		237,871		307,152
With donor restrictions		-	3	(
Total Net Assets		237,871	-	307,152
Total Liabilities and Net Assets	\$	286,543	\$	397,253

\$

\$

The accompanying notes are an integral part of the financial statements.

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STATEMENT OF ACTIVITIES

MAY 31, 2023

		hout Donor estrictions	With Donor Restrictions					2022 Total
Revenues, Gains, and Other Support:								
MRS service fees	\$	7,632	\$	- 2	\$	7,632	\$	17,192
Contributions		34,413		-		34,413		50,541
Investment income (loss)		5,190		-		5,190		4,435
MBS assessments		35,076		-		35,076		32,737
Brotherhood Mutual		50,000		÷		50,000		50,000
Realized gain/(loss) on investment		3,014		-		3,014		-
Unrealized gain/(loss) on investment		(4,878)		-		(4,878)		-
Interest and dividend income		1,718		-		1,718		-
Misc income		31		÷		31		265
Net Assets Released from Restrictions:								
Satisfaction by payments	5)	÷		-	-	-
Total Revenues, Gains, and Other Support		132,196		-		132,196		155,170
Expenses:								
Operating		93,858				93,858		92,238
Administrative		68,676		-		68,676		64,501
Other	-	38,943				38,943	-	30,771
Total Expenses		201,477	-	-		201,477		187,510
Change in Net Assets		(69,281)		-		(69,281)		(32,340)
Net Assets - Beginning of Year	-	307,152		-		307,152		339,492
Net Assets - End of Year	\$	237,871	\$	-	\$	237,871	\$	307,152

The accompanying notes are an integral part of the financial statements.

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STATEMENT OF FUNCTIONAL EXPENSES

MAY 31, 2023

	2023	2022		
Operating:				
Salaries & wages	\$ 81,172	\$ 79,742		
Benefits	5,607	5,416		
Retirement	7,079	7,080		
Total Operating	93,858	92,238		
Administrative:				
Auto expense	8,400	8,400		
Dues & subscriptions	897	-		
Investment Fees	1,455	<u>₽</u> 2		
Contract Labor	20,433	-		
Insurance	3,192	3,088		
Miscellaneous	1,506	2,597		
Office	6,737	4,967		
Postage & mailing supplies	567	-		
Professional fees - legal	4,500	7,000		
Depreciation	1,092	1,013		
Travel & development	6,831	12,553		
MD5 Discipleship	4,699	16,784		
BMA allocated costs	8,367	8,099		
Total Administrative	68,676	64,501		
Other:				
MBS auxiliary society payments	10,853	30,771		
MBS payments	28,090			
Total Other	38,943	30,771		
Total	\$ 201,477	\$ 187,510		

The accompanying notes are an integral part of the financial statements.

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STATEMENT OF CASH FLOWS

MAY 31, 2023

	 2023	2022		
Cash Flows from Operating Activities:				
Change in net assets	\$ (69,281)	\$	(32, 340)	
Adjustments to Reconcile Change in Net Assets				
to Net Cash Provided by Operating Activities:				
Depreciation	1,092		1,013	
(Increase) decrease in accounts receivable	28,426		(3,147)	
(Increase) decrease in prepaid expenses	(80)		(117)	
Increase (decrease) in accounts payable	238		(575)	
Increase (decrease) in accrued and other expenses	(24,189)		4,373	
Net Cash Provided (Used) by Operating Activities	 (63,794)	8	(30,793)	
Cash Flows from Investing Activities:				
(Increase) decrease in investments	21,783		(118,518)	
Purchase of property and equipment			(786)	
Decrease in FAME Funds available for distribution	 (17,478)		33	
Net Cash Provided (Used) by Investing Activities	 4,305	: <u>-</u>	(119,271)	
Net Increase (Decrease) in Cash and Cash Equivalents	(59,489)		(150,064)	
Net morease (Decrease) in Cash and Cash Equivalents	(39,409)		(150,004)	
Beginning Cash and Cash Equivalents	 93,970		244,034	
Ending Cash and Cash Equivalents	\$ 34,481	\$	93,970	
Supplemental Disclosure of Cash Flow Information: Cash Paid During the Year For:				
Interest expense	\$ - 0	\$	-	
Income tax expense	N/A		N/A	

The accompanying notes are an integral part of the financial statements.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2022

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES:

Nature of Activities

Ministers Resource Services ("the Organization") was inaugurated in April of 1974. The Organization originally provided a 401(a) defined contribution plan to cover employees of the churches and other related organizations of the Baptist Missionary Association of America. The plan was converted to a 403(b)(9) plan in May of 2018. Since this conversion, the Organization acts as an administrative pass thru entity for the 403(b)(9) plan and offers other administrative support for the related organizations of the Baptist Missionary Association of America.

Basis of Accounting and Presentation

The accompanying financial statements have been prepared on the accrual basis in accordance with accounting principles generally accepted in the United States of America. Accordingly, they reflect all significant receivables, payables, and other liabilities. The statement presentation follows the recommendations of the Financial Accounting Standards Board in that the Organization is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions.

Cash and Cash Equivalents

The Organization considers all highly liquid investments available for current use with a maturity of three months or less to be cash and cash equivalents. All of the Organization's investments are excluded from cash and cash equivalents.

Accounts Receivable

Accounts receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through a provision for bad debt expense and an adjustment to a valuation allowance based on its assessment of the current status of individual accounts. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a redit to accounts receivable. Changes in the valuation allowance have not been material to the financial statements.

Compensated Absences

Employees of the Organization are entitled to paid vacations, sick days, and other time off depending on job classification, length of service, and other factors. It is impractical to estimate the amount of compensation for future absences and, accordingly, no liability has been recorded in the accompanying financial statements. The Organization's policy is to recognize the costs of compensated absences when paid to employees.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Investments

Investments are reported at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between willing market participants as of the measurement date. See Note 2 for further discussion of fair value measurements.

Income Tax Status

The Organization is a religious organization affiliated with the parent organization, Baptist Missionary Association, an organization that is recognized as automatically tax exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code and is not required to apply for and obtain recognition of tax exempt status from the Internal Revenue Service.

Estimates

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reporting amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. Actual results could differ from those estimates.

Concentrations of Credit Risk

Financial instruments that potentially subject the Organization to concentrations of credit risk consist principally of cash balances and receivables. The cash accounts are secured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. As of May 31, 2023, cash deposits did not exceed FDIC limits. At May 31, 2023, the Organization had no significant concentrations of credit risk.

Donated Services

A large number of people have contributed significant amounts of time to the activities of the Organization without compensation. The financial statements do not reflect the value of those contributed services because, although clearly substantial, no reliable basis exists for determining an appropriate amount.

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Public Support and Revenue Recognition

Contributions received are recorded as those with donor restrictions and those without donor restrictions, depending on the existence and/or nature of any donor restrictions.

All donor-restricted support is reported as an increase in restricted net assets, depending on the nature of the restriction. When a restriction expires, (that is, when a stipulated time restriction ends or purpose restriction is accomplished), restricted net assets are reclassified to net assets without restriction and reported in the Statement of Activities as net assets released from restrictions.

The Financial Accounting Standards Board (FASB) issues guidance in the Accounting Standards Codification (ASC). Since the Association's revenues are derived from sources other than exchange transactions, FASB ASC Topic 605, Revenue Recognition, is the guidance relevant to the Organization's financial reporting.

Comparative Financial Information

The financial statements include certain prior-year summarized comparative information in total, but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended May 31, 2022, from which the summarized information was derived.

NOTE 2 - FAIR VALUES OF FINANCIAL INSTRUMENTS:

ASC Topic 820, *Fair Value Measurements*, defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Topic 820 also establishes a fair value hierarchy that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets or liabilities.

- Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 2 - FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED):

Following is a description of the valuation methodologies used for assets and liabilities measured at fair value on a recurring basis and recognized in the accompanying balance sheet, as well as, the general classification of such assets and liabilities pursuant to the valuation hierarchy.

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. Level 1 securities include common stock, mutual funds and United States Treasury obligations. If quoted market prices are not available, then fair values are estimated by using pricing models, quoted prices of securities with similar characteristics or discounted cash flows.

The following table presents the fair value measurement of assets and liabilities recognized in the accompanying balance sheet measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurement is valued at May 31, 2023 and 2022:

		Fair Value Measurement Using				
		Quoted Prices Active Markets	Significant Other	Significant		
		for Identical	Observable	Unobservable		
		Assets	Inputs	Inputs		
	-		23			
	<u>Fair Value</u>	(Level 1)	(Level 2)	(Level 3)		
Natixis Funds	<u>\$</u>	<u>\$</u>	<u>\$</u>	<u>\$</u>		
LPL Financial	110,540	110,540	<u>\$</u>	<u>s </u>		
Total investments at fair value	¢ 110.540	\$ 110.540	¢	ŕ		
Tair value	<u>\$110,540</u>	<u>\$ 110,540</u>	<u>s -</u>	<u>> -</u>		
		Fair V	alue Measurement	Using		
		Quoted Prices Active Markets	Significant Other	Significant		
		for Identical	Observable	Unobservable		
		Assets	Inputs	Inputs		
		20	22			
	Fair Value	(Level 1)	(Level 2)	(Level 3)		
Natixis Funds	<u>\$ 20,182</u>	<u>\$ 20,182</u>	<u>\$</u> -	<u>\$ </u>		
LPL Financial	112,141	112,141	<u>\$</u> -	<u>s -</u>		
Total investments at fair value	\$ 132,323	\$ 132,323	\$ -	s -		
	* I stay tak	- 10 -	¥	<u>w</u>		

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 3 - PROPERTY AND EQUIPMENT:

Following is a summary of the major components of property and equipment at May 31, 2023 and 2022:

	Balance 5/31/2022		creases	Deci	reases	Balance 5/31/2023		
Depreciable Assets:								
Furniture & fixtures	\$ 786	\$	<u>×</u>	\$	-	\$	786	
Office equipment	4,674				385		4,674	
Total Depreciable Assets	 5,460	2	•	-			5,460	
Less Accumulated Depreciation for:								
Office equipment	 (2,973)		(1,092)	~			(4,065)	
Total Accumulated Depreciation	 (2,973)		(1,092)		- ×		(4,065)	
Net Depreciable Assets	2,487		(1,092)			<u>, </u>	1,395	
Total Capital Assets, Net	\$ 2,487	\$	(1,092)		<u> </u>		1,395	

Depreciation expense for the years ended May 31, 2023 and 2022 was \$1,092 and \$1,013, respectively.

Property and equipment are stated at original cost, or estimated fair market value if donated, plus the cost of capital improvements made on the assets, less accumulated depreciation. Property and equipment are being depreciated over useful lives from four to twenty years using the straight-line method.

NOTE 4 - RETIREMENT PLAN:

The Organization has adopted a 403(b)(9) plan. The Organization may make contributions on a matching or discretionary basis to the plan. Employees may make contributions to the plan up to the maximum amount allowed by the Internal Revenue Code, if they wish. Contributions to the plan for the year ended May 31, 2023 and 2022 were \$7,079 and \$7,080, respectively.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 5 - RELATED PARTIES:

Organizations related to the Organization with a common goal and interest in the establishment of churches and missions are as follows:

BMA Theological Seminary Baptist Publishing House Lifeword Media Ministries BMA of America, LLC BMA Foundation, Inc Department of Missions Baptist Missionary Association of America

Transactions with related parties are as follows:

	Amount ue from	
BMA of America, LLC	\$ 80,693	

NOTE 6 - LIQUIDITY AND AVAILABILITY OF FINANCIAL ASSETS:

The Organization monitors its liquidity so that it is able to meet its operating needs and other contractual commitments while maximizing the investment of its excess operating cash. The Organization has the following financial assets that could readily be made available within one year of the statement of financial position date to fund expenses without limitations:

Financial assets available within one year and free		2023	-	2022
of donor restrictions: Cash and cash equivalents	\$	34,481	¢	93.970
Notes receivable Accounts receivable	ψ	80,693	ψ	114,305 51,179
Available without restriction within one year	\$	171,539	<u>\$</u>	259,454

The Organization has the following assets that are not readily available within one year of the statement of financial position date to fund expenses without limitations:

Financial assets with liquidity restrictions greater	2023	2022		
than one year: Investments	<u>\$ 110,540</u>	<u>\$ 132,323</u>		
Total financial assets unavailable within one year	<u>\$ 110,540</u>	<u>\$ 132,323</u>		

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 7 - SUBSEQUENT EVENTS:

No events occurring subsequent to year end, having a direct and material effect on the financial statements for the year ended May 31, 2023, have been determined as of the date of the audit report.

STATEMENT OF FINANCIAL POSITION COMBINING SCHEDULE

MAY 31, 2023

ASSETS

	Ministers Resource		Ministers Benevolent		Eliminations Debits (Credits)		Combined Totals	
Current Assets:								
Cash and cash equivalents - MRS	\$	30,855	\$	3 8 0	\$		\$	30,855
Cash and cash equivalents - MBS		-		3,626		-		3,626
Accounts receivable		49,507		6,858		-		56,365
Notes receivable - BMA LLC		80,693		(, ,)				80,693
Prepaid expense		3,069		a n 2				3,069
Investments	-	110,540		-				110,540
Total Unrestricted Assets	-	274,664		10,484				285,148
Property and Equipment - Note 3:								
Furniture & fixtures		786		-		-		786
Office equipment		4,674		<u> </u>		-		4,674
		5,460			-			5,460
Less: Accumulated depreciation		(4,065)		<u>ę</u>				(4,065)
Total Property and Equipment		1,395				(2)		1,395

Total Assets	\$ 276,059	\$ 10,484	\$ -	\$ 286,543

The accompanying notes are an integral part of the financial statements. $\ -14$ -

STATEMENT OF FINANCIAL POSITION COMBINING SCHEDULE

MAY 31, 2023 LIABILITIES

	Ministers Resource		Ministers Benevolent		Eliminations Debits (Credits)		Combined Totals	
Current Liabilities:							07	
Accounts payable	\$	574	\$	-	\$	1	\$	574
Accrued liabilities		-		-		141		-
Retirement plan contributions payable	-	12,159	-	<u> </u>				12,159
Total Current Liabilities		12,733		-		-		12,733
Long-Term Liabilities:								
PPP loan - First Security Bank		-		=				-
FAME funds available for distribution	-	35,939		-				35,939
Total Long-Term Liabilities		35,939				-		35,939
Total Liabilities	-	48,672				(2)		48,672
Net Assets:								
Without donor restrictions		227,387		10,484				237,871
With donor restrictions		221,507		10,404				237,871
Will woner restrictions								-
Total Net Assets		227,387		10,484		-		237,871
Total Liabilities and Net Assets	\$	276,059	\$	10,484	\$		\$	286,543

The accompanying notes are an integral part of the financial statements. - 15 -

STATEMENT OF ACTIVITIES COMBINING SCHEDULE

MAY 31, 2023

	Ministers Resource		Ministers Benevolent		Eliminations Debits (Credits)			Combined Totals
Revenues, Gains, and Other Support:								
MRS service fees	\$	7,632	\$		\$	-	\$	7,632
Contributions		34,413		12		÷		34,413
Investment income (loss)		5,190		-		-		5,190
MBS assessments				35,076		-		35,076
Brotherhood Mutual		50,000				-		50,000
Realized gain/(loss) on investment		3,014		-		2		3,014
Unrealized gain/(loss) on investment		(4,878)				-		(4,878)
Interest and dividend income		1,718		-				1,718
Misc income		31		120		2		31
Net Assets Released from Restrictions:								
Satisfaction by payments							-	-
Total Revenues, Gains, and Other Support	-	97,120		35,076		<u> </u>		132,196
Expenses:								
Operating		88,166		5,692		2		93.858
Administrative		66,809		1,867		-		68,676
Other				38,943				38,943
Total Expenses		154,975	-	46,502	-	<u> </u>	_	201,477
Change in Net Assets		(57,855)		(11,426)		-		(69,281)
Net Assets - Beginning of Year		285,242		21,910		-		307,152
Net Assets - End of Year	\$	227,387	\$	10,484	\$	12	\$	237,871

The accompanying notes are an integral part of the financial statements. -16 -

STATEMENT OF FUNCTIONAL EXPENSES COMBINING SCHEDULE

MAY 31, 2023

		Ministers Resource		Ministers Benevolent		Eliminations Debits (Credits)		Combined Totals
Operating:								
Salaries & wages	\$	75,480	\$	5,692	\$	2	\$	81,172
Benefits		5,607				4	*	5,607
Retirement		7,079		<u></u>				7,079
Total Operating		88,166		5,692	0	-		93,858
Administrative:								
Auto expense		8,400		-		÷		8,400
Dues & subscriptions		897		120		÷		897
Investment Fees		1,455		÷.		÷		1,455
Contract Labor		20,433		150		-		20,433
Insurance		3,192				-		3,192
Miscellaneous		963		543		-		1,506
Office		5,413		1,324		-		6,737
Postage & mailing supplies		567		÷.		÷		567
Professional fees - legal		4,500		-		-		4,500
Depreciation		1,092		-		-		1,092
Travel & development		6,831		-		-		6,831
MD5 Discipleship		4,699		1		-		4,699
BMA allocated costs	3	8,367		-		-	-	8,367
Total Administrative		66,809		1,867				68,676
Other:								
MBS auxiliary society payments		3. 		10,853				10,853
MBS payments			-	28,090				28,090
Total Other				38,943				38,943
Total	\$	154,975	\$	46,502	<u>\$</u>	-	\$	201,477

The accompanying notes are an integral part of the financial statements. $\,$ - 17 - $\,$

Baptist Missionary Association of America

Lifeword Media Ministries

Executive Director Donny Parrish P.O. Box 6 Conway, AR 72033

501-329-6891

Lifeword Media Ministries Annual Report Donny Parrish, Executive Director

"And he said unto them, Go ye into all the world, and preach the gospel to every creature." – Mark 16:15

Jesus had risen. The impossible had become reality. The promise of salvation had become complete. And now He was going home, back to His Father where He belonged. His mission was accomplished. Our mission was just beginning.

Jesus' command must have seemed audacious to this handful of men. Preach the gospel to every living soul, what an overwhelming task! That same directive from the Master still stands for us as the church continues to operate under the same mandate. Share Jesus! Make disciples! Everywhere! Lifeword stands ready to partner with local churches to fulfill that Great Commission.

2022- A Blessed Year of Ministry

God blessed Lifeword in all aspects of her ministry in 2022. The Lifeword team and the Lifeword Board stepped out in faith with an ambitious plan of ministry. The churches of the BMA accepted their challenge to expand the scope of Lifeword's ministry footprint around the world. God responded by not only providing for our needs but doing so in an abundant way.

More Languages

Since Lifeword's move to share the gospel around the world using the internet as our primary delivery vehicle, God has allowed us to make great strides toward reaching our goal of having a gospel presentation in 200 languages by 2027. At the close of 2022, Lifeword was sharing the message of Jesus in 145 languages around the world. Once we find trusted partners to translate our message, the internet allows us to move quickly to get that message to a platform people will be able to see and hear. Later in this report you will see how God is using internet broadcasting, along with traditional radio programming, to allow Lifeword to continue to expand its gospel footprint around the world.

New Facilities

The internet demands video production, and producing multiple shows requires lots of room. The Lifeword Team is grateful for the opportunity to use repurposed audio production studios that have allowed us to create video programs that are being seen by millions of people every day. More programming, which targets different demographics and cultures, allows Lifeword to speak into the heart language of those consuming our content. Lifeword's need for more production space caused us to enter into a capital campaign during 2022. Our hope was to build a Work Center to be used by BMA Global Missions personnel and by Lifeword. This new facility would make room for the construction of a new television production studio, which was a 1.5 million dollar project. Well, we are thrilled to report that God provided the funding through generous donors, and we have moved into those studios debtfree! Isn't He good? This ensures that all funds given to Lifeword through BMA churches will go directly to gospel programming around the world.

A New Discipleship Portal

Lifeword has traditionally been a proclamation ministry. God has used Lifeword to harness the power of radio, television, and the internet to share the gospel of Jesus with untold numbers of people on planet Earth. The broadcasting power of the internet gives Lifeword the opportunity to take its ministry to another level by giving people an opportunity to become a disciple of Jesus. "Follow" is the name of Lifeword's new discipleship portal that will take seekers of Jesus through the steps of becoming a fully-devoted follower of Jesus. Lifeword's Director of Audience Engagement, Yalanda Merrell, is leading this effort and is doing a masterful job. The ultimate win for "Follow" is to connect our audience with a local church, the very best place to make a disciple. The site for "Follow" has been built and the content written and filmed in 2022. 2023 will be a time for refinement and testing of the process and the site itself. Full implementation will begin in 2024.

New Staff Members

The team of people who write blog posts for Lifeword are an integral part of our ministry. Millions of people are reading those posts every day. In 2022, we welcomed Heather Harrison to lead our Digital Publishing arm of Lifeword. Heather's writing skills, her deep commitment to the gospel, and the hundreds of people following her daily blogs drew the attention of our staff. She is leading and investing in our writing team. We are blessed to have her on our staff.

Emily Brantley joins the Lifeword Staff to assist our Director of Operations, Luis Ortega. He has grown this area of Lifeword beyond the workload of one person, and our growing number of broadcasters around the world demand daily attention. Emily is a missionary at heart and is tremendously organized. She is a great addition to the Lifeword Team.

A Look at 2023

2023 holds much promise for the ministry Lifeword. Poised to make more global impact through the proclamation of God's Word and the making of disciples than in any time in Lifeword's history, we are setting ambitious ministry goals for the coming year.

These are not academic goals; they are a track on which to run. Our goal is not that Lifeword or the BMA of America can be made famous, but that the name of Jesus might be made known to the world. With those thoughts in mind we offer the following ministry targets for 2023.

Broadcasting-

In 2023 Lifeword will seek to increase the number of languages in which we broadcast to 160. Currently, Lifeword offers a gospel presentation in 145 languages around the world. In the past we have measured our success by counting the number of countries impacted by our programming. However, with the advent of internet broadcasting, that matrix is no longer useful. Modern travel and world-wide immigration have allowed countries around the world to become much more diverse in languages spoken by their population. We will broaden our outreach through digital technology and through traditional radio where needed. Our goal will be to speak in the heart language of people around the world through whatever broadcast medium best suits that culture. The addition of 15 new languages will not only increase the number of languages in which we share the gospel, but it will exponentially increase the number of people who can hear and spread the gospel.

Programming-

Creating new programming that taps into the interest and draws those who do not know God or are far away from God will be one of Lifeword's top goals for 2023. We will use our expanded television production studios to produce more internet shows to speak the heart language of the viewer. We will use our new podcasting studios to produce new and exciting podcast formats. The goal for every Lifeword production is to take the viewer or listener to the cross of Christ. Using media to cast a wide net through interesting and experiential programming will allow us to speak into different cultures and share with them the Good News of Jesus.

Discipleship-

Lifeword will use 2023 to refine and test our new discipleship portal called "Follow." This exciting project invites and equips those who engage with Lifeword programming to become fully-devoted followers of Christ and to connect with a local church. We will also refine our digital discipleship process so BMA church members can use "Follow" as a personal discipleship tool.

Print-

Lifeword will continue to expand our efforts to introduce and challenge readers through blog content. We will seek out gifted writers who are faithful to God's Word and compelling in their writing style. Our goal will continue to be to use digital media to ask pertinent life questions and offer answers through the truth of God's Word.

Financial-

The best estimates from missiologists are that nearly 3 billion people on earth have never heard the Good News of Jesus Christ. This gives you and us and the ministry of Lifeword a daunting, but exciting task. We will need to increase our financial base to meet this global challenge, but may we never forget: God will fund His ministry.

Lifeword sits in a strategic location at this pivotal point in history to tell the world the story of Jesus. What a joy to take part in this work! Thank you for joining us.

In conclusion, let me thank you and thank our Lord for the opportunity to serve at Lifeword. It is the honor of my life to serve you by leading this worldwide missions ministry. Thank you for allowing me to visit your churches and share how they are reaching the world through Lifeword. Thank you for your generosity and partnership through your prayers and financial support. It is a joy to serve with this team of skilled and dedicated servants. By God's grace, we will continue to obey Jesus' command to "go into the world and preach the gospel to every creature."

Share Jesus! Make Disciples! Everywhere!

The Gospel in The Heart Language of Every Creature Luis Ortega, Director of Operations

The eight billion people in the world today speak roughly seven thousand different languages. Currently, there are still many who cannot hear the gospel in their heart language. As Lifeword partners with the local church to take the gospel to every creature, we are reaching 145 different people groups and cultures. Our prayer and plan is to have a clear gospel presentation in 200 languages by 2025.

Jesus commissioned his local body according to Matthew 28:19 to "teach all nations." Mark 16:15 records Jesus telling his followers to go into all the world and "preach the gospel to every creature." Luke's account, in 24:47, instructs that "repentance and remission of sins should be preached in his name among all nations, beginning at Jerusalem." John captures Jesus saying in 20:21 "as my Father hath sent me, even so send I you." The Local church is still under these orders.

In Acts 1:8, Jesus tells his disciples, "and ye shall be witnesses unto me both in Jerusalem, and in all Judaea, and in Samaria, and unto the uttermost part of the earth." John, in Revelation 5:9, shares the new song of the redeemed "of every kindred, and tongue, and people, and nation;" and in 7:9 paints the picture of "a great multitude, which no man could number, of all nations, and kindreds, and people, and tongues, [that] stood before the throne, and before the Lamb..."

As the local church, the only authorized and commissioned body, continues teaching all nations, preaching the gospel to every creature, and disseminating the gospel message about repentance and remission of sins, Lifeword is honored to come alongside her with media tools and resources. Her obedience to the mission of Jesus is transforming lives as she is led and empowered by the Spirit. Here are some samples of our past and future partnerships.

The year 2022 ended with 7 Lifeword online stations and 170 Lifeword community radio stations preaching the good news in dozens of languages and reaching places like Cuba, Venezuela, Paraguay, Myanmar and the capital of idolatry in Peru. A clear gospel presentation can be heard in 145 different languages. Miskito of Honduras and Belize, Bengali of Bangladesh, Mandingo of Guinea, and Nyejulu Guere of Liberia are among the newest languages. The financial plan for June 2023-May 2024 includes languages like Kpelle, Gbee, Bassa, Guio, and others.

In Cape Verde, Africa, Lifeword's team leader reports that there were 13 new believers baptized, and 2 believers responded to the call to enter Seminary in response to their calling into ministry. In Nigeria, among the Yoruba people, there are reports that God's Word is continuing to bear fruit in the lives of church members and disciples amid political and economic challenges. A former wizard has been growing and bringing other wizards to the Lord! Also in Nigeria, the Idoma language has been added, even in the midst of persecutions.

In Liberia, the Lifeword producers, pastors, and Church planters are reaching more distant towns and villages where there are no churches. Pastor Abraham Cheyee reports salvations and transformed lives, even resolving conflicts among tribal groups in Liberia after decades of civil conflict. The divided tribes are once more serving the Lord together. As a result, their synergetic efforts are reaching ten other communities and Guinea.

In Ghana, the gospel is spreading despite the ongoing uncertainties. Several churches and missions report an increase, and six missions have been opened in the nearby villages. In Tanzania, the Swahili language is continuing to reach Muslims. Not all reports have been positive: Burkina Faso is undergoing terrorist attacks and turmoil, causing most of our churches to close, and pastors pulling out, returning to their mother churches in Ouagadougou.

In the Americas, millions are interacting online with the new shows, stories, podcasts, and blogs being produced. Seekers are looking for and accessing truth via the Lifeword cloud, YouTube, Facebook, Instagram, and other platforms. Lifeword is poised to introduce these seekers and unengaged believers to discipleship and then introduce them as quickly as possible to a local church who is a ready partner in discipling them as active followers of Jesus Christ.

In Nicaragua, where marriages have been torn apart, the "Marriage Matters" content is being well-received resulting in the restoration of marriages and in opportunities to share the gospel. Some couples are now actively attending church and being discipled, along with 18 new disciples. In El Salvador, the new mission points report doing well and discipling as they continue using Lifeword tools.

Lifeword continues taking the gospel to the "Forgotten Place," which is where the Guarani tribe lives in the remoteness of Paraguay, through our partnership with pastor Ivan Filipini. From Cuba, reports have been received of two professions of faith, two baptized, and two more being discipled that will be baptized soon, along with the other 9 being discipled. This is the compound fruit of one person hearing the gospel via radio.

In the Philippines, the gospel is reaching the Blaan and T'Boli peoples. Radio transmitters and stations have been installed in strategic places to reach more tribal villages. Entire tribes can hear the gospel and are growing in their knowledge of Scripture. Dozens have professed faith in Jesus and are being baptized. In the jungles, over 22 churches in one tribal area are hearing the gospel through the efforts of young Lifeword media missionaries.

God is moving among the young Arabic speaking people in Lebanon, especially students who are coming to faith and being discipled. In Myanmar, people are coming to know Christ in response to Lifeword's ministry on Facebook, YouTube and radio. Brother Rama leads some of those who interact with the programming to Christ. In Nepal, a former Muslim family came to faith in Christ. Because of their testimony and faithfulness in the face of persecution, more Muslims at the India/Nepal border came to Christ after hearing the gospel in Nepali and Hindi.

Hundreds of thousands have heard the gospel in the Ukrainian language in the last year, both inside and outside of the country. The pastors in Ukraine report that despite drone strikes, cold weather, and lack of electricity, among other things, they are still reaching out to people, helping, preaching, and teaching, both online and offline. In Romania, God continues to work through the Lifeword team, through radio, online, and on the ground. They are ministering to refugees while sharing the gospel in four additional languages, like German.

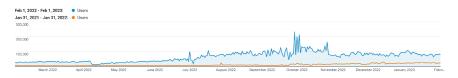
May the local church and Lifeword be found faithful, boldly sharing the gospel with every creature everywhere in their heart language, teaching them to obey everything Jesus commanded.

Thank you for your partnership in prayers and giving.

Internet Broadcasting and Digital Strategies

Jon Dodson, Director

The below data reflects a date range of February 1, 2021 through January 31, 2022:



Digital Activity

- Lifeword.org Website Traffic
- Lifeword.org saw a 478% increase in new visitors to the website as a Year-Over-Year comparison (YOY). This represents just over 24.2 million new visitors to Lifeword.org during the above date range. This is up from 3.9 million new visitors in the last report.
- Online donations totaled \$37,310 (compared to \$97,417 last year) from an assortment of efforts (i.e. FIC, "In Memory of", Year-end giving, Studio renovations etc.)
- Organic search traffic (people searching search engines and clicking to visit Lifeword.org) led all channels of traffic increasing 478% from 3.3 million visits last year to 18.7 million visits this year. Organic search traffic represented 78% of all visits to Lifeword.org in the last 12 months.
- The daily blogs published at Lifeword.org create the majority of traffic to the web site.

Facebook Activity

- The main Lifeword Facebook page started in January 2021 with 41,453 likes. As of this report, we now have over 460,000 likes. This number continues to grow at a rapid pace. This is up from 131,000 in the last report.
- Across the eleven Facebook Pages that Lifeword currently manages, we saw a 52% increase in net followers and have over a half a million likes.
- Across the Lifeword FB Pages, there were over 20 million minutes of gospel based video teaching viewed last year.
- Lifeword was able to reach 150 million Facebook accounts this year compared to 49 million last year.
- Lifeword was able to create 812 million ad impressions on Facebook this year for video/blog promotions. That's a 5x increase over the previous year.
- For the money spent in Facebook, it costs Lifeword \$0.0004 (tenthousandths of a penny!) per each Facebook account reached this year.

Google Ads

- Lifeword spent \$14,745 on Google ads in 2022-23. This is down \$4,000 from last year.
- These ads created 170,000 clicks in 2022-23, which is up from 62,900 clicks last year.
- There were 6.5 million Lifeword ads displayed in 2022-2023 across Google's advertising partners' websites. This is up from 4.5 million ad displays last year.
- The average cost per click from Google ads was \$0.09 this year. This is down from \$0.29 or a 70% decrease over last year.
- •

Audience Engagement Yalanda Merrell, Director

I recently watched a video from 1994 where the anchors of The Today Show were trying to figure out what the internet was. Fast forward nearly 30 years and the internet has allowed connection and information exchange at our fingertips within seconds. Those anchors and many people during that time could never have imagined a day where something like this would be possible. It was a vision that started with a few but took the world by storm.

Lifeword is daring to do the same.

Jesus called out ordinary men to follow Him and be His disciples. They walked with Him daily, listening, watching, learning, and then doing. And all of it started with a call to follow.

At Lifeword, we understand the mission of Christ to share the gospel and make disciples. We believe that should be done through the local church. So, how do

we use this incredible thing they call the internet to do that? How can we use our connection with the world to share the news of Jesus and show them what it means to follow Christ? How can we help the local church to accomplish her mission?

FOLLOW.

FOLLOW is Lifeword's new, interactive guide to discovering what it means to walk with Christ daily. Together with our friends and partners at Good Soil, Evangelism and Discipleship, we have developed this exciting interactive online tool. Through videos, lessons, and discussions, Lifeword will connect with people through the internet and introduce them to what it means to be a disciple. When they are ready, they can choose to be connected to a local body of believers to continue being discipled.

Lifeword has partnered with BMA Missions in this effort to approve churches who align with our doctrine and mission. As churches are added to our list, the map will be updated, and a new FOLLOWer will have the opportunity to view a church in their area and connect with them.

To prepare our churches for these disciples, Lifeword is developing an online discipleship portal for churches and individuals to use as they meet with their new disciple. A believer can work through the FOLLOW video on their own and then take another person through the same process.

So, where are we now?

The concept and content have been created, and the site is being built. The introduction for FOLLOW and church connection is complete, and we are working with our developers to finish the online discipleship portion for the portal.

We hope to release FOLLOW in these stages: PHASE 1 – TESTING PHASE 2 – PILOT PASTORS PHASE 3 – BMA NATIONAL MEETING PHASE 4 – YOUTH PASTORS PHASE 5 – SOAR 2024 PHASE 6 – OPEN THE DOORS PHASE 7 – NEW LANGUAGES

At Lifeword, we are praying and preparing for a discipleship movement. Will you pray with us? Will you prepare with us?

FOLLOW was a vision that started with a few. We pray it will take the world by storm.

Lifeword Media Ministries Board of Directors Meeting February 24, 2023

<u>Present:</u> Bryan Atwood Vincent Hernandez Dwayne Orr Sonny Foster Michele Corder

Marvin Delk Steve Neal Darrell Spigner Rodney Burns

The meeting was called to order and opened with prayer by Bro. Bryan Atwood at 9:00am.

Election of officers: Bro Bryan Atwood – Chairman Jeremy Riddle – Vice Chairman Sancy Faulk – Clerk Michele Corder – Asst Clerk

Report from Executive Director, Donny Parrish

Highlights: 2023 theme this year will be "Share Jesus, Make Disciples, Everywhere."

On track to have 160 languages by end of 2023

Building is on track to be complete by end of March 2023 and is right on budget.

Discipleship Portal: Is still being tested and plan to unleash to churches in 2024

Introduced Heather Harrison and Emily Brantley to the Lifeword Board.

Donny and Luis are planning a trip to the Philippines to meet with the missionary there

Report from Director of Operations, Luis Ortega

He shared with us several updates on the different countries and the progress they were making in sharing the gospel.

Report from Director of Internet Broadcasting and Digital Strategies, Jon Dodson

Very encouraging report as to how we have over 468,000 likes and is continuing to grow at a rapid pace.

Report from Director of Audience Engagement, Yalanda Merrell

She gave an update on FOLLOW and walked us thru each of the pages on the website. Also explained how it will be opened in phases with fully operational by 2024.

Report from Director of Finances, Steve Crawley

Went thru the financial statements and answered questions.

Darrell Spigner made a motion to approve reports with Dwayne Orr seconding.

Dwayne Orr made motion to approve minutes of December 2, 2022 meeting with Rodney Burns seconding.

Recommendations by Bro Bryan Atwood - Chairman

Approve the 2024 budget The Date of Lifeword Sunday Danny Parrish remaining as executive director. – all were approved

Bro Atwood received a call letting him know that the mission's office was going to raise their director's salary by 8.7%. This was due to a new report showing what the salaries in this area should be for a director. In order to make it match the mission's office, Dwayne Orr made the motion to raise Donny Parrish's salary. Steve Crawley will contact Phillip Blount and Associates and request an updated salary report and once received the difference will be made up in the form of a bonus and then budget adjusted accordingly. Motion was 2nd by Darrell Spigner.

Bro Atwood recommended a mandatory 2 month "sabbatical" for both Donny Parrish and Luis Ortega. Timing to be worked out between them with neither being gone at the same time. Rodney Burns - 1st

Vincent Hernandez – 2nd

Darrell Spigner made a motion to give each employee a \$100 gift card to Mike's Place in appreciation for their hard work and dedication to Lifeword. Dwayne Orr – 2nd

Bro Bryan Atwood dismissed in prayer.

Michele Corder Asst Clerk

Lifeword Media Ministries Board of Directors Meeting July 28, 2023

Board Members Present

Bryan Atwood Ross Burgess Rodney Burns Sancy Faulk Winston Foster Dr. David Martin Steve Neal (via Zoom) Dewayne Orr Melady Thompson Dan Wisely

Lifeword Staff Members Present

Steve Crawley	Yalanda Merrell
Jon Dodson	Luis Ortega

Donny Parrish

The meeting was called to order by Bro. Bryan Atwood at 9:02am. He welcomed new Board Member, Dan Wisely. Bro. Bryan Atwood opened the meeting in prayer and shared a devotional on Luke 22:44-49.

Report from Executive Director, Donny Parrish

Donny gave thanks to God for blessing Lifeword and then gave an update of the current work:

- Today Lifeword is broadcasting the gospel in 150 different languages.
- More broadcasts are happening in America than Lifeword has ever had.
- This has happened at a time when Lifeword changed from a radio broadcast ministry to an internet ministry, including digital print.
- New Programming targeted to America:
 - * New TikTok programs targeting different demographic populations
 - * Linked In programming entitled "Build Like Jesus"
 - * Lifeword Today Podcast, a new morning show, being developed
 - * Follow, an online discipleship program about to be released. This is customized for all handheld devices and will be the theme of SOAR for 2024.
- Lifeword Sunday is October 22. The theme is "Share Jesus. Make Disciples. Everywhere."
- Lifeword was recently presented a Telly Award for a web series, nonscripted. This was for Drew Cline's Stories Series with Phillip Rice, Editor.

Report from Director of Operations, Luis Ortega

Luis gave updates on Lifeword operations across the globe.

- Florida: there is a Slavic community there and Lifeword is exploring opportunities for this people group in America.
- Mexico: 307 languages are spoken there. There are 294 living languages

and 284 indigenous languages. Will be focusing on a tribal language that is spoken in 72 villages.

- El Salvador: introduced the Board to the new Central/South American leader.
- Panama: New TikTok programming and working on developing programming in a new language.
- Venezuela/Amazon Region: partnering with BMAA Missions to target this area.

Report from Director of Internet Broadcasting/Digital Strategies, Jon Dodson

- Lifeword.org is receiving 2.5 2.6 million NEW visitors each month.
- Facebook over 3 years has had 10 million clicks, 270 million Facebook accounts have been reached, and there have been 2.3 billion Facebook impressions.
- 98% of traffic going to Lifeword.org is from online searches.

Report from Director of Audience Engagement, Yalanda Merrell

- Yalanda presented the online discipleship program, Follow, to the Board.
- With the introduction of Follow, Lifeword is transitioning from being a proclamation ministry to a discipleship ministry in a digital world!

Report from Director of Finances, Steve Crawley

Bro. Steve Crawley went thorough the Financial Statements included in the Board packet and answered questions.

Dr. David Martin made a motion, seconded by Dewayne Orr, to approve the financial report. Motion passed.

Dan Wisely made a motion, seconded by Ross Burgess, to approve the previous meeting minutes. Motion passed.

Rodney Burns made a motion, seconded by Winston Foster, to approve the Directors reports and operational updates. Motion passed.

The next Board Meeting will be held Friday, December 8, 2023 at 9:00am via Zoom.

Donny Parris gave praise and acknowledgement to the entire Lifeword team.

Dan Wisely closed the meeting in prayer, and the meeting was adjourned at 11:40am.

Lifeword Media Ministries Board of Directors Meeting December 8, 2023

Board Members Present

Bryan Atwood Ross Burgess Sancy Faulk Winston Foster Vincent Hernandez Dr. David Martin Steve Neal Dewayne Orr Jeremy Riddle Darrell Spigner Dan Wisely

<u>Lifeword Staff Members Present</u> Steve Crawley (via video message) Jon Dodson Luis Ortega Donny Parrish

The meeting was called to order and opened in prayer by Bro. Bryan Atwood at 9:05am.

Report from Executive Director, Donny Parrish

Donny gave thanks to God, reporting that God continues to bless Lifeword! Current updates:

- Donny is finishing up his sixth year at Lifeword.
- Lifeword is trying to be "responsibly aggressive" to get His gospel to as many people as fast as Lifeword can do it.
- Rolled out the new Follow program in the geographic areas where our 12 pilot churches are located. After 48 hours of rollout, God was beginning to open doors! Follow should be released to the public around the time of the National Meeting in April.
- The English Facebook page rolled over 1 million followers! Six years ago, Lifeword wasn't even on the internet. Millions of people consume Lifeword content.
- Lifeword Sunday as of yesterday was at \$310,622. This is a record for Lifeword Sunday, and more donations will be coming in!

Donny shared Lifeword's 2024 Goals:

- 1. Fully implement the Follow program.
- 2. Target spiritual needs in Spanish.
- 3. Expand Lifeword's social media presence around the world.
- 4. Implement AI and/or other virtual methods to be able to communicate with all the online responses Lifeword receives.
- 5. Increase Lifeword's financial base, including increasing the number of BMA churches that support Lifeword and getting financial support from across the globe.

6. Target 7-10 new languages this year.

Report from Director of Operations, Luis Ortega

Luis gave updates on Lifeword operations across the globe, including reading listener comments from Asia.

Report from Director of Internet Broadcasting/Digital Strategies, Jon Dodson

Since January 1, 2023

- Over 25 million visits to Lifeword.org
- 14 Facebook pages across the globe
- Over 1 million followers on the English Facebook page
- \$39,000 spent on Facebook generated:
 - * 208 million Facebook accounts touched
 - * 2.7 billion impressions
 - * 21 million "clicks" = \$0.002 per click

Report from Director of Finances, Steve Crawley

Bro. Steve Crawley was out of town and delivered the financial report via a video message. The financial report from Jun 1, 2023 to November 30, 2023 was reviewed.

Bro. Dwayne Orr began presiding the meeting.

Jeremy Riddle made a motion, seconded by Dan Wisely, to approve all reports given. Motion passed.

The next Board Meeting will be held Friday, February 16, 2024 at 9:00am. Remaining meetings for 2024 will take place on July 26 and December 6.

Bro. Dwayne adjourned the meeting at 10:22am.

2023 Lifeword Media Ministries Recommendations

The Lifeword Board of Directors offer the following recommendations to the messengers of the 2023 BMA national meeting.

- 1. That the proposed 2024 Lifeword budget be approved and accepted.
- 2. That October 22, 2023 be designated as Lifeword Sunday across the BMA of America and that every church be encouraged to pray for the ministry of Lifeword and take a special offering to expand Lifeword's ministry footprint around the world.
- 3. That the messenger body offer thanksgiving to our Heavenly Father for His provision and blessings on the ministry of Lifeword.
- 4. That Donny Parrish stand as nominee for the Executive Director of Lifeword.

Lifeward

Income & Expenses Fiscal 2023 Forecast vs. Fiscal 2024 Budget

		51 1400		FI 1484		
T		Fiscal '23 Forecast*		Fiscal '24		X7
Income General Funds & Lifeword Cloud	\$	1,234,668	S	Budget 1,153,677	S	Variance 80,991
Lifeword Sunday / WFW	Ψ	363,670	Ψ	326,303	Ψ	37,367
Foundation Distribution		-		40,000		(40,000)
Lease Income		55,200		55,200		-
Other Income		566,431		-		566,431
Total Income	\$	2,219,969	\$	1,575,179	\$	644,789
Cost of Goods Sold		15,803		15,114		689
Gross Profit	\$	2,204,166	\$	1,560,065	\$	644,100
Expenses						
Broadcast Expense	\$	350,557	\$	404,425	\$	(53,868)
Digital Broadcast Expense		221,957		203,850		18,107
Indirect Expense		772,502		851,776		(79,274)
BMA Allocations		384,985		394,677		(9,692)
Total Expenses	\$	1,730,002	\$	1,854,728	\$	(124,726)
Net Operating Income (Loss)	\$	474,164	\$	(294,663)	\$	768,827
Other Income	\$	248,563	\$	-	\$	248,563
Net Income/(Loss)	\$	722,727	\$	(294,663)	\$	1,017,389
Depreciation		33,000		33,000		-
Transfers - General Fund		-		261,663		(261,663)
Net Income + Depr + Trsfrs	\$	755,727	\$	0	\$	755,726

*Forecast is based on actual through January and budget from February to May.



Fiscal 2024

	Fiscal 2	024								
		1ST QTR		2ND QTR		3RD OTD		4TH OTR	Γ,	F 2024 BUDGET
		QIK		ŲĨĸ		QTR		QIK		BUDGEI
Income General Funds	\$	257,010	\$	294,065	\$	308,075	\$	258,527	\$	1,117,678
Lifeword Cloud	\$	1,235	Ψ	12,148	Ψ	22,078	Φ	537	-	35,998
Lifeword Sunday/WFW		,		, -		,			-	,
Contributions		1,922		235,258		65,655		4,067		306,902
T-Shirt Sales		2,328		16,878		13		182		19,401
Sub-total Lifeword Sunday/WFW		4,250		252,136		65,668		4,250		326,303
Foundation Distribution		- 0		40,000		- 0		- 0		40,000
Lease Income		13,800		13,800		13,800		13,800		55,200
Interest/Investment Income		- 0		- 0		- 0		- 0		- 0
Total Income	\$	276,295	\$	612,149	\$	409,621	\$	277,114	\$	1,575,179
Cost of Goods Sold (Merchandise, etc.)		- 0		15,000		8		106		15,114
Gross Profit	\$	276,295	\$	597,149	\$	409,614	\$	277,007	\$	1,560,065
Production Expenses										
Content Production	\$	101,106	\$	101,106	\$	101,106	\$	101,106	\$	404,425
Digital		50,963		50,963		50,963		50,963		203,850
Total - Production Expenses	\$	152,069	\$	152,069	\$	152,069	\$	152,069	\$	608,275
Indirect Expenses	_									
Auto Expense	\$	2,500	\$	2,500	\$	2,500	\$	2,500	\$	10,000
Bank Charges & Wire Fees		475		475		475		475		1,900
Computer Repairs / Upgrades		5,000		5,000		5,000		5,000		20,000
Depreciation		8,250		8,250		8,250		8,250		33,000
Donations / Benevolence		175		175		175		175		700
Dues & Subscriptions		950		950		950		950		3,800
Freight		1,250		1,250		1,250		1,250		5,000
General Supplies		88		88		88		88		350
Insurance - Workers Compensation		428		428		428		428		1,710
Insurance - Key Employee Life		1,343		1,343		1,343		1,343		5,370
Insurance - Commercial Multi-Peril		872		872		872		872		3,488
Maintenance Service Agreements		1,656		1,656		1,656		1,656		6,624
Miscellaneous		1,175		1,175		1,175		1,175		4,700
Office Supplies		150		150		150		150		600
Postage		1,500		1,500		1,500		1,500		6,000
Printing		2,000		2,000		2,000		2,000		8,000
Professional Fees - Audit		1,875		1,875		1,875		1,875		7,500
Promotion		2,875		2,875		2,875		2,875		11,500
Repairs & Maintenance		750		750		750		750		3,000
Salaries & Benefits		159,177		159,177		194,007		159,177		671,539
Travel		8,500		8,500		8,500		8,500		34,000

			_		_		_		_	
Utilities - Conway Corp Rental Property		4,025		3,257		3,113		2,600		12,995
BMA Service Team Allocation		98,669		98,669		98,669		98,669		394,677
Total Indirect Expenses	\$	303,682	\$	302,914	\$	337,600	\$	302,257	\$	1,246,453
77 () P	- -	455 751	¢	454.092	¢	489.669	\$	454 226	¢	1 954 729
Total Expenses	_\$	455,751	\$	454,983	\$	489,009	\$	454,326	\$	1,854,728
Net Operating Income / Loss	\$	(179,456)	\$	142,167	\$	(80,055)	\$	(177,318)	\$	(294,663)
Depreciation	\$	8,250	\$	8,250	\$	8,250	\$	8,250	\$	33,000
Transfers	_	171,206		(150,417)		71,805		169,069		261,663
Net Operating Income + Depr.	\$	0	\$	-	\$	-	\$	-	\$	0
Restricted & Other Income: Foundation	\$	450	\$	450	\$	450	\$	450	\$	1,800
	_									



Fiscal 2024 Operating Budget

	Y	EAR-END F 2023*		1ST OTR		2ND QTR	3RD OTR		4TH OTR	7	EAR-END F 2024
Assets			_	•	_	•			•		
Current Assets											
Operating Cash											
Cash & Investments	\$	1,016,379	\$	831,173	\$	981,590	\$ 904,785	\$	744,716	\$	744,716
Sub-total of Operating Cash		1,016,379		831,173		981,590	904,785		744,716		744,716
Other Current Assets											
BMA Foundation (unadjusted)		936,314		936,764		937,214	937,664		938,114		938,114
Sub-total of Other Current Assets		936,314		936,764		937,214	937,664		938,114		938,114
Total Current Assets		1,952,693		1,767,937		1,918,804	1,842,449		1,682,830		1,682,830
Property & Equipment Net Property & Equipment		3,651,002		3,647,752		3,644,502	3,641,252		3,638,002		3,638,002
Total Assets	\$	5,603,695	\$	5,415,689	\$	5,563,306	\$ 5,483,701	\$	5,320,832	\$	5,320,832
Liabilities & Equity											
Current Liabilities											
Accounts Payable	\$	9,000	\$	20,000	\$	20,000	\$ 20,000	\$	27,000	\$	27,000
Accrued Liabilities		40,000		20,000		25,000	25,000		32,000		32,000
Total Current Liabilities	\$	49,000	\$	40,000	\$	45,000	\$ 45,000	\$	59,000	\$	59,000
Long Term Liabilities											
First Security Bank - Warehouse/Studio		- 0		- 0		- 0	- 0		- 0		- 0
Total Liabilities	\$	49,000	\$	40,000	\$	45,000	\$ 45,000	\$	59,000	\$	59,000
Net Assets	_		_		_			_			
Retained Earnings	\$	5,554,695	\$	5,554,695	\$	5,554,695	\$ 5,554,695	\$	5,554,695	\$	5,554,695
Foundation Growth		- 0		450		900	1,350		1,800		3,600
Current Earnings (Operations)		- 0		(179,456)		(37,289)	(117,344)		(294,663)		(294,663)
Total Net Assets	\$	5,554,695	\$	5,375,689	\$	5,518,306	\$ 5,438,701	\$	5,261,832	\$	5,261,832
Total Liabilities & Equity * Forecast as of 02-02-23	\$	5,603,695	\$	5,415,689	\$	5,563,306	\$ 5,483,701	\$	5,320,832	\$	5,320,832

* Forecast as of 02-02-23



Fiscal 2024 Operating Budget

		1ST QTR	2ND QTR		3RD QTR		4TH QTR		TOTAL
Cash Flows from Operating Activities:	_			_		_		_	
Operating Income (Loss)	\$	(179,456)	\$ 142,167	\$	(80,055)	\$	(177,318)	\$	(294,663)
Depreciation		8,250	8,250		8,250		8,250		33,000
Operating Income Plus Depreciation	\$	(171,206)	\$ 150,417	\$	(71,805)	\$	(169,068)	\$	(261,663)
Contributions to Foundation Other Income & Expense		450	450		450		450		1,800
Adjusted Net Income	\$	(170,756)	\$ 150,867	\$	(71,355)	\$	(168,618)	\$	(259,863)
Changes in Assets and Liabilities:									
Accounts Payable and Accrued Expenses		(9,000)	5,000		-		14,000		10,000
Payments to Foundation		(450)	(450)		(450)		(450)		(1,800)
Other		-	-		-		-		-
Net Cash from Operating Activities	\$	(180,206)	\$ 155,417	\$	(71,805)	\$	(155,068)	\$	(251,663)
Cash Flows from Investing Activities:									
Capital Expenditures - Discretionary	\$	(1,750)	\$ (1,750)	\$	(1,750)	\$	(1,750)	\$	(7,000)
Investment in BMA America LLC		(3,250)	(3,250)		(3,250)		(3,250)		(13,000)
Net Cash from Investing Activities	\$	(5,000)	\$ (5,000)	\$	(5,000)	\$	(5,000)	\$	(20,000)
Cash Flows from Financing Activities:									
Proceeds/(Payments) - First Security	\$	-	\$ -	\$	-	\$	-	\$	-
Net Cash from Financing Activities	\$	-	\$ -	\$	-	\$	-	\$	-
Net Increase / (Decrease)	\$	(185,206)	\$ 150,417	\$	(76,805)	\$	(160,068)	\$	(271,663)
Cash At Beginning of Period	\$	1,016,379	\$ 831,173	\$	981,590	\$	904,785	\$	1,016,379
Cash At Ending of Period	\$	831,173	\$ 981,590	\$	904,785	\$	744,716	\$	744,716

Lifeword Broadcast Ministries, Inc.

Financial Statements

Years Ending May 31, 2023 and 2022

MAY 31, 2023 AND 2022

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CERTIFIED PUBLIC ACCOUNTANTS 985 CARSON COVE, SUITE C P.O. BOX 2260 CONWAY, ARKANSAS 72033 Telephone: (501) 327-6688 Fax: (501) 327-6699

INDEPENDENT AUDITORS' REPORT

Board of Directors Lifeword Broadcast Ministries, Inc. Conway, Arkansas

Opinion

We have audited the accompanying financial statements of Lifeword Broadcast Ministries, Inc. (a non-profit organization), which comprise the statement of financial position as of May 31, 2023 and 2022, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion the financial statements referred to above present fairly, in all material respects, the financial position of Lifeword Broadcast Ministries, Inc. as of May 31, 2023 and 2022, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Lifeword Broadcast Ministries, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Lifeword Broadcast Ministries Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances, but not for the purpose of
 expressing an opinion on the effectiveness of Lifeword Broadcast Ministries, Inc.'s
 internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the
 aggregate, that raise substantial doubt about Lifeword Broadcast Ministries, Inc.'s ability
 to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Report on Summarized Comparative Information

We have previously audited Lifeword Broadcast Ministries, Inc.'s 2022 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated August 31, 2022. In our opinion, the summarized comparative information presented herein as of and for the year ended May 31, 2022, is consistent, in all material respects, with the audited financial statements from which it has been derived.

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Conway, Arkansas October 23, 2023

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STATEMENTS OF FINANCIAL POSITION

MAY 31, 2023 AND 2022

ASSETS

	 2023		2022
Current Assets:			
Cash and cash equivalents	\$ 873,589	\$	1,152,324
Accounts receivable - Note 1	10,308		15,034
Prepaid expenses	13,697		14,172
Investments - Note 7	 437,593		443,047
Total Current Assets	 1,335,187		1,624,577
Restricted Assets:			
Investment in BMA Foundation	915,948		936,314
Investment in BMA of America LLC	 2,851,167		1,604,961
Total Restricted Assets	 3,767,115		2,541,275
Property and Equipment - Note 3:			
Buildings	919,600		916,673
Automobiles	55,929		55,929
Furniture and fixtures	173,271		173,271
Equipment	1,093,805		1,088,743
	2,242,605		2,234,616
Less: Accumulated depreciation	(1,726,100)		(1,694,358)
	516,505		540,258
Land	60,000		60,000
Construction in progress	 		145,280
Total Property and Equipment	 576,505		745,538
Total Assets	\$ 5,678,807	s	4,911,390

The accompanying notes are an integral part of the financial statements.

STATEMENTS OF FINANCIAL POSITION

MAY 31, 2023 AND 2022

LIABILITIES AND NET ASSETS

	2023	2022
Current Liabilities:		
Accounts payable	\$ 39,	621 \$ 21,169
Accrued expenses	15,	869 16,997
Other payables	57,	056 47,650
Total Current Liabilities	112,	546 85,816
Total Liabilities	112,	546 85,816
<u>Net Assets:</u> Without Donor Restrictions	4,775,	330 4,041,669
		, ,
With Donor Restrictions	790,	931 783,905
Total Net Assets	5,566,	4,825,574

Total Liabilities and Net Assets

<u>\$ 5,678,807 </u><u>\$ 4,911,390</u>

The accompanying notes are an integral part of the financial statements. - 3 -CONNER & SARTAIN • CERTIFIED PUBLIC ACCOUNTANTS • CONWAY, ARKANSAS 72033

YEARS ENDED MAY 31, 2023 AND 2022 STATEMENTS OF ACTIVITIES

		2023			2022	
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Revenues, Gains, and Other Support:						
Contributions	\$ 1,139,226	\$ 10,070 \$	1,149,296	\$ 919,124	\$ 10,075 \$	929,199
Fundraising	522,527	•	522,527	512,505		512,505
Merchandise sales	21,329		21,329	19,491		19,491
Lease income - Note 8	55,200		55,200	55,200		55,200
Interest and dividend income	1,151		1,151	386	,	386
Investment income - Note 7	3,543		3,543	22,071		22,071
Unrealized gain/(loss) on investments	(4,605)		(4,605)	(56,857)		(56,857)
Other income	251,471		251,471	1,775		1,775
Studio expansion project	•	570,544	570,544	•	614,925	614,925
Net gain (loss) in parnership interests	(95,048)		(95,048)	(117,213)	•	(117,213)
Net Assets Released from Restrictions:						
Satisfaction by payments	573,588	(573,588)		623,808	(623,808)	
Total Revenues, Gains, and Other Support	2,468,382	7,026	2,475,408	1,980,290	1,192	1,981,482
Expenses:						
General	31,743	,	31,743	31,787		31,787
Broadcast	554,120		554,120	504,279		504,279
Departmental	1,148,858		1,148,858	1,134,943		1,134,943
Total Expenses	1,734,721		1,734,721	1,671,009		1,671,009
Change in Net Assets	733,661	7,026	740,687	309,281	1,192	310,473
Net Assets - Beginning of Year	4,041,669	783,905	4,825,574	3,732,388	782,713	4,515,101
Net Assets - End of Year	\$ 4,775,330	\$ 790,931 \$	5,566,261	\$ 4,041,669	\$ 783,905 \$	4,825,574

The accompanying notes are an integral part of the financial statements. - 4 -

LIFEWORD BROADCAST MINISTRIES, INC. STATEMENTS OF FUNCTIONAL EXPENSES YEARS ENDED MAY 31, 2023 AND 2022

		2023	 2022
General:			
Depreciation	\$	31,743	\$ 31,787
Total General		31,743	 31,787
Broadcasting:			
General broadcast expense		15,498	15,142
Broadcasting by country		304,150	290,026
Cost of goods sold		15,803	8,126
Digital broadcasting	_	218,669	190,985
Total Broadcasting		554,120	 504,279
Departmental:			
Auto expense		12,041	10,752
BMA Service Team Allocation		384,985	415,184
Donations/benevolence		2,640	3,184
Freight		3,801	4,391
Fringe benefits - insurance		90,084	105,518
Fringe benefits - retirement		29,273	26,145
Fringe benefits - other		475	525
Payroll tax		28,260	21,134
Insurance		6,432	4,882
Maintenance service agreements		3,747	2,276
Office expense		32,139	24,900
Other operating expense		5,216	5,524
Professional fees		7,400	7,000
Promotional expense and advertising		5,579	12,700
Repairs and maintenance		2,367	681
Salaries		459,750	437,594
Bonus compensation		23,056	-
Travel and entertainment		35,612	37,606
Utilities and telephone		12,606	10,267
Miscellaneous		3,395	4,680
Total Departmental	· · · · · · · · · · · · · · · · · · ·	1,148,858	 1,134,943
Total	\$	1,734,721	\$ 1,671,009

The accompanying notes are an integral part of the financial statements.

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STATEMENTS OF CASH FLOWS

YEARS ENDED MAY 31, 2023 AND 2022

		2023	 2022
Cash Flows from Operating Activities:			
Increase in net assets Increase (Decrease)	\$	740,687	\$ 310,473
Adjustments to Reconcile Change in Net Assets			
to Net Cash Provided by Operating Activities:			
Depreciation		31,743	31,787
(Increase) decrease in accounts receivable		4,725	15,504
(Increase) decrease in prepaid expenses		475	(13,541)
Increase (decrease) in accounts payable		18,452	20,275
Increase (decrease) in accrued and other expenses		8,278	 (25,750)
Net Cash Provided (Used) by Operating Activities		804,360	 338,748
Cash Flows from Investing Activities:			
Purchase of property and equipment		(7,989)	(149,825)
Transfer of property and equipment to BMA of America, LLC		145,280	-
Net (Increase) in investments		5,454	39,537
Net (Increase) decrease in equity in BMA Foundation		20,366	78,751
Net (Increase) decrease in equity in BMA of America, LLC		(1,246,206)	28,387
Net Cash Provided (Used) by Investing Activities		(1,083,095)	 (3,150)
Net Increase (Decrease) in Cash and Cash Equivalents		(278,735)	335,598
Beginning Cash and Cash Equivalents		1,152,324	 816,726
Ending Cash and Cash Equivalents	\$	873,589	\$ 1,152,324
Supplemental Disclosure of Cash Flow Information: Cash Paid During the Year For:			
Interest expense	\$	-	\$ -
Income tax expense	_	<u>N/A</u>	 N/A

The accompanying notes are an integral part of the financial statements.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023 AND 2022

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES:

Nature of Activities

Lifeword Broadcast Ministries, Inc. is a non-profit corporation organized to provide Christ-centered media content to domestic and international communities through radio, television, and internet broadcasts. Lifeword Broadcast Ministries, Inc. is overseen by the Baptist Missionary Association of America (BMAA). The majority of support is from contributions from the churches of the BMAA.

Basis of Accounting and Presentation

The accompanying financial statements have been prepared on the accrual basis in accordance with accounting principles generally accepted in the United States of America. Accordingly, they reflect all significant receivables, payables, and other liabilities. The statement presentation follows the recommendations of the Financial Accounting Standards Board in that Lifeword Broadcast Ministries, Inc. ("The Organization") is required to report information regarding its financial position and activities according to two classes of net assets: net assets with donor restrictions.

Cash and Cash Equivalents

The Organization considers all highly liquid investments available for current use with a maturity of three months or less to be cash and cash equivalents.

Accounts Receivable

Accounts receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through a provision for bad debt expense and an adjustment to a valuation allowance based on its assessment of the current status of individual accounts. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to accounts receivable. Changes in the valuation allowance have not been material to the financial statements.

Compensated Absences

Employees of the Organization are entitled to paid vacations, sick days, and other time off depending on job classification, length of service, and other factors. It is impractical to estimate the amount of compensation for future absences and, accordingly, no liability has been recorded in the accompanying financial statements. The Organization's policy is to recognize the costs of compensated absences when paid to employees.

NOTES TO FINANCIAL STATEMENTS MAY 31, 2023 AND 2022

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Income Taxes

Lifeword Broadcast Ministries, Inc. has been recognized as exempt from income taxes under Section 501 of the Internal Revenue Code and a similar provision of state laws. As such, they are required to file IRS Form 990 on an annual basis. The Organization is no longer subject to U.S. federal income tax examinations by taxing authorities for years before December 31, 2018.

Income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation as unrelated business income. As of May 31, 2023, the Organization did not have any activities not directly related to their tax-exempt purpose. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(2).

The Organization adopted the provisions of Financial Accounting Standards Board (FASB) Accounting Standard Codification (ASC) Topic 740 dealing with uncertainty in income taxes. No amounts were recorded as a result of the adoption of Topic 740.

Estimates

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. Actual results could differ from those estimates.

Concentrations of Credit Risk

Financial instruments that potentially subject the Organization to concentrations of credit risk consist principally of cash investments and receivables. The Organization places their cash investments with financial institutions which limits the amount of credit exposure to any one investment. Concentrations of credit risk with respect to receivables are limited due to the large number of customers comprising the Organization's customer base. At May 31, 2023 and 2022, the Organization had no significant concentrations of credit risk.

Public Support and Revenue

Contributions received are recorded as those with donor restrictions and those without donor restrictions, depending on the existence and/or nature of any donor restrictions.

All donor-restricted support is reported as an increase restricted net asset, depending on the nature of the restriction. When a restriction expires, (that is, when a stipulated time restriction ends or purpose restriction is accomplished), restricted net assets are reclassified to net assets without restriction and reported in the Statement of Revenues, Support, Expenses and Changes in Net Assets as net assets released from restrictions.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023 AND 2022

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Public Support and Revenue (Continued)

The Financial Accounting Standards Board (FASB) issues guidance in the Accounting Standards Codification (ASC). Since the Organization's revenues are derived from sources other than exchange transactions, FASB ASC Topic 605, Revenue Recognition, is the guidance relevant to the Organization's financial reporting.

Contributed Services

During the years ended May 31, 2023 and 2022, the value of contributed personal services meeting the requirements for recognition in the financial statements was not material and has not been recorded.

NOTE 2 - DEFINED CONTRIBUTION PLAN:

The Organization has a 403(b)(9) retirement plan covering all full-time employees. The Organization makes a contribution to the plan each year equal to 6% of all full-time employees' and 10% for the executive director's compensation. Total retirement expense for the years ended May 31, 2023 and 2022 was \$29,273 and \$26,145, respectively.

NOTE 3 - PROPERTY AND EQUIPMENT:

Property and equipment consist of the following:

	2023	_	2022
Buildings	\$ 919,600	\$	916,673
Automobiles	55,929		55,929
Furniture and fixtures	173,271		173,271
Equipment	1,093,805		1,088,743
-11	2,242,605		2,234,616
Accumulated depreciation	(1,726,100))	(1,694,358)
•	516,505		540,258
Land	60,000		60,000
Construction in progress		_	145,280
	• • • • • • • • • •	•	745 520
	<u>\$576,505</u>	<u>s</u>	745,538

Property and equipment are recorded at cost and are depreciated over their respective remaining useful lives using the straight-line method of recording depreciation. Additions are capitalized if cost exceeds \$500. Depreciation expense for the years ended May 31, 2023 and 2022 amounted to \$31,743 and \$31,787.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023 AND 2022

NOTE 4 - RESTRICTIONS ON NET ASSETS:

Net assets with donor restrictions consist of endowment fund assets to be held indefinitely as well as contributions with donor stipulations that limit the use of the donated assets. The income from the endowment fund assets can be used to support the Organization's general activities.

NOTE 5 - COLLATERALIZATION OF CASH BALANCES:

		2023		2022
Cash in Bank, Fully Insured by FDIC Cash in Bank, Collateralized Cash in Bank, Uninsured, Uncollateralized	\$	250,000	\$	250,000 889,199
Cash in Bank, Uninsured, Unconateranzed		383,803		009,199
	<u>\$</u>	835,869	<u>\$</u>	<u>1,139,199</u>

NOTE 6 - FAIR VALUE OF FINANCIAL INSTRUMENTS:

ASC Topic 820, *Fair Value Measurements*, defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Topic 820 also establishes a fair value hierarchy that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

- Level 1 Quoted prices in active markets for identical assets or liabilities.
- Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies used for assets and liabilities measured at fair value on a recurring basis and recognized in the accompanying balance sheet, as well as the general classification of such assets and liabilities pursuant to the valuation hierarchy.

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023 AND 2022

NOTE 6 - FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED):

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. Level 1 securities include common stock, mutual funds and United States Treasury obligations. If quoted market prices are not available, then fair values are estimated by using pricing models, quoted prices of securities with similar characteristics or discounted cash flows. The Foundation did not hold Level 2 or Level 3 securities as of May 31, 2023.

The following table presents the fair value measurement of assets and liabilities recognized in the accompanying Statements of Financial Position measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurement is valued at May 31, 2023 and 2022:

	Fair Value Measurement Using						
			Acti for	oted Prices ve Markets Identical Assets		ignificant Other bservable Inputs	ignificant observable Inputs
				20	23		
	Fai	r Value	(1	Level 1)	(Level 2)	(Level 3)
Money market accounts, CDs, mutual funds	\$	437,593	\$	437,593 20	\$	-	\$ -
	Fai	r Value	(]	Level 1)		Level 2)	(Level 3)
Money market accounts, CDs, mutual funds	\$	443,047	\$	443,047	\$	-	\$ -

Investment Return

The following schedule summarizes the investment return and its classification in the statement of activities for the year ended May 31, 2023.

	Withou <u>Restri</u>	t Donor ctions	With Restric		Tot	al
Interest and dividends	\$	3,543	\$	-	\$	3,543
Realized gains (losses)		-				-
Total Investment Return	<u>\$</u>	3,543	<u>\$</u>		<u>\$</u>	3,543
		-	11 -			

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023 AND 2022

NOTE 6 - FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED):

Other financial instruments:

The following methods and assumptions were used by the Organization in estimating its fair value disclosures for financial instruments:

Cash, cash equivalents, short-term investments, and pledges to give due in less than one year. The carrying amounts reported in the Statements of Financial Position approximate fair values because of the short maturities of those instruments.

Long-term investments: The fair values of long-term investments are based on quoted market prices for those or similar investments.

NOTE 7 - INVESTMENTS:

The Organization's investments consist of money market funds, certificates of deposits, stock and mutual funds. The balance of the investment account as of May 31, 2023 and 2022 was:

		Investment Amount		
		May 31, 2023	May 31, 2022	
LPL Financial Money Market Mutual Funds	\$	16,370 421,223	\$	
Total Investments	<u>\$</u>	437,593	<u>\$ 443,047</u>	

The following summarizes the Organization's investment activity for the year ended May 31, 2023 and 2022, respectively, and its classification in the accompanying combined Statements of Activities:

		2023		2022
Beginning Balance - at Market Value Investment income Fees Unrealized gain (loss) on investments	\$	443,047 3,543 (4,392) (4,605)	\$	482,584 22,071 (4,751) (56,857)
Ending Balance - at Market Value	<u>\$</u>	437,593	<u>\$</u>	443,047

-	1	2	-
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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023 AND 2022

NOTE 8 - LEASE INCOME:

The Organization leases the building located at 609 Locust Avenue, Conway, Arkansas. The original lease agreement ended February 28, 2022. The Organization is now on a month to month agreement for \$4,600 per month. Lease income was \$55,200 and \$55,200 for the year ended May 31, 2023 and 2022.

NOTE 9 - RELATED PARTY TRANSACTIONS:

The Organization is a partner/member of BMA of America, LLC. BMA of America, LLC is a limited liability company organized to provide administrative services, including the rental of office space, to participating departments and agencies of the Baptist Missionary Association of America. Investment in BMA of America, LLC, amounted to \$2,851,167 and \$1,604,961 for the years ended May 31, 2023 and 2022, respectively.

The Organization paid \$384,985 and \$415,184 to BMA of America, LLC for the year ended May 31, 2023 and 2022, respectively, for administrative services, including the rental of office space.

The Organization is a partner/member in BMA Foundation, a non-profit corporation organized to endow participating departments and agencies of the Baptist Missionary Association of America with supplemental funding by investing gifts to the Foundation and distributing the earnings annually. It is a repository for the endowment of funds invested to produce ongoing support for those ministries. Investment in BMA Foundation, amounted to \$915,948 and \$936,314 for the years ended May 31, 2023 and 2022, respectively.

For the Organization's share of administrative cost of the Foundation, the Organization did not receive or pay from BMA Foundation for the year ended May 31, 2023 and May 31, 2022.

The Organization's policy for transferring funds from BMA Foundation to the Ministry is that the principal contributed must be permanently held; distributions can be made only if funds were available from earnings. There were no funds distributed by the BMAA Foundation to the Ministry for the years ended May 31, 2023 and 2022.

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023 AND 2022

NOTE 10 - LIQUIDITY AND AVAILABILITY OF FINANCIAL ASSETS:

The Organization monitors its liquidity so that it is able to meet its operating needs and other contractual commitments while maximizing the investment of its excess operating cash. The Organization has the following financial assets that could readily be made available within one year of the statement of financial position date to fund expenses without limitations:

		2023		2022
Financial assets available within one year and free of donor restrictions: Cash and cash equivalents Investments Accounts receivable	\$	873,539 437,593 <u>10,308</u>	\$	1,152,324 443,047 <u>15,034</u>
Available without restriction within one year	<u>\$</u>	<u>1,321,490</u>	<u>\$</u>	<u>1,610,405</u>

The Organization has the following assets that are not readily available within one year of the statement of financial position date to fund expenses without limitations:

	2023	2022
Financial assets with liquidity restrictions greater		
than one year: Investments in related parties	\$ <u>3,767,115</u>	<u>\$ 2,541,275</u>
Total financial assets unavailable within one year	<u>\$3,767,115</u>	<u>\$</u>

NOTE 11 - SUBSEQUENT EVENTS:

No events occurring subsequent to year end, having a direct and material effect on the financial statements for the year ended May 31, 2023 and 2022, have been determined as of the date of the audit report.

Baptist Missionary Association of America

Department of Missions

President Dr. John David Smith P.O. Box 878 Conway, AR 72033

501-455-4977 www.bmamissions.org

Annual Report Dr. John David Smith, President

BMA Global has always been local-church centric in purpose, structure, and strategy. That has not changed. At present, there are about 2,000 BMA churches worldwide, and approximately half are in the U.S. and half are outside. BMA Global supports over 400 total missionaries in 65 countries. We currently partner with almost 400 new church plants in those 65 countries (new church starts not included in the 2,000).

Praise the Lord that we are indeed church planters! The focus on the local church in the New Testament (NT) is evidence that continuation of the mission of Jesus was given to the church, declared that Christ receives glory in and through it, and almost every book of the NT was written to someone starting a new church or to a new church. Our motive is the glory and love of Christ to the nations, our mechanism is the local church, our message is the gospel, and our means is discipleship-based multiplication of disciples, leaders, and churches!

In Acts chapter 1 Christ renews His commission to His disciples who would be motivated by His love and glory, function within the mechanism of churches, unrelentingly preach the gospel, and multiply disciples, leaders, and churches in the known world. Jesus spells out three lessons in his reminder of their mission:

One, they are indeed the **continuation** of everything Jesus began to do and teach, not what he completed. His redemptive mission on the cross and through his resurrection is indeed FINISHED! His global missions continue through all his followers until the end.

Two, he told them the mission will have **competition**. This will be both external, through persecution and suffering, and internal, through issues and misplaced priorities. These men were about to find out the cost of living life in the continuation of the mission of Jesus. They also were distracted from the mission as we are. They wanted the military kingdom to be reestablished in Israel. Jesus corrects them and orients them again to this spiritual mission to the nations as gospel witnesses through the power of the Spirit. Perhaps the reason many individual church members are distracted from the ministry of the local church and have it somewhere way down their priority list is that their local church has forgotten the primary purpose of missions and has THAT somewhere way down its list of priorities. Missions is not a line item in our budget or a talking point in our vanity lists as we promote our church... It is THE mission!

Three, Jesus talked about the **completion** of the mission, that the disciples would indeed be empowered and take the gospel to the nations. In the midst of much self-inflicted difficulty and persecution from outsiders, the gospel went from Jerusalem to Rome in the next 33 years that the book of Acts covers.

In the overall picture of BMA Global, we are praying always that we will continue to see the maturation of churches and fields around the world. In many of the missions efforts started years ago, we are now seeing exponential growth as they have transitioned from receiving missionaries to sending them; from merely participating in the multiplication process in their country, to driving it. This past year we have partnered with dozens of new church plants in countries like India, Colombia, Ecuador, Cape Verde, Jordan, Lebanon, Nicaragua, Chile, and many other places. A recent visit to Nicaragua proved to be a tremendous blessing to see the maturing of a field first hand. Missionaries pioneered the way many years ago. When the last American BMA missionaries left the country some years ago, there were nine established churches. Today, there are almost 40 of them, and they are planting ten new churches with a view to start more. Praise the Lord for multiplying churches! This is indicative of many of the 65 countries where we partner.

God has been gracious to BMA Global this past year. Praise the Lord for so many faithful missionaries and church planters here at home and abroad. God has multiplied our efforts many times, and we are grateful. We are also thankful for our dedicated, capable team that leads in many areas. As the V.P. of training and strategy as well as leading North American church planting, Larry Barker continues to work diligently in carrying out all his responsibilities. V.P. John Meriweather adds so much to our leadership team with his organizational skills and heart for missions. The nine regional coordinators are also adding much to our global leadership team. They have enabled us to do more on a close level. (Just for clarity, we did not hire anyone new for the regional coordinator roles. They were all part of our existing team who were asked to take on a greater leadership load.)

Bro. Barker reports that there will be three new church planters presented this year at the national meeting. They represent ministries in the U.S. to Spanish, Arabic, and Garifuna language groups. He also lists the following goals for 2023 for North American church planting:

- see every BMA church engaged in the process of starting a new church
- see every BMA church prayerfully consider the P5 Multiplication process to pray, prepare, partner, plant, and parent
- see a 6% annual increase in new churches
- see our churches recommit to why we exist: seek and save the lost through the presentation of the gospel
- plant new churches that 50% of the growth is conversion growth: new believers
- see all our churches recommit to evangelism and seek growing our churches by reaching and discipling the lost
- see more of our churches commit to training their membership in evangelism, discipleship, and multiplication

Bro. Barker and Heidi Sorrels continue to minister through Healthy Church Solutions. He has recently hosted numerous prayer retreats with pastors and leaders. He encourages all pastors to attend RECHARGE this year, which is October 4-6 in Oklahoma City. Also, pastor Zoom meetings are open to all, so contact Heidi at heidi@bmaam.com for more information. Also, you are encouraged to listen to **Healthy Church Podcast** with Larry Barker and Drew Cline.

Internationally, BMMI (Baptist Medical Missions International), under the leadership of Dr. Ralph Izard, has started traveling again post-Covid. They have been to Costa Rica, Tanzania, Guatemala, and they are currently in Honduras with a team of about 20 medical professionals and volunteers. Through the Everlasting Smiles ministry, BMMI also sent over 13,000 boxes to Poland and Ukraine. VSM, led by Angela Rice, was able to send teams last summer within the U.S. and to Puerto Rico. This year, the plan is to send five or six teams to U.S. and international locations.

Dr. Scott Carson, director of BMA chaplaincy, gives updates on eighteen credentialed chaplains. About half of those serve in the military and the other half are institutional. Dr. Carson states, "All of our chaplains, whether military or institutional, are doing great work within their respective ministries. I am truly blessed and honored to be the Endorsing Agent for the BMAA, enabling these fine and highly respected ministers of God to serve in these unique and challenging ministry environments. Please continue to hold up them and their loved ones in prayer."

Sister Belinda Caudle is doing a great work leading Editorial Bautista along with Dr. Ricky Williams. The work of translating, correcting, and publishing literature for adults and children is going well, and many are utilizing the literature in Spanish-speaking contexts. They are also busy translating other useful resources and helping to support the ministry in many countries.

This year BMA Global has plans to either initiate ministry or shore up partnerships in countries such as Southern Sudan, Uganda, Kenya, Guinea Bissau, and others.

Our finances are in good shape at BMA Global. We are thankful for the faithful support from our churches. We have included the projected budget with this report. By God's gracious provision, we have increased our expenses in partnering with new church plants around the world and have met our budget each year. We will be sharing soon about some new financial initiatives that will help in the immediate and also for the future.

At BMA Global we are always guided by the principles of God's Word. Our mission is to fulfill God's mission by sending and partnering to share God's story, make disciple makers, and start churches that multiply among the nations. Our vision is to see every partner church (BMA) around the world engaged in the process of starting a church. May God allow us to see many more churches planted in 2023 as the gospel is proclaimed and believers are discipled and gathered in to

local churches that will repeat the process until Jesus comes. God bless you, and thank you for your partnership with BMA Global.

BMA Missions Summarized Operating Statements

Operating Income & Expenses							
F 2024 Budget F 2023 Forecast							
Income:							
General Fund Income	2,701,037	2,701,036					
Designated Budget Income	42,000	48,085					
Other Income-Estates/Large Indiv./Other		383,242					
Interest Income	50,000	138,988					
Total Income	2,793,037	3,271,351					
Expense:							
General Expenses	202,168	202,136					
BMA LLC Allocation	450,376	474,838					
BMA Foundation Allocation	0	0					
Salaries & Benefits	2,585,136	2,454,171					
Other International Expenses	113,591	106,328					
Other North American Expenses	79,000	78,505					
Total Expense	3,430,272	3,315,978					
Net Operating Income (Loss)	(637,235)	(44,627)					

Balance Sheet					
	F 2024 Budget	F 2023 Forecast*			
Cash	7,129,979	7,784,717			
Net Fixed Assets	2,087,297	2,069,797			
Total Assets	9,217,277	9,854,514			
Current and Misc Liabilities	1,898,505	1,898,505			
Fund Balance Liabilities	3,517,747	3,517,747			
Total Liabilities	5,416,251	5,416,251			
Net Equity	3,801,027	4,438,263			
Total Liabilities & Equity	9,217,279	9,854,514			

*Feb-May 2023 is forecasted. Excludes depreciation and other income/expense

BMA Missions

2023-24 Proposed Budget(May-June)

	1st	2nd	3rd	4th	
	Quarter	Quarter	Quarter	Quarter	Total
Non-Designated Income:					
Contributions	573,862	560,865	548,459	585,631	2,268,818
World Mission Sunday Campaign	10,192	3,120	23,678	395,229	432,219
Interest Income	12,500	12,500	12,500	12,500	50,000
Sub-total Non-Designated Income	596,554	576,485	584,637	993,360	2,751,037
Designated Budget Income:					
International Literature	10,500	10,500	10,500	10,500	42,000
Sub-total Designated Income	10,500	10,500	10,500	10,500	42,000
Total Income	607,054	586,985	595,137	1,003,860	2,793,037
General Expenses					
Associational Expense	1,000	-	-	5,000	6,000
Audit	-	11,000	-	-	11,000
Auto Expense-Office Vehicles	3,600	3,600	3,600	3,600	14,400
Conferences for Directors	500	500	500	500	2,000
Cottage Expense	5,000	5,000	5,000	5,000	20,000
General & Administrative	(2,358)	(2,358)	(2,358)	(2,358)	(9,432)
General Miscellaneous Expense	1,200	4,400	1,200	1,200	8,000
Supplies	750	750	750	750	3,000
Insurance - Workers Compensation	-	-	-	3,500	3,500
Missionary Assessment & Training	7,125	7,125	7,125	7,125	28,500
Office Equipment	1,250	1,250	1,250	1,250	5,000
Postage Expense	2,000	2,000	2,000	2,000	8,000
Promotional Expense	5,000	5,000	17,000	3,000	30,000
Repairs & Maintenance	1,250	1,250	1,250	1,250	5,000
Salaries & Benefits	104,966	107,660	107,731	104,966	425,324
Severance Pay Fund	7,500	7,500	7,500	7,500	30,000
Travel Expense					
Executive Director	3,000	3,000	3,000	3,000	12,000
Other General Travel	600	600	600	600	2,400
Missions Advisory Committee		4,000	4,000	4,000	12,000
Sub-total - Travel Expense	3,600	7,600	7,600	7,600	26,400
Telephone Expense	450	450	450	450	1,800
Training	1,250	1,250	1,250	1,250	5,000
Website Expense	1,000	1,000	1,000	1,000	4,000
BMA Service Team Allocation	112,594	112,594	112,594	112,594	450,376
Sub-total - General Expenses	257,677	277,571	275,442	267,177	1,077,868

BMA Missions

2023-24 Proposed Budget(May-June)

	1st	2nd	3rd	4th	
	Quarter	Quarter	Quarter	Quarter	Total
International Expenses					
Auto Insurance	-	3,000	-	-	3,000
Auto Repairs Int'I-Furlough Vehicles	1,250	1,250	1,250	1,250	5,000
Benevolence Ministry					
India - School in Gulbarga	3,260	3,260	3,260	3,260	13,039
Sub-total Benevolence Ministry	3,260	3,260	3,260	3,260	13,039
Miscellaneous	1,250	1,250	1,250	1,250	5,000
Publications					
Brazil Publications	501	501	501	501	2,004
Filipino Publications	4,500	-	4,500	-	9,000
Portuguese Publications	2,286	2,286	2,286	2,286	9,144
Spanish Publications	9,000	9,000	9,000	9,000	36,000
Sub-total - Publications	16,287	11,787	16,287	11,787	56,148
Salaries					
Salaries / Benefits	164,061	164,061	164,061	164,061	656,246
Argentina	2,700	-	-	-	2,700
Bolivia	4,795	4,795	4,795	4,795	19,181
Brazil	14,700	14,700	14,700	14,700	58,800
Cape Verde	4,311	4,311	4,311	4,311	17,243
Chile	8,250	8,250	8,250	8,250	33,000
Columbia	7,500	7,500	7,500	7,500	30,000
Costa Rica	3,300	3,300	3,300	3,300	13,200
Czech Republic	3,000	3,000	3,000	3,000	12,000
Dominican Republic	3,993	3,993	3,993	3,993	15,972
Ecuador	3,000	3,000	3,000	3,000	12,000
Egypt	7,020	7,020	7,020	7,020	28,080
El Salvador	7,080	7,080	7,080	7,080	28,320
Ghana	2,580	2,580	2,580	2,580	10,320
Guatemala	7,475	7,475	7,475	7,475	29,898
Honduras	6,948	6,948	6,948	6,948	27,792
Hong Kong	3,588	3,588	3,588	3,588	14,352
India	16,050	16,050	16,050	16,050	64,200
Ivory Coast	1,320	1,320	1,320	1,320	5,280
Jordan	10,020	10,020	10,020	10,020	40,080
Lebanon	22,860	22,860	22,860	22,860	91,440
Liberia	3,600	3,600	3,600	3,600	14,400
Mexico	4,856	4,856	4,856	4,856	19,426
Myanmar	5,415	5,415	5,415	5,415	21,660
Nicaragua	8,309	8,309	8,309	8,309	33,235
Nigeria	1,050	1,050	1,050	1,050	4,200
Panama	6,900	6,900	6,900	6,900	27,600

BMA Missions

2023-24 Proposed Budget(May-June)

	1st	2nd	3rd	4th	
	Quarter	Quarter	Quarter	Quarter	Total
Paraguay	3,900	3,900	3,900	3,900	15,600
Peru	1,500	1,500	1,500	1,500	6,000
Philippines	7,404	7,404	5,604	5,604	26,016
Portugal	8,040	8,040	8,040	8,040	32,160
Puerto Rico	9,693	9,693	9,693	9,693	38,772
Romania	5,310	5,310	5,310	5,310	21,240
Spain	2,400	2,400	2,400	2,400	9,600
Sudan	1,200	1,200	1,200	1,200	4,800
Syria	4,980	4,980	4,980	4,980	19,920
Ukraine	5,400	5,400	5,400	5,400	21,600
Vietnam	750	750	750	750	3,000
Sub-total - Salaries	385,258	382,558	380,758	380,758	1,529,333
Seminaries / Bible Institutes					
Bolivia Seminary	3,600	3,600	3,600	3,600	14,400
Ghana Bible Institute	2,751	2,751	2,751	2,751	11,004
Sub-total - Seminaries / Bible Institutes	6,351	6,351	6,351	6,351	25,404
Travel Expense					
Missionaries - Other Travel/nationals	1,500	1,500	1,500	1,500	6,000
Sub-total - Travel Expense	1,500	1,500	1,500	1,500	6,000
Sub-total - International Expenses	415,156	410,956	410,656	406,156	1,642,924
North American Expenses					
Coaching	1,250	1,250	1,250	1,250	5,000
Miscellaneous	1,250	1,250	1,250	1,250	5,000
Salary & Benefits	156,917	158,351	158,294	156,917	630,479
Healthy Church Solutions/Activate	7,500	7,500	7,500	7,500	30,000
Training - Domestic & Conferences	3,750	3,750	3,750	3,750	15,000
Travel Expense - NA Director	6,000	6,000	6,000	6,000	24,000
Sub-total - North American Expenses	176,667	178,101	178,044	176,667	709,479
Grand-total Expense	849,501	866,629	864,142	850,000	3,430,272
Net Income / (Loss)	(242,447)	(279,644)	(269,005)	153,860	(637,234)

Advisory Committee Recommendations

- 1. That Cherry Gamboa be commissioned as a North American church planter to the Garifuna community in Bronx, New York.
- 2. That Edixon Pina be commissioned as a North American church planter to Phoenix, AZ.
- 3. That Mkram Shahatit be commissioned as a North American church planter in El Cajon, CA.
- 4. That Dr. John David Smith stands as a nominee for President of BMA Global Missions.

Richard Smith, chairman Randy Shepherd, clerk

Department of Missions Baptist Missionary Association of America Conway, Arkansas

Financial Statements

Year Ended May 31, 2023

MAY 31, 2023

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INDEPENDENT AUDITORS' REPORT

Department of Missions Baptist Missionary Association of America Conway, Arkansas

Opinion

We have audited the accompanying financial statements of the Department of Missions of the Baptist Missionary Association of America, which comprise the statement of financial position - modified cash basis as of May 31, 2023, and the related statement of activities - modified cash basis, statement of functional expenses – modified cash basis, statement of cash flows – modified cash basis for the year then ended, and the related notes to the financial statements.

In our opinion the financial statements referred to above present fairly, in all material respects, the financial position of Department of Missions of the Baptist Missionary Association of America as of May 31, 2023, and the changes in net assets for the year then ended in accordance with the modified cash basis of accounting as described in Note 1.

Basis for Opinion

We conducted our audit in accordance with the auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Department of Missions of the Baptist Missionary Association of America and to meet our other ethical responsibilities in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management's for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with modified cash basis of accounting; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Department of Missions of the Baptist Missionary Association of America's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an

auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances, but not for the purpose of
 expressing an opinion on the effectiveness of Department of Missions of the Baptist
 Missionary Association of America's internal control. Accordingly, no such opinion is
 expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Department of Missions of the Baptist Missionary Association of America's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Basis of Accounting

We draw attention to Note 1 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respects to this matter.

Conway, Arkansas November 1, 2023

- 2 -Conner & Sartain • Certified public accountants • Conway, arkansas 72033

BAPTIST MISSIONARY ASSOCIATION OF AMERICA

CONWAY, ARKANSAS

STATEMENT OF FINANCIAL POSITION - MODIFIED CASH BASIS

MAY 31, 2023

ASSETS

	2023	2022
Unrestricted Assets:		
Cash and cash equivalents	\$ 2,032,302	\$ 2,666,312
Investments	1,968,886	1,581,059
Total Unrestricted Assets	4,001,188	4,247,371
Restricted Assets:		
Cash and cash equivalents	155,853	155,853
Notes receivable	2,044,219	1,973,273
Investments	3,297,146	3,892,516
Total Restricted Assets	5,497,218	6,021,642
Property and Equipment - Note 3:		
Automobiles	22,300	38,714
Furniture and fixtures	225,915	225,915
Equipment	37,031	37,031
	285,246	301,660
Less: Accumulated depreciation	(266,243)	(274,148)
Total Property and Equipment	19,003	27,512
Other Assets:		
Investment in BMA of America LLC	1,948,093	1,768,472
Total Assets	\$ 11,465,502	\$ 12,064,997

The accompanying notes are an integral part of the financial statements.

BAPTIST MISSIONARY ASSOCIATION OF AMERICA

CONWAY, ARKANSAS

STATEMENT OF FINANCIAL POSITION - MODIFIED CASH BASIS

MAY 31, 2023

LIABILITIES

Liabilities:	 2023	-	2022
Funds held in escrow Other liabilities	\$ 3,831 433,635	\$	62,401 361,455
Due to North American Baptist Loan Association	 1,331,059	-	1,292,481
Total Liabilities	 1,768,525		1,716,337

Net Assets:		
Without donor restrictions	4,199,759	4,327,018
With donor restrictions	5,497,218	6,021,642
Total Net Assets	9,696,977	10,348,660

	Total	Liabilities	and Net	Assets
--	-------	-------------	---------	--------

\$ 11,465,502 \$ 12,064,997

The accompanying notes are an integral part of the financial statements.

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BAPTIST MISSIONARY ASSOCIATION OF AMERICA

CONWAY, ARKANSAS

STATEMENT OF ACTIVITIES - MODIFIED CASH BASIS

		MAY 31, 20	23			
	_			2023		2022
		ithout Donor Restrictions		Vith Donor Restrictions	 Total	Total
Revenues, Gains, and Other Support:						
Support Missions Support International	\$	3,200,037	\$	782,005 3,443,252	\$ 3,982,042 3,443,252	\$ 4,389,470 3,205,274
Other income Gain (loss) on sale of asset		31,241 7,000		-	31,241	-
Investment income (loss)		(67,765)		-	7,000 (67,765)	- (248,970)
Net Assets Released from Restrictions: Satisfaction by payments		4,749,681		(4,749,681)	 	
Total Revenues, Gains and Other Support		7,920,194		(524,424)	7,395,770	7,345,774
Expenses:						
Administrative		1,468,312			1,468,312	1,306,366
North American		1,405,565		-	1,405,565	1,235,671
International		5,173,576	_	~	 5,173,576	 4,893,589
Total Expenses		8,047,453	_	-	 8,047,453	 7,435,626
Change in Net Assets		(127,259)		(524,424)	(651,683)	(89,852)
Net Assets - Beginning of Year		4,327,018		6,021,642	 10,348,660	 10,438,512
Net Assets - End of Year	\$	4,199,759	\$	5,497,218	\$ 9,696,977	\$ 10,348,660

The accompanying notes are an integral part of the financial statements.

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BAPTIST MISSIONARY ASSOCIATION OF AMERICA

CONWAY, ARKANSAS

STATEMENT OF FUNCTIONAL EXPENSES - MODIFIED CASH BASIS

MAY 31, 2023

		2023		2022	
General & Administrative:					
General	\$	985,540	\$	866,616	
Salaries		343,420		305,661	
Repair & maintenance		18,652		17,227	
Travel		39,270		41,975	
Insurance		64,479		63,314	
Missionary houses		16,951		11,573	
Total Administrative		1,468,312		1,306,366	
North American:					
North American missions		708,727		653,057	
North American salaries		656,386		543,580	
North American miscellaneous		40,452		39,034	
Total North American		1,405,565		1,235,671	
International:					
International missions		4,514,345		4,062,868	
International BMMI		87,046		83,199	
International miscellaneous		572,185		747,522	
Total International	-	5,173,576		4,893,589	
Total	\$	8,047,453	\$	7,435,626	

The accompanying notes are an integral part of the financial statements.

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BAPTIST MISSIONARY ASSOCIATION OF AMERICA

CONWAY, ARKANSAS

STATEMENT OF CASH FLOWS - MODIFIED CASH BASIS

MAY 31, 2023

	2023			2022	
Cash Flows from Operating Activities:					
Change in net assets	\$	(651,683)	\$	(89,852)	
Adjustments to Reconcile Change in Net Assets					
to Net Cash Provided by Operating Activities:					
Depreciation		8,508		11,479	
(Gain) loss on sale of asset		(7,000)		-	
(Increase) decrease in accounts receivable		50 0 0		5,410	
Increase (decrease) in due to/from accounts		38,578		354,826	
Increase (decrease) in other current liabilities		13,612		(164,704)	
Net Cash Provided (Used) by Operating Activities		(597,985)		117,159	
Cash Flows from Investing Activities:					
Purchase of property and equipment				(4,027)	
Proceeds from sale of asset		7,000			
Net (increase) decrease in investments		207,543		(896,735)	
Net (increase) decrease in equity in BMA of America, LLC		(179,621)		31,381	
Net Cash Provided (Used) by Investing Activities		34,922	-	(869,381)	
Cash Flows from Financing Activities:					
(Increase) decrease in notes receivable		(70,947)		(1,614)	
Net Cash Provided (Used) by Financing Activities		(70,947)		(1,614)	
Net Increase (Decrease) in Cash and Cash Equivalents		(634,010)		(753,836)	
Beginning Cash and Cash Equivalents		2,822,165		3,576,001	
Ending Cash and Cash Equivalents	\$	2,188,155	\$	2,822,165	
Supplemental Disclosure of Cash Flow Information: Cash Paid During the Year For:					
Interest expense	\$	2 	\$		
Income tax expense	***	N/A		N/A	

The accompanying notes are an integral part of the financial statements.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES:

Nature of Activities

The Department of Missions of the Baptist Missionary Association of America ("the Missions Department") seeks to promote missions in the United States and in foreign lands for the preaching of the Gospel of Jesus Christ and to facilitate the establishment of local Baptist congregations.

Basis of Accounting and Presentation

The accompanying financial statements have been prepared on the modified cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles. That basis differs from generally accepted accounting principles primarily because the Missions Department has not recognized prepaid expenses or other accrued expenses and their related effects on the results of operations.

Public Support and Revenue Recognition

Contributions received are recorded as those with donor restrictions and those without donor restrictions, depending on the existence and/or nature of any donor restrictions.

All donor-restricted support is reported as an increase restricted net assets, depending on the nature of the restriction. When a restriction expires, (that is, when a stipulated time restriction ends or purpose restriction is accomplished), restricted net assets are reclassified to net assets without restriction and reported in the Statement of Activities as net assets released from restrictions.

The Financial Accounting Standards Board (FASB) issues guidance in the Accounting Standards Codification (ASC). Since the Missions Department's revenues are derived from sources other than exchange transactions, FASB ASC Topic 605, Revenue Recognition, is the guidance relevant to the Missions Department's financial reporting.

Income Tax Status

The Missions Department is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. In addition, the Missions Department qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 5099(a)(2).

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Investments

Investments are reported at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between willing market participants as of the measurement date. See Note 2 for further discussion of fair value measurements.

Combination of Funds

The financial statements contain the assets and fund balances of the Laymen's Mission Legion, Inc. (formed in 1975 and operating as part of the Department of Missions of the Baptist Missionary Association of America), J.B. Trent Trust Fund and Butler Heights Baptist Church, Lubbock, Texas Endowment. Assets at May 31, 2023, were as follows:

		2023
Laymen's Mission Legion Fund J.B. Trent Trust Fund Butler Heights Baptist Church, Lubbock, Texas Endowment	\$	103,853 2,000 50,000
	<u>\$</u>	155,853

These funds are donor restricted.

Estimates

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reporting amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. Actual results could differ from those estimates.

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Concentrations of Credit Risk

Financial instruments that potentially subject the Missions Department to concentrations of credit risk consist principally of cash balances and certificates of deposit. The cash accounts and certificates of deposit are secured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. The Missions Department's cash deposits exceeded the Federal Deposit Insurance Corporation limits at various times during the fiscal year ended May 31, 2023. The financial institution has pledged securities for the amount in excess of the FDIC limitations. As of May 31, 2023, cash deposits and certificates of deposit did not exceed FDIC limits and the value of the securities pledged.

Donated Services

A large number of people have contributed significant amounts of time to the activities of the Department of Missions without compensation. The financial statements do not reflect the value of those contributed services because, although clearly substantial, no reliable basis exists for determining an appropriate amount.

NOTE 2 - FAIR VALUES OF FINANCIAL INSTRUMENTS:

ASC Topic 820, *Fair Value Measurements*, defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Topic 820 also establishes a fair value hierarchy that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

- Level 1 Quoted prices in active markets for identical assets or liabilities.
- Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies used for assets and liabilities measured at fair value on a recurring basis and recognized in the accompanying balance sheet, as well as, the general classification of such assets and liabilities pursuant to the valuation hierarchy.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 2 - FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED):

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. Level 1 securities include common stock, mutual funds and United States Treasury obligations. If quoted market prices are not available, then fair values are estimated by using pricing models, quoted prices of securities with similar characteristics or discounted cash flows.

Investments are measured at fair value on a reoccurring basis comprised the following at May 31, 2023:

	May 31, 2023							
	F	air Value		Level 1		Level 2	L	evel 3
Cash held in investments Mutual funds & ETFs	\$	37,388 229,570	\$	37,388 229,570	\$		\$	-
Bonds Certificates of Deposit		2,095,491 2,940,971		2,095,491		2,940,971		-
Total Assets at Fair Value	_\$	5,303,420		2,362,449	_\$	2,940,971	\$	

NOTE 3 - PROPERTY AND EQUIPMENT:

Property and equipment are stated at original cost, or estimated fair market value if donated, plus the cost of capital improvements made on the assets, less accumulated depreciation. Property and equipment are being depreciated over useful lives from three to twenty years using the straight-line method. Depreciation expense was \$8,508 for the year ended May 31, 2023. Assets held at yearend are presented below:

	Cost			Accumulated Depreciation		
Automobiles – Furlough	\$	22,300	\$	13,553		
Furniture & fixtures		225,915		223,768		
Computer equipment		17,200		13,283		
Video equipment		7,729		7,729		
Equipment - BMMI		2,302		2,302		
Equipment - General		9,800		5,608		
	\$	285,246	\$	266,243		

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 4 - INVESTMENT IN BMA OF AMERICA, LLC:

BMA of America, LLC (the "LLC") is a limited liability company formed under and pursuant to Arkansas law. The LLC was created to hold shared assets of departments of the churches of the Baptist Missionary Association of America. The LLC will also function as the entity to capture shared costs of the Missions Department and other departments of the Baptist Missionary Association of America.

The members of the LLC and their membership interest are:

	Percentage
Baptist Missionary Association Department of Missions Lifeword Broadcast Ministries	52% 48%
	100%

During the year ended May 31, 2023, activity in the investment account is summarized as follows:

	3 	2023
Beginning balance – May 31, 2022 Member contributions Member distributions Allocated gain (loss) for the year ended May 31, 2022	\$	1,768,472 251,048 (71,427)
Investment in BMA of America, LLC	\$	1,948,093

Member contributions reported in the current year do not reflect cash paid to the LLC but rather the membership interest of a former LLC member being reallocated to the Missions Department and Lifeword Broadcast Ministries. In addition, the Missions Department paid \$474,838 to the LLC during 2023 to pay its allocation of shared costs.

NOTE 5 - RETIREMENT PLAN:

The Missions Department has adopted a 403(b) plan sponsored by Ministers Resource Services. The Missions Department may make contributions on a matching or discretionary basis to the plan. Employees are allowed to contribute to the plan up to the maximum amounts set by the Internal Revenue Code. Contributions to the plan for the year ended May 31, 2023 were \$83,259.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 6 - RELATED PARTIES:

Organizations related to the Missions Department with a common goal and interest in the establishment of churches and missions are as follows:

Lifeword Media Ministries Baptist Missionary Association Theological Seminary North American Baptist Loan Association BMA Foundation BMA, LLC

Transactions with related parties are as follows:

	Amount Due From (To)
North American Baptist Loan Association, Inc. (NABLA) BMA Foundation	\$ (1,331,059)
BMA, LLC	-

NOTE 7 - LIQUIDITY AND AVAILABILITY OF FINANCIAL ASSETS:

The Missions Department monitors its liquidity so that it is able to meet its operating needs and other contractual commitments while maximizing the investment of its excess operating cash. The Missions Department has the following financial assets that could readily be made available within one year of the statement of financial position date to fund expenses without limitations:

		2023
Financial assets at yearend:	\$	7,454,187
Less those unavailable for general expenses within one year, due to: Restricted cash Investments with restrictions Liabilities		(155,853) (3,297,146) (1,768,525)
Available without restriction within one year	<u>\$</u>	2,232,663

NOTE 8 - SUBSEQUENT EVENTS:

No events occurring subsequent to year end, having a direct and material effect on the financial statements for the year ended May 31, 2023, have been determined as of date of the audit report.

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North American Baptist Loan Association, Inc.

Financial Statements

Year Ended May 31, 2023

MAY 31, 2023

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Statement of Activities - Modified Cash Basis	4
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Conner 4 Sartain CERTIFIED PUBLIC ACCOUNTANTS 985 CARSON COVE, SUITE C PO. BOX 2260 CONWAY, ARKANSAS 72033 Telephone: (501) 327-6698 Fax: (501) 327-6699

INDEPENDENT AUDITORS' REPORT

Revolving Loan Fund Committee North American Baptist Loan Association, Inc. Conway, Arkansas

Opinion

We have audited the accompanying financial statements of North American Baptist Loan Association, Inc. (a nonprofit organization), which comprise the Statements of Financial Position-Modified Cash Basis as of May 31, 2023, and the related Statement of Activities-Modified Cash Basis for the year then ended, and the related notes to the financial statements.

In our opinion the financial statements referred to above present fairly, in all material respects, the financial position of the North American Baptist Loan Association, Inc. as of May 31, 2023, and the changes in its net assets and cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of North American Baptist Loan Association, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about North American Baptist Loan Association, Inc. ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibility

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but

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is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit
 procedures that are appropriate in the circumstances, but not for the purpose of
 expressing an opinion on the effectiveness of North American Baptist Loan Association,
 Inc. internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about North American Baptist Loan Association, Inc. ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Other Matters

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

ennes : Sacher

Conway, Arkansas August 20, 2023

STATEMENT OF FINANCIAL POSITION - MODIFIED CASH BASIS

MAY 31, 2023

ASSETS

	 2023
Notes Receivable:	
Churches and missions	\$ 665,203
Property and Equipment - Note 1:	
Furniture & fixtures	8,021
Less: Accumulated depreciation	(8,021)
Total Property and Equipment	 <u> </u>
Other Assets:	
Due from Baptist Missionary Association of America,	
Department of Missions	 1,331,059
Total Assets	\$ 1,996,262
LIABILITIES AND NET ASSETS	
Net Assets:	
Net Assets Without Donor Restrictions	\$ 1,996,262
Net Assets With Donor Restrictions	 17.
Total Liabilities and Net Assets	\$ 1,996,262

The accompanying notes are an integral part of the financial statements.

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STATEMENT OF ACTIVITIES - MODIFIED CASH BASIS

YEAR ENDED MAY 31, 2023

	Without Donor Restrictions				2023 Total	
Support and Revenue:						
Contributions	\$	4,500	\$	-	\$	4,500
Interest income		9,042		÷		9,042
Total Support and Revenue		13,542		-		13,542
Expenses:						
Labor		3,122		÷.		3,122
Professional fees		2,500		-		2,500
Miscellaneous		710		-		710
Total Expenses		6,332	2	-		6,332
Change in Net Assets		7,210		÷		7,210
Net Assets - Beginning of Year		1,989,052		÷.		1,989,052
Net Assets - End of Year	\$	1,996,262	\$	-	\$	1,996,262

The accompanying notes are an integral part of the financial statements.

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NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES:

Nature of Activities

North American Baptist Loan Association, Inc. ("NABLA") was formed to make property and building loans for new mission projects within the United States and Canada. The loans are non-interest bearing for a period of five years. Loans may be refinanced with interest at the end of this period to include interest. The policy of collecting this interest and the proper allocation of payments to principal and interest has not been strictly enforced. Any loss from uncollectible notes receivable would be recognized on the date of the underlying assets are sold.

NABLA receives a majority of its revenue from contributions from individuals and churches.

Basis of Accounting and Presentation

The accompanying financial statements of NABLA have been prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Under the modified cash basis of accounting, certain revenues and related assets are recognized when received rather than when the obligation is incurred.

Financial statement presentation follows the recommendation of the Financial Accounting Standards Board in its Accounting Standards Codification (ASC) No. 958-210, *Not-For-Profit Entities*. Under ASC 958-210, the Association is required to report information regarding its financial position and activities according to two classes of net assets: net assets without donor restrictions and net assets with donor restrictions. As of May 31, 2023, there were no net assets with donor restrictions.

Estimates

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. Actual results could differ from those estimates.

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

Concentrations of Credit Risk

Periodically, contributions in kind are received by NABLA. The assets are recorded at estimated or appraised value, and the contribution support shown in the year the asset is received.

Income Taxes

NABLA, a nonprofit organization, is exempt from income tax under Internal Revenue Code Section 501(c)(3), and is not required to file a tax return.

Property and Equipment

Property and equipment are carried at cost, if purchased, or at estimated or appraised value if received as a gift, less accumulated depreciation. Depreciation is computed using the straight line method over the estimated useful lives of the assets. NABLA generally capitalizes the purchase of donation of individual items greater than \$500. Depreciation expense for the year ended May 31, 2023 was \$0.

NOTE 2 - NOTES RECEIVABLE - CHURCHES AND MISSIONS:

Notes receivable are on various terms from mission's projects with the balances due in full at the end of a 5 year interest free period, or refinanced with interest subsequent to the 5 year interest free period. Notes are secured by real estate.

8		2023
Pathway Baptist Church – Raymore, MO Mosaic Church – Memphis, TN Heritage Baptist – Latham, NY The Crossing – Slidell, LA Grace Baptist – Post Falls, ID Jacob's Well – Plano, IL	\$	34,752 171,951 16,000 442,500
Total Notes Receivable	<u>\$</u>	665,203

NOTES TO FINANCIAL STATEMENTS

MAY 31, 2023

NOTE 3 - RELATED PARTY TRANSACTIONS:

Due From BMAA Mission

NABLA is related to the Baptist Missionary Association of America, Missions Department ("BMAA Missions") through common directors and management. BMAA Missions held funds for NABLA in the amount of \$1,331,059 as of May 31, 2023. These funds are available to loan to member churches for building projects after approval by the revolving loan fund committee.

NOTE 4 - CONCENTRATIONS:

The operations of NABLA are dependent upon the repayment of the loans and amounts due by member churches and BMAA Missions.

NOTE 5 - LIQUIDITY AND AVAILABILITY OF FINANCIAL ASSETS:

NABLA monitors its liquidity so that it is able to meet its operating needs and other contractual commitments while maximizing the investment of its excess operating cash. NABLA has the following financial assets that could readily be made available within one year of the statement of financial position date to fund expenses without limitations:

		2023
Financial assets at yearend: Less those unavailable for general expenses within one year, due to:	\$	1,996,262
Noncurrent portion of notes receivable	-	(640,734)
Available without restriction within one year	\$	1,355,528

NOTE 6 - SUBSEQUENT EVENTS:

No events occurring subsequent to year end, having a direct and material effect on the financial statements for the year ended May 31, 2023, have been determined as of date of the audit report.

Baptist Missionary Association of America

Women's Missionary Auxiliary

President Brenda Hornaday Palestine, TX

National WMA Officer's Meeting BMA Global Ministry Center Conway, Arkansas April 25, 2023

The meeting was called to order by President Charlotte Johnson. She welcomed everyone to the meeting which consisted of current officers as well as some new, incoming officers. She opened in prayer and blessed the food. Charlotte introduced Jason Prewitt, Director of Daniel Springs Camp who thanked the WMA for their help in raising money to purchase a generator for the camp.

Charlotte expressed that she was particularly excited about our program this year as it would be the first time it will be translated so that Hispanic women would hear it in their own language and there would be a breakout session just for them in their language. She thanked Belinda Caudle who worked to help make this possible and praised God that everything came together in just 6 weeks.

Splish Splash, our program theme was also the theme of President Charlotte Johnson's devotional. Her text was II Timothy 4:2 "Preach the word, be instant in season, reprove, rebuke, exhort with all long suffering and doctrine." She compared how a baby splashing it's bath water is how we should be about splashing the love of Jesus on to others. We were instructed to place the little rubber ducks she gave us where we will see them when we wash dishes to remind us to pray He will help us to love others.

A "thank you" was given to show appreciation to the Advisory Committee for their service. An offering was collected for the Sunshine Fund. Officers were reminded to pay \$15.00 for lunch if they had not paid and tickets were distributed.

The group was asked about some missing years in the scrapbooks and it was thought that perhaps those years were on video and it would be checked into. Charlotte asked if anyone had any other names of deceased WMA members to be added to Obituary Report.

A big "thank you" was given to Arkansas President, Kelly Williams and all the Arkansas WMA ladies for all their preparations in hosting our meeting this year. Second Vice President, Cindy Allen spoke on how well plans for the program came together and praised God on having over 200 ladies registered for the luncheon and gave thanks to all who helped. Lunch instructions were given and Central Baptist College plans to have golf carts available to take ladies that need assistance from the Cooper Complex to the Cafeteria. Also, all the breakout sessions are to be recorded. Kelly Williams thanked Donna Gray for collecting many door prizes from corporate businesses of which included a diamond bracelet.

Treasurer, Janet Widger commented on the treasury report and God's blessing on the WMA and the generous contributions from churches and individuals and made a motion to make a recommendation as follows: That money be taken from the General Fund and a Love Offering of \$2,000.00 be given to "Just The Crumbs Ministry" and \$1,000.00 be given to "Water For Christ Ministry." The motion carried.

Diana Morris, Chairman of the Project Committee introduced the 3 nominations for the 2023-2024 Project. They were: 1. The Zambian Bible Project, sponsored by Mickael and Sharon Quillman, nominated by First Baptist Church of McNeil, AR; 2. Jeevan Prakash School of India, nominated by Campground Baptist Church, Gulfport, MS; 3. Everlasting Smiles Shoebox Ministry, nominated by Grandview Baptist Church WMA, Springfield, MO.

Brenda Hornaday, First Vice President gave instructions on what to do with door prizes.

Judy Wallace, Third Vice President announced the addition of a weekly blog to be added to the National WMA website with the assistance of the members of the Inspirational Resource Committee. The purpose of this blog is to encourage the ladies of our churches to dedicate their time and effort to a CLOSER walk with God through a study of His Word. Victoria White, Media Editor will be working on the blog.

Prayer Requests were taken and Judy Wallace led our closing prayer.

Submitted by Jodi Rhea, Recording Secretary

National WMA Conference Central Baptist College Conway, Arkansas Wednesday, April 26, 2023

LET LOVE OVERFLOW

The Central Baptist College Singers sang praises as the women registered and found their seats. Charlotte Johnson, National WMA President welcomed the group to the meeting and thanked the CBC Singers for their beautiful music. She also recognized any Visitors and Missionary Wives. A prayer was given in

memory of Deceased WMA ladies and their families.

Judy Wallace, song leader accompanied by Kay Jameson and her daughters, Loree Pace and Kim Hillis led the group in praise and worship.

Arkansas State President, Kelly Williams welcomed the women to Arkansas. She also shared about the door prizes donated by officers and door prizes that Donna Gray was able to obtain from corporate businesses which included a diamond bracelet. Kelly also shared that each lady attending the luncheon would receive a little wooden animal hand carved by a man in Africa.

Lisa Rust, GMA/YLA Promoter shared changes that are being made this summer at GMA camp. She asked that we be in prayer for this year's camp as it will be called Girl's Discipleship Camp sponsored by the GMAs and YLAs and are inviting all girls to camp whether they are a GMA or YLA. She also introduced Miss GMA, Audrey Johnson.

Audrey Johnson, Miss GMA did a wonderful job sharing a devotional from Acts 16:1-10 and Paul's Macedonia Call and ways older generations can help the current generation by example and discipleship.

Judy Wallace joined by Kay Jameson, Loree Pace and Kim Hillis led the ladies in singing a WMA Theme Song "Called."

Brenda Hornaday, First Vice President led in prayer and an offering was collected for the General Fund. The CBC Singers sang praises while the offering was collected. Brenda, also with help of the officers, distributed some of the door prizes.

The CBC Singers blessed the group as they sang while an offering for the Project was collected.

Charlotte Johnson, President called the business meeting to order. There were no petitionary letters. The Registration Report was given. There were 135 messengers and 84 visitors for a total of 219 in attendance. The officer's recommendations were given by Jodi Rhea, Assistant Recording Secretary. Since, the Lord has blessed the WMA of the BMAA with generous contributions from churches and individuals we want to assist other ministries within the BMAA to help spread the gospel and to be the "hands and feet" of Jesus. We recommend that the following be taken from the General Fund and given as:

- 1. A love offering of \$2,000.00 to "Just The Crumbs Ministry."
- 2. A love offering of \$1,000.00 to "Water For Christ Ministry."

A motion was made and seconded to accept these recommendations. Motion carried. A motion and second was made to accept all reports in the Program Booklet. Motion carried. A motion and second was made to elect all officers for 2023 - 2024 as given on the Recommended WMA Officer List in the program booklet. Motion carried.

Diana Morris, Project Chairman announced the church that raised the most money for the Project was Grandview Baptist Church in Springfield, Missouri. They raised \$5,415.00. Jason Prewitt, Director of Daniel Springs Camp thanked Kathy Longstaff, a representative from Grandview Baptist Church and presented her with a Spirit Stick as they do in the summer time with the best campers. He also thanked all the WMA for making it possible to purchase a generator for the Daniel Springs Camp.

Diana Morris then presented framed certificates to the churches that donated up to a \$1000.00 and up to \$500.00. It was also noted the rivalry challenge between Arkansas and Texas to raise the most money for the project. Arkansas was the winner! President, Charlotte Johnson then presented the President's Award to Grandview Baptist Church, Springfield, Missouri for being the biggest giver. Janet Widger, Treasurer announced that the offering taken today was \$1,725.36 to go toward the Project. The total raised for the project was \$45,869.65.

Diana Morris, Project Chairman introduced the three new Project nominations and their needs are as follows:

- 1. Jeevan Prakash School in India nominated by Campground Baptist Church, Gulfport, MS. Prashant and Golda Prakash are seeking funds to renovate the building and to purchase new books and supplies for students. The budget needed is \$45,000.00.
- 2. Everlasting Smiles Shoebox Ministry nominated by Grandview Baptist Church WMA, Springfield, MO. Gary Longstaff of Grandview Baptist Church explained that the purpose of the shoebox ministry is to open doors for missionaries and pastors to share the gospel through church planting and church growth.
- 3. The Zambian Bible Project sponsored by Mickael and Sharon Quillman, missionaries to Zambia nominated by First Baptist Church, McNeil, AR. Their desire is to obtain 5,000 Bibles to put a Bible into each home of each family in Chibinga village and surrounding villages. The cost would be about \$50,000.00.

The messengers voted and the New Project for 2023 - 2024 is the Jeevan Prakash School in India and to goal is to raise \$45,000.00.

Cindy Allen, Second Vice President used I Thessalonians 3:12, "And the Lord make you to increase and abound in love one toward another, and toward all

men, even as we do toward you" to encourage us to "Splish Splash" the love of Jesus on to others. She introduced the keynote speaker, Diane Spriggs, former long time Editor of The Baptist Trumpet.

Diane Spriggs inspired us with learning to "Love the Unlovable." She used the acronym F-A-B. F is for Forgive. We are to forgive that person that is hard to love and ask them to forgive us. A is for a Accept. We are to accept that person and love them just the way they are. That is how Jesus accepts us. B is for Be. Be a friend like Jesus. It was a good reminder and needful message for all.

Kelly Williams, Third Vice President introduced the theme for next year. It will be "More Like Jesus, Less Like Me" using John 3:30 "He must increase, but I must decrease" as the text and Hebrews 7:26 remind us we are to be holy. Everyone received a compact mirror with the theme printed on it as a reminder to us through the year. Kelly had Judy Biggers sing "Less Like Me." The group joined in on the chorus.

Cindy Allen, Second Vice President installed the New Officers for 2023 - 2024. Kirby Pool, Resource Chairman and other officers dispersed the rest of the door prizes.

Charlotte Johnson, President recognized the Minister's Wives and Widows and had a gift for each one. The gift was a sugar cookie recipe, cookie cutter and kitchen towel.

Cindy Allen, Second Vice President announced the breakout sessions. They were as follows:

Loving Young Mommas taught by Lauren Crawley Splish Splash taught by Jessica Willemstad Loving Missionaries Well taught by Diana Morris

Prayer, The Biggest Splash taught by Cindy Allen

Each lady had time to attend 2 of the classes.

Hispanic Women could attend Conaciendos and Una palabra de Amor alentadora both taught by Belinda Caudle.

Charlotte Johnson, President passed the gavel to New Incoming President, Brenda Hornaday for 2023 - 2024. Brenda presented a gift to Charlotte in appreciation for her hard work and service. Brenda expressed that she was excited to serve as WMA President and asked for prayers for God's wisdom and leadership. She announced that next year's meeting would be in Branson, MO. and to pray the Lord will help in finding a place to meet.

Jodi Rhea, Assistant Recording Secretary closed in prayer and blessed the food.

Submitted by Jodi Rhea, Recording Secretary

Baptist Missionary Association of America

Miscellaneous Reports

Meeting and Expense Fund Enrollment and Finance Nominating Committee Coordinating Council



Minute & Meeting Fund Income & Expenses

	<u>Fisc</u>	al 2022
Income		
Church Contributions	\$	48,307
Vendors - Booth Rental		5,675
Department Contributions		-
Other Income		-
Income - Account Closure		
Total Income		53,982
Expenses		
Audio/Visual		19,010
Clerk/Secretary Compensation		6,000
Committee on Arrangements		-
Coordinating Council		4,150
Facilities		17,415
Miscellaneous		917
Postage/Supplies		41
Printing		5,066
Recommendations Book		-
Speakers/Performers		7,279
Travel Expense		10,453
Yearbook		
Total Expenses		70,331
Net Income/(Loss)	<u>\$</u>	(16,349)
Beginning Fund Balance	\$	5,160
Income/(Loss)		(16,349)
Ending Fund Balance	\$	(11,189)

Enrollment and Finance Committee

Churches Represented by Messenger	197
Messengers Registered	
Visitors Registered	
Funds Received	\$9,145.00

Churches Petitioning for Membership

First Baptist Church Gresham, Tyler, TX Pennington Baptist Church, Pennington, TX Henderson Baptist Church, Elko, GA Iglesia Bautista La Familia, Jacksonville, TX Kingdom Chapel, Saginaw, TX

NOMINATING COMMITTEE REPORT

Baptist Publishing House

Term to End in 2028 Mike Strong (MN) Johnnie Ross (TX) Mike Mobly (OK)

Ministers Resource Services

Term to End in 2028 Charlie Legg (MS)

BMA Foundation

Term to End in 2028 Robert Welborn (MS) Steve Martin (AR)

BMA Theological Seminary

Term to End in 2024 Judy Rohlin (TX) (To replace Jerry Stacy)

Term to End in 2028 David Cook (TX)

Lifeword Media Ministries

Term to End in 2026 Dan Wisely (MO) (Replacing Brad Wenieke)

Term to End in 2028 Sancy Faulk (AR) Dwayne Orr (TX) Darrell Spigner (AR)

International Revolving Loan

Term to End in 2026 Robert Forrest (TX)

North American Revolving

Loan Term to End in 2026 Michael Kelley (MO)

Daniel Springs Camp

Term to End in 2028 Miles Seaborn (TX) Will McGhee (LA) Dianna Morris (TX)

Moral Action

Term to End in 2028 Collin Jones (TX) Linda Dertinger (MS)

Nominating Committee

Term to End in 2024 J.D. Courtney (AR) Thom South (AR) Jerry Fulton (MS) (To Replace Vernon Newman)

Term to End in 2025 Zech Roger (MS) James Sprayberry (MS)

Term to End in 2026 Frank Garrido (CA) Aaron Polok (KS)

Coordinating Council Report to the Churches of the BMA of America

GO! - to the Word - to the World - together!

The purpose of the coordinating council is to cast a unified vision and promote cooperation between the departments and/or agencies of the Baptist Missionary Association of America. This year we have four areas to encourage greater cooperation.

First, let's GO and empower our directors and pastors with a clear pathway on how churches and pastors of like faith and order can join the BMAA.

If you have ever had a pastor or church inquire about how to become a part of the BMAA, you may have wondered, who do I contact, and/or what are the requirements and procedures? Now you can GO to www.bmaamerica.org; and you will see a button called "Partner With Us." Click on this button and it will take you to the page that gives you clear and precise information. When the pastor and church fill out the information, they will be contacted and walked through the process. By going to www.bmaamerica.org and clicking the "Partner With Us" button, you will have everything you need to help a pastor and church considering to join our association. Let's GO and encourage others to join our association to fulfill the Great Commission.

Second, let's GO and rediscover the vision for local associations. The local association has the potential to be the first line of defense to help pastors and churches. Pastors face tremendous pressure and spiritual warfare, and we all need encouragement. We encourage every pastor to prayerfully seek to be involved, rebuild or maybe start a local BMA association. Our priority is not about business meetings or raising funds, but fellowship and helping one another. Here is a purpose statement for casting a vision for the possibilities of local associations; **"the purpose of an association of churches is to provide opportunity for like-minded churches to fellowship and work together on a voluntary and equal basis whereby they are available to support each other with advice during controversies, benevolence during difficulties, preachers during pulpit vacancies, encouragement through fellowship, and participation in both educational training and missionary endeavors to fulfill the Great Commission and reach those within their designated areas of concern."**

Let's GO help our local fellow pastors and churches by rebuilding local associations.

Third, let's continue to GO forward and make our national meeting the best it can be. The coordinating council appreciates the association's willingness to try new things for our national meeting. We look forward to hearing your input about this year's meeting. A big thank you to Donny Parrish and the conference division for leading in this endeavor. We envision an associational meeting that is so inspiring, you won't want to miss.

Fourth, The BMAA Coordinating Council, with the unanimous approval of the boards of BMAA Foundation and Ministers Resource Services, present the following proposed change to the Statement of Principles of Cooperation (SPC) of the Baptist Missionary Association of America (BMAA). It is requested this proposed change be presented at the 2023 national meeting.

It is recommended to the churches of the BMAA that the BMAA Foundation and the Ministers Resource Services agencies be combined into a single entity known as BMA America Financial Services. The new agency, through its strategic partners, would offer our churches financial services encompassing retirement and benefit programs for BMAA employees, benevolent services, risk management insurance, payroll services, Foundation investment management, and estate planning assistance.

The purpose of this amendment is to bring all financial services provided to the Association under a single agency. This proposed change will eliminate the need for two executive directors and two separate boards, thus improving overall efficiency and resulting in better stewardship of the church's resources. The measure should reduce costs while providing economies of scale for the management of the retirement and endowment investment funds.

The amendment change to the SPC would result in the following revisions with additions shown in red font and eliminations noted with a strike through line.

ARTICLE VII - OFFICERS

Section 3. Department and agency officers are as follows:

E. Ministers Resource Services BMA America Financial Services Agency: Annually, this association shall elect an Executive Director of Ministers-Resource Services BMA America Financial Services to supervise and promote the work of this agency in providing various benefits for pastors and other employees of the financial resources to churches, pastors, missionaries, ministers and employees of BMA entities.

G. BMA Foundation: Annually, this association shall elect an Executive-Director of the BMA Foundation to supervise and promote the work of thisagency.

ARTICLE XIV - MINISTERS RESOURCE SERVICES AGENCY BMA AMERICA FINANCIAL SERVICES

Section 1. This association shall elect a Ministers Resource Services BMA America Financial Services board of trustees consisting of nine (9) fifteen (15)

members, five (5) nine (9) of whom shall constitute a quorum.

Section 2. The duties of the board of trustees are:

A. To act in its field as an executive of the association performing all entrusted duties.

B. To promote the work of Ministers Resource Services BMA America Financial Services.

C. To select an executive director to implement the established purpose of the agency as dictated by the association.

D. To establish and operate associational retirement and benefit programs for ministers, missionaries, and qualifying employees of member churches and other entities wholly owned or controlled by such churches of the association.

E. To conduct the business and activities of the Ministers Benevolent Society (MBS) and the Auxiliary Benevolent Society (ABS).

F. To conduct the business and activities of the Funds to Alleviate Ministers' Emergencies (FAME).

G. To maintain a foundation to receive endowment funds and provide supplemental funding for the association's participating departments, agencies and other entities.

H. To develop and institute further programs for the benefit and welfare of BMA constituents.

I. To evaluate the performance and integrity of the executive director and recommend annually to the association a compensation schedule based on tenure, merit, and cost of living increases for the executive director.

J. To fill a vacancy in the office of executive director that may occur between sessions of the association.

ARTICLE XVI - BMA FOUNDATION

Section 1. Purpose: The BMA Foundation exists to endow participatingdepartments and agencies of the Baptist Missionary Association of America with supplemental funding by investing gifts to the Foundation and distributingthe earnings annually. It is a repository for the endowment of funds invested toproduce ongoing support for those ministries.

Section 2. Governance: This association shall elect a BMA Foundation board of directors consisting of nine (9) members with one (1) board seat reserved for a representative, nominated by the executive director, of each of the BMAA-departments/agencies participating in the association's estate planning program. Five (5) members shall constitute a quorum.

Section 3. Board of Directors Duties: The duties of the board of directors are:

A. To act in its field as an executive of the association between annual sessions, performing all duties entrusted to it by the association.

B. To utilize sound business principles in maintaining professional management of Foundation investments.

C. To fulfill any vacancy between sessions that may occur in the office of executive director.

D. To evaluate the performance and integrity of the executive director and recommend annually to the association a compensation schedule based on tenure, merit, and cost of living increases for the executive director.

E. To fill a vacancy in the office of executive director that may occur between sessions of the association.

If the proposal is passed, it is understood that all Articles following Article XIV would be renumbered accordingly.

Richard W. Smith Chairman; BMAA Coordinating Council

Baptist Missionary Association of America

Roster Of Participating Churches

Baptist Missionary Association of America August 2021

Listing State, City, Name of Church (Association), Church Address Pastor, Clerk

ALABAMA

Birmingham

Trinity Baptist Church Alabama - BMA of Alabama 2731 Arnett St Birmingham, AL 35214 (P) Keith Brakefield (C) Sue Bentley

<u>Creola</u>

Fountain Of Faith Baptist Church Alabama - South Alabama 1308 Dead Lake Rd Creola, AL 36525 (P) Al Moore (C) Donna Richardson

Grand Bay

Philadelphia Baptist Church Mississippi - Washington (MS) 10650 Old Pascagoula Rd Grand Bay, AL 36541 (P) John Womack (C) Tammy S Womack

Mobile

Bethel Baptist Church Alabama - BMA of Alabama 3150 Newman Rd Mobile, AL 36695 (P) Charles E Wyckoff (C) Alice Holloway

Westwood Baptist Church Alabama - BMA of Alabama 1101 Snow Rd S Mobile, AL 36695 (P) Winford L. Smith (C) Cindi Roe

Montgomery

Rigby Street Baptist Church Alabama - BMA of Alabama 2066 Rigby St Montgomery, AL 36110 (P) Kenneth Garner (C) Connie Goodwin

Wares Ferry Road Baptist Church Alabama - BMA of Alabama 4355 Wares Ferry Rd Montgomery, AL 36109 (P) Wesley Whitworth (C) Stephanie Whitworth

Semmes

Harmony Baptist Church Alabama - BMA of Alabama 2335 Firetower Rd Semmes, AL (P) John Weston (C) Deborah Stewart

Theodore

Belle Fontaine Baptist Church Alabama - South Alabama 9135 Dauphin Island Pkwy Theodore, AL 36582 (C) Robbie Tyson

Helton Road Baptist Church Alabama - South Alabama 7500 Helton Rd Theodore, AL 36582 (P) Skip Holland (C) Sylvia Rankin

<u>Titus</u>

Lebanon Baptist Church Alabama - BMA of Alabama 17877 Us Highway 231 Titus, AL 36080 (P) Danny Robbins (C) Laniece Allen

<u>Vernon</u>

Oakes Chapel Baptist Church Alabama - BMA of Alabama 335 Oaks Chapel Dr Vernon, AL 35592 (P) Scott Stovall

<u>Winfield</u>

Siloam Baptist Church Alabama - BMA of Alabama 1896 County Road 36 Winfield, AL 35594-4337 (P) Delbert G Preuninger (C) Anita C Ray

ARIZONA

Phoenix

June Gardens Baptist Church 4138 N 31St Dr Phoenix, AZ 85017 (P) Andrew Young (C) Debbie Young

<u>Tucson</u>

Westside Landmark Baptist Church Arizona - BMA of Arizona 1402 N Haulapai St Tucson, AZ (P) Bill R Walker (C) Martha Reyes

ARKANSAS

<u>Alexander</u>

La Gran Comisión Mission Arkansas - BMA of Central Arkansas 15224 Alexander Rd Alexander, AR 72002 (P) Guilmar Juarez

<u>Alma</u>

Cane Baptist Mission Arkansas - United (AR) 3723 Winn Mountain Rd Alma, AR (P) Jim Tollison

<u>Almyra</u>

Rising Sun Missionary Baptist Church Rising Sun Road Almyra, AR (P) Homer Campbell (C) Linda Gosa

Arkadelphia

Cornerstone Baptist Church Arkansas - Clark 2502 Walnut St Arkadelphia, AR 71923 (P) Larry Newsom (C) Aileen Boyer

Gum Springs Baptist Church Arkansas - Clark 235 Gum Rd Arkadelphia, AR 71923 (P) Kenneth E Anderson (C) Brenda Karber

Ashdown

Central Baptist Church Arkansas - Harmony (AR) 261 W Commerce Ashdown, AR 71822 (P) Don Embry (C) Kaysie Atkins

Bald Knob

First Baptist Church Arkansas - Mount Calvary (AR) 101 N Elm St Bald Knob, AR 72010 (P) Billy Watson (C) Marlene Barnes

Worden Baptist Church Arkansas - Mount Calvary (AR) 107 Worden Rd Bald Knob, AR 72010 (C) Gale Bell

Banks

Banks Baptist Church Arkansas - Judson (AR) Grand Ave & N Main St Banks, AR 71631 (P) Jerry Burress (C) Lisa Kellum

Batesville

Ramsey Heights Baptist Church Arkansas - Mount Calvary (AR) 449 Heber Springs Rd Batesville, AR 72501 (P) Brian Coates (C) Glenita Anderson

Southside Baptist Church Arkansas - Mount Calvary (AR) 1846 Batesville Blvd Batesville, AR 72501 (P) Ross Sturch (C) Malinda Head

Twentieth Street Baptist Church Arkansas - Mount Calvary (AR) 425 20Th St Batesville, AR 72501 (P) Bob Womack (C) Nina Stephens

<u>Bay</u>

Broadway Avenue Baptist Church Arkansas - Jonesboro 201 Broadway Ave Bay, AR 72411 (P) Richard Jensen (C) Mylie Williams

Bearden

Bearden Baptist Church Arkansas - Judson (AR) 190 N Olive Bearden, AR 71720 (P) Michael Collins (C) Deborah Burgess

Bee Branch

Grace Baptist Church Arkansas - United (AR) 4463 Highway 92 Bee Branch, AR 72013 (P) David Johnson (C) Lois Lunsford

<u>Beebe</u>

Bible Church of Beebe Arkansas - Greenbrier 101 Windwood Dr Beebe, AR 72012 (P) Brian Rickett (C) Allen Kelley Harrison Chapel Baptist Church Arkansas - Mount Calvary (AR) 242 Harrison Chapel Rd Beebe, AR 72012

Bella Vista

Fellowship Baptist Church Arkansas - BMA of the Ozarks 502 W Lancashire Blvd Bella Vista, AR 72714 (P) Kenneth Strickland (C) Kathy Lovvorn

Benton

Bethel Missionary Baptist Church Arkansas - BMA of Central Arkansas 501 S Border St Benton, AR 72018 (P) Carlon Higgs (C) Nettie (Alice) Mejia

Bentonville

Bethel Baptist Church Arkansas - BMA of Arkansas 2907 N. Walton Blvd. Bentonville, AR 72712 (P) Michael Goering

Grace Hills Arkansas - BMA of the Ozarks 805 SE 22nd Street Bentonville, AR 72712 (P) Josh Firey

Black Rock

Pleasant Grove Baptist Church Arkansas - North Arkansas 86 Lawrence Road 134 Black Rock, AR 72415 (P) Jerry Clements (C) Joan Dail

Blackwell

Blackwell Baptist Church Arkansas - United (AR) Blackwell Road Blackwell, AR 72823 (P) Boe Dickey (C) Kim Russell

Blevins

Union Grove Baptist Church Arkansas - Union 2356 County Line Rd 16 Blevins, AR (P) Donald Thompson (C) Sidney Zimmer

<u>Blytheville</u>

Beacon Baptist Church Arkansas - Jonesboro 20th & Ash St Blytheville, AR 72315 (P) Chad Morton (C) Linda Plunkett

Fairview Baptist Church Arkansas - Jonesboro 1100 N Franklin St Blytheville, AR 72315 (P) Mike Silvey (C) Becky Cooper

Lone Oak Missionary Baptist Church Arkansas - Jonesboro 1780 E State Hwy 239 Blytheville, AR 72315 (P) Bryce King (C) Ashley Bowdler

Bodcaw

Bodcaw Baptist Church Arkansas - Union 2469 Hwy 53 Bodcaw, AR 71858 (P) Ed Phillips (C) Naomi Butler

<u>Bono</u>

Herman Baptist Church Arkansas - Jonesboro 845 Hwy 91 W Bono, AR 72416 (P) Randy Stimach (C) Janet Watkins

Bradford

Bradford Baptist Church Arkansas - Mount Calvary (AR) 403 W Main St Bradford, AR 72020 (P) Dal Hogan (C) Karen Reed

Brookland

Connection Point Mission Arkansas - Jonesboro 600 W School St Brookland, AR 72417 (P) Chad White (C) Kevin Hollingsworth

Bryant

Collective Church 3230 Market Place Ave Suite 2 Bryant, AR 72022 (P) PJ Noland

Park Place Baptist Church Arkansas - BMA of Central Arkansas 22208 Interstate 30 Bryant, AR 72022 (P) Gary Lambright (C) Leslie Hester

Buckner

First Baptist Church Arkansas - Columbia 636 Bay Dr Buckner, AR 71827 (P) Andy Hawkins (C) Sandy Sands

Liberty Baptist Church Arkansas - Columbia 53 Lafayette 257 Buckner, AR 71827 (P) Adam Rogers (C) Nancy Grimmett

Shiloh Union Baptist Church Arkansas - Columbia 41 Lafayette Buckner, AR 71827 (P) C/O Jessica Teague (C) Jessica Teague

Caldwell

First Baptist Church Arkansas - Mount Vernon 5298 Highway 1 N Caldwell, AR 72322 (P) Michael Hight (C) Janet Duffel

Camden

Oasis Camden Arkansas - Judson (AR) 2409 Mount Holly Rd Camden, AR 71701 (P) Billy Sheets (C) Gwen Downey

Carlisle

Pleasant Grove Baptist Church Arkansas - BMA of Central Arkansas 827 Daniels Rd Carlisle, AR 72024 (P) Jerry Goodwin (C) Sharon Staton

Cave City

Eutopia Baptist Church Arkansas - North Arkansas Cave City, AR (P) Troy Driggers (C) Tammy Paternostro

Hillcrest Baptist Church Arkansas - North Arkansas 715 Tamy Dr Cave City, AR 72521 (P) Deshawn Pankey (C) Heather Miller

Cave Springs

First Baptist Church Arkansas - BMA of the Ozarks 322 South Main Cave Springs, AR 72718 (P) Michael Battenfield (C) Gaylene Vanhook

<u>Clarendon</u>

Friendship Baptist Church Arkansas - Mount Vernon 14690 Highway 79 Clarendon, AR (P) Andy Schalchlin

<u>Clarksville</u>

Twin Oaks Missionary Baptist Church Arkansas - United (AR) 120 N Skaggs Rd Clarksville, AR 72830 (P) Marty Claiborne (C) Mary Roper

Cleveland

Cleveland Baptist Church Arkansas - United (AR) 9 Opal LN Cleveland, AR 72030 (P) Gibson 'Gib' Cole (C) Jennifer Jones

Clinton

Mountain View Baptist Church Arkansas - United (AR) Austin Road Clinton, AR (P) Roy Hill (C) Rhonda Shipp

Concord

Concord Baptist Church Arkansas - Mount Calvary (AR) 10455 Heber Springs Rd N Concord, AR 72523 (P) Chris Garrett (C) Natasha Garrett

Conway

Antioch Baptist Church Arkansas - Greenbrier 150 Amity Rd Conway, AR 72032 (P) Jason Aultman (C) Alan Luck

Calvary Baptist Church Arkansas - Greenbrier 4755 Prince St Conway, AR 72034 (P) Danny Paul (C) Martha White Camino de Vida Arkansas - Greenbrier 1109 Gum Street Conway, AR 72032 (P) Luis Ortega Jr.

Central Baptist Church Arkansas - Greenbrier 3333 Dave Ward Dr Conway, AR 72034 (P) Don Chandler (C) Wanda May

Eastside Baptist Church Arkansas - Greenbrier 1735 E Oak St Conway, AR 72032 (P) Thom South (C) Pam Lawrence

Old Liberty Baptist Church Arkansas - Greenbrier 51 Fern Ln Conway, AR 72032 (P) Jeff Ashley (C) Jeannie Wright

Cord

Center Grove Baptist Church Arkansas - Jonesboro 8070 White Dr Cord, AR 72524 (P) Barry Anderson (C) Pam Bullington

Philadelphia Baptist Church Arkansas - North Arkansas Upper Lockhart Rd Cord, AR 72501 (C) Marsha Rounds

Corning

Landmark Missionary Baptist Church Arkansas - Jonesboro 31 CR 147 Corning, AR 72422 (P) Robert Moore (C) Carol Jordan

Crocketts Bluff

Crocketts Bluff Baptist Church Arkansas - Arkansas Prairie Hwy 153 Crocketts Bluff, AR 72038 (P) Charles Jackson (C) Connie McCollie

<u>Crossett</u>

Beech Street Baptist Church Arkansas - BMA of South Arkansas 500 Beech St Crossett, AR 71635 (P) Donnie Dubose (C) Ann Phillips

Damascus

First Baptist Church Arkansas - Greenbrier 43 Oak Tree Rd Damascus, AR 72039 (P) Daniel Williams (C) Kathy Harrison

Sand Springs Baptist Church Arkansas - Greenbrier 5189 Highway 124 Damascus, AR 72039 (P) Gaylon King (C) Glenda McGinty

Dardanelle

Unity Baptist Church Arkansas - United (AR) 10013 Guinn River Rd Dardanelle, AR 72834 (P) Michael Owens (C) Glinda Carroll

De Queen

Friendship Baptist Church Arkansas - Howard County 1121 N 9th St De Queen, AR 71832 (P) George Frachiseur (C) Carla Shelton

Old Time Baptist Church Arkansas - Howard County 1421 W 7Th St De Queen, AR (P) Michael Janisse (C) Deborah Bailey

De Valls Bluff

Hurricane Baptist Church Arkansas - Arkansas Prairie 9106 Hurricane Rd De Valls Bluff, AR 72041 (C) Gladys Scott

<u>DeWitt</u>

Forks of Lagrue Missionary Baptist Church Arkansas - Arkansas Prairie 3 N Forks Lagrue Rd DeWitt, AR 72042 (P) Robert Wade (C) Teresa Ann Coley

Sunny Side Baptist Church Arkansas - Arkansas Prairie 161 Sunny Side Rd DeWitt, AR 72042 (C) Gladys Hearn

<u>Dierks</u>

Bethany Baptist Church Arkansas - Howard County 1306 Possum Hollow RD Dierks, AR 71833 (P) Larry Eason (C) Lana Holley

Fellowship Baptist Church Arkansas - Howard County 1609 Old Hwy 70 N Dierks, AR 71833 (P) Gary Welch (C) Gwyn Hartin

<u>Dumas</u>

North Side Missionary Baptist Church Arkansas - Judson (AR) E Farmer & North May Dr Dumas, AR (P) Robert 'Bobby' Bass (C) Theda Smallwood

El Dorado

Hopewell Baptist Church Arkansas - BMA of South Arkansas 3099 Hopewell Rd El Dorado, AR 71730 (P) Grant Barnett (C) Larry W Taylor

Mount Union Baptist Church Arkansas - BMA of South Arkansas 653 Mount Union Rd El Dorado, AR 71730 (P) John Ayres (C) Betty Chatham

Murmill Heights Baptist Church Arkansas - BMA of South Arkansas 203 Beacon Hill Dr El Dorado, AR 71730 (P) Billy G Smith (C) Venita Smith

New Beginnings Baptist Church 7290 Junction City Hwy El Dorado, AR 71730 (P) Doyce G Whitten (C) Rachel Whitten

Pleasant Grove Baptist Church Arkansas - BMA of South Arkansas 3674 Hibanks Rd El Dorado, AR 71730 (P) Mike Senn (C) Patty Sewell

Wyatt Baptist Church Arkansas - Columbia 3863 W Hillsboro El Dorado, AR 71730 (P) Adam Thomas (C) Donny Hymer

Emerson

Brister Baptist Church Arkansas - Columbia 3711 Highway 79 S Emerson, AR 71740 (P) Eric Goble (C) Becky Fitzpatrick

First Baptist Church Arkansas - Columbia 304 W Main St Emerson, AR 71740 (P) Dale E Fish

Western Baptist Church Arkansas - Columbia 1760 Columbia 3 Emerson, AR 71740 (P) Richard Canterbury (C) Danita Lee

Emmet

Antioch Baptist Church Arkansas - Union 172 Nevada Emmet, AR 71835 (C) Renee Thrasher

Bodcaw #1 Baptist Church Arkansas - Union 751 Nevada 13 Emmet, AR 71835 (P) Lane Garner (C) Lauren Tucker

New Liberty Baptist Church Arkansas - Union County Road 14 Emmet, AR 71835 (C) Lora Snell

England

Landmark Baptist Church Arkansas - BMA of Central Arkansas 501 Stuttgart Hwy England, AR 72046 (P) David Inzer (C) Patricia Stewart

Southside Baptist Church Arkansas - BMA of Central Arkansas 1400 Ne 1St St England, AR 72046 (P) Robert Alberson (C) Barbara Billings

Union Valley Baptist Church 4801 Perry Rd England, AR 72046 (P) William David Gammel (C) Deborah Gammel

<u>Enola</u>

Barney Baptist Church Arkansas - Greenbrier 594 Highway 107 N Enola, AR 72047 (P) Reagan Shearer (C) May Hoover

Marcus Hill Baptist Church Arkansas - Greenbrier 346 Marcus Hill Rd Enola, AR 72047 (P) Kim Leach (C) Carrie Bowie

Eureka Springs

Mountain View Baptist Church Arkansas - BMA of the Ozarks State Highway 187 N Eureka Springs, AR 72632 (P) Billy Brace (C) Theresa Brace

Fayetteville

Calvary Baptist Church Arkansas - BMA of the Ozarks 1410 N Porter Rd Fayetteville, AR 72703 (P) Kirk Shelton (C) Toni Shelton

Eastside Baptist Church Arkansas - BMA of the Ozarks 325 S Crossover Rd Fayetteville, AR 72701 (P) Tom Hover (C) Alice Remington

Round Mountain Missionary Baptist Church Arkansas - BMA of the Ozarks 18730 Lake Sequoyah Rd Fayetteville, AR 72701 (P) David Evans (C) Kayla Merryman

Township Baptist Church Arkansas - BMA of the Ozarks 2400 E Township Rd Fayetteville, AR 72703 (P) Rustin Cunningham (C) Carol Cunningham

Weddington Baptist Church Arkansas - BMA of the Ozarks 19445 Weddington Church Rd Fayetteville, AR 72704 (P) Gene Fulcher (C) Tamara Ellenbecker

Fordyce

Pine Crest Baptist Church Arkansas - Judson (AR) 2 Mi N On Highway 229 Fordyce, AR 71742 (P) Everett (Smitty) Smith (C) Elizabeth Hornaday

Sulphur Springs Missionary Baptist Church Arkansas - Judson (AR) 14562 Calhoun 72 Fordyce, AR 71742 (P) Stan Hobson (C) Leisa Hobson

Temple Baptist Church Arkansas - Judson (AR) 200 Graham St Fordyce, AR 71742 (P) Lance Hollis (C) Shannon Hollis

Zion Baptist Church Arkansas - Judson (AR) 989 Highway 229 Fordyce, AR 71742 (P) Scott Smith (C) Stacie Adair

Foreman

Wallace First Baptist Church Arkansas - Harmony (AR) Little River 51 S Foreman, AR (P) Hershell R Lee

Forrest City

Bethel Baptist Church Arkansas - Mount Vernon 1025 N Izard St Forrest City, AR 72335 (P) Marty Cantwell (C) Susan Brown

Fort Smith

Life Journey Baptist Church Arkansas - United (AR) 5704 S 14th Street Fort Smith, AR 72901 (P) Darrin D Smith

<u>Fouke</u>

New Hope Baptist Church Arkansas - Harmony (AR) Highway 71 & County Road 26 Fouke, AR (C) April Wagner

<u>Fulton</u>

Riverside Baptist Church Arkansas - Union 105 Brooks St Fulton, AR 71838 (P) Larry Byers (C) Jane Struckman

<u>Garfield</u>

New Prospect Baptist Church Arkansas - BMA of the Ozarks 19200 Gann Ridge Rd Garfield, AR 72732 (P) Ronald L Shults (C) Michelle Dye

<u>Garner</u>

Garner Baptist Church Arkansas - Mount Calvary (AR) 110 North Main St Garner, AR 72052 (P) Glen Shults (C) Ginger McAlee

Gentry

Victory Baptist Church Arkansas - BMA of the Ozarks 1120 E Main St Gentry, AR 72734 (P) Bill Sheffield (C) Shirley Shook

<u>Grannis</u>

Holly Grove Missionary Baptist Church Arkansas - Harmony (AR) 950 Frachiseur Rd Grannis, AR 71944 (P) John Gilbert (C) Roberta Youngblood

<u>Gravette</u>

Beacon Baptist Church Arkansas - BMA of the Ozarks 805 1st Ave SW Gravette, AR 72736 (P) Ricky Williams (C) Debra Russow

Bethlehem Baptist Church Arkansas - BMA of the Ozarks 14190 W Highway 102 Gravette, AR 72736 (C) Lavon Torix

Mount Pleasant Baptist Church Arkansas - BMA of the Ozarks 13455 N Mt Pleasant Rd Gravette, AR 72736 (P) Brian Dean (C) Cathleen Spears

<u>Greenbrier</u>

Bethlehem Baptist Church Arkansas - Greenbrier 505 Highway 225 W Greenbrier, AR 72058 (P) Martin Jameson (C) Patricia Daniels

Friendship Baptist Church Arkansas - Greenbrier 170 Cash Springs Rd Greenbrier, AR 72058 (P) Dwayne Thomas (C) Kathy Mallett

Immanuel Baptist Church Arkansas - Greenbrier 61 Green Valley Dr Greenbrier, AR 72058 (C) Christina Galloway

Lifesong Baptist Church Arkansas - Greenbrier 56 S Broadview St Greenbrier, AR 72058 (P) Freddie Mark Wilcox (C) Katie Hussman

Needs Creek Baptist Church Arkansas - Greenbrier 237 Highway 287 East Greenbrier, AR 72058-0008 (P) Joel Slayton (C) Buneva Clark

Pleasant Valley Baptist Church Arkansas - Greenbrier 676 HWY 25 Greenbrier, AR 72058 (P) Virgil Porter (C) Brenda Southerland

Springhill Baptist Church Arkansas - Greenbrier 25 Highway 287 Greenbrier, AR 72058 (P) Ed Stephenson (C) Brenda Mahan

Greenwood

Denver Street Baptist Church Arkansas - United (AR) 1413 W Denver St Greenwood, AR 72936 (P) Derrick Bremer (C) Carolyn Colvert

Greers Ferry

Greers Ferry Baptist Church Arkansas - Mount Vernon 34 Park Ln Greers Ferry, AR 72067 (P) Gene Craig

<u>Gurdon</u>

First Baptist Church Arkansas - Clark 209 E Pine St Gurdon, AR 71743 (P) Randal Murphy (C) Mary Ricketts

New Caney Baptist Church Arkansas - Clark 224 Highway 53 N Gurdon, AR 71743 (P) Ron Eichmeyer (C) Shellie Stroud

Guy

Mount Olive Baptist Church Arkansas - Greenbrier 448 Highway 25 N Guy, AR 72061 (P) Tim Brewer (C) Sue Clark

<u>Hamburg</u>

North Main Baptist Church Arkansas - BMA of South Arkansas 1105 N Main Hamburg, AR 71646 (P) Robert "Bodie" Spicer (C) Patsy Jo Tomerlin

Hampton

Antioch Baptist Church Arkansas - Judson (AR) Calhoun CR #8331 CR 26 Hampton, AR 71744 (P) Mike Nutt (C) Shirley Lambert

Faustina Baptist Church Arkansas - Judson (AR) 8011 Calhoun 35 Hampton, AR 71744 (P) Carrold 'Gene' Boyette (C) Shirley Hollis

Victory Baptist Church Arkansas - Judson (AR) 320 S 2Nd Hampton, AR 71744 (P) Robbie Duncan (C) Kathy Wooten

Woodberry Baptist Church Arkansas - Judson (AR) Highway 203 N Hampton, AR 71744 (C) Robby Childers

Harrell

Canaan Baptist Church Arkansas - Judson (AR) S 6Th & Jones Ave Harrell, AR 71745 (P) Brent Day (C) Lane Reynolds

Dickinson Baptist Church Arkansas - Judson (AR) 1372 Calhoun 38 Harrell, AR 71745 (P) Phillip Reddin (C) Sonya Harrell

<u>Harrison</u>

Red Oak Baptist Church Arkansas - BMA of the Ozarks 1625 Highway 62-65 N Harrison, AR (P) Gary Crawford (C) Lena Wolf

<u>Haskell</u>

Celebration Baptist Church Arkansas - BMA of Central Arkansas 4601 Highway 229 Haskell, AR 72015 (P) Allan Eakin (C) Sharlene Meadows

<u>Hattieville</u>

Hattieville Baptist Church Arkansas - United (AR) 30 Russell Rd Hattieville, AR 72063 (P) Bob Burch (C) Anna Halbrook

Old Hickory Baptist Church Arkansas - United (AR) 728 Old Hickory Rd Hattieville, AR 72063 (C) Annette Williams

<u>Haynes</u>

Haynes Baptist Church Arkansas - Mount Vernon 101 Main St Haynes, AR (P) Donald Lewis (C) Dorothy Slaughter

Heber Springs

Calvary Baptist Church Arkansas - Greenbrier 301 Atoka Dr Heber Springs, AR 72543 (P) Homer Branscum (C) Lesa Jernigan

<u>Hermitage</u>

Landmark Baptist Church Arkansas - Judson (AR) 165 Bradley 5N Hermitage, AR 71647 (P) James Smith (C) Sandy Hollingsworth

<u>Highland</u>

Highland Hills Baptist Church Arkansas - Jonesboro 2021 Highway 62/412 Highland, AR 72542 (P) Paul Vincent (C) Ann Reynolds

<u>Hope</u>

Emanuel Hispanic Mission Arkansas - Union C & Andres St Hope, AR (P) Javier Gonzalez (C) Vera Gonzalez

Garrett Memorial Baptist Church Arkansas - Union 1 Genesis Dr Hope, AR 71801 (P) Clif Johnson (C) Vicky Akard

Mount Nebo Baptist Church Arkansas - Union 1197 Hempstead 57 Hope, AR 71801 (P) Bruce Porter (C) Teresa Porter

New Hope Baptist Church Arkansas - Union 3725 Highway 278 W Hope, AR 71801 (P) Neal Ridling (C) Opal Hatfield

Providence Baptist Church Arkansas - Union 5770 Highway 29 S Hope, AR 71801 (P) Casey Curtis (C) Tommie Bobo

Shover Springs Baptist Church Arkansas - Union 110 CR 54 Hope, AR 71801 (P) Eric Barbaree (C) Laura Sue England Southside Baptist Church Arkansas - Union 2805 Highway 29 S Hope, AR 71801 (P) Ernie Sorrells (C) Helen Sorrells

Unity Baptist Church Arkansas - Union 402 S Hervey St Hope, AR 71801 (P) Nick Flowers (C) Glenda Burkham

Hot Springs

Charity Heights Baptist Church Arkansas - BMA of Central Arkansas 1315 Leonard St Hot Springs, AR 71913 (P) Jim Oliver (C) Linda C Black

Hughes

Central Baptist Church Arkansas - Mount Vernon 310 N 1St St Hughes, AR 72348 (P) Lee Roberts

Humnoke

Rowes Chapel Baptist Church Arkansas - BMA of Central Arkansas 16635 Arkansas Highway 13 S Humnoke, AR 72072-8627 (P) Patrick Fulmer (C) Patricia Alberson

Jacinto Community

Macedonia Baptist Church Arkansas - Judson (AR) Highway 9 Jacinto Community, AR (P) Paul L Martin (C) John Daugherty

Jacksonville

Westside Baptist Church Arkansas - BMA of Central Arkansas 417 Dupree Dr Jacksonville, AR 72076 (C) Kathy Finley

<u>Jersey</u>

Shady Grove Baptist Church Arkansas - Judson (AR) 1625 Hwy 160 W Jersey, AR 71651 (C) Angela Byrd Smith Jonesboro Bethany Baptist Church Arkansas - Jonesboro 4701 E Johnson Ave Jonesboro, AR 72403 (P) Mitch Doss (C) Sarha Lawrence

Big Creek Valley Baptist Church Arkansas - Jonesboro 1023 CR 204 Jonesboro, AR 72404 (P) Jimmy W Thompson (C) Carolyn Thompson

Cathedral Baptist Church Arkansas - Jonesboro 2706 Alexander Dr Jonesboro, AR 72404 (P) Ken Beaver (C) Rhonda Pruitt

Center Hill Baptist Church Arkansas - Jonesboro 7341 CR 333 Jonesboro, AR 72401 (P) Steve Williams (C) Shelia Collins

Discover Baptist Church Arkansas - Jonesboro 3009 Turman Drive Suite B Jonesboro, AR 72401 (P) John Travis

Fairview Baptist Church Arkansas - Jonesboro 3203 Race St Jonesboro, AR 72401 (P) Gary Henderson (C) Jamie Parker

Immanuel Missionary Baptist Church Arkansas - Jonesboro 2014 N Church St Jonesboro, AR 72401 (P) Don Howard (C) Laura Ward

Lorado Baptist Church Arkansas - Jonesboro Hwy 168 Jonesboro, AR 72401 (P) Bryan Exum (C) Doris Burdyshaw

Macedonia Baptist Church Arkansas - Jonesboro 1058 CR 712 Jonesboro, AR 72401 (P) Don Seat (C) Bert Cole Nueva Esperanza/New Hope Spanish Mission Arkansas - Jonesboro 2904 Peachtree Ave Jonesboro, AR 72401 (P) Salvadore Barumen

Oak Grove Baptist Church Arkansas - Jonesboro 2187 Hwy 349 Jonesboro, AR 72404 (P) Wynndel King (C) Donna Gallion

Prospect Baptist Church Arkansas - Jonesboro 1603 Highway 351 N Jonesboro, AR 72405 (P) Michael Book (C) Janet Hathcoat

Ridgecrest Baptist Church Arkansas - Jonesboro 610 Powell Dr Jonesboro, AR 72401 (P) Robbie McMasters (C) Mari Beth Shelton

Rock Hill Baptist Church Arkansas - Jonesboro 141 CR 777 Jonesboro, AR 72401 (P) Parker Hughes (C) Lesia Brown

Temple Baptist Church Arkansas - Jonesboro 2834 Race St Jonesboro, AR 72401 (P) Andy Neal (C) Lisa Coots

Union Grove Baptist Church Arkansas - Jonesboro 5217 Richardson Rd Jonesboro, AR 72404 (P) Graig Stull

Unity Baptist Church Arkansas - Jonesboro 3078 Hwy 91 W Jonesboro, AR 72404 (P) Daniel I Elrod (C) Alta Roberts

Valley View Baptist Church Arkansas - Jonesboro 5924 Southwest Dr Jonesboro, AR 72404 (P) Reagan LEe (C) Retha Gipson

<u>Judsonia</u>

Highway Baptist Church 619 Highway 367 N Judsonia, AR (P) James Vanover III (C) Patsy Collins

Junction City

Blanchard Springs Baptist Church Arkansas - BMA of South Arkansas 2393 E Stateline Rd Junction City, AR 71749 (P) Tim Hogue (C) Violet Thurmon

Corney Creek Baptist Church Arkansas - BMA of South Arkansas 10129 Haynesville Hwy Junction City, AR 71749 (C) Nell Ashworth

Mount Moriah Baptist Church Arkansas - BMA of South Arkansas Mount Moriah Rd Junction City, AR 71749 (C) Terrie Mckenzie

New Hope Baptist Church Arkansas - BMA of South Arkansas 825 Salem Rd Junction City, AR 71749 (P) Johnny C Johnstone (C) Teresa Lewis

Kingsland

Kingsland Baptist Church Arkansas - Judson (AR) 200 First St Kingsland, AR 71652 (P) Richard G Bolin (C) Delain Steelman

New Friendship Baptist Church Arkansas - Judson (AR) 1630 Hampton Garner Rd Kingsland, AR 71652 (C) Tammy Dixon

Lake City

Elm Grove Baptist Church Arkansas - Jonesboro 2331 Highway 69 Lake City, AR 72437 (C) Mary Clanton

Trinity Baptist Church Arkansas - Jonesboro 1240 CR 995 Lake City, AR 72437 (P) Boyce Cate (C) Wilma Martin Walnut Grove Baptist Church Arkansas - Jonesboro 3329 Hwy 135 So Lake City, AR 72437 (P) Leon Harvey (C) Brenda Flinn

<u>Letona</u>

Letona Baptist Church Arkansas - Mount Calvary (AR) 105 S West St Letona, AR 72085 (P) Randy Baker (C) Vicki Tarpley

Lewisville

First Baptist Church North Lewisville Arkansas - Columbia 2915 Spruce St Lewisville, AR 71845 (P) Kenneth Bobo (C) Mary Jo Rogers

Knighton Chapel Baptist Church Arkansas - Union Highway 29 N Lewisville, AR 71845 (P) Bill Dulaney (C) Mae Dulaney

<u>Lexa</u>

Rondo Baptist Church Arkansas - Mount Vernon 106 Front ST Lexa, AR 72355 (P) William Farrell Eoff (C) Barbara Belew

Little Rock

Chenal Valley Baptist Church Arkansas - BMA of Central Arkansas 1800 Rahling Rd Little Rock, AR 72223 (P) Allen Morton (C) Tanya Hicks

El Faro Baptist Mission Arkansas - BMA of Central Arkansas 7002 Baseline Rd Little Rock, AR 72209 (P) Jorge Vasquez

Oak Park Baptist Church Arkansas - BMA of Central Arkansas 8200 Flintridge Rd Little Rock, AR 72210 (P) Gary O'Neal (C) Peggy Harris South City Church Arkansas - BMA of Central Arkansas 10710 Interstate 30 Little Rock, AR 72209 (P) Drew Cline (C) Mindi Stewart

Locust Bayou

Locust Bayou Baptist Church Arkansas - Judson (AR) 11641 W Us 278 Hwy Locust Bayou, AR 71744 (P) Johnny Bailey (C) Betty Winters

Lonoke

Eastside Baptist Church Arkansas - BMA of Central Arkansas 307 Eagle St Lonoke, AR 72086 (C) Janice Hill

Lowell

Cornerstone Baptist Church Arkansas - BMA of the Ozarks 411 S Goad Springs Street Lowell, AR 72745 (P) Dana Williams (C) Katherine Jackson

<u>Mabelvale</u>

Village Creek Baptist Church Arkansas - BMA of Central Arkansas 13224 Sardis Rd Mabelvale, AR 72103 (P) Nathan Winiecki

<u>Magnolia</u>

Antioch East Baptist Church Arkansas - Columbia 370 Columbia Rd 25 Magnolia, AR 71753 (P) Ron Owen (C) Genia Harrell

Antioch West Baptist Church Arkansas - Columbia 1857 Columbia Road 27 S Magnolia, AR 71753 (C) Becky Palmer

Bethlehem Baptist Church Arkansas - Columbia 40 Columbia Rd Magnolia, AR 71753 (P) Jeff Mock (C) Kristie Mock College View Baptist Church Arkansas - Columbia 2121 N Washington St Magnolia, AR 71753 (P) Paul Bullock (C) Peggy Lee

Corinth Baptist Church Arkansas - Columbia 5020 Highway 160 Magnolia, AR 71753 (P) Wayne Raines (C) Margarette Ubillas

First Baptist Church Arkansas - Columbia 318 E Main St Magnolia, AR 71753 (P) Dustin Wisely (C) Vance Stevens

Macedonia Baptist Church Arkansas - Columbia 760 Highway 160 Magnolia, AR 71753 (P) Joe Owens (C) Kerry Franks

Pilgrims Rest Baptist Church Arkansas - Columbia 1320 Columbia Road 15 Magnolia, AR 71753 (P) John Smith (C) Lisa Dennis

Trinity Baptist Church Arkansas - Columbia 1015 Cooper Street Magnolia, AR 71753 (C) Kelli Harwell

Malvern

New Beginnings Baptist Church Arkansas - BMA of Central Arkansas 1702 E Page Ave Malvern, AR 72104 (C) Gary Butler

Sharon Rose Baptist Church Arkansas - Clark 920 Cherry Ln Malvern, AR 72104 (P) Pat Travis (C) Debbie Carson

South Main Baptist Church Arkansas - BMA of Central Arkansas 2027 S Main St Malvern, AR 72104 (P) Bart Herrington (C) Theresa Herrington

<u>Manila</u>

Calvary Baptist Church Arkansas - Jonesboro 143 3Rd Manila, AR 72442 (P) Harold McMickle (C) Anita Cole

Little River Baptist Church Arkansas - Jonesboro 1208 N CR 309 Manila, AR 72442 (P) Jeff Knowlton (C) Thelma Veach

Milligan Ridge Baptist Church Arkansas - Jonesboro 751 N CR 49 Manila, AR 72442 (P) Mike Colvin (C) Donna Jackson

Marion

Fellowship Baptist Church Arkansas - BMA of Memphis 1758 I-55 E Service Rd Marion, AR 72364 (C) Linda Blair

Marked Tree

Grace Baptist Church Arkansas - Jonesboro 210 N Tenth St Marked Tree, AR 72365 (P) Ron Lovins (C) Mary Houchin

<u>Marvell</u>

Calvary Baptist Church Arkansas - Mount Vernon 304 Carruth Ave Marvell, AR 72366 (C) Sue Russell

County Line Baptist Church Arkansas - Mount Vernon 116 Lee 189 Rd Marvell, AR 72366 (C) Kalee Brock

Salem Baptist Church Arkansas - Mount Vernon 2925 Hwy 318 Marvell, AR 72366 (C) John W Hall

<u>Maysville</u>

Maysville Baptist Church Arkansas - BMA of the Ozarks 12016 N Highway 43 Maysville, AR 72747 (P) Sam Reddin (C) Jan Janes

McCaskill

Pleasant Springs Baptist Church Arkansas - Howard County Highway 371 McCaskill, AR (P) Jarod Hendry (C) Linda Walters

McCrory

Calvary Baptist Church Arkansas - Mount Calvary (AR) 13802 Highway 37 S McCrory, AR 72101 (P) Ferrell Wiggins (C) Judy Williamson

McDougal

True Light Baptist Church Arkansas - Jonesboro South Dale St McDougal, AR (P) Jason Self (C) Cindy Roberts

McGehee

Antioch Baptist Church Arkansas - Judson (AR) 200 N Jefferson Ave McGehee, AR 71654 (C) Leta Lampkin

<u>McNeil</u>

College Hill Baptist Church Arkansas - Columbia 2000 Columbia Road 45 McNeil, AR 71752 (C) Penny Calhoun

First Baptist Church Arkansas - Columbia 451 Gum St McNeil, AR 71752 (P) Kenneth Williams

Victory-Milner Baptist Church Arkansas - Columbia County RD 466 McNeil, AR 71752 (P) Justin Clark (C) Jewell Hinshaw

<u>McRae</u>

Shiloh Baptist Church Arkansas - Mount Calvary (AR) 460 Shiloh Rd McRae, AR 72102 (P) Bob Arthur (C) Omiejean Carey

<u>Mena</u>

Faith Baptist Church Arkansas - Harmony (AR) 2407 Sutherland Ave Mena, AR 71953 (P) Zack Johnson (C) Kathy Smallwood

Mineral Springs

New Mount Zion Baptist Church Arkansas - Howard County 507 Cornbridge Rd Mineral Spgs, AR 71851 (C) Linda Gaddis

New Shiloh Baptist Church Arkansas - Howard County 1544 Highway 27 S Mineral Springs, AR 71851 (P) Gary Rowe (C) Gayla Rowe

Monticello

East Side Baptist Church Arkansas - Judson (AR) 1479 Highway 35 S Monticello, AR 71655

New Bethel Baptist Church Arkansas - Judson (AR) Jose Chapel Rd Monticello, AR (C) Saundra Edwards

Morrilton

Calvary Baptist Church Arkansas - United (AR) 101 E Clifton St Morrilton, AR 72110 (P) Scott McDonald (C) Debbie Halbrook

<u>Mount Vernon</u> Mount Nebo Baptist Church Arkansas - Greenbrier 102 Mount Nebo Rd Mount Vernon, AR 72111 (P) Devin Mathis (C) Martha Garrison

Mountain Home

The Bridge Baptist Church Arkansas - Jonesboro 3368 Hwy 62/412 Mountain Home, AR 72653 (P) Hershel Conley (C) Velma Marler

Murfreesboro

Temple Baptist Church Arkansas - Howard County 600 N School St Murfreesboro, AR 71958 (P) C/O Peggy Pennington (C) Retha Ward

<u>Nashville</u>

Antioch Baptist Church Arkansas - Howard County 304 County Road 37 Nashville, AR 71852 (P) Bobby Neal (C) Danny Raulerson

Center Point Baptist Church Arkansas - Howard County 211 Church St. Nashville, AR 71852 (P) Jaron Tipton (C) Paul Kemp

County Line Baptist Church Arkansas - Howard County 2235 Highway 371 Nashville, AR 71852 (P) Gerald Hill (C) Lane Roberts

Grace Baptist Church Arkansas - Union 380 County Road 27 S Nashville, AR 71852 (P) Ronald Gilbert (C) Kim Gilbert

Immanuel Baptist Church Arkansas - Howard County 315 W Immanuel St Nashville, AR 71852 (P) Glen Green (C) Deb Kinkade

Temperanceville Baptist Church Arkansas - Howard County 9992 Highway 278 W Nashville, AR 71852 (C) Paula White

Unity Baptist Church Arkansas - Howard County 381 Buck Range Rd Nashville, AR 71852 (P) David Cassady (C) Lisa Young

New Edinburg

Chapel Hill Baptist Church Arkansas - Judson (AR) 12520 Highway 189 New Edinburg, AR 71660 (P) Dwayne Ashcraft (C) Martha Ann Heflin Emmaus Baptist Church Arkansas - Judson (AR) 16130 Highway 189 New Edinburg, AR 71660 (C) Angela Wagnon

First Baptist Church Arkansas - Judson (AR) Highway 8 New Edinburg, AR (P) Tony Atkins (C) Sheila Towery

Mount Elba Baptist Church Arkansas - Judson (AR) 3531 Mt Elba Rd New Edinburg, AR 71660 (P) John Greenwood (C) Nancy Wilson

Mount Lebanon Baptist Church Arkansas - Judson (AR) 2670 Mount Lebanon Rd New Edinburg, AR 71660 (P) Ware Russell (C) Sondra Parker

<u>Newark</u>

First Baptist Church Arkansas - Mount Calvary (AR) 524 W 7Th St Newark, AR 72562 (P) Bill Goodwin (C) Kathryn Powell

Newport

Lakeside Baptist Church Arkansas - Mount Calvary (AR) 1108 Dill St Newport, AR 72112 (P) Albert Mullins (C) Joann Mullins

North Little Rock

Church At Willow Beach Arkansas - BMA of Central Arkansas 11200 Highway 165 North Little Rock, AR 72117 (P) Roy L Tilley (C) Dorothy Tilley

Graves Memorial Baptist Church 4617 Oak Grove Rd North Little Rock, AR 72118 (P) Travis Matthews (C) Cindy Smith

Iglesia Creciendo en Cristo Arkansas - BMA of Central Arkansas 5512 Pike Avenue North Little Rock, AR 72118 (P) Juan Carlos Posadas North View Baptist Church Arkansas - BMA of Central Arkansas 6801 JFK Blvd North Little Rock, AR 72116 (P) Mike Cantrell (C) Linda Cantrell

Park View Baptist Church Arkansas - BMA of Central Arkansas 900 Donovan Briley Blvd N Little Rock, AR 72118 (P) Brian Sheppard (C) Brenda Tapley

<u>Ozark</u>

West Park Baptist Church Arkansas - United (AR) 500 Hillbilly Dr Ozark, AR (P) Troy Vaughn (C) Mildred Clift

Paragould

Grace Temple Missionary Baptist Church Arkansas - Jonesboro 2990 Highway 135 S Paragould, AR 72450 (P) Blake Jameson (C) Shirley Mcnatt

Tenth Street Baptist Church Arkansas - Jonesboro 304 S 10th St Paragould, AR 72450 (P) Jerry Jolly (C) Jeanetta Jones

Piggott

Shady Grove Baptist Church Arkansas - Jonesboro 11354 Hwy 62 Piggott, AR 72454 (P) Robert Gunnels (C) Evanell Turner

Pine Bluff

Liberty Baptist Church Arkansas - BMA of Central Arkansas 8454 Highway 79 S Pine Bluff, AR 71603 (P) Shawn Cuthbertson

Oakland Heights Baptist Church Arkansas - BMA of Central Arkansas 9620 Hwy 270 Pine Bluff, AR 71602 (P) Wes Woolley (C) Theresa Reed

<u>Plumerville</u>

Bald Knob Baptist Church Arkansas - United (AR) 106 Highway 287 Plumerville, AR 72127 (P) Joe Hogan (C) Tammie Darter

Caney Valley Baptist Church Arkansas - United (AR) Mount Olive Rd Plumerville, AR 72127 (P) Michael Gray (C) Carma Garrett

Mount Pleasant Baptist Church Arkansas - United (AR) 896 Highway 92 Plumerville, AR 72127 (P) Todd West (C) Katy Kellar

Pocahontas

Pocahontas Missionary Baptist Church Arkansas - Jonesboro 2719 Thomasville Rd Pocahontas, AR 72455 (P) Randy Lingenfelter (C) Michele Sullivan

Poplar Grove

Trenton Baptist Church Arkansas - Mount Vernon 4327 Highway 316 S Poplar Grove, AR 72374 (P) Mike Shelley (C) Julia Shelley

Prairie Grove

Prairie Oaks Baptist Church Arkansas - BMA of the Ozarks 402 Viney Grove Rd Prairie Grove, AR 72753 (P) Brad Harris (C) Linda Bessinger

Prescott

Central Baptist Church Arkansas - Union 615 E 2Nd St S Prescott, AR 71857 (P) Roy Johnson (C) April Cummings

Laneburg Baptist Church Arkansas - Union 2775 Highway 371 S Prescott, AR (P) David Hampton (C) Nelwyn Almand Missionary Grove Baptist Church Arkansas - Union 960 Nevada 37 Prescott, AR 71857 (P) Mark Fischer (C) Tina Blevins

Shady Grove Baptist Church Arkansas - Union 502 Nevada 246 Prescott, AR 71857 (P) Mike Puckett (C) Frances Swift

<u>Quitman</u>

Flat Rock Baptist Church Arkansas - Greenbrier 174 Flat Rock Ln Quitman, AR 72131 (P) Preston Kelso (C) Tammy Jones

Kaley Hill Baptist Church Arkansas - Greenbrier 6505 Bee Branch Rd Quitman, AR (P) Jim Goodson (C) Twilla Ann Snyder

New Home Baptist Church Arkansas - Greenbrier 129 New Home Rd Quitman, AR 72131 (P) JD Courtney (C) Paula Herring

Sulphur Springs Baptist Church Arkansas - Greenbrier 1091 Highway 107 Quitman, AR 72131 (P) Todd Wilson (C) Marilyn Brock

Ravenden

Lone Oak Baptist Church Arkansas - North Arkansas 1304 Lawrence Road 145 Ravenden, AR 72459 (P) William 'Bill' Teague (C) Catherine Hughes

Rector

Antioch Baptist Church Arkansas - Jonesboro 101 E 1st St Rector, AR 72461 (P) Josh Vangilder (C) Joyce Huggins Blooming Grove Baptist Church Arkansas - Jonesboro CR 475 Rector, AR 72461 (P) Owen Little (C) Martha Thompson

<u>Rison</u>

Bethel #1 Baptist Church Arkansas - Judson (AR) 2230 Highway 35 N Rison, AR 71665 (P) Michael Goodwin (C) Sharon K Gray

<u>Roe</u>

Roe Missionary Baptist Church 286 Hughes St Roe, AR 72134 (C) Tracy Smith

Rogers

Temple Baptist Church Arkansas - BMA of the Ozarks 1812 S Dixieland Rd Rogers, AR 72758 (P) Wade Allen (C) Elaine Simpson

Rosston

Bluff Springs Baptist Church Arkansas - Union 559 Nevada 131 Rosston, AR 71858 (P) Donnie Dillard (C) Deanna Ellis

Corinth Baptist Church Arkansas - Union 1011 Nevada 15 Rosston, AR 71858 (P) Kenneth "Petie" Ward, Jr (C) Vanessa Loe

First Baptist Church Arkansas - Union 4474 Us Highway 371 Rosston, AR 71858 (P) Claude Wells (C) Kathy Johnson

Union Baptist Church Arkansas - Union 1925 Highway 53 Rosston, AR 71858 (P) Joe Brown (C) Mary Jones

White's Chapel Baptist Church Arkansas - Union 654 Nevada 120 Rosston, AR 71858 (P) David Paul Heckman (C) Joyce Mason

<u>Russell</u>

Russell Baptist Church Arkansas - Mount Calvary (AR) 309 E Main Russell, AR 72139 (P) Randy Zinn (C) Beth McCarty

<u>Russellville</u>

Grace Baptist Church Arkansas - United (AR) 1800 S Knoxville Ave Russellville, AR 72802 (P) Roger D Pearce (C) Lezlee Pierce

Saratoga

Okay Community Baptist Church Arkansas - Howard County 301 Okay Rd Saratoga, AR 71859 (P) Charles Jones (C) Terri Gray

Searcy

Foster's Chapel Missionary Baptist Church Arkansas - Mount Calvary (AR) 2188 Hwy 16 Searcy, AR 72143 (C) Stacy Wood

Park Avenue Baptist Church Arkansas - Mount Calvary (AR) 211 E Park Ave Searcy, AR 72143 (P) Keith V Lunceford (C) Donna Green

West Race Baptist Church Arkansas - Mount Calvary (AR) 1006 W Race Ave Searcy, AR 72143 (P) Chad Brandon (C) Glenda Kelley

Sheridan

Immanuel Baptist Church Arkansas - BMA of Central Arkansas 206 E Holly St Sheridan, AR 72150 (P) Gary Copeland (C) Gail Earnhart

Sherwood

Cherrywood Baptist Church Arkansas - BMA of Central Arkansas 2300 E Lee Ave Sherwood, AR 72120 (P) Glenn Alston (C) Beth Phillips Kellogg Valley Baptist Church Arkansas - BMA of Central Arkansas 9516 Bamboo Ln Sherwood, AR 72120 (P) Paul Rice (C) Brenda Staton

North Hills Baptist Church Arkansas - BMA of Central Arkansas 9618 Highway 107 Sherwood, AR 72120 (P) Jim Ward (C) Myrle Swope

Siloam Springs

East Kenwood Baptist Church Arkansas - BMA of the Ozarks 2701 E Kenwood Rd Siloam Springs, AR 72761 (P) Jeremy Wiginton (C) Danny Essary

Journey Church Mission 815 S Mt Olive St Siloam Springs, AR 72761 (P) Michael Smith

Smackover

Calvary Baptist Church Arkansas - BMA of South Arkansas 609 W 7Th St Smackover, AR 71762 (P) Chad Jackson (C) Larry Preston

Springdale

Epic Church NWA Arkansas - BMA of the Ozarks 4305 S Turner St Springdale, AR 72764 (P) Jake McCandless (C) Karen Ward

Spring Creek Baptist Church Arkansas - BMA of the Ozarks 8762 E Wagon Wheel Rd Springdale, AR 72762 (P) Jimmy Tollison II (C) Beckie Thompson

Springdale Baptist Church Arkansas - BMA of the Ozarks 2844 McRay Ave Springdale, AR 72762 (P) Wes Hulvey (C) Jean Ann Pinkston

St Charles

First Baptist Church Arkansas - Arkansas Prairie 811 Broadway Ave St Charles, AR 72140 (P) Sammy Cotner (C) Sue Kannada

Stamps

Calvary Baptist Church Arkansas - Columbia 703 Opera St Stamps, AR 71860 (P) Kenneth Bobo (C) Amy Riley

Pleasant Grove Baptist Church Arkansas - Union 920 County Road 27 Stamps, AR (C) Carrol Rollins

Star City

Canaan Baptist Church Arkansas - Judson (AR) 200 Church St Star City, AR 71667 (P) C/O Dottie Ryker (C) Dottie Ryker

Strawberry

Bold Spring Baptist Church Arkansas - North Arkansas 137 Bold Spring Road Strawberry, AR 72469 (P) David Stuart (C) Beverly Fisher

Stuttgart

Harmony Baptist Church Arkansas - Mount Vernon 910 E 19Th St Stuttgart, AR 72160 (C) Wanda Tiner

Sulphur Springs

Mount Zion Baptist Church Arkansas - BMA of the Ozarks 23050 Mt Zion Rd Sulphur Springs, AR 72768 (P) Larry Hendren (C) Jill Winkler

Summers

Summers Missionary Baptist Church Arkansas - BMA of the Ozarks 22055 US W Hwy 62 West Summers, AR 72769 (P) Paul W Young (C) Darren Jarrett

Taylor

First Baptist Church Arkansas - Columbia 407 N Long Ave Taylor, AR 71861 (P) Randy Wilson (C) Peggy Bland Spring Branch Baptist Church Arkansas - Columbia 470 Columbia 22 Taylor, AR 71861 (C) Linda Cheatham

<u>Texarkana</u>

Central Baptist Church Arkansas - Harmony (AR) 2117 E 35th St Texarkana, AR 71854 (P) Joshua Price (C) Crys Adams

<u>Tichnor</u>

New Zion Baptist Church Arkansas - Arkansas Prairie New Zion Rd Tichnor, AR 72166 (P) Steven Mannis (C) Scott Shepherd

<u>Trumann</u>

Central Baptist Church Arkansas - Jonesboro 610 W Speedway St Trumann, AR 72472 (P) Joel Mcmasters (C) Donna Kilburn

Parkview Baptist Church Arkansas - Jonesboro 104 N Parkview Dr Trumann, AR 72472 (P) Wayne Hillis (C) Carolyn Fletcher

<u>Viola</u>

Landmark Baptist Church Arkansas - North Arkansas 4874 Cedar Park Rd Viola, AR 72583 (C) Shirley Netterville

<u>Waldo</u>

First Baptist Church Arkansas - Columbia 201 S Olive St Waldo, AR 71770 (P) David Watkins (C) Jerry D Hicks

Mount Vernon Baptist Church Arkansas - Columbia 560 Columbia 54 Waldo, AR 71770 (P) Jimmy Walker (C) Jane Hammond Pleasant Hill Baptist Church Arkansas - Columbia Nevada County Road 6 Waldo, AR (P) Justin Clark (C) Heather Casey

Shiloh Baptist Church Arkansas - Columbia 580 Columbia 60 E Waldo, AR 71770 (P) Larry Linam (C) Scott McDonald

Walnut Ridge

Fellowship Baptist Church Arkansas - Jonesboro 207 Rebecca Ln Walnut Ridge, AR 72476 (P) John Durham (C) Rosemary Brunson

Ward

Charity Baptist Church Arkansas - Mount Calvary (AR) 250 Balding Rd Ward, AR 72176 (P) Keith Lewis (C) Lynn Taylor

Warren

Calvary Baptist Church Arkansas - Judson (AR) 605 Sturgis St Warren, AR 71671 (P) Bro. Rocky Goodwin (C) Aimee Morgan

Cross Roads Baptist Church Arkansas - Judson (AR) 1337 Hwy 278 W Warren, AR 71671 (P) Sidney Mcgraw (C) Steven Dawkins

Farmville Baptist Church Arkansas - Judson (AR) 1874 Bradley Road 32 Warren, AR 71671 (P) Billy Biggs (C) Lisa Biggs

West Helena

Fourth Street Baptist Church Arkansas - Mount Vernon 1228 N Fourth West Helena, AR 72390 (P) Lance Madden (C) Beth Carruth Harmony Baptist Church Arkansas - Mount Vernon 801 Airport Rd West Helena, AR 72390 (P) Fred Garrison (C) Marla Bond

White Hall

Calvary Baptist Church Arkansas - BMA of Central Arkansas 1214 Robin Rd White Hall, AR 71602 (P) Rodney Castleberry (C) Thelma Dunlap

Lemonwood Baptist Church Arkansas - BMA of Central Arkansas 920 Shepherd Dr White Hall, AR 71602 (P) Ronnie Johnson (C) Joanie Ashcraft

Wynne Wynne

Grace Baptist Church Arkansas - Mount Vernon 400 E Martin Dr Wynne, AR 72396 (P) David Mcdougald (C) Teressa Davis

New Hope Baptist Church Arkansas - Mount Vernon 644 County Road 724 Wynne, AR 72396 (P) Drew Hibbitts (C) Phyllis Latham

CALIFORNIA

<u>Anaheim</u>

Orange Avenue Baptist Church California - Southern Coast 1853 W. Orange Avenue Anaheim, CA 92804 (P) Paul Fietzek (C) Cheryl Ackerman

Bloomington

Calvary Baptist Church California - Southern Coast 18194 Marygold Ave Bloomington, CA 92316 (P) Tim Butler (C) Bobbie Parcher

Escalon

First Missionary Baptist Church California - Mid-State 2145 Jackson Ave Escalon, CA 95320 (P) Carlos Velasquez (C) Mary S Brannon

Fremont

Memorial Baptist Church California - Mid-State 4467 Stevenson Blvd Fremont, CA 94538 (P) Ralph Krisell (C) Vanessa Ramirez

Gardena

First Missionary Baptist Church California - Southern Coast 1429 W 182nd St Gardena, CA 90248 (P) Stuart Kinzie (C) Lori Kinzie

<u>Hesperia</u>

Temple Baptist Church California - Southern Coast 11222 Maple Ave Hesperia, CA 92345 (P) Randy L Burk (C) Brenda Hawk

La Verne

Calvary Baptist Church California - Southern Coast 2990 Damien Ave La Verne, CA 91750 (P) Lincoln A Dial (C) Carla Dial

<u>Phelan</u>

Cornerstone Baptist Church California - Southern Coast 9281 Sheep Creek Rd Phelan, CA 92329 (P) Jon Sparlin (C) Siri Anderson

Ridgecrest

Bethel Baptist Church California - BMA of California 4201 Inyokern Rd Ridgecrest, CA 93555 (P) Ross Menzel

Vacaville

Faith Missionary Baptist Church California - Mid-State 5100 Maple Rd Vacaville, CA 95687 (P) Jason White (C) Judy Boykin

COLORADO

Eaton

Grace Community Mission 310 Juniper Ave Eaton, CO 80615 (P) James Adams

Elizabeth

Journey of Faith Baptist Church California - BMA of California 826 S. Elbert St Elizabeth, CO 80107 (P) Rick Mills (C) Wanda Cantrell

<u>Kiowa</u>

Majestic View Baptist Church 620 Comanche St Kiowa, CO 80117 (P) John S Smith (C) Brenda Kelly

Pueblo West

River of Grace Baptist Church 84 S Masters Dr Ste 6 Pueblo West, CO 81007 (P) Paul Medved

FLORIDA

Coral Springs

Temple Gate Baptist Church Florida - BMA of Central Florida 10275 SW 1st Ct Coral Springs, FL 33071 (C) Kimberly Almaguer

<u>Destin</u>

Living Stone Russian Mission Florida - BMA of Northwest Florida 101 Matthew Blvd Destin, FL 32541 (P) Boris Lebedev

Ft Walton Beach

Ark of Salvation Russian Mission Florida - BMA of Northwest Florida 105 Harbeson Ave Ft Walton Beach, FL 32548 (P) Boris Lebedev

Jacksonville

Rolling Hills Baptist Church Florida - BMA of Central Florida 840 Permento Ave Jacksonville, FL 32221 (P) Bill Home (C) Janice Keene

Lake City

Anchor Baptist Church Florida - BMA of Central Florida 5187 216Th St Lake City, FL 32024 (P) John Paul Holt (C) Jenelle Holt

Lakeland

Christina Park Baptist Church Florida - BMA of Central Florida 445 W County Road 540A Lakeland, FL 33813 (P) Henry Fuentes Sr. (C) Mary Powell

North Lakeland Baptist Church Florida - BMA of Central Florida 306 Wilder Rd Lakeland, FL 33809 (P) Richard Mullins (C) Rlivia Bagley

Lehigh Acres

Trinity Baptist Church Florida - BMA of Central Florida 4102 Lee Blvd Lehigh Acres, FL 33971 (P) Tony Ippolito (C) Robin Winegard

McDavid

Grace Baptist Church Florida - BMA of Northwest Florida 1410 N Century Blvd McDavid, FL 32568 (C) Mary Watson

<u>Palatka</u>

Silver Lake Missionary Baptist Church Florida - BMA of Central Florida 1288 Hwy 19 S Palatka, FL 32177 (P) Phillip Wilkinson (C) Louvenia C Williams

Pensacola

First Slavic Baptist Church of Pensacola Florida - BMA of Northwest Florida 4116 W Jackson St Pensacola, FL 32505 (P) Avel Epishin (C) Marina Bilovol

Parkview Baptist Church Florida - BMA of Northwest Florida 119 Rosalyn Way Pensacola, FL 32505 (P) William H Chancery (C) Betty L Sims

GEORGIA

Cumming Stonepoint Church Mission Alabama - BMA of Alabama 215 Advantage Dr Suite 200 Cumming, GA 30040 (P) Todd Cox HAWAII

Ewa Beach

Ali'i Baptist Church 91-1219 Renton Rd Ewa Beach, HI 96706 (P) Hugh Dusza (C) Pamela Dusza

<u>Waipahu</u>

Na Koa Baptist Church 94-1170 Waipahu St Waipahu, HI 96797 (P) William Flores

IDAHO

Post Falls Grace Baptist Church 13329 W Hayden Ave Post Falls, ID 83854 (P) Matt Brewer (C) Donna Tincup

ILLINOIS

Bushnell Emmanuel Baptist Church 425 E Barnes St Bushnell, IL 61422 (P) Willie R Mccoy (C) Penny Williams

Caseyville

Friendship Baptist Church 909 Bethel Mine Rd Caseyville, IL 62232 (P) Ron Beardsley (C) Deena Williams

Melrose Park

Seventeenth Avenue Baptist Church 1804 N 17Th Ave Melrose Park, IL 60160 (C) Lavonne Schmidt

Tabernaculo Metropolitano Baptist Church 1804 N 17th Ave Melrose Park, IL 60160 (P) Hector Crespo (C) Thomas Williamson

Millington

Jacob's Well Church of Fox Valley 614 Fowler St Millington, IL 60537 (P) Robert W Hager, Jr

<u>Sparta</u>

Loyalty Baptist Church 11940 St Rt 154 Sparta, IL 62286 (P) Thomas E Foster, Jr (C) Lana Foster

INDIANA

<u>Bloomington</u> Calvary Baptist Church 3501 N Prow Rd Bloomington, IN 47404 (P) Brian Stewart

<u>Gary</u>

Liberty Baptist Church 3437 Burr St Gary, IN 46406

Michigan City

Freedom Missionary Baptist Church Michigan - Great Lakes Woodland Ave Michigan City, IN (P) Terry L Mckinney (C) Linda M Mckinney

KANSAS

Galena

First Regular Baptist Church Kansas - Bethel 704 Euclid Ave Galena, KS 66739 (P) Aaron Polok (C) Valerie Whitwell

Garland

Mount Zion Baptist Church Kansas - Bethel 2629 Eagle Rd Garland, KS 66741 (P) Rick Womack (C) Marilyn Webster

<u>Girard</u>

Mount Olive Baptist Church Kansas - Bethel 230 E 590Th Ave Girard, KS 66743 (P) Tom Lewis (C) Judy Boore

Lansing

Lansing Baptist Church Kansas - BMA of Kansas City 599 E Eisenhower Rd Lansing, KS 66043 (C) C/O Paula Lilleston

Pittsburg

Meadowside Baptist Church Kansas - Bethel 1406 S Rouse St Pittsburg, KS 66762 (C) Angela Watson

<u>Wichita</u>

Fellowship Baptist Church Kansas - Bethel 2200 S Mosley Wichita, KS 67211 (P) Stanley E. Allen (C) Stanley E Allen

LOUISIANA

<u>Abita Springs</u>

Trinity Baptist Church Louisiana - Trinity (LA) 71117 Highway 59 Abita Springs, LA 70420 (P) Winfred W Baker (C) Mike Waters

<u>Amite</u>

Shady Grove Baptist Church Louisiana - Trinity (LA) 22064 Highway 1061 Amite, LA 70422 (P) Harold Bankston

Bastrop

Bethany Baptist Church Louisiana - Mount Calvary (LA) 10447 Boswell St Bastrop, LA 71220 (P) Jimmy Yocum (C) Yvonne Belin

Baton Rouge

River Oaks Baptist Church Louisiana - Trinity (LA) 14969 Old Hammond Hwy Baton Rouge, LA 70816 (P) Buck Hughes (C) Kerri Bennett

Bernice

Mount Sterling Baptist Church Louisiana - Mount Calvary (LA) 209 Patrick Church Rd Bernice, LA 71222 (P) Jerry Fletcher (C) Barbara Pilgreen

Campti

Coulee Bethel Baptist Church Louisiana - Springhill 2146 Highway 486 Campti, LA 71411 (P) Ronny Moore (C) Donna Horn

Denham Springs

Cane Market Rd Baptist Church Louisiana - Trinity (LA) 35652 Cane Market Rd Denham Springs, LA 70706 (P) Terry Booth (C) Waleah Bergeron

Plainview Baptist Church Louisiana - Trinity (LA) 25162 Joe May Rd Denham Springs, LA 70726 (P) Tommy Shipp (C) Darlene Chachere

Farmerville

Franklin Street Baptist Church Louisiana - Mount Calvary (LA) 401 W Franklin St Farmerville, LA 71241 (P) Robert Davis (C) Donna Johnson

Franklinton

Canaan Baptist Church Mississippi - Hobolochitto 18486 Sanders Rd Franklinton, LA 70438 (P) Stanley Adams (C) Mattie Seal

Hall Summit

Hall Summit Baptist Church Louisiana - Springhill 210 Conly St Hall Summit, LA (P) Carl Don Word (C) Kimberly Page

Kentwood

Bolivar Baptist Church Louisiana - Trinity (LA) 440 Main St Kentwood, LA

Monroe

Eastside Baptist Church Louisiana - Mount Calvary (LA) 320 80th St Monroe, LA 71203 (P) Robert Smith (C) Ann Smith Evergreen Park Baptist Church Louisiana - Mount Calvary (LA) 207 Monroe Drive Monroe, LA 71203 (C) Nell Hall

Pearl River

The Crossing 64452 HWY 41 Pearl River, LA 70452 (P) Samuel D Husser (C) Sue Husser

Plain Dealing

Chalybeate Springs Baptist Church Louisiana - Springhill 190 Earnest Dr Plain Dealing, LA 71064 (C) Patsy McGuire

Immanuel Baptist Church Louisiana - Springhill 10085 Hwy 3 Plain Dealing, LA 71064 (C) Sarah Gilley

<u>Pride</u>

Victory Baptist Church Louisiana - Trinity (LA) 14759 Denham Rd Pride, LA 70770 (P) George Scruggs Jr (C) Jennifer Scruggs

<u>Ringgold</u>

Faith Baptist Church Louisiana - Springhill 3697 Parkway Rd Ringgold, LA 71068 (P) James Morgan (C) Teri Godfrey

Spearsville

Liberty Baptist Church Louisiana - Mount Calvary (LA) 520 Liberty Church Rd Spearsville, LA 71277 (P) Billy Styron (C) Larry Splane

Mount Olive Baptist Church Louisiana - Mount Calvary (LA) 569 Green Bridge Rd Spearsville, LA 71277 (P) Buddy Boatright (C) Sally Knight

Pilgrims Rest Baptist Church Arkansas - BMA of South Arkansas 902 Pilgrims Rest Church Rd Spearsville, LA 71277 (P) Nick Andrews (C) Susan Stringer

Springhill

Dorcheat Acres Baptist Church Louisiana - Springhill 202 Airport Loop Springhill, LA 71075 (P) Carl G Budwah Jr

East Side Baptist Church Louisiana - Springhill 813 Reynolds St Springhill, LA 71075 (P) Walter Holmes (C) Gloria Waits

First Baptist Church Louisiana - Springhill 208 N Arkansas St Springhill, LA 71075 (P) Chris Lucy (C) Brandy White

Walnut Road Baptist Church Louisiana - Springhill 24012 Highway 157 Springhill, LA 71075 (P) Jake Vandenburg (C) Lisa Walker

<u>Vidalia</u>

Calvary Baptist Church Louisiana - Mount Calvary (LA) 2001 Murray Dr Vidalia, LA 71373 (P) Michael Easter (C) James Mullins

Old Paths Baptist Mission Louisiana - Trinity (LA) (P) David Tero

MAINE

Thomaston

Trinity Baptist Church 65 Gleason St Thomaston, ME 04861 (P) Larry E. Wheelis (C) Ethel L. Powell

MICHIGAN

Battle Creek

Harmony Baptist Church Michigan - Great Lakes 292 Mcallister Rd Battle Creek, MI 49014 (P) Matthew McLeod (C) Barbara Vantrease

Dowagiac

Dowagiac Baptist Church Michigan - Great Lakes 54970 M 51 N Dowagiac, MI 49047 (C) Wendy Davis

<u>Flint</u>

Master's House Deaf Church 3242 Whitney Avenue Flint, MI 48532 (P) John Bienlein (C) Laurie Williams

Shiloh Baptist Church Michigan - Great Lakes 5224 N Belsay Rd Flint, MI 48506 (P) Todd Sanderson

Hemlock

Calvary Baptist Church Michigan - Great Lakes 247 N Fordney Rd Hemlock, MI 48626 (P) Gary Shooltz (C) Ruth Marino

<u>Kalamazoo</u>

Twelfth Street Baptist Church 3911 S 12Th St Kalamazoo, MI 49009 (P) Thadeus Stout (C) Patricia L Otto

Lansing

New Home Baptist Church Michigan - Great Lakes 3133 Pleasant Grove Rd Lansing, MI 48910 (C) June Mankey

Olivet Baptist Church 5455 W Willoughby Rd Lansing, MI 48911 (P) John Harris

Paw Paw

Unity Missionary Baptist Church Michigan - Great Lakes 47391 County Road 665 Paw Paw, MI 49079 (P) Archie W Lhamon, Sr (C) Dorothy Lhamon

Swartz Creek

Cornerstone Baptist Church 6273 Miller Rd Swartz Creek, MI 48473 (P) Nathan Brown (C) Lucy Swedorske

MINNESOTA

Brooklyn Park New Life Mission Baptist Church 8601 101St Ave N Brooklyn Park, MN 55445 (P) Alexander Chepurnoy

MISSISSIPPI

<u>Amory</u>

East Amory Baptist Church Mississippi - Tombigbee 905 Hatley Rd Amory, MS 38821 (P) Roger Akers (C) Peggy Fooshee

Providence Baptist Church Mississippi - Harmony (MS) 1311 Highland Dr Amory, MS 38821 (C) Martha Parker

Anguilla

Zion Baptist Church Mississippi - Delta 1162 Widow Bayou Rd Anguilla, MS 38721 (C) Pamela Phillips

Baldwyn

Parkview Baptist Church Mississippi - Harmony (MS) 560 E Clayton St Baldwyn, MS 38824 (P) Daniel Hines (C) Bonny M Moore

South Prentiss Baptist Church Mississippi - Tombigbee 263 Hwy 366 Baldwyn, MS 38824 (C) Cori James

Bassfield

Bethel Baptist Church Mississippi - Oak Grove 1370 Bethel Church Rd Bassfield, MS 39421 (C) Freida McNeese

Bay Springs

First Baptist Church Mississippi - Big Creek Highway 18 Bay Springs, MS 39422 (P) James Sprayberry (C) Bobby Hinton Salem Baptist Church Mississippi - Big Creek 723 County Road 17 Bay Springs, MS 39422 (P) Noah Clark (C) Tim Upton

Union Baptist Church Mississippi - Big Creek 620 Scr 13 Bay Springs, MS 39422 (P) Adam Sloan (C) Bobby Blackwell

Beaumont

Fairhope Baptist Church Mississippi - East Central 219 Arlington Rd Beaumont, MS 39423 (P) Wendell Helton (C) Kathy Herring

<u>Bentonia</u>

Scotland Baptist Church Mississippi - Capitol 5617 Scotland Rd Bentonia, MS 39040 (P) Glenn Allen (C) Shirley Gilmer

<u>Biloxi</u>

El Camino Mission - Biloxi Mississippi - Oak Grove 1860 Popps Ferry Rd Biloxi, MS 39532 (P) Jaime Galicia

Heritage Baptist Church Mississippi - Ten Mile 15368 Shriners Blvd Biloxi, MS 39532 (P) Randy Heddings (C) Anglia Goss

Temple Baptist Church Mississippi - Ten Mile 1860 Popps Ferry Rd Biloxi, MS 39532 (P) Jack Patton, Jr (C) Lorna Shoemaker

Booneville

Forked Oak Baptist Church Mississippi - Harmony (MS) County Road 2312 Booneville, MS 38829 (P) Ricky D Johnson (C) Carolyn McCombs

Brandon

Calvary Baptist Church Mississippi - Capitol 1239 Highway 471 N Brandon, MS 39042 (P) Adair Jernigan (C) Delores Ladd

Skyway Hills Baptist Church Mississippi - Capitol 16 Grove Hill Place Brandon, MS 39042 (P) Gary Harper (C) Gina Harper

<u>Brooklyn</u>

Cypress Creek Baptist Church Mississippi - Ten Mile 2731 Highway 29 Brooklyn, MS 39425 (P) Kenneth Shelton (C) Lavetta Mixon

<u>Burnsville</u>

Freedom Baptist Church Mississippi - Harmony (MS) 519 HWY 365 Burnsville, MS 38833 (P) Bobby Elliott (C) Deborah Elrod

Rowland Mills Baptist Church Mississippi - Judson (MS) 203 S Highway 365 Burnsville, MS 36633 (P) Franky Smith (C) Linda Roberts

Carriere

First Of Henleyfield Baptist Church Mississippi - Hobolochitto 5715 Highway 43 N Carriere, MS 39426 (P) Vernon Watts (C) Jack Burks

Lee's Chapel #1 Baptist Church Mississippi - Hobolochitto Mc Neil Rd Carriere, MS (P) Randall Childs (C) Yvonne Penton

Mount Carmel Baptist Church Mississippi - Hobolochitto 326 Mount Carmel Rd Carriere, MS 39426 (P) Bro. Cedric Lumpkin (C) Brenda Johnson

<u>Cleveland</u>

Homestretch Baptist Church Mississippi - BMA of Mississippi 4370 Highway 8 East Cleveland, MS 38732 (P) Edward Duvall (C) Juanita W Green

<u>Clinton</u>

Grace Baptist Church 465 E Northside Dr Clinton, MS 39056 (P) Daniel Bartlett

Collinsville

New Hope Baptist Church 12904 Hwy 494 Collinsville, MS 39325 (P) Martin E Dooley, Jr

<u>Columbia</u>

Good Hope Baptist Church Mississippi - Oak Grove 208 Good Hope Rd Columbia, MS 39429 (C) Janice Ramshur

Mount Gilead Baptist Church Mississippi - Oak Grove 137 Mount Gilead Rd Columbia, MS 39429 (P) Richard Clark (C) Eric Ramshur

Temple Baptist Church Mississippi - Oak Grove 811 Rogers Ave Columbia, MS 39429 (C) Martha Ellis

Columbus

Caledonia Mission 7840 Wolf Rd Columbus, MS 39705 (P) Robert D Burch

Corinth

Central Baptist Church Mississippi - Harmony (MS) 241 County Road 218 Corinth, MS (P) Frank Wilson (C) Linda Sellers

Farmington Baptist Church Mississippi - Harmony (MS) 84 CR 106A Corinth, MS 38834 (P) John Little (C) Tina Moss

Ellisville

Central Baptist Church Mississippi - Big Creek 509 Blank Street Ellisville, MS 39437 (P) Joseph Harris

Mount Moriah Baptist Church Mississippi - Big Creek 1164 Old Highway 15 S Ellisville, MS 39437 (P) Ray Matthews (C) Linda Matthews

New Bethany Baptist Church Mississippi - Big Creek 2798 Highway 588 Ellisville, MS 39437 (P) Ricky Owens (C) Kathy Hinton

Riverside Baptist Church Mississippi - Big Creek 383 Riverside Church Rd Ellisville, MS 39437 (P) Medrick H Savell (C) Candice Ellzey

White Oak Baptist Church 224 Ira G Odom Rd Ellisville, MS 39437 (P) Robert Ramsey (C) James Lawrence

Florence

Trinity Baptist Church Mississippi - Capitol 128 Highway 469 N Florence, MS 39073 (P) James W Brown (C) Debbie Willoughby

Forest

Magnolia Heights Baptist Church Mississippi - Big Creek 19229 Highway 80 Forest, MS 39074 (P) Christopher Sledge (C) Jeremy Ezell

Fulton

Bethel Baptist Church Mississippi - Harmony (MS) 445 Bethel Church Rd Fulton, MS 38843 (P) Kevin Clayton (C) Jaime Wheeler

Big Oak Baptist Church Mississippi - Harmony (MS) 6784 Van Buren Rd Fulton, MS 38843 (P) CD Currie (C) Patty Jenkins East Fulton Baptist Church Mississippi - Tombigbee 1200 E Main St Fulton, MS 38843 (P) James B. Creely (C) Beverly Beane

Greenwood Baptist Church Mississippi - Tombigbee 1400 Greenwood Church Rd Fulton, MS 38843 (P) Joseph Bain (C) Crystal Grimes

Hopewell Baptist Church Mississippi - Tombigbee 1975 Hopewell Keys Road Fulton, MS 38843 (P) Darrell Cooper (C) Justin Smith

Mount Pisgah Baptist Church Mississippi - Tombigbee 1455 Mt Pisgah Rd S Fulton, MS 38843 (P) Scott Bryant (C) Gwyndola Umfress

Mount Pleasant Baptist Church Mississippi - Tombigbee 1822 Mt Pleasant Rd Fulton, MS 38843 (P) Tim Holsonback (C) Vicki Hamm

Walnut Grove Baptist Church Mississippi - Tombigbee 1906 S Adams St Fulton, MS 38843 (P) Matt Hudson (C) Rebecca Armstrong

Gautier

North Gautier Baptist Church Mississippi - Gulf 2405 Callie Rd Gautier, MS 39553 (P) Nick Seymour (C) Bud Bloom

Greenville

Harmony Baptist Church Mississippi - Delta 2602 Highway 1 S Greenville, MS 38701 (P) Stephen Ramsey (C) Sarah S Harris

Gulfport

Campground Baptist Church Mississippi - Ten Mile 20577 Highway 53 Gulfport, MS 39503 (P) Wallace Williams (C) Kristin Thomas

First of Orange Grove Baptist Church Mississippi - Ten Mile 15486 Orange Grove Rd Gulfport, MS 39503 (P) Chris Flynn (C) Linda Foster

O'Neal Road Baptist Church Mississippi - Ten Mile 14049 O'Neal Rd Gulfport, MS 39503 (C) Diane Reed

Guntown

Grace Baptist Church Mississippi - Harmony (MS) 1169 Highway 45 Guntown, MS (P) Neil Murphy (C) Andrea Parker

Unity Baptist Church Mississippi - Harmony (MS) 925 County Road 1303 Guntown, MS 38849 (P) Toby Smitherson (C) David Long

Hattiesburg

Cornerstone Baptist Church Mississippi - Oak Grove 3202 W 7Th St Hattiesburg, MS 39401 (P) Glen M Pace

El Camino Mission - Hattiesburg Mississippi - Oak Grove 4903 W 4Th St Hattiesburg, MS 39402

First Of Oak Grove Baptist Church Mississippi - Oak Grove 4931 Old Highway 11 Hattiesburg, MS 39402 (P) Gregory Bennett (C) Wanda Stringer

Magnolia Baptist Church Mississippi - Oak Grove 148 King Rd Hattiesburg, MS 39402 (P) Greg Medenwald (C) Ellen Reece South Forrest Baptist Church 464 Churchwell Rd Hattiesburg, MS 39401 (P) Sidney Farmer

Westover Baptist Church Mississippi - Oak Grove 4903 W 4Th St Hattiesburg, MS 39402-1000 (P) Sam Oglesby (C) Carolyn Hagler

<u>Hernando</u>

Life Pointe Baptist Church Mississippi - BMA of Mississippi 50 Getwell Rd S Hernando, MS 38632

Horn Lake

Calvario Camino Verdad y Vida 5145 Hwy 51 N Horn Lake, MS 38637 (P) Byron Daniel Polanco

Calvary Baptist Church Arkansas - BMA of Arkansas 5145 Highway 51 N Horn Lake, MS 38637 (P) Gregory Cook (C) Whitney Woods

Indianola

All Nations Baptist Church Mississippi - Great River 103 French Rd Indianola, MS 38751 (P) Donnie Logan (C) Tammy Simmion

luka

Mount Glory Baptist Church Mississippi - Judson (MS) 239 County Road 992 Iuka, MS 38852 (P) Neil Edmondson (C) Monica Moss

Sardis Baptist Church 203 County Road 133 luka, MS 38852 (P) Tony Lambert (C) Kathleen Kiddy

<u>Jackson</u>

Westhaven Baptist Church Mississippi - Capitol 1613 Westhaven Blvd Jackson, MS 39209 (P) Junior Strickland (C) Tracy Strickland

<u>Kiln</u>

Wolf Creek Baptist Church Mississippi - Hobolochitto 26041 Wolf Creek Rd Kiln, MS 39556 (C) E J Martin

<u>Kosciusko</u>

Shiloh Baptist Church Mississippi - Capitol 810 Hwy 12 W Kosciusko, MS 39090 (P) Kelly Mitchell (C) Beth Burkes

Laurel

El Camino Baptist Church Mississippi - Big Creek 4113 Hwy 15 N Laurel, MS 39440 (P) Estuardo Marroquin (C) Yasmin Marroquin

Fairview Baptist Church Mississippi - Big Creek 563 Poole Creek Rd Laurel, MS 39443 (P) C/O Eleanor Burge (C) Eleanor Burge

Fifth Avenue Baptist Church Mississippi - Big Creek 2917 N 5Th Ave Laurel, MS 39440 (P) Xavier Joshua (C) Zina Joshua

First Of Calhoun Baptist Church Mississippi - Big Creek 14 Calhoun Cemetery Rd Laurel, MS 39443 (P) Leon Carmical (C) Cherrie Dearman

First Of Shady Grove Baptist Church Mississippi - Big Creek 4514 Highway 15 N Laurel, MS 39443 (P) Jason Goodwin (C) David Parker

Hopewell Baptist Church Mississippi - Big Creek 95 Jasper Highway 533 Laurel, MS 39443 (P) Steven Clark (C) Linda Smith

Lebanon Baptist Church Mississippi - Big Creek 460 Lebanon Rd Laurel, MS 39443 (P) Ken Riley (C) Janice Bryant Parkview Baptist Church Mississippi - Big Creek 930 N 10Th Ave Laurel, MS 39440 (P) Shane Singleton (C) Judy Eavenson

Pine Ridge Baptist Church Mississippi - Big Creek 220 Service Rd Laurel, MS 39443 (P) Brandon Wilson (C) Michelle Blackwell

Sharon Missionary Baptist Church Mississippi - Big Creek 4346 Sharon Rd Laurel, MS 39443 (P) Joe Watson (C) Patricia Watson

Springhill Baptist Church Mississippi - Big Creek 558 Springhill Rd Laurel, MS 39443 (P) Bryson Haden (C) Cindy McLaughlin

Temple Baptist Church Mississippi - Big Creek 12 Hillcrest Dr Laurel, MS 39440 (P) Cliff Jenkins (C) Patsy Ruffin

<u>Leakesville</u>

Calvary Baptist Church Mississippi - East Central 23303 Highway 63 Leakesville, MS 39451 (P) Greg Hillman (C) Stacey Pipkins

Leakesville Missionary Baptist Church Mississippi - Washington (MS) 1701 Lackey St Leakesville, MS 39451 (P) Wilkie Parker (C) Gail Hamilton

Pilgrim Rest Baptist Church Mississippi - Washington (MS) 309 Pilgrims Rest Rd Leakesville, MS 39451 (P) Jourdon Colburn (C) Vickie Everett

Long Beach Central Baptist Church Mitchell Rd & Lovers Ln Long Beach, MS 39560 (P) Jeff Arrington (C) Angela Arrington Divine Grace Baptist Church Mississippi - Ten Mile 5570 Red Creek Rd Long Beach, MS 39560 (P) Mike Angus (C) Michelle Angus

<u>Louin</u>

First Baptist Church Mississippi - Big Creek Hwy 15 N Louin, MS 39338 (P) Keith Ulmer (C) Rosamond Ward

Palestine Baptist Church Mississippi - Big Creek 1176 Co Rd 20 Louin, MS 39338 (C) Anna R Roberts

Louise

Bethel Baptist Church Mississippi - Delta 2973 Seven Mile Rd Louise, MS 39097 (P) Jim Ingram (C) Renee Pruden

Lucedale

Calvary Baptist Church Mississippi - Washington (MS) 292 Old Highway 26 Lucedale, MS 39452 (P) Kelly Byrd (C) Colleen Murray

Canaan Missionary Baptist Church Mississippi - Washington (MS) Hwy 26 West Lucedale, MS 39452 (P) Hunter Phillips (C) Judy Havard

Corinth Baptist Church Mississippi - Washington (MS) 231 Fig Farm Rd Lucedale, MS 39452 (P) Jeff Bass (C) Jackie Pierce

Movella Baptist Church Mississippi - Washington (MS) 175 Movella Church Rd Lucedale, MS 39452 (P) Joey Reus (C) Robin Cochran

Oak Grove Baptist Church Mississippi - Washington (MS) 14170 Highway 98 Lucedale, MS 39452 (P) John Grimes (C) Joanie Evans Pineview Baptist Church Mississippi - Washington (MS) 110 Ward Pineview Rd Lucedale, MS 39452 (P) Brad Crow

Red Creek Baptist Church Mississippi - Washington (MS) 200 Red Creek Church Rd Lucedale, MS 39452 (P) Sam McClure (C) Amy Mcclure

Rhymes Baptist Church Mississippi - Washington (MS) 1056 Lamar St Lucedale, MS 39452 (P) Colin Powell (C) Bill Cooley

Temple Baptist Church Mississippi - Washington (MS) 88 Summer St Lucedale, MS 39452-5952 (P) B J Hudson (C) Bea Hudson

Lumberton

East Main Baptist Church Mississippi - Oak Grove 307 E Main Ave Lumberton, MS 39455 (C) C/O Priscilla Mcgill

Mantachie

Centerville Baptist Church Mississippi - Judson (MS) 25 Centerville Church Rd Mantachie, MS 38855 (P) Greg Jones (C) Linda Curtiss

First Baptist Church Mississippi - Harmony (MS) 6080 Highway 363 Mantachie, MS 38855 (P) Dr John M Adams (C) Wanda K Grimes

New Hope Baptist Church 591 New Hope Church Rd Mantachie, MS 38855 (P) Cody Tucker (C) Casey J Clayton

Oak Grove Baptist Church Mississippi - Judson (MS) 751 Oak Grove Rd Mantachie, MS 38855 (P) Rodney Lindsey (C) Jewell Thompson Tombigbee Baptist Church Mississippi - Judson (MS) 1659 Tombigbee Church Rd Mantachie, MS 38855 (P) Joseph Jones (C) Sam Kirksey

McHenry

Unity Baptist Church Mississippi - Ten Mile 236 Highway 49 McHenry, MS 39561 (P) Donnie Sims (C) Teresa Sauls

<u>McLain</u>

Buffalo Baptist Church Mississippi - Washington (MS) 1456 Buffalo Rd McLain, MS 39456 (P) Donald Brown (C) Jillian Bufkin

Midway Baptist Church Mississippi - Washington (MS) Hwy 98 McLain, MS (P) Johnny Williams (C) Diane Helton

<u>Meridian</u>

Broadmoor Baptist Church Mississippi - Big Creek 5426 Highway 39 N Meridian, MS 39305 (P) Chris Floyd (C) Stephanie Holifield

Moss Point

Faith Baptist Church Mississippi - Gulf 6212 Grierson St Moss Point, MS 39563 (P) Randall Knight (C) Joanna Clarke

Mount Olive

Shiloh Baptist Church Mississippi - Big Creek 795 Highway 532 Mount Olive, MS 39119 (C) Wanda Clark

Natchez

Trace City Baptist Church Louisiana - Mount Calvary (LA) 29 Fatherland Rd Natchez, MS 39120 (P) Ronnie Randall (C) Natalie Scroggins

<u>Neely</u>

Washington Baptist Church Mississippi - Washington (MS) 6236 Old Hwy 24 Neely, MS 39461 (P) Rayburn Freeman (C) Joy Hillman

Ocean Springs

First Baptist Church of Windsor Park Mississippi - Gulf 6108 Washington Ave Ocean Springs, MS 39564 (P) Eddie Lambert (C) Betty Jean Hilton

Springhill Baptist Church Mississippi - Gulf 4500 Gibson Rd Ocean Springs, MS 39564 (P) Duane Ledlow (C) Kelly Hutcherson

Olive Branch

Covenant Life Church Arkansas - BMA of Memphis 9366 E Sandidge Rd Olive Branch, MS 38654 (P) Jake Cooper (C) Angie Champion

New Beginnings Baptist Church Arkansas - BMA of Memphis 6125 Pleasant Hill Rd Olive Branch, MS 38654 (P) Allan Lunyou (C) James McCallie

<u>Ovett</u>

Bible Baptist Church Mississippi - East Central 725 Will Young Rd Ovett, MS 39464 (P) Kaleb Lee (C) Bonnie J Wilson

Good Hope Baptist Church Mississippi - Big Creek 2304 Hwy 15 S Ovett, MS 39464-3725 (P) Ricky Mitchell (C) Raymond Landrum

Oxford

Way, Truth, Life Mission - Oxford 170 CR 215 Oxford, MS 38655 (P) Luis Huchin

Pascagoula

Spencer Memorial Baptist Church Mississippi - Gulf 3607 Lanier Ave Pascagoula, MS 39581 (P) Craig Ladner (C) Jeraldine Hanlon

Woodlawn Baptist Church Mississippi - Gulf 2919 Old Mobile Ave Pascagoula, MS 39581 (P) Sidney Davis (C) Wanda Davis

Pass Christian

Redemption Baptist Mission Mississippi - Ten Mile 16794 Kapalama DR Pass Christian, MS 39571 (P) Wesley Martin

Perkinston

Biloxi Creek Baptist Church Mississippi - Ten Mile 906 Perkinston-Silver Run Rd Perkinston, MS 39573 (C) James Lizana

Little Creek Baptist Church Mississippi - Ten Mile Hwy 15 & E Wire Rd Perkinston, MS 39573 (P) Scott Kirkland (C) Johnetta Bond

Paramount Baptist Church Mississippi - Ten Mile 63 Paramount Church Dr Perkinston, MS 39573 (P) Dennis H Knight (C) Charles Williams Jr

Shiloh Baptist Church Mississippi - Hobolochitto 28531 Shiloh Church Rd Perkinston, MS 39573 (P) Josh Daniels (C) Hayley Ladner

Ten Mile Baptist Church Mississippi - Ten Mile 65 Ten Mile Church Rd Perkinston, MS 39573 (C) Louise Breland

Petal

Parkway Baptist Church Mississippi - East Central 1522 Hwy 42 Petal, MS 39465 (P) Tray Lamkin (C) Becky Holcomb

Picayune

Benville Baptist Church Mississippi - Hobolochitto 12010 Lott Mccarty Rd Picayune, MS 39466 (P) Willie A Tebo (C) Michelle Tebo

Catahoula Baptist Church Mississippi - Hobolochitto 22140 Highway 43 Picayune, MS 39466 (P) Ray Lee (C) Chassity Ladner

Lee's Chapel #2 Baptist Church Mississippi - Hobolochitto 27015 Leetown Rd Picayune, MS 39466 (P) Jarrad Lee (C) Ann Hester

Mill Creek Baptist Church Mississippi - Hobolochitto 11 Old Kiln Rd Picayune, MS 39466 (C) Sherry Willis

Mount Calvary Baptist Church Mississippi - Hobolochitto 310 Mitchell St Picayune, MS 39466 (P) Beau Comeaux (C) Judy Henderson

Westlawn Baptist Church Mississippi - Hobolochitto 2703 Jackson Landing Rd Picayune, MS 39466 (P) James Reeves (C) Dorothy Dillard

Poplarville

College Heights Baptist Church Mississippi - Hobolochitto 217 Highway 11 N Poplarville, MS 39470 (C) Sheri Hollander

Community Baptist Church Mississippi - Hobolochitto 32 Community Church Rd Poplarville, MS 39470 (P) Bill Cameron (C) Gail Ladner

Derby Place Baptist Church Mississippi - Hobolochitto 9675 Highway 11 Poplarville, MS 39470 (C) Barbara Smith Plainview Baptist Church Mississippi - Ten Mile 2506 Silver Run Rd Poplarville, MS 39470 (P) Tom Foster Sr (C) Wendall Smith

<u>Purvis</u>

Calvary Baptist Church Mississippi - Oak Grove 23 Highway 589 Purvis, MS 39475 (C) Lainey Lott

Canaan Baptist Church Mississippi - Oak Grove 34 Elliott Cir Purvis, MS 39475 (P) Mickey Steele (C) Gloria Steele

Pine Grove Baptist Church Mississippi - Oak Grove 860 Purvis Oloh Rd Purvis, MS 39475 (P) Charles Lee (C) Mayme Johnson

Richton

Canaan Baptist Church Mississippi - East Central 36020 Hwy 63N Richton, MS 39476 (P) Jason Howard (C) Vanessa Freeman

Central Baptist Church Mississippi - East Central 1374A Highway 15 Richton, MS 39476 (P) I L Stinson (C) Evelyn Stinson

Dykes Chapel Baptist Church Mississippi - East Central 162 Dykes Chapel Rd Richton, MS 39476 (P) J R Hartfield (C) Bridgette Dykes

Mulberry Baptist Church Mississippi - East Central 1774 Camp Eight Rd Richton, MS 39476 (C) Jamie Stevison

Tiger Creek Baptist Church Mississippi - East Central 692 Forrest Rd Richton, MS 39476 (P) Jerry Overstreet (C) Earlene Scarbrough Zion's Rest Baptist Church Mississippi - East Central 1891 Freeman Town Rd Richton, MS 39476 (P) Dustin Helton (C) Jimmie Freeman

<u>Ripley</u>

Way, Truth & Life - Ripley Mississippi - Harmony (MS) 144 Bails Rd Ripley, MS 38663 (P) Byron Morales

Runnelstown

Corinth Baptist Church Mississippi - Oak Grove 276 Corinth Church Rd Runnelstown, MS (P) John Miller (C) Laura Nell Brown

<u>Saltillo</u>

Fellowship Baptist Church 700 Co Rd 885 Saltillo, MS 38866 (P) Gregg Johnson (C) David Devaughn

Sardis

Midway Baptist Mission Mississippi - Harmony (MS) 27971 Highway6E Sardis, MS 38666 (P) Dr Kenneth Pollock (C) Dorothy Shroads

Saucier

Grace Baptist Church Mississippi - Ten Mile 24560 Highway 53 Saucier, MS 39574 (P) Keith Owen (C) Margie Hester

Pleasant Hill Baptist Church Mississippi - Ten Mile 23146 Hwy 49 Saucier, MS 39574 (P) Steven Hunt (C) Geraldine Necaise

Ramsey Creek Baptist Church Mississippi - Ten Mile 4547 Bethel Rd Saucier, MS 39574 (P) Kirk Ladner (C) Marlene Seymour

Seminary

Bethel Baptist Church Mississippi - Big Creek 322 Zelton Ingram Rd Seminary, MS 39479 Evergreen Baptist Church Mississippi - Big Creek 65 Evergreen Church Rd Seminary, MS 39479 (P) Chad Cummins (C) Cherie Humphrey

<u>Soso</u>

Berean Baptist Church Mississippi - Big Creek 3310 Highway 29 N Soso, MS 39480 (P) Dale Broom (C) Kristin Welborn

Big Creek Baptist Church Mississippi - Big Creek 28 Big Creek Church Rd Soso, MS 39480 (P) Larry D Geraldson (C) Ronald Faircloth

Old Antioch Baptist Church Mississippi - Big Creek 1717 Highway 28 W Soso, MS 39480 (P) Robert White (C) Gary Ward

Southaven

Central Church Arkansas - Mount Calvary (AR) 7100 Getwell Rd Southaven, MS 38672 (P) Anders Lee (C) Justin Burdick

Stringer

Good Hope Baptist Church Mississippi - Big Creek 1067 County Road 19 Stringer, MS 39481 (P) Corbey Jones (C) Barbara Mccarty

Sumrall

Day Star Mission Baptist Church Mississippi - Oak Grove 1665 Hwy 42 Sumrall, MS 39482 (P) Phillip Burns (C) Jessica Gingrich

Midway First Baptist Church Mississippi - Oak Grove 77 Midway Church Rd Sumrall, MS 39482 (P) Blake McCain (C) Liz Lott Rocky Branch Baptist Church Mississippi - Oak Grove 2401 Rocky Branch Rd Sumrall, MS 39482 (P) Robert Arinder (C) Leah D Moore

Taylorsville

Calvary Baptist Church Mississippi - Big Creek 840 Mayfield St Taylorsville, MS 39168 (P) Kent Grice (C) Judy Eubanks

Mineral Springs Baptist Church Mississippi - Big Creek 1611 Scr 19 Taylorsville, MS 39168 (P) Nathan Brown (C) Catherine Ivey

<u>Tishomingo</u>

Shady Grove Baptist Church Mississippi - Harmony (MS) 251 CR 141 Tishomingo, MS 38873 (P) Bobby Casteel (C) Barbara Thompson

<u>Tupelo</u>

Ballardsville Baptist Church Mississippi - Tombigbee 100 Ballardsville Church Rd Tupelo, MS 38804 (P) Frank Panzrino (C) Susan Christian

Emmanuel Baptist Church Mississippi - Harmony (MS) 955 Scott St Tupelo, MS 38801 (P) Roger Franks (C) Angie Sheffield

Pleasant Hill Baptist Church Mississippi - Tombigbee 1169 State Park Rd Tupelo, MS 38804 (P) Richey Hester (C) Mary Murphree

South Green Baptist Church Mississippi - Tombigbee 3185 S Green St Tupelo, MS 38801 (P) Guyton Hinds (C) Marcelle Bethany

Way, Truth & Life Mission - Tupelo Mississippi - Harmony (MS) 3185 S Green St Tupelo, MS 38801 (P) Humberto Regalado

Union

Mount Olive Baptist Church Mississippi - Big Creek 10281 Road 298 Union, MS 39365 (P) William E Raines (C) Hannah Holley

Rock Creek Baptist Church Mississippi - Big Creek 3213 Little Rock County Line Rd Union, MS 39365 (P) Robert Wayne Stockstill (C) Linda Smith

Vicksburg

Oakland Baptist Church Mississippi - Capitol 2959 Oak Ridge Rd Vicksburg, MS 39183 (P) Dwight Sibley (C) Cassie Winningham

Wilderness Baptist Church Mississippi - Capitol 5415-C Gibson Rd Vicksburg, MS 39180 (P) Zechariah Rogers (C) Glenn Conrad

West Point

Lone Oak Baptist Church Mississippi - Tombigbee 233 Lone Oak Rd West Point, MS 39773 (P) John Parker (C) Melinda Buttrey

Wiggins

Bethel Baptist Church Mississippi - Ten Mile 3083 Highway 26 E Wiggins, MS 39577 (P) Freddie Wegner (C) Kathy Stringer

Vardaman Street Baptist Church Mississippi - Ten Mile 334 S Vardaman St Wiggins, MS 39577 (P) Jake Staten (C) Lesa Mallett

Yazoo City

Good Hope Baptist Church Mississippi - Capitol 2400 Good Hope Rd Yazoo City, MS 39194 (P) Kerry Burrough (C) Patricia Cranston

Yazoo City

Hillcrest Baptist Church Mississippi - Capitol 353 Bus Station Rd Yazoo City, MS 39194 (P) Jeffrey Dixon (C) Anita McBride

Harvest Church (P) Bryan Atwood

MISSOURI

<u>Alton</u>

Oak Hill Landmark Missionary Baptist Church Missouri - Meramec Landmark 2264 Ff Hwy Alton, MO 65606 (P) Edward L Casey (C) Glenda Cooley

Pennwood Baptist Church Missouri - Cane Creek Highway P Alton, MO (P) Donnie Finley (C) Patty Finley

Archie

Living Hope Fellowship of Archie Kansas - Bethel 34800 S Butcher Rd Archie, MO 64725 (P) Ray Adams

Belgrade

Temple Baptist Church Missouri - Washington County (MO) 13938 State Hwy C Belgrade, MO 63622 (C) Roberta Pierce

Bismarck

Charity Landmark Baptist Church Missouri - Washington County (MO) 1324 Spruce St Bismarck, MO 63624 (P) Lee Miller (C) Janet Price

<u>Bourbon</u>

First Missionary Baptist Church Missouri - Meramec Landmark 355 Walnut St Bourbon, MO 65441 (C) Scott Erickson

Bunker

Ohlman Baptist Church Missouri - Logan Creek 10186 Highway 72 Bunker, MO 63629 (P) Terry Sharpe (C) Janet Widger

Caledonia

Pleasant Grove Baptist Church Missouri - Washington County (MO) 12706 Webster Rd Caledonia, MO 63631 (C) Patricia Johnson

Carthage

Landmark Baptist Church Missouri - BMA of Southwest Missouri 803 W Chestnut St Carthage, MO 64836 (P) Loma Burrell (C) Helen L Hall

<u>Cassville</u>

Antioch Baptist Church Missouri - BMA of Southwest Missouri 8792 Farm Rd 2160 Cassville, MO 65625 (P) C/O Charles Buehler (C) Charles Buehler

Bethany Baptist Church Arkansas - BMA of the Ozarks Cassville, MO (C) Carolyn Betts

Oak Ridge Missionary Baptist Church Missouri - BMA of Southwest Missouri 16722 St Highway 248 Cassville, MO 65625-8871 (P) Billy Chesshir (C) Vicky Henbest

Charleston

Abundant Life In Christ Missionary Baptist Church Missouri - BMA of Southeast Missouri 201 Abundant Dr Charleston, MO 63834 (P) Rodney Dunlap (C) Debra Dunlap

<u>DeSoto</u>

Landmark Baptist Church Missouri - Meramec Landmark 1215 Boyd St DeSoto, MO 63020 (P) Benjamin Kingston (C) Sharon Page

<u>Doniphan</u>

Amity Baptist Church Missouri - Cane Creek Old Highway 142 E & 24A Doniphan, MO 63935 (P) Ernie Cate (C) Rebecca Cate

Bethlehem Baptist Church Missouri - Cane Creek RR 3 HWY U Doniphan, MO 63935 (C) Dian Decker

Briar Baptist Church Missouri - Cane Creek Hwy 160 Doniphan, MO 63935 (P) David Grubb (C) Elaine Hollomon

West Doniphan Baptist Church Missouri - Cane Creek 160 W 2nd St Doniphan, MO

Ellington

Lower Doe Run Baptist Church Missouri - Logan Creek 2800 Co Rd 510 Ellington, MO 63638 (P) Melvin Meade (C) Frieda Williams

Fairdealing

Springhill Baptist Church Missouri - Cane Creek BB Highway Fairdealing, MO 63939 (C) Leonard Gladden

Farmington

Heritage Missionary Baptist Church Missouri - Washington County (MO) 3389 Highway H Farmington, MO 63640 (P) Lynn Todd (C) Cynthia Todd

Festus

Berean Missionary Baptist Church Missouri - Meramec Landmark 2245 Berean Ln Festus, MO 63028 (P) Eddie Paul Oats (C) Carla J Sohn

Florissant

Lindsay Lane Baptist Church Missouri - Meramec Landmark 920 Lindsay Ln Florissant, MO 63031 (P) Brian Meade (C) Dawn Meade

<u>Harviell</u>

Friendship Missionary Baptist Church Missouri - Cane Creek 3395 Highway V Harviell, MO 63945 (C) Robert Duckett

Independence

Faith Missionary Baptist Church Kansas - BMA of Kansas City 17245 E Kentucky Rd Independence, MO 64058 (C) Connie Rowley

Glenview Baptist Church Kansas - BMA of Kansas City 3101 S Shrank Rd Independence, MO 64055 (P) Dan McGee (C) Pamela Lingelbach

Harmony Heights Baptist Church Kansas - BMA of Kansas City 1701 E Salem Dr Independence, MO 64056 (P) Ronald Keogh (C) Phillip Hodges

Jefferson City

Westview Baptist Church Missouri - Meramec Landmark 1036 Lomo Dr Jefferson City, MO 65109 (P) Michael Hearst (C) Karen Smith

Joplin

Grace Baptist Church Missouri - BMA of Southwest Missouri 3130 S Wall Ave Joplin, MO 64804 (P) Brad Wieneke (C) Angie Cullen

<u>Kewanee</u>

Kewanee Missionary Baptist Church Missouri - BMA of Southeast Missouri 12397 Highway 61 Kewanee, MO 63860 (P) Dan Wisely (C) Terri Adams

Lonedell

Bethel Baptist Church Missouri - Meramec Landmark 569 Bethel Church Rd Lonedell, MO 63060 (P) Ben Kingston (C) Jamie Frossard Elmwood Baptist Church Missouri - Meramec Landmark 2310 Elmwood Church Rd Lonedell, MO 63060 (P) Jamie Haguewood (C) Bonnie Marsh

<u>Malden</u>

Lighthouse Baptist Church Missouri - BMA of Southeast Missouri 1001 Pittman Rd Malden, MO 63863 (P) Jerry Adams (C) Esther Cooper

Matthews

First Baptist Church Missouri - BMA of Southeast Missouri 302 Hall St Matthews, MO 63867 (P) Chris Polk (C) Grace Brown

Mineral Point

Stony Point Missionary Baptist Church Missouri - Washington County (MO) 13129 Old 8E Mineral Point, MO 63660 (P) Claude A Evans (C) Sherry Hamby-Vance

Naylor

Naylor Missionary Baptist Church Missouri - Cane Creek Naylor, MO 63935 (C) Eunice Asberry

Neelyville

Independence Baptist Church Missouri - Cane Creek 1850 Co Rd 272 Neelyville, MO 63954 (P) Bobby Brooks (C) Peggy Reinbott

<u>Nevada</u>

Heritage Baptist Church Kansas - Bethel 927 N Olive St Nevada, MO 64772 (P) Jeff Adams (C) Melanie Adams

<u>Nixa</u>

Refuge Mission 220 N Massey Blvd Nixa, MO 65714 (P) John Herring

<u>Oxly</u>

Antioch Baptist Church Missouri - Cane Creek 9826 State Hwy 142 E Oxly, MO 63955 (P) Larry Edwards Jr (C) Tracy Hodo

Park Hills

Bethesda Landmark Baptist Church Missouri - Washington County (MO) 104 5Th St Park Hills, MO 63601 (C) Barbarasue Marler

Poplar Bluff

Black Creek Baptist Church Missouri - Cane Creek 549 CR 467 Poplar Bluff, MO 63901 (P) Russell E. Chitwood (C) Sherry Vance

Mount Zion Baptist Church Missouri - Cane Creek 1600 S 11Th St Poplar Bluff, MO 63901 (P) Michael Kelley (C) Janice Winters

<u>Potosi</u>

Bates Creek Baptist Church Missouri - Washington County (MO) 10350 Bates Creek Rd Potosi, MO 63664 (P) Bryan Buckley (C) Connie Evans

Breton Creek Baptist Church Missouri - Washington County (MO) 10161 Simmental Ln Potosi, MO 63664 (P) Don Burke (C) Kathy Akers

Fellowship Baptist Church Missouri - Meramec Landmark 19075 State Highway AA Potosi, MO 63664 (P) Michael Jarvis (C) Diana Brand

First Baptist Church Missouri - Meramec Landmark 10479 State Hwy P Potosi, MO 63664 (P) Jim Ainley (C) Renee O'Hanlon

Lakewood Baptist Church Missouri - Meramec Landmark 10177 State Hwy AA Potosi, MO 63664 (C) Fredia C Wilson Ozark Heights Baptist Church Missouri - Meramec Landmark 15698 S State Highway 21 Potosi, MO 63664 (P) Brian Kingston (C) Loretta Wilkinson

White Oak Grove Baptist Church Missouri - Meramec Landmark 1011 Whistle Rd Potosi, MO 63664 (P) Scott Welty (C) Janice Eye

Pottersville

First Missionary Baptist Church 9815 Co Rd 7290 Pottersville, MO 65790 (P) James Pool (C) Michelle Jackson

<u>Puxico</u>

Providence Missionary Baptist Church Missouri - Cane Creek 19185 County Road 483 Puxico, MO 63960 (P) Larry Tucker (C) Tammy Wheetley

Qulin

Black River Baptist Church Missouri - Cane Creek 13317 Highway 53 Qulin, MO 63961 (P) Brian Whitlock (C) Krissey L Whitlock

Raymore Raymore

Pathway Church Missouri - BMA of Missouri 904 S Madison Raymore, MO 64083 (P) Mike Roy (C) Joyce Brown

<u>Salem</u>

Mount Olive Baptist Church Missouri - Logan Creek 968 Highway 68 Salem, MO 65560 (P) Ray Thurman (C) Norma Neely

Sikeston

Bethel Baptist Church Missouri - BMA of Southeast Missouri 128 5Th St Sikeston, MO 63801 (P) Billy Davis (C) Karen Lindsey Emmanuel Baptist Church Missouri - BMA of Southeast Missouri 2001 Ables Rd Sikeston, MO 63801 (P) Jason Redden (C) Jan Davis

Smithville

North Lake Baptist Church 695 S Commercial Ave Smithville, MO 64089 (P) Jared Kathcart (C) James Wilson

Springfield

Grandview Missionary Baptist Church Missouri - BMA of Southwest Missouri 3208 N Barnes Springfield, MO 65803 (P) Gary Longstaff (C) Rhonda Meador

Palmer Heights Baptist Church Missouri - BMA of Southwest Missouri 1606 W High St Springfield, MO 65803 (P) D.J. Kyle (C) Barbara Cook

St Charles

Faith Missionary Baptist Church Missouri - Meramec Landmark 2310 Muegge Rd St Charles, MO 63303 (P) Justin Arender (C) Carol Dillaha

St Clair

Friendship Baptist Church Missouri - Meramec Landmark 630 N Commercial Ave St Clair, MO 63077 (P) Johnny Dover (C) Diana Tesar

St Louis

Bethany Baptist Church 11211 Midland Blvd St Louis, MO 63114 (P) Tim Boatright (C) Darlene Kennedy

Emmanuel Baptist Church Missouri - Meramec Landmark 405 Hoffmeister Ave St Louis, MO 63125 (P) David E Griggs (C) Barbara Williams Zion Baptist Church Missouri - Washington County (MO) 3485 Baumgartner Rd St Louis, MO 63129 (P) Dennis Baker (C) Connie Reifsteck

Steelville

Straightway Baptist Church Missouri - Meramec Landmark Hwy 22 BB Steelville, MO 65565 (P) Alan Miles (C) Peggy Martin

Sugar Creek

New Beginnings Missionary Baptist Church Kansas - BMA of Kansas City 215 N Sterling Ave Sugar Creek, MO 64054 (P) David Mullin (C) Helen Blalock

<u>Sullivan</u>

Cave Springs Baptist Church Missouri - Meramec Landmark 9890 Highway 185 Sullivan, MO 63080 (P) Brian Dixon (C) Susan E Scott

New Testament Baptist Church Missouri - Meramec Landmark 962 N Church St Sullivan, MO 63080 (P) Joshua Wright (C) Kay Bylo

<u>Union</u>

Central Missionary Baptist Church Missouri - Meramec Landmark 730 S Highway 47 Union, MO 63084 (P) Joe Sikes (C) Gordon L Chitwood

Moselle Baptist Church Missouri - Meramec Landmark 2601 Highway Ah Union, MO 63084 (P) Larry E Sikes (C) Tracye Perterson

<u>Zalma</u>

Zalma Missionary Baptist Church Missouri - Cane Creek 7055 Church St Zalma, MO 63787 (P) Dale G Fish (C) Judy Fish

NEW JERSEY

Blackwood

First Baptist Church 899 Little Gloucester Rd Blackwood, NJ 08012 (P) David McMurray (C) Bill Dolhansky

Fords

Grace Baptist Church 811 King Georges Rd Fords, NJ 8863 (P) Curtis L Murray (C) Joann Murray

NEW MEXICO

Albuquerque

Neighborhood Mercy Church Mission New Mexico - BMA of New Mexico 224 Atrisco Blvd SW Albuquerque, NM 87121 (P) David Thibodaux (C) Pat Padgett

<u>Artesia</u>

Calvary Baptist Church New Mexico - BMA of New Mexico 711 W Washington Ave Artesia, NM 88210 (P) Rick Smith (C) Judy Ramsey

NEW YORK

Cohoes Heritage Baptist Church 50 St Ritas Ln Cohoes, NY 12047 (P) Paul Mccartney (C) Alisha Bouchard

NEVADA

Las Vegas

Lamb Boulevard Baptist Church California - Southern Coast 500 N Lamb Blvd Las Vegas, NV 89110 (P) Harold Hamilton (C) Etta Nobriga

OHIO

<u>Holland</u>

First Missionary Baptist Church 1129 Clark St Holland, OH 43528 (C) Gwenn Partin

Lewistown

Hope Harbor Mission 8330 State Rte 235 Lewistown, OH 43333 (P) Fred Albert (C) Marvena Albert

OKLAHOMA

<u>Ada</u>

College Heights Baptist Church Oklahoma - BMA of Southeast Oklahoma 925 E 7Th St Ada, OK 74820 (P) Bud Wolf (C) Clifford Williams

Allen

Rocky Point Baptist Church Oklahoma - BMA of Southeast Oklahoma 29545 County Road 1600 Loop Allen, OK 74825 (C) Donald R Brooks

Ardmore

New Heights Baptist Church Oklahoma - BMA of Central Oklahoma 1003 S Lake Murray Dr Ardmore, OK 73401 (P) David D Dawson (C) Emaline Roberts

<u>Atoka</u>

High Hill Baptist Church Oklahoma - BMA of Southeast Oklahoma 2500 W High Hill Church Rd Atoka, OK 74525 (P) Ryan Meadows (C) Sherri Meadows

Bethany

Peniel Baptist Church Oklahoma - BMA of Central Oklahoma 6600 Nw 30Th St Bethany, OK 73008 (P) Mark Hamilton

Blanchard

Pleasant Hill Baptist Church Oklahoma - BMA of Central Oklahoma 3308 E Veterans Mem. Hwy Blanchard, OK 73010 (P) Michael Mobly (C) Shirley Southard

<u>Chickasha</u>

Pleasant Hill Baptist Church Oklahoma - BMA of Central Oklahoma 525 Us Highway 277 Chickasha, OK 73018 (P) Eddie Cox (C) Lavonn Blalock

Coalgate

Coalgate Baptist Church Oklahoma - BMA of Southeast Oklahoma 5 N Byrd St Coalgate, OK 74538 (P) Bill Sluder (C) Susan Bates

<u>Coleman</u>

Fillmore Baptist Church Oklahoma - BMA of Southeast Oklahoma 9285 E Highway 48A Coleman, OK 73432 (P) Mike Horath (C) Sondra Horath

<u>Gerty</u>

Harmony Baptist Church Oklahoma - BMA of Southeast Oklahoma 7Th & Willow St Gerty, OK (C) Peggy Tatum

<u>Howe</u>

First Missionary Baptist Church Oklahoma - Morning Star 39411 S Old 59 Howe, OK 74940 (C) Darlene Thompson

<u>Jay</u>

Plainview Baptist Church Arkansas - BMA of the Ozarks 42297 S 654 Rd Jay, OK 74346 (C) Betty Bowles

<u>Kellyville</u>

Streetlights Ministries Mission 20649 Thornridge Tr Kellyville, OK 74039 (P) Mark A Nicholson (C) Cherrie Nicholson

Leedey

Moorewood Baptist Church Oklahoma - BMA of Central Oklahoma 8789 N 2043 Rd Leedey, OK 73654 (P) Anthony Pennington (C) Darla Britton

<u>Lindsay</u>

Missionary Baptist Church Oklahoma - BMA of Central Oklahoma 903 S Main St Lindsay, OK 73052 (P) Wearthy I. Shank (C) Sandy Kennedy

McAlester

Shady Grove Baptist Church Oklahoma - BMA of Southeast Oklahoma 106 Shady Grove Rd McAlester, OK 74501 (P) Gene Hankins (C) Beverly Brady

Midwest City

Highland Park Baptist Church Oklahoma - BMA of Central Oklahoma 600 N Douglas Blvd Midwest City, OK 73130 (P) John Jones (C) Lindya Hester

Moore

Southgate Baptist Church Oklahoma - BMA of Central Oklahoma 740 Sw 4Th St Moore, OK 73160 (P) Doug Brewer

<u>Muskogee</u>

Ash Street Baptist Church Oklahoma - Morning Star 1521 E Ash St Muskogee, OK 74403 (P) David Yarbrough (C) Kathy Kennedy

Newcastle

Calvary Baptist Church Oklahoma - BMA of Central Oklahoma 104 Eddie Ln Newcastle, OK 73065 (P) Danny Barnwell (C) Doris Brandenburg

<u>Norman</u>

New Generation Baptist Mission Oklahoma - BMA of Central Oklahoma 724 Fairway Dr Norman, OK 73069 (P) Steve Puckett

Oklahoma City

Grace Harbor Church Oklahoma - BMA of Central Oklahoma 11300 N Council Oklahoma City, OK 73162 (P) Nathan Brewer (C) Lianne Growe New Heights Baptist Church Oklahoma - BMA of Central Oklahoma 1414 Sw 119Th St Oklahoma City, OK 73170 (P) Kevin Bowen (C) Lori West

Pryor Pryor

Our Oasis Baptist Church Oklahoma - Morning Star 865 Se 22Nd St Pryor, OK 74361 (P) C/O Brenda Weller (C) Brenda Weller

Purcell

Sunray Baptist Church Oklahoma - BMA of Central Oklahoma 2223 N 9Th Ave Purcell, OK 73080 (P) David Pickard (C) Pam Kyzer

<u>Roff</u>

Sunshine Baptist Church Oklahoma - BMA of Southeast Oklahoma 26315 County Road 3540 Roff, OK 74865 (P) Wayne Edgar (C) Rita Dunn

Roland

First Baptist Church Oklahoma - BMA of Oklahoma 203 Carson Rd Roland, OK 74954 (C) Judy Bridges

Sand Springs

Delaware Baptist Church Oklahoma - Morning Star 6808 N Highway 97 Sand Springs, OK 74063 (C) Sherry Pearson

<u>Sapulpa</u>

Southern Hills Baptist Church Oklahoma - Morning Star 2501 S Hickory St Sapulpa, OK 74066 (C) Randall Mantooth

Stringtown

Mount Olive Baptist Church Oklahoma - BMA of Southeast Oklahoma 8942 E. Greasy Bend Stringtown, OK 74569 (P) Bartt Bradford (C) Sarah Moore

Sulphur

Dolberg Baptist Church Oklahoma - BMA of Southeast Oklahoma Dolberg Road Sulphur, Ok 73086 (P) Clayton Edgar (C) Brittney Edgar

<u>Tulsa</u>

Bethany Baptist Church Oklahoma - Morning Star 5310 E Tecumseh Tulsa, OK 74115 (P) David Langley (C) Karen Pittman

Twin Oaks

One Oak Baptist Church Oklahoma - Morning Star 9405 HWY 412 Alt Twin Oaks, OK 74368 (P) Ron Pugh (C) Darlene Bullett

<u>Wayne</u>

Unity Baptist Church Oklahoma - BMA of Central Oklahoma 25035 State Highway 59 Wayne, OK 73095 (P) Randy Rhea (C) Jacinda Carroll

<u>Westville</u>

Old Baptist Mission Church Arkansas - BMA of the Ozarks Highway 59 N Westville, OK (P) Tim Bailey (C) Sherrie Williams

Wynnewood

Eastern Gate Baptist Church Oklahoma - BMA of Central Oklahoma 40463 Highway 29 Wynnewood, OK 73098 (P) Lloyd Christensen (C) Carolyn Davis

Hillcrest Baptist Church Oklahoma - BMA of Central Oklahoma 900 E Robert S Kerr Blvd Wynnewood, OK 73098 (C) Audrey Rose

OREGON

Eugene

New Hope Baptist Church Washington-Oregon - Northwestern 2030 Wisconsin St Eugene, OR 97402 (P) Clinton Perdue (C) Crystal Perdue

<u>Salem</u>

Mount Olive Baptist Church Washington-Oregon - Northwestern 2325 4Th St Ne Salem, OR 97303 (P) Robert L Hornaday (C) Shelly Bernier

Sweet Home

Mount Calvary Baptist Church Washington-Oregon - Northwestern 1042 Pleasant Valley Rd Sweet Home, OR 97386 (P) Pete Taraski

PUERTO RICO

<u>Cayey</u>

Iglesia Sin Paredes De Cayey Puerto Rico - BMA of Puerto Rico Carr #14 Km 172.5 Cayey, PR (P) Alfredo 'Freddy' Didier (C) Ruth Lopez

<u>Coamo</u>

Iglesia Sin Paredes De Coamo Puerto Rico - BMA of Puerto Rico Calle Baldorioty #33 Coamo, PR 00769 (P) Armando Perez (C) Sugeily Ortiz Davila

<u>Guayama</u>

Iglesia Bautista Sin Parades De Guayama Puerto Rico - BMA of Puerto Rico Ave Arnaldo Bristol Km 2.2 Guayama, PR (P) Pablo Ortiz (C) Beatriz Castillo Zayas

<u>Salinas</u>

Iglesia Sin Paredes De Salinas Puerto Rico - BMA of Puerto Rico Calle Munoz Rivera #17 Salinas, PR (P) Ramon Rivera Iglesia Sin Paredes De Mayagüez Puerto Rico - BMA of Puerto Rico (P) Angel De Jesus

TENNESSEE

Cleveland

Philadelphia Baptist Church BMA of Tennessee & Kentucky 910 30Th St Se Cleveland, TN 37323

Knoxville

Shannondale Baptist Church BMA of Tennessee & Kentucky 5208 Villa Rd Knoxville, TN 37918 (P) Greg Raines (C) Sharon Largent

Son Light Baptist Church BMA of Tennessee & Kentucky 6494 Son Light Way Knoxville, TN 37918 (P) Eddie Myers (C) Nedra Satterfield

Springhill Missionary Baptist Church BMA of Tennessee & Kentucky 2101 Spring Hill Rd Knoxville, TN 37914 (P) Rick Ferguson (C) Kim Bunch

Memphis

Cornerstone Institutional Baptist Church Arkansas - BMA of Memphis 7288 East Shelby Drive Memphis, TN 38125 (P) Brodie I Johnson (C) Sheila Ingram

Mosaic Church BMA of Tennessee & Kentucky 815 N Mclean Blvd Memphis, TN 38107 (P) Ali Chambers

Munford

First Baptist Church Arkansas - Jonesboro 521 Giltedge Rd Munford, TN 38058

Strawberry Plains

New Found Baptist Church BMA of Tennessee & Kentucky Community Center Off Thorngrove Pike Strawberry Plains, TN (C) Kim Coleman

TEXAS

<u>Abilene</u>

Centro De Vida Mission Texas - Central West Texas 1617 Grape St Abilene, TX 79601 (P) Oscar Alfaro

<u>Alba</u>

Pilgrim Rest #2 Baptist Church Texas - Wood County 205 West County Rd 2376 Alba, TX (C) Linda Martin

<u>Allen</u>

Journey Community Mission Texas - Dallas County 21 Prestige Circle Allen, TX 75002 (P) Cecil Linke, Jr

<u>Amarillo</u>

Calvary Baptist Church Texas - Plains 1300 E Central Ave Amarillo, TX 79108 (C) Barbara Frisbie

Forest Hill Baptist Church Texas - Plains 1023 N Apache St Amarillo, TX 79107 (C) Janie Castro

Anderson

Carlos Baptist Church 7067 Highway 30 Anderson, TX 77830 (P) J J Wilson (C) Marvinee Hare

<u>Anson</u>

Northside Baptist Church Texas - Central West Texas 124 Commercial Ave Anson, TX 79501 (P) Dave Harrison (C) Barbara Harrison

Arlington

Calvary Baptist Church Texas - Tarrant County 2101 S Davis Dr Arlington, TX 76013 (P) Jerry L Phillips (C) Peggy Kennedy

Oasis Baptist Church Texas - Tarrant County 1211 E Sublett Rd Arlington, TX 76018 (P) David Crosby

<u>Arp</u>

First Of Omen Baptist Church Texas - BMA of Smith County 17912 Co Rd 285 Arp, TX 75750 (P) Scotty Short (C) Belinda Branum

Aspermont

Central Baptist Church Texas - Central West Texas 918 S Washington Aspermont, TX 79502 (P) Robby Harris (C) Melissa Worthington

Athens

Bethel Baptist Church 107 Aaron St Athens, TX 75751

First Of Cross Roads Baptist Church 14232 Fm 59 Athens, TX 75751 (P) Frank Upchurch (C) Mark Davis

<u>Avalon</u>

First Baptist Church Texas - Ellis-Hill 206 Giles St Avalon, TX (P) Eric Enriquez (C) Denise Wimbish

Beckville

First Baptist Church Texas - Mount Olive 209 E Grand Bluff Rd Beckville, TX 75631 (P) Jerry Phillips (C) Bonita Phillips

Ben Wheeler

Grace Baptist Church Texas - Van Zandt 800 VZ CR 4810 Ben Wheeler, TX 75754 (C) Rose Wilson

Big Sandy

Little Mound Baptist Church Texas - Liberty 11746 Fm 49 Big Sandy, TX 75755 (P) Michael Phillips (C) Betty Stokes

Blooming Grove

First Baptist Church Texas - Ellis-Hill 208 East Second Blooming Grove, TX 76626 (P) Grady Cashion (C) Rhonda Reames

<u>Bowie</u>

Union Hill Missionary Baptist Church Texas - Landmark of Montague 206 E Greenwood Ave Bowie, TX 76230 (P) James Kittrell (C) Gracie Wood

Brenham

Centro De Vida - Brenham 505 Clinton St Brenham, TX 77833 (P) Bruno Franco (C) Ann Rodriguez

Bridge City

Circle Drive Baptist Church Texas - Gulf Coast 100 Circle Dr Bridge City, TX 77611 (P) Jack Comer, Jr (C) Victoria Labauve

<u>Bronson</u>

Sandy Creek Missionary Baptist Church County Road 2866 Bronson, TX (C) Misti Duffey

Bronte

Central Baptist Church Texas - Central West Texas 324 S Franklin St Bronte, TX 76933 (P) Dale Patterson (C) Martha Patterson

Brookeland

Brookeland Missionary Baptist Church Texas - Original Bethlehem 300 Loop 149 N Brookeland, TX 75931 (P) Gary Harper (C) Bulah Donahoe

Brownsboro

Opelika Baptist Church 10972 County Road 3520 Brownsboro, TX 75756 (P) Michael Jannise (C) Peggy Miller Union Hill Baptist Church 15866 Fm 3204 Brownsboro, TX 75756 (P) Preston Burton (C) Glenda Wallace

<u>Bryan</u>

Beacon Baptist Church Texas - Navasota River 2001 Villa Maria Rd Bryan, TX 77802 (P) Nick Kerry (C) Renda Sexton

<u>Buffalo</u>

Mount Zion Baptist Church Texas - Trinity River (TX) 10890 Private Road 2160 Buffalo, TX 75831 (P) Richard Dahlgren (C) Margaret Waters

<u>Bullard</u>

Mount Selman Baptist Church Texas - Cherokee 47408 Highway 69 N Bullard, TX 75757 (P) Michael Bowen (C) Carol A Wiggins

<u>Buna</u>

Faith Missionary Baptist Church Highway 62 S Buna, TX (P) C/O Gene Maddox (C) Shirley Baxter

Canton

Jackson Baptist Church Texas - Van Zandt 6040 Fm 1651 Canton, TX 75103 (P) Robert 'Butch' Cunningham (C) Deborah Cunningham

Old Bethel Baptist Church Texas - Van Zandt 103 VZ CR 2313 Canton, TX 75103 (P) Adam Key (C) Ashlee Norrell

Tundra Baptist Church Texas - Van Zandt 2313 FM 1651 Canton, TX 75103 (P) Phil Knott (C) LaJuanna Knott

Carthage

Antioch Baptist Church Texas - Mount Olive 3218 Fm 699 Carthage, TX 75633 (P) Vaun Henry (C) Linda Abernathy

First Baptist Church Texas - Mount Olive 256 S Market St Carthage, TX 75633 (P) Dr. Allen Tilley (C) Terri Reed

Mount Calvary Baptist Church Texas - Mount Olive 1759 US Highway 59 S Carthage, TX 75633 (C) Judi Henigan

Centerville

Calvary Baptist Church Texas - Trinity River (TX) 128 W Lassater Centerville, TX (P) Dean Easterling (C) Chyrel Stafford

New Salem Baptist Church Texas - Trinity River (TX) Hwy 7 To Fm 811 Centerville, TX (C) Clinton Franklin

Victory Baptist Church Texas - Trinity River (TX) 10584 Highway 7 E Centerville, TX 75833 (P) James 'Bo' Gunnels III (C) Darlene Treadaway

Chireno

Little's Chapel Baptist Church Texas - Landmark of Nacogdoches County Road 434 Chireno, TX (P) Allen Chaney (C) Carolyn Wingate

Clayton

Bethel Baptist Church of Clayton Texas - Mount Olive 159 County Road 152 Clayton, TX 75637 (P) Chris Price (C) Kay Mauritzen

<u>Cleburne</u>

First Missionary Baptist Church Texas - Harmony (TX) 1626 W Kilpatrick St Cleburne, TX 76033 (P) Jack McNeely (C) Debbie Rice

<u>Cleveland</u>

Centro De Vida Mission 1306 Southline St Cleveland, TX 77327 (P) Ignacio Valencia

New Salem Baptist Church Texas - Tryon 1518 County Road 3184 Cleveland, TX (P) C/O Beverly Presnull (C) Beverly Presnull

Security Calvary Baptist Church Texas - Tryon 5442 S Duck Creek Rd Cleveland, TX 77328 (P) Charnick G Droddy (C) Marsha Duff

Southline Baptist Church Texas - Tryon 1304 Southline St Cleveland, TX 77327 (P) Paul Gothard (C) Paula Patrick

<u>Clyde</u>

Southside Baptist Church Texas - Central West Texas 100 California St Clyde, TX 79510 (P) Billy Sellers (C) Joyce Montgomery

Commerce

Faith Baptist Church 210 Maple St Commerce, TX 75428 (P) Bill Garmon (C) Vickie Shirlie

<u>Como</u>

Elm Ridge Baptist Church Highway 11 Como, TX (C) Margaret Boyte

Greenpond Baptist Church Texas - Wood County 1911 County Road 2324 Como, TX 75431 (P) Terry Bolton (C) Melissa Harris

Conroe Northside Baptist Church Texas - Tryon 701 N Fm 3083 Rd W Conroe, TX 77303 (P) Wes Pratt (C) Dot Stafford

Cooper

Calvary Baptist Church Highway 24 N Cooper, TX (P) Randy Hartwell (C) Ella Turner

Corrigan

Damascus Baptist Church Texas - Angelina 6390 Fm 1987 Corrigan, TX (P) John Henderson (C) Beth Durham

Union Springs Baptist Church Texas - Angelina Union Spring Rd Nw Corrigan, TX (P) Lesly Wilkinson

<u>Corsicana</u>

Community Baptist Church Texas - Navarro County 125 SW CR 3040 Corsicana, TX 75151 (P) David Spann (C) Sharon Ochoa

Corsicana Spanish Mission Texas - Navarro County 125 SW CR 3040 Corsicana, TX 75110 (P) C/O Church Clerk

First Of Eureka Baptist Church Texas - Navarro County 8718 S Highway 287 Corsicana, TX 75109 (P) Eddie Jones (C) Vicky Moore

Crandall

First Baptist Church Texas - East Fork 400 E Mowry Rd Crandall, TX (P) Mike Waits Sr (C) Jackie Sechrist

Cushing Glenfawn Baptist Church

Texas - Mount Olive 11364 County Road 4232 W Cushing, TX 75760 (P) Chase Murphy (C) Shauna Brent

Landmark Baptist Church Texas - Landmark of Nacogdoches 912 7Th St Cushing, TX (P) David Snelson (C) Sharon Ramsey

Lilbert Baptist Church Texas - Landmark of Nacogdoches 20171 Fm 343 Cushing, TX 75760 (P) Tim Alexander (C) Debbie Miller

Nat Baptist Church Texas - Landmark of Nacogdoches 12232 FM 343 Cushing, TX 75760 (P) Robert Dawson (C) Rose Ann Rideout

Cut And Shoot

New Bethlehem Baptist Church Texas - Tryon 14630 Millmac Rd Cut And Shoot, TX 77303 (P) Paul D Heuermann (C) Janell Syfrett

<u>Dallas</u>

Dallas Park Baptist Church Texas - Dallas County 3902 Meredith Ave Dallas, TX 75211 (P) Philip E Cook (C) Peggy Davis

Family Of God Mission Texas - BMA of Texas 9314 Ferguson Rd Dallas, TX 75228 (P) Israel Arredondo (C) Pedro Hernandez

First Of Cockrell Hill Baptist Church Texas - Dallas County 4128 W Clarendon Dr Dallas, TX 75211 (P) Robert E Keith (C) Callie Knight IMPACT at Bethel Texas - Dallas County 9314 Ferguson Rd Dallas, TX 75228-4636 (P) Donny Ray Sadler (C) Staci Sadler

Mount Zion Baptist Church Texas - Dallas County 602 N Jim Miller Rd Dallas, TX 75217 (P) Danny E Boles (C) Temple Boles

New Haven Baptist Church Texas - Dallas County 10110 Rylie Rd Dallas, TX 75217 (P) George Weldon (C) Cindy McKinney

Pleasant Oaks Baptist Church Texas - Dallas County 412 N Masters Dr Dallas, TX 75217 (P) Dwight Prather (C) Anna Houston

De Berry

Shady Grove Baptist Church Texas - Mount Olive 110 County Road 314 De Berry, TX 75639 (P) Rusty Kilpatrick (C) Beth Ray

Walnut Springs Baptist Church Texas - Mount Olive 1806 Fm 1186 De Berry, TX 75639 (P) EC 'Buddy' Briggs (C) Janice Wallace

<u>Desoto</u>

First Baptist Church Texas - Ellis-Hill 221 W Beltline Rd Desoto, TX 75115 (P) Dr. Kerry A Moore (C) Linora Moore

Wintergreen Baptist Church Texas - Dallas County 1336 Hubert Dr Desoto, TX 75115 (C) Marilyn Buckholtz

Diana

Simmons Hill Baptist Church Texas - Liberty 4213 Simmons Rd Diana, TX 75640 (P) Pat Shannon (C) Cindy Clark

<u>Diboll</u>

Pine Grove Baptist Church Texas - Angelina 5632 Fm 1818 Diboll, TX 75941 (P) Jerry Young (C) Ashlee Maddox

<u>Duncanville</u>

Fairmeadows Baptist Church Texas - Dallas County 200 E Carr Ln Duncanville, TX 75116 (P) Dee Carlisle (C) Sue Carlile

Edgewood

Good Hope Baptist Church Texas - Van Zandt 150 Vz County Road 3108 Edgewood, TX 75117

Edinburg

Fellowship Baptist Church Texas - BMA of Texas 4811 W University Dr Edinburg, TX 78539 (P) Ray Potter

<u>Elkhart</u>

First Of Slocum Baptist Church Texas - Houston & Anderson 2143 State Hwy 294 Elkhart, TX 75839 (P) Steven Evers

Lakeside Baptist Church Texas - Houston & Anderson 4202 E State Highway 294 Elkhart, TX 75839 (P) Steve McCann (C) Diane Casto

Emory

Pilgrim Rest #1 Baptist Church Texas - Wood County 1140 FM 2946 Emory, TX 75440-4628 (P) Keith Prather (C) Joan Kile

Ennis

Anthony Drive Baptist Church Texas - Ellis-Hill 801 Anthony Dr Ennis, TX 75119 (P) Matt Walker (C) Norma J Bain

Bristol Baptist Church Texas - Ellis-Hill 308 Union Hill Rd Ennis, TX 75119 (P) David Futral (C) Renee Davis Calvary Baptist Church Texas - Ellis-Hill 805 Baldridge St Ennis, TX 75119 (P) James Patterson (C) Darla Tucker

Etoile

Macedonia Baptist Church Texas - Landmark of Nacogdoches 16789 Fm 226 Etoile, TX 75944 (C) Darlene King

Euless

Sheppard Drive Baptist Church Texas - Tarrant County 219 N Sheppard Dr Euless, TX 76039 (P) James V Schoenrock (C) Cleva Jo Lilly

Eustace

China Grove Baptist Church Texas - Van Zandt 110 Vz County Road 2918 Eustace, TX 75124 (P) David Harkins (C) Linda Weatherford

Lighthouse Baptist Church Texas - BMA of Texas 10720 State Hwy 198 Eustace, TX 75124 (P) Charlie Woodard (C) Norma McQuaggie

Fairfield

Antioch Baptist Church Texas - Central Texas Hwy 84 E To FM 1364 Fairfield, TX (P) Cody Craig (C) Tara Anderson

Calvary Baptist Church Texas - Central Texas 220 E Main St Fairfield, TX 75840 (C) Charlotte Mullen

Round Prairie Baptist Church Texas - Central Texas 932 E Main St Fairfield, TX 75840 (P) Chris George (C) Ashley Trudell

Ward Prairie Baptist Church Texas - Central Texas 341 FM 488 Fairfield, TX 75840 (P) David Bristow (C) Deana C McAdams

<u>Ferris</u>

First Baptist Church Texas - Dallas County 304 W 5Th St Ferris, TX 75125 (P) Eddie Wiechman (C) Donna Shaw

New Beginnings Bible Church Texas - Ellis-Hill 1970 Fm 983 Ferris, TX 75125 (P) Mike McEuen (C) Karen McEuen

<u>Flynn</u>

First Baptist Church Texas - Trinity River (TX) 11085 FM 977 W Flynn, TX 77855 (P) Dwain Pollard (C) Kay Baskett

Forney

Fellowship Baptist Church Texas - Dallas County 417 Pinson Rd Forney, TX 75126 (P) Rick Lemons (C) Ann Lemons

Fort Worth

Maranatha Baptist Church 3410 Nw 30Th St Fort Worth, TX 76106 (C) Le Dale Moore

Monte De Las Olivas Mission 3327 Deen Rd Fort Worth, TX 76106 (P) Alfred Cadena (C) Cruz Cadena

Rockhouse Baptist Church 11650 N Riverside Drive Fort Worth, TX 76244 (P) Cody Montandon

South Park Baptist Church Texas - Tarrant County 7201 Crowley Rd Fort Worth, TX 76134 (P) David Cook (C) Julie Thames

Fred

Midway Baptist Church Fm 1943 Fred, TX (P) Eldon Jones (C) Jean Jones Frisco Genesis Metro Baptist Church Texas - Dallas County 9750 John W Elliott Dr Frisco, TX 75033 (P) Tim Bourne

Garland

Emmanuel Baptist Church Texas - Dallas County 721 Wallace Dr Garland, TX 75041 (C) Pamela Merrill

Grace Baptist Church Texas - Dallas County 4509 Tranquility Dr Garland, TX 75043 (P) Paul Allison

Lakewood Baptist Church Texas - Dallas County 1514 Lakewood Dr Garland, TX 75042 (P) Jimmy Russell (C) Courtney Howard

Living Word Arabic Baptist Church 2510 N. Glenbrook Dr Garland, TX 75002 (P) Ashraf Sara (C) Jenny Sara

Northside Baptist Church Texas - Dallas County 2510 N Glenbrook Dr Garland, TX 75040 (P) Christopher Winkler (C) Linda Arnold

Georgetown

Antioch Georgetown 1001 Power Road Georgetown, TX 78626 (P) Andy Comer

Gilmer

Antioch Baptist Church Texas - Liberty 7391 Giraffe Rd Gilmer, TX 75644 (P) Michael Pool (C) Jackie Cox

Cherokee Baptist Church Texas - Liberty 2442 Cherokee Trace Gilmer, Tx 75644 (P) Madison Caffey (C) Anita Ferrell Concord Baptist Church Texas - Liberty 6995 Concord Church Rd Gilmer, TX 75644 (P) Clay Potter (C) Carrie Reaves

non Baptist Church Texas - Liberty 3063 Fm 556 Gilmer, TX 75644 (P) Jed Whitaker (C) Mary Ann Wylie

Glade Creek Baptist Church Texas - Liberty 2242 Locust Rd Gilmer, TX 75645 (P) Wayne Norvell (C) Marcelene Clemens

Latch Missionary Baptist Church Texas - Liberty 1050 Box Oak Rd Gilmer, TX 75644 (P) Leon Ross (C) Jane Jones

Oak Hill Baptist Church Texas - Liberty 3084 Fm 2088 Gilmer, TX 75644 (P) Billy Byrd (C) Sandra Richardson

Pine Acres Baptist Church Texas - Liberty 1123 State Highway 155 N Gilmer, TX 75645 (P) Danny Hailey (C) Carolyn Jackson

Pritchett Baptist Church Texas - Liberty 250 Holly Rd Gilmer, TX 75644 (P) Terry Caffey (C) Retha Hurse

Rosewood Baptist Church Texas - Liberty 8260 Arrowwood Rd Gilmer, TX 75644 (P) Charles M Johnson (C) Shelby O'Connor

Willow Oak Baptist Church Texas - Liberty 1538 SunFlower Rd Gilmer, TX 75645 (P) Anthony Anderson (C) Joey Dunn Woodland Baptist Church Texas - Liberty 6049 Fm 3358 Gilmer, TX 75644 (P) David Mayhan (C) Evelyn Daniels

Glenn Heights

First Baptist Church Texas - Dallas County 512 E Bear Creek Rd Glenn Heights, TX 75154 (P) Mike Thornhill (C) Tammy Stanley

Grand Prairie

Centro De Vida Mission Texas - Dallas County 735 NE 33rd St Grand Prairie, TX 75050 (P) Jose Luis Ortega Sr (C) Ana Sierra

Eighth Street Baptist Church Texas - Dallas County 705 Skyline Rd Grand Prairie, TX 75051 (P) Matt Woods (C) Maudeen Mccormick

Grand Saline

Corinth Baptist Church Texas - Van Zandt 9734 FM 1255 Grand Saline, TX 75140 (P) Billy Smith (C) Kelly Allen

East Center Baptist Church Texas - Van Zandt 4523 Fm 1652 Grand Saline, TX 75140 (P) Danny Laprade (C) Dee Dee Laprade

First Baptist Church Texas - Van Zandt 316 N Houston St Grand Saline, TX 75140 (P) James Neidholt (C) Vickie Campbell

Lawrence Springs Baptist Church Texas - Van Zandt 2989 Vz County Road 1110 Grand Saline, TX 75140 (P) Ronnie Daniell (C) Carolyn Smith Mount Lebanon Baptist Church Texas - Van Zandt 14500 Fm 17 Grand Saline, TX 75140 (P) Brent Corn (C) Lenda Guthrie

Richland Heights Baptist Church Texas - Wood County 1500 N Spring St Grand Saline, TX 75140 (P) Benjamin T. Morrell (C) Sheryl Rico

Sand Flat Baptist Church Texas - Van Zandt 4494 Fm 857 Grand Saline, TX 75140 (P) Steve Futch (C) Cathy Nations

Grapeland

New Hope Missionary Baptist Church Texas - Houston & Anderson Off Highway 19 N Grapeland, TX (P) Charles Pyle

Groesbeck

Bethel Baptist Church Texas - Central Texas 206 S Grayson St Groesbeck, TX 76642 (P) Johnny Pearson (C) Bonnie Noel

Lost Prairie Baptist Church Texas - Central Texas 514 FM 3371 Groesbeck, TX 76642 (C) Kay Thornal

<u>Hemphill</u>

East Mayfield Baptist Church Texas - Original Bethlehem 125 Linda Lane Hemphill, TX 75948 (P) Gene Lee (C) Marilyn Little

Yellowpine Macedonia Baptist Church Texas - Original Bethlehem 125 Scrappin Valley Hemphill, TX 75948 (P) Tracy Albert Lane (C) Ollie Fave Sparks

<u>Henderson</u>

Liberty Baptist Church Texas - Mount Olive 12025 County Road 397 E Henderson, TX 75652 (P) James Edge (C) Barbara Faulkner New Salem Baptist Church Texas - Cherokee 18597 Fm 839 S Henderson, TX 75654 (P) Chris Proctor (C) Kasey Oliver

Sardis Baptist Church Texas - Cherokee 13174 County Road 4187 S Henderson, TX 75654 (P) Marc Sharp (C) Sue Willis

Houston

Bauman Road Baptist Church Texas - Harris County 10709 Bauman Rd Houston, TX 77076-2638 (C) Norma Holman

Center Of Life Baptist Church Texas - Harris County 11250 Bentley Rd Houston, TX 77092 (P) Robert Allcorn (C) Laura Harrison

Centro De Vida Texas - Harris County 10709 Bauman Rd Houston, TX 77076 (P) Richard Robinson (C) Enoc Tinoco

Community Baptist Church Texas - Harris County 11710 Lockwood Houston, TX 77044 (P) Bill Teel (C) Barbarah Dominy

First Beltway Baptist Church Texas - Harris County 7730 Uvalde Rd Houston, TX 77049 (P) Rick Jackson (C) Harriet Elliott

Fuente de Vida Eterna 6427 Halstead Meadows Circle Houston, TX 77086 (P) Jaime Henriquez

Rio Jordan Baptist Church Texas - Harris County 1325 Lauder Rd Houston, TX 77039 (P) Armando Rodriguez (C) Olga Rodriguez

<u>Humble</u>

Caminando con Jesus Texas - Harris County 6511 Eddie Dr. Humble, TX 77396 (P) Wilfredo Nunez

Suburban Wood Baptist Church Texas - Harris County 6500 N Sam Houston Pkwy E Humble, TX 77338 (P) Dean Renfro

Huntington

First Ora Baptist Church Texas - Angelina 544 Ora Church Rd Huntington, TX 75949 (P) Wayne Burden (C) Phyllis Willis

Harmony Odell Baptist Church Texas - Angelina 2928 Knightwood Rd Huntington, TX 75949 (P) Jackson Colwell (C) Judy Runnels

Pine Forest Baptist Church Texas - Angelina 1171 N Us Highway 69 Huntington, TX 75949 (P) Burl Mcbride Iii (C) Nancy Lee Hoch

Rocky Hill Baptist Church Texas - Angelina 4040 Harley Golden Rd Huntington, TX 75949 (P) Bobby Russell (C) Pat Williams

Salem Baptist Church Texas - Angelina 965 Ralph Nerren Rd Huntington, TX 75949 (P) Jason Swallows (C) Eddie Arnold

Shawnee Prairie Baptist Church Texas - Angelina Fm 1818 E & Fm 844 Huntington, TX 75949 (P) William Wooten (C) Rene Brashear

<u>Huntsville</u>

Ebenezer Baptist Church 1451 FM 1791 Huntsville, TX 77340 (P) Tanner Choppy (C) Deborah Wells Open Door Baptist Church Texas - Tryon 638 Ave M Huntsville, TX 77320 (P) Clyde Loll (C) Kathy Beauchamp

<u>lola</u>

Enon First Baptist Church Texas - Navasota River 23129 Fm 244 Iola, TX 77861-5100 (P) Mike Fisher (C) Betty Webb

Martin's Prairie Baptist Church Texas - Navasota River 12540 CR 175 Iola, TX 77861 (P) Gary Roe (C) Mary Lavender

Irving

First of Las Colinas Baptist Church Texas - Dallas County 1930 Gateway Dr Irving, TX 75038 (P) Dale Thornton (C) Melody Joy Preuninger

Village Baptist Church Texas - Dallas County 224 E Grauwyler Rd Irving, TX 75061 (P) Mark Jenkins (C) Sandra Mintz

<u>Italy</u>

First Baptist Church Texas - Ellis-Hill 200 Clark St Italy, TX 76651 (P) Ronnie D Dabney (C) Sandra R Bryan

Jacinto City

Munn Street Baptist Church Texas - Harris County 10910 Munn St Jacinto City, TX 77029 (P) Leonard Ward (C) Norma Holman

Jacksboro

Mountain Home Baptist Church Texas - Harmony (TX) 221 Mountain Home Rd Jacksboro, TX 76458 (P) Frank Hefner (C) Lelia Vine Cozart Jacksonville Afton Grove Baptist Church Texas - Cherokee 360 County Road 4208 Jacksonville, TX 75766 (P) David W Hallum (C) Anne Williams

Calvary Baptist Church Texas - Cherokee 122 W Tena St Jacksonville, TX 75766 (P) Charles Gaskin (C) Jerrie Frazier

Cornerstone Baptist Church Texas - Cherokee 1720 S Bolton Jacksonville, TX 75766 (P) Larry Barker (C) Lesa Leinback

Craft Baptist Church Texas - Cherokee 245 CR 1629 Jacksonville, TX 75766 (P) James Dorman (C) Jean Galyean

Enterprise Baptist Church Texas - Cherokee 2890 County Road 4101 Jacksonville, TX 75766 (P) Dale Wier (C) Shirley McAnally

First Baptist Church Texas - Cherokee 210 Philip St Jacksonville, TX 75766 (P) Eric Johnson (C) Jeanna Strom

Friendship Baptist Church Texas - Cherokee 6065 County Road 3305 Jacksonville, TX 75766 (P) Larry G Smith (C) Glenda Cleveland

New Hope Baptist Church Texas - Cherokee 12580 FM 747 S. Jacksonville, TX 75766 (P) James M Morris (C) Karen Morris

Tabernacle Baptist Church Texas - Cherokee 1234 Corinth Rd Jacksonville, TX 75766 (P) David Moore (C) James Spivey

Jasper Beech Grove Baptist Church

Texas - Original Bethlehem 10008 Fm 777 Jasper, TX 75951 (P) Larry Williams (C) TJ Yeates

Bishop Chapel Baptist Church Texas - Original Bethlehem 5082 Hwy 63 E Jasper, TX 75951 (P) Michael Hancock (C) Becky Pickering

Ebenezer Baptist Church 1277 County Road 044 Off Highway 63 West Jasper, TX 75951 (P) Curtis Herrington

Zion Hill Baptist Church Texas - Original Bethlehem 6038 S Highway 96 Jasper, TX 75951 (P) Dale Cucancic (C) Lynda Byrd

Jefferson

Heritage Baptist Church Texas - Liberty 1608 Us Hwy 59 Jefferson, TX 75657 (P) Seth Buckner (C) Jane Laster

Jewett

Little Flock Baptist Church Texas - Trinity River (TX) 20190 Fm 1512 Jewett, TX 75846 (P) Jack Harty (C) Gloria Burke

Sardis Baptist Church Texas - Trinity River (TX) 14737 Fm 1512 Jewett, TX 75846 (P) Delmar White (C) Nancy Beddingfield

<u>Joaquin</u>

Jackson Baptist Church Texas - Mount Olive 11120 State Highway 7 E Joaquin, TX 75954 (C) Sheila Ramsey

Old Home Baptist Church Texas - Mount Olive Fm 699 Co Rd 3455 Joaquin, TX 75954 (P) Hollis Bass (C) Wendy Watson

<u>Judson</u>

First Baptist Church of Judson Texas - Liberty 2038 Fm 1844 Judson, TX 75660 (P) Tim Smith (C) Judy Kieffer

<u>Kaufman</u>

Blackjack Baptist Church Texas - East Fork 12173 County Road 124 Kaufman, TX 75142 (P) Tommy Jenkins, Jr (C) Tommie Myers

<u>Kemp</u>

New Hope Baptist Church 201 N Elm St Kemp, TX 75143 (P) Greg Thomas (C) Mona Thomas

Kennard

Piney Creek Baptist Church Texas - Houston & Anderson 7105 FM 2781 Kennard, TX 75847 (P) Linley Ham (C) Billy Davis

Kilgore

Go Forth Baptist Church Texas - Liberty 3800 Goforth Rd. Kilgore, TX 75662 (P) John Wayne Gradberg (C) Colleen Baker

Lakeview

Lakeview Baptist Church Texas - Plains Hwy 256 At Smith St Lakeview, TX (C) C/O Rosa Castillo

<u>Lamesa</u>

Sunset Baptist Church Texas - Plains N 3rd Avenue O Lamesa, TX 79331 (P) Gerald D Parsons (C) Judith Holladay

Lancaster

Central Baptist Church Texas - Dallas County 912 Randlett St Lancaster, TX 75146 (P) Paul Gauntt (C) Nancy Williams

<u>Latexo</u>

Ephesus Baptist Church Texas - Houston & Anderson 6652 County Road 1830 Latexo, TX 75849 (P) Stephen D McCeig (C) Barbara Simpson

Leggett

Leggett Baptist Church Texas - Polk County 162 Freeman Rd Leggett, TX 77351 (P) Timothy Thompson (C) Cindy Wilkinson

Levelland

College Avenue Baptist Church Texas - Plains 213 College Ave Levelland, TX 79336 (P) Brian Simon (C) Brenda Davis

Fifth Street Baptist Church Texas - Plains 1009 5th St Levelland, TX 79336 (P) Jeremy Blackburn (C) Lynette Campbell

Lewisville

Community Life Mission 1693 Niagara Blvd Lewisville, TX 75077 (C) Nicole Martinez

Lindale

East Foothills Baptist Church Texas - BMA of Smith County 810 E South Street Lindale, TX (P) Gary Dinger

Littlefield

Sunset Avenue Baptist Church Texas - Plains 710 North Sunset Avenue Littlefield, TX 79339 (C) Kenneth Ray

Livingston

Ace Baptist Church Texas - Polk County 2513 Fm 2610 Livingston, TX (P) John A Taylor (C) Jean Taylor Bethel Baptist Church Texas - Polk County 8815 Fm 350 N Livingston, TX 77351 (P) Harold Isaacs (C) Judy Isaacs

Centro De Vida Texas - Polk County 2476 FM 3277 Livingston, TX 77351 (P) Vincent Hernandez

Chesswood Baptist Church Texas - Polk County 4357 Highway 59 Livingston, TX 77351 (P) Howard Daniels, Jr

East Tempe Baptist Church Texas - Polk County 1340 Fm 350 South Livingston, TX (P) Leo Davis (C) Pauline Maze

First Baptist Church Texas - Polk County 106 Colt Rd Livingston, TX 77351 (P) Brett Lester (C) Laddis Thompson

First Of Providence Baptist Church Texas - Polk County 898 Providence Rd Livingston, TX 77351 (P) Robert Murphy (C) Mary L Moore

Holly Grove Baptist Church Texas - Polk County 494 S County Line Rd Livingston, TX 77351 (P) Gary Lawrence (C) Karen Kerstens

Magnolia Hill Baptist Church Texas - Polk County 328 Magnolia Hills Rd Livingston, TX 77351 (P) Harry L. Laxton (C) Dianna Robinson

Soda Baptist Church Texas - Polk County 8 Mi. E Hwy 190 Livingston, TX 77351 (P) Wayne Bickley (C) Kerry Brown Sunflower Baptist Church Texas - Polk County 5353 Sunflower Rd Livingston, TX 77351 (P) Mitchell Murphy (C) Loyce Flowers

Longview

Camille Acres Baptist Church Texas - Liberty 2920 Gilmer Rd Longview, TX 75604 (P) Thomas Ayres (C) Ann Bergman

Faith Baptist Church 4640 W Loop 281 Longview, TX 75604 (P) David L Webber (C) Mona Reeves

Olde Tyme Baptist Church Texas - Liberty 572 E George Richey RD Longview, TX 72604 (P) Jim Crump (C) Nila Nelson

Sovereign Life Fellowship Baptist Church Texas - Liberty 1500 W Loop 281 Longview, TX 75604 (P) Jason Williams (C) Courtney Williams

Loop

Ashmore Baptist Church Texas - Plains HC 1 Box 23 Loop, TX 79342 (P) Danny Willis (C) Kathy Halbrooks

Lubbock

LakeRidge Baptist Church Texas - Plains 4601 82nd St Lubbock, TX 79424 (P) Dan Reynolds (C) Marjorie Jeter

Monte Olivo Baptist Church Texas - Plains 1109 E Queens St Lubbock, TX 79403 (P) Benjamin Soliz, Sr (C) Jeannie Soliz

<u>Lufkin</u>

Fairview Baptist Church Texas - Angelina 3742 Fm 2108 Lufkin, TX 75901 (C) Joyce Carr Fuller Springs Baptist Church Texas - Angelina 5003 Fuller Springs Dr Lufkin, TX 75901 (P) Stephen Willis (C) Tammy Hampton

Harvest Baptist Church Texas - Angelina 6565 S Highway 69 Lufkin, TX 75901 (P) Jeremy Campbell (C) Paula Campbell

Keltys First Baptist Church Texas - Angelina 2402 N John Redditt Dr Lufkin, TX 75904 (P) Chris Taylor (C) Lanelle Edwards

Little Flock Baptist Church Texas - Angelina 2769 County Road 1475 Lufkin, TX (P) Ken Donaghue (C) Florence Donaghue

Mckindree Baptist Church Texas - Angelina 559 Mckindree Rd Lufkin, TX 75901 (P) David L Merritt (C) Carla Merritt

New Hope Baptist Church Texas - Angelina Highway 94 W Lufkin, TX (P) Bill Bailey

Wallace Chapel Baptist Church Texas - Angelina 908 Fm 3258 Lufkin, TX 75904 (P) Jordan Riley (C) Connie Gipson

<u>Mabank</u>

Payne Springs Baptist Church 9720 State Highway 198 Mabank, TX 75147 (P) Danny Denny (C) Louise Byers

Magnolia Springs

Fellowship Baptist Church Texas - Original Bethlehem 8123 Fm 1005 Magnolia Springs, TX 75956 (P) Andy Rogers (C) Robbie Peek

Malakoff

Crescent Heights Baptist Church 5127 County Road 1221 Malakoff, TX 75148 (P) Charles Gurley (C) Diane Garrett

Parkview Baptist Church 602 N Smith St Malakoff, TX 75148 (P) C/O Erma Monroe (C) Erma Monroe

<u>Marquez</u>

Clear Creek Baptist Church Texas - Trinity River (TX) 6203 CR 428 Marquez, TX 77865 (P) Ross Newton (C) Christie Stanford

<u>Maydelle</u>

Maydelle First Baptist Church Texas - Cherokee 856 County Road 1801 Maydelle, TX 75772 (P) Rusty Sherman (C) Janet Roach

Mcadoo

First Baptist Church Texas - Plains 208 Edwards Mcadoo, TX 79243 (C) Jane James

<u>Mesquite</u>

Calvary First Baptist Church Texas - Dallas County 2850 Eastglen Blvd Mesquite, TX 75181 (P) Joshua Chappell (C) Nora Costlow

Caminando Con Cristo Texas - Dallas County 2719 S Peachtree Rd Mesquite, TX 75180 (P) Jesus Terrazas (C) Mrs Jesus Terrazas

Friendship Baptist Church Texas - Dallas County 820 Pioneer Road Mesquite, TX 75149 (P) Cameron Burgess (C) Georgia Williams

Gethsemane Baptist Church Texas - Dallas County 2523 Clay Mathis Rd Mesquite, TX 75181 (P) Jerry D Brown Shiloh Road Baptist Church Texas - Dallas County 4105 Ashwood Dr Mesquite, TX 75150 (P) Don Ivey (C) Pat Ivey

<u>Mexia</u>

Primera Iglesia Bautista Hispana Mission Texas - Central Texas 511 W Fannin St Mexia, TX 76667

Temple Baptist Church Texas - Central Texas 719 S Red River St Mexia, TX 76667-3456 (P) Michael Vestal (C) Donna Eubanks

<u>Midlothian</u>

Hopewell Baptist Church Texas - Ellis-Hill 1760 W Fm 875 Midlothian, TX 76065 (P) George Ketcham (C) Julie Gary

<u>Mineola</u>

Calvary Baptist Church Texas - Wood County 2803 Fm 779 Mineola, TX 75773 (P) Donald Ray Masters (C) Jan Owens

Central Baptist Church Texas - Wood County 602 N Line St Mineola, TX 75773 (P) Chester Burke (C) Berenda Mewborn

Macedonia Baptist Church Texas - Wood County 5326 Fm 778 Mineola, TX (P) Thomas Ricks (C) Deborah A Peek

Mount Pisgah Baptist Church Texas - Wood County 4995 Fm 49 Mineola, TX 75773 (P) Tim Nall (C) Carol Taylor

New Hope Baptist Church Texas - Wood County 3855 Fm 1801 Mineola, TX 75773 (P) Michael Mize (C) Patti Sparkman Rose Hill Baptist Church Texas - Wood County 1420 County Road 2460 Mineola, TX 75773 (C) Debbie Winkle

Sand Springs Baptist Church Texas - Wood County 3208 County Road 2330 Mineola, TX (C) Patricia Damron

<u>Morton</u>

First Missionary Baptist Church Texas - Plains 102 E Taylor Ave Morton, TX 79346 (C) Leslie Robinson

Mt Pleasant

Calvary Baptist Church 2202 N Edwards Ave Mt Pleasant, TX 75455 (P) Craig Stuart (C) Betty Reese

South Jefferson Baptist Church Texas - Harmony (TX) 1701 S Jefferson Ave Mt Pleasant, TX 75456 (P) Tommy Oglesby (C) Nancy Taylor

Mt Vernon

Meadow Park Baptist Church 707 S 37Th St Mt Vernon, TX (C) Traci Stuart

Muleshoe

Richland Hills Baptist Church Texas - Plains 1631 W Ave D Muleshoe, TX 79347 (P) Larry Thornton (C) Jimmie Kay Moore

Murchison

Pleasant Ridge Baptist Church Texas - Van Zandt 18805 Fm 773 Murchison, TX 75778 (P) Bobby Myers (C) Ann Mccall

Nacogdoches

Antioch Baptist Church Texas - Landmark of Nacogdoches 7039 Co Rd 350 Nacogdoches, TX 75961 (C) Connie Curtis Gravel Ridge Baptist Church Texas - Landmark of Nacogdoches 7425 S Fm 225 W Nacogdoches, TX 75964 (P) Gene Fuller (C) Becki Collins

Harmony Baptist Church Texas - Landmark of Nacogdoches 268 County Road 726 Nacogdoches, TX 75964 (P) Tim Brewer (C) BJ Pitts

Iglesia B Nuevo Renacer Nacogdoches, TX (P) Neptaly Molina

Mahl Baptist Church Texas - Landmark of Nacogdoches 12304 Us Highway 259 Nacogdoches, TX 75965 (P) Robert B Easterling (C) Pat Tarpley

Pleasant Hill Baptist Church Texas - Landmark of Nacogdoches 4922 Fm 2864 Nacogdoches, TX 75965 (P) John Spurgeon (C) Nancy Frederick

Spring Hill Baptist Church Texas - Landmark of Nacogdoches 1648 County Road 384 Nacogdoches, TX 75961 (P) Don Chumley (C) Ozeda Lynch

University Baptist Church Texas - Landmark of Nacogdoches 2505 North St Nacogdoches, TX 75965 (P) Jason Lott (C) Sheryl Hunter

Westside Baptist Church Texas - Landmark of Nacogdoches 3109 Durst St Nacogdoches, TX 75964 (P) Jackie Yates (C) Rose Stroud

New Boston

Faith Missionary Baptist Church Arkansas - Harmony (AR) 301 N Bowie New Boston, TX 75570 (P) Mark Williams (C) Beverly Strickland New Caney First Baptist New Caney Texas - Tryon 20060 Us Highway 59 New Caney, TX 77357 (P) Jonathan W Fitzgerald (C) Karen Rice

New Summerfield

First Baptist Church Texas - Cherokee 201 Church St New Summerfield, TX (P) David Hellwig (C) Amy Fickey

New Waverly

New Hope Missionary Baptist Church Texas - Tryon 3400 FM 2693 W New Waverly, TX 77358 (P) James Nimmons (C) Vida Teel

Pine Valley Baptist Church Texas - Tryon 500 Big Woods Rd New Waverly, TX 77358 (P) Bob Hunt (C) Tammy Pursley

Newton

Newton Missionary Baptist Church 1302 Davison St Newton, TX 75966 (P) Johnny Woodard (C) Paula Odom

Nocona

Northside Landmark Missionary Baptist Church Texas - Landmark of Montague 1000 Grayson St Nocona, TX 76255 (C) Minnie Corley

Normangee

Harmony Baptist Church Texas - Navasota River 210 Batson St Normangee, TX 77871 (P) Robert Lee (C) Bertha Hammock

Sand Prairie Baptist Church Texas - Navasota River 12652 Fm 1452 W Normangee, TX 77871 (P) Larry D Andrews (C) Lynette Pope Union Baptist Church Texas - Navarro County 7610 FM 2289 Normangee, TX 77871 (P) Kerry Stroud (C) Michele Halliburton

Oakhurst

Center Hill Baptist Church Texas - Tryon 110 Center Hill Rd Oakhurst, TX 77359 (P) Bryan Waddell

<u>Orange</u>

Bethel Baptist Church Texas - Gulf Coast 2906 Western Ave Orange, TX 77630 (P) Hershell Garner (C) Lola Day

Ore City

Coffeeville Baptist Church Texas - Liberty 10766 Thistle Rd Ore City, TX 75683 (P) Jack Hoffpauir (C) Janice Walker

Paducah

Missionary Baptist Church Texas - Plains 1519 Gober St Paducah, TX 79248 (P) Glynn Willis (C) Rue Young

Palestine

Sheridan Terrace Baptist Church Texas - Houston & Anderson 117 Romallen Dr Palestine, TX 75801 (P) Jacob Richardson (C) Barbara Brown

<u>Palmer</u>

First Baptist Church Texas - Ellis-Hill 200 S Sherman Palmer, TX 75152 (P) Gary Southard (C) Kathy Hartley

<u>Pharr</u>

Anchor Bible Baptist Church 702 W Sam Houston Blvd Pharr, TX 78577 (P) Erik Gomez (C) Debbie Grant

<u>Pickton</u> Caney Baptist Church 527 Co Rd 2408 Pickton, TX 75471 (C) Patsy Bolton

Winterfield Baptist Church 915 Co Rd 2400 Pickton, TX 75471 (P) Jack Culpepper (C) June Brumley

Pittsburg

Bethel Baptist Church 624 Mount Pleasant St Pittsburg, TX 75686 (P) John Middleton (C) Janet Middleton

Brumley Baptist Church Texas - Liberty 3816 Turtle Rd Pittsburg, TX 75686 (P) Daniel Anderson (C) Sheri Bynum

Cross Roads Baptist Church Texas - Liberty 435 CR 1266 Pittsburg, TX (P) Greg Miller (C) Amy Smith

Ebenezer Friendship Baptist Church Texas - Liberty 5513 Fm 557 Pittsburg, TX 75686 (P) Mike Hall (C) Linda Richardson

Fellowship Baptist Church Texas - Liberty 992 Fm 1520 Pittsburg, TX 75686 (P) David Kizer (C) Belinda Busbee

Macedonia Baptist Church Texas - Liberty 2016 Co Rd 2110 Pittsburg, TX 75686 (P) Randy Stracener (C) Margie Horn

Matinburg Baptist Church Texas - Liberty 26 County Road 3320 Pittsburg, TX 75686 (P) Roy Elledge

<u>Pollok</u>

O'Quinn Baptist Church Texas - Angelina 7433 Us Highway 69 N Pollok, TX 75969 (P) Robert Forrest (C) Robin Boles

Redtown Missionary Baptist Church Texas - Angelina Highway 7 Pollok, TX (P) Van Johnson (C) Glenda Oliver

Port Arthur

Bethel Baptist Church Texas - Gulf Coast 6247 Garnet Ave Port Arthur, TX 77640 (P) Jim Lea (C) Jackie Kirkgard

Porter

Church At Valley Ranch Mission Texas - Navasota River 22558 Range Haven Lane Porter, TX 77365

Evergreen Baptist Church Texas - Harris County 23141 Fm 1314 Porter, TX 77365 (P) Ralph Salinas (C) Frankie Milley

Lifequest Community Baptist Church Texas - Harris County 22315 Fm 1314 Porter, TX 77365 (P) Russell Johnston

Purdon

Shady Grove Baptist Church Texas - Navarro County 10040 SW CR 4220 Purdon, TX 76679 (P) Brian Upchurch (C) Holly Upchurch

<u>Quitman</u>

Clover Hill Baptist Church Texas - Wood County 1816 Fm 69 Quitman, TX 75783 (P) Mark Thompson (C) Mary Kernes Ebenezer Baptist Church Texas - Wood County 1430 N Fm 14 Quitman, TX (P) John Skelton (C) Helen Blair

Forest Hill Baptist Church Texas - Wood County 1880 N State Highway 37 Quitman, TX 75783 (P) Fred Morrow (C) Clara Ziegler

Hubbard Chapel Baptist Church Texas - Wood County 2722 Fm 778 Quitman, TX 75783 (P) Rick Ellington (C) Carolyn Saxon

Myrtle Springs Baptist Church Texas - Wood County 2185 Fm 2225 Quitman, TX 75783 (P) David Cook (C) Pam Ziegler

Red Oak

First Red Oak Baptist Church Texas - Ellis-Hill 320 E Ovilla Rd Red Oak, TX 75154 (P) Jared Douglas (C) Melva Sutherland

Rice

First Baptist Church Texas - Ellis-Hill 201 S Dallas St Rice, TX 75155 (P) Jerry Fulton (C) Mary Fort

Robert Lee

Pecan Baptist Church Texas - Central West Texas 14081 West State Hwy 158 Robert Lee, TX 76945 (P) Bill Hood (C) Donna Waldrop

Rosenberg

Centro De Vida Mission 2100 Avenue M Rosenberg, TX 77474 (P) Antonio Hernandez

Rosser

First Baptist Church Texas - East Fork 302 Ennis St Rosser, TX 75157 (P) Dan Short Jr (C) Debbie Harris

Rowlett

Crossroads Baptist Church Texas - Dallas County 7900 Chiesa Rd Rowlett, TX 75089 (P) Jason Collins (C) Gene Wilkerson

<u>Rusk</u>

Mount Cove Baptist Church Texas - Cherokee 8170 County Road 343 East Rusk, TX (P) Scott Schulle (C) Vivian Vaught

Sacul

Sacul Baptist Church Texas - Landmark of Nacogdoches 200 Main Street Sacul, TX 75788 (P) Marshall Ratliff (C) Virginia Mixon

Saint Jo

Saint Jo Landmark Baptist Church Texas - Landmark of Montague 242 FM 677 Saint Jo, TX 76265 (P) Ricky L Kerr (C) Lottie Pitman

San Angelo

Grace Temple Baptist Church Texas - Central West Texas 105 Guthrie St San Angelo, TX 76901 (P) Chris Sweet (C) Austin Reese

San Antonio

Emmanuel Baptist Church Texas - BMA of Texas 8745 Grisom Rd San Antonio, TX 78251 (P) Jesse R Guerra Sr

San Augustine

Attoyac Baptist Church 1198 County Road 3120 San Augustine, TX 75972 (P) Milton Poindexter (C) James Norton

Bethel Baptist Church Texas - Angelina 4839 Fm 1992 San Augustine, TX 75972 (P) Gerald Sowell Chinquapin Baptist Church Fm Rd 1751 San Augustine, TX (P) Wayne L Fowler (C) Juanita Hall

Macune Baptist Church 376 FM 705 San Augustine, TX 75972 (P) Terry Lott (C) Dawn Moon

Shiloh Baptist Church 4216 CR 220 San Augustine, TX 75972 (P) Randy Mills (C) Peggy Fitzgerald

Santa Anna

Northside Baptist Church Texas - Central West Texas 201 N 3rd ST Santa Anna, TX 76878 (P) Marvin J Hale (C) Shirley Mobley

Scurry

Beautiful Acres Baptist Church Texas - East Fork 15113 N 2Nd St Scurry, TX 75158 (C) Linda Maston

Grays Prairie Baptist Church Texas - East Fork 12217 S Fm 148 Scurry, TX 75158 (C) Holly Cousins

Mount Olive Baptist Church Texas - East Fork 8795 S FM 148 Scurry, TX 75158 (P) Nick Bumgardner (C) Lesa Hitt Seagoville Bethel Baptist Church Texas - Dallas County 601 N Kaufman St Seagoville, TX 75159 (P) Terry Moore (C) Margrette Traister

Seven Points

First Baptist Church 416 W Cedar Creek Pkwy Seven Points, TX 75143 (P) David Lewis (C) Joyce Mccollum

Friendship Baptist Church Texas - East Fork 354 S State Highway 274 Seven Points, TX 75143 (P) Curtis Mathis (C) Vicki Hatcher Sherman Merriman Hills Baptist Church Texas - Dallas County 2105 S Dewey Ave Sherman, TX 75090 (P) Michael W Perry (C) Virginia Perry

Somerville

Centro De Vida - Somerville 970 Fm 13641 Somerville, TX (P) Francisco Carrillo (C) Claudia Saldierna

Southlake

Lonesome Dove Baptist Church Texas - Tarrant County 2380 Lonesome Dove Rd Southlake, TX 76092 (P) Jason Stover (C) Cherie Johnson

Splendora

First Missionary Baptist Church Fm 2090 Splendora, TX (P) William V Whaley (C) Karen Moody

Woodland Baptist Church Texas - Tryon 24526 Fm 2090 Splendora, TX 77372 (P) Wyatt Mericle (C) Margaret Keen

<u>Spring</u>

Church At Creeks End Baptist Church Texas - Harris County 20010 Kuykendahl Rd Spring, TX 77379 (P) Bobby Martin (C) Paulette Cato

Springtown

Bethel Missionary Baptist Church Texas - Harmony (TX) 408 S Ash St Springtown, TX 76082 (P) Bobby Evans (C) Linda Autry

Union Baptist Church Texas - Harmony (TX) 3451 Sarra Ln Springtown, TX 76082 (C) Kathy Ellege

Streetman

Caney Baptist Church Texas - Central Texas Hwy 833 W Streetman, TX (P) Dan Vail (C) Pam Elliott

New Hope Baptist Church Texas - Central Texas 581 FM 416 Streetman, TX 75859 (C) Lynnette Engelholm

Sulphur Springs

Beckham Baptist Church 1879 Co Rd 4760 Sulphur Spgs, TX 75482 (P) James A Henry

Lake Highlands Baptist Church 1500 College St Sulphur Spgs, TX 75482 (P) Perry G Johnson (C) Mary Fleming

Rockdale Baptist Church 6433 Co Rd 1100 Sulphur Spgs, TX 75482 (P) Paul D Sartor (C) Madeline Sue Sartor

Davis Street Baptist Church 427 Gilmer St Sulphur Springs, TX 75482 (P) Mark Thompson (C) Courtney Peugh

North Liberty Baptist Church Fm 1537 & Co Rd 3511 Sulphur Springs, TX 75482 (P) James B Tomlinson (C) Frankie Miller

Peerless Baptist Church 7414 Farm Road 71W Sulphur Springs, TX 75482 (P) Phillip Mathis (C) Karen Foster

<u>Talco</u>

First Baptist Church 501 Lide Street Talco, TX (P) Michael Mars (C) Jamee Mars

<u>Teague</u>

Cedar Creek Baptist Church Texas - Central Texas 432 Highway 80 S Teague, TX 75831 (P) Johnny Veretto Eighth Avenue Baptist Church Texas - Central Texas 201 S 8th Ave Teague, TX 75860 (P) Roy Prather (C) Caron Winfree

Freestone Baptist Church Texas - Central Texas 738 FM 80 S Teague, TX 75860 (P) Stephen Davenport (C) Nora Atchley

<u>Tenaha</u>

Folsom Baptist Church Texas - Mount Olive 6411 Fm 2026 Tenaha, TX 75974 (P) Harold Dement (C) Angela Latham

Old Center Baptist Church Texas - Mount Olive 7086 Fm 699 Tenaha, TX 75974 (P) James Granberry (C) Babla Branberry

Ramah Baptist Church Texas - Mount Olive 131 County Road 4475 Tenaha, TX 75974 (P) Keith Keele (C) Vonda Black

<u>Terrell</u>

First Missionary Baptist Church Texas - East Fork 201 Poetry Rd Terrell, TX 75160 (P) Buddy Sadler (C) Kathy Dougherty <u>Texarkana</u> First Bikers Church Arkansas - Harmony (AR) 1116 Walnut St Texarkana, TX 75501 (P) Matthew Butler

Hillcrest Baptist Church Arkansas - Harmony (AR) 5501 W 7Th St Texarkana, TX 75501 (P) C/O Sheila Mahar (C) Hope Owens

Richmond Road Baptist Church Texas - Liberty 5805 Richmond Rd Texarkana, TX 75503 (P) Shaun George (C) Toni Henry Spring Lake Baptist Church Arkansas - Harmony (AR) 4601 Texas Blvd Texarkana, TX 75503 (P) Randy Shepherd (C) Kim Lamb

<u>Timpson</u>

Buena Vista Baptist Church Texas - Mount Olive FM 2026 Timpson, TX (P) James Hall (C) Deb Hall

Good Hope Baptist Church Texas - Mount Olive 1813 Fm 2667 Timpson, TX (C) C/O Linsey Campbell

Mount Olive Baptist Church Texas - Mount Olive 4417 County Road 4054 Timpson, TX (P) Fred Wilcox (C) Rhonda Rhodes

<u>Tomball</u>

Carrell Street Baptist Church Texas - Harris County 819 Carrell St Tomball, TX 77375 (P) Randy Johnson (C) Cheryl Briscoe

Trinidad

Calvary Baptist Church 155 Legg St Trinidad, TX 75163 (P) Jim Farmer (C) Sharon Martin Lakeside Baptist Church 4470 State Highway 274 Trinidad, TX 75163 (P) Samuel Adams (C) Judi Lovin

Troup

Blackjack Baptist Church Texas - Cherokee 18214 State Highway 110 N Troup, TX (P) David Jimerson (C) Lexa Adams

Mixon Baptist Church Texas - Cherokee 5019 Fm 177 E Troup, TX 75789 (P) Greg Parsons

<u>Tyler</u>

Centro De Vida Mission Texas - BMA of Smith County 1013 S Robertson Ave Tyler, TX 75701 (P) Jaime Lengua

Fair Park Baptist Church Texas - BMA of Smith County 301 S Bruck Ave Tyler, TX 75702 (P) Keith Brown (C) Lois M Tucker

New Harmony Baptist Church Texas - BMA of Smith County 10251 Fm 724 Tyler, TX 75704 (P) Chris Webb (C) Gary Gilmore

Pine Brook Baptist Church Texas - BMA of Smith County 3606 Highway 110 N Tyler, TX 75704 (P) David Martin (C) Amy Andrews

Red Springs Baptist Church Texas - BMA of Smith County 131 FM 16 W Tyler, TX 75706 (P) Collin Jones (C) Flo Downing

<u>Venus</u>

New Beginnings Baptist Church Texas - Tarrant County 628 Cordes Dr Venus, TX 76084 (P) Brian Merchant (C) Sharon Estes

<u>Waco</u>

Beacon Hill Baptist Church Texas - Central Texas 1912 Monte Vista St Waco, TX 76711 (P) Mike Ferus (C) Bettye Gordon

<u>Waller</u>

Faith Missionary Baptist Church Texas - Harris County 20315 Stokes Rd Waller, TX 77484 (P) Ronald Namanny (C) Debra Petalcu

Waxahachie

Farley Street Baptist Church Texas - Ellis-Hill 1116 Brown St Waxahachie, TX 75165 (P) Richard W Smith (C) Judy Nelson

Heritage Baptist Church Texas - Ellis-Hill 1000 Butcher Rd Waxahachie, TX 75165 (P) Sam Bradley (C) Stephanie Solis

Sardis Baptist Church Texas - Ellis-Hill 5130 E FM 875 Waxahachie, TX 75167 (P) Eddie Marsh (C) Pam Whiteside

The Bridge Texas - Dallas County 315 N Rogers Waxahachie, TX 75165 (P) Matthew Prather

Weatherford

Freedom Baptist Fellowship 1823 Clear Lake Rd Weatherford, TX 76086 (C) Leighann Amerson

Whitehouse

Hill Creek Baptist Church Texas - BMA of Smith County 14749 Highway 110 N Whitehouse, TX (P) Sherman Mayfield (C) Becky Abler

<u>Whitney</u>

Prairie Valley Baptist Church Texas - Ellis-Hill 741 Hcr 2101 Whitney, TX 76692 (P) Russell L. Penney (C) Dalinda Ackerman

Triangle Park Baptist Church Texas - Ellis-Hill 104 Pleasant Dr Whitney, TX (C) Marie Swinscoe

Wiergate

Weeks Chapel Baptist Church Texas - Original Bethlehem 5420 County Road 1067 Wiergate, TX 75977 (C) Calla Morton

Wills Point

Elwood Baptist Church Texas - Van Zandt 3713 Vz County Road 3504 Wills Point, TX 75169 (P) L. A. Goodson (C) Yvette Lovell

Lifehouse Fellowship Baptist Church Texas - Van Zandt 199 VZ County Road 3448 Wills Point, TX 75169 (P) Michael Stone

Locust Grove Baptist Church Texas - East Fork 5780 FM 2965 Wills Point, TX 75169 (P) Mathew Ward (C) Helen Boothe

Winnsboro

Coldwater Baptist Church Texas - Wood County 239 County Road 4510 Winnsboro, TX 75494 (P) Donny Chamberlain (C) Wanda Patterson

Cross Roads Baptist Church Texas - Wood County 1314 County Road 4870 Winnsboro, TX 75494 (P) Jeramy Pierce (C) Charles R Busby

East Point Baptist Church Texas - Wood County 5029 Fm 2088 Winnsboro, TX 75494 (P) James Scott (C) Diana Mcgovern

Fellowship Baptist Church Texas - Wood County 6347 Fm 2088 Winnsboro, TX 75494 (P) Paul Chandler (C) Debbie Bunch

Pineview Baptist Church Texas - Wood County FM 1647 at FM 2455 Winnsboro, TX 75494 (P) Ronny Spence (C) Barbara Shirley

Sharon Baptist Church Texas - Wood County 4496 N State Highway 37 Winnsboro, TX 75494 (P) Perry Shirley (C) Janelle Safford Smyrna Baptist Church Texas - Wood County 2256 Co Rd 4420 Winnsboro, TX 75494 (P) David W Hendricks (C) Katie Thornton

Walnut Street Baptist Church Texas - Wood County 919 N Walnut St Winnsboro, TX 75494 (P) Ryan Burchett (C) Debra Gage

<u>Zavalla</u>

Johnson Missionary Baptist Church Texas - Angelina 26534 Us Hwy 69 Zavalla, TX 75980 (C) Kandace Lucas

Solid Rock Baptist Church Texas - Angelina 16663 Fm 2109 N Zavalla, TX 75980 (P) Joel Hitchcock (C) Stephanie Conn

Chinese Gospel Mission Texas - Dallas County

Little Hope Baptist Church Texas - Wood County (P) James Young Jr (C) Barbara Tramel

VIRGINIA

Hampton Peninsula Baptist Church 24 Mary Ann Dr Hampton, VA 23666 (C) James McKay

WASHINGTON

Port Orchard Northwest Baptist Church Washington-Oregon - Northwestern 5715 Sunnyslope Rd Sw Port Orchard, WA 98367 (P) Tim Tenbrink

<u>Richland</u> Summit Baptist Mission 704 Stanton Ave Richland, WA 99352 (P) Brad Faulk

<u>Tacoma</u>

Grace Baptist Church Washington-Oregon - Northwestern 7615 South A St Tacoma, WA 98408 (C) Jaye Allen

Walla Walla

Eastgate Baptist Church Washington-Oregon - Northwestern 1937 Portland Ave Walla Walla, WA 99362 (P) Todd Blevins (C) Linda Jenkins