

Minutes
The 214th Annual Session
Of the
Baptist Missionary Association of Mississippi
Convening with
Midway First Baptist Church
Sumrall, Mississippi
October 20, 2020

2020-2021 Officers of the State Association

President

Greg Medenwald Hattiesburg

First Vice-President

Blake McCain Sumrall

Second Vice-President

Justin Cameron Columbia

Clerk

Justin Rhodes Soso

Assistant Clerk

Ted Quimby Hattiesburg

Director of Public Information

Don Brown Laurel

2021 Session will be held at
First Baptist Church of Shady Grove
Laurel, Mississippi
October 19-20, 2021

Sermon Bro. Dennis Knight

Alternate Bro. Greg Cook

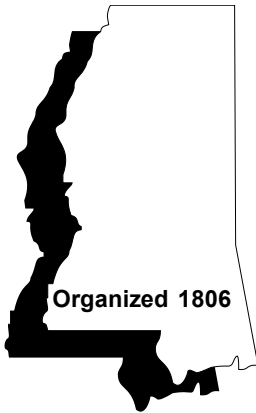
Midyear Meeting
Southeastern Baptist College
Laurel, Mississippi
May 18, 2021

Sermon Bro. Justin Cameron

Alternate Bro. Chris Yeager

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
OCTOBER 2020

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DON BROWN, DIRECTOR



Baptist
 Missionary
 Association
 of Mississippi
2020 Minutes

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President's Message

The 214th Annual Session of the Baptist Missionary Association of Mississippi, due to the Covid-19 pandemic and its many restrictions, had to be one of the most unique on record! The Midyear Meeting in May of 2020 had to be cancelled due to limitations on social gatherings, and the Annual Meeting in October also had to be adjusted to meet the realistic demands of social distancing. The message, however, was not altered! Our marching orders from heaven had not changed. We were then, and we still are today, under the guidance of the Great Commission of Matthew 28:18-20, which is to be carried out in the spirit of the Great Commandment of loving God and people recorded in Matthew 22:37-40, and with the attitudes and actions taught by Jesus in the Great Sermon of Matthew 5-7.

That is, in condensed form, we are to preach “Jesus Christ and Him Crucified” with the greatest of resolve as the Apostle Paul proclaimed in I Corinthians 2:2: “*For I determined not to know any thing among you, save Jesus Christ, and him crucified.*”

The preaching of Jesus Christ and Him crucified ultimately reveals the ugliness of sin.

Sin is ugly, and nothing uncovers the ugliness of this rebellion against God in a more stark way than preaching “*Jesus Christ, and him crucified.*” As sinners we in no way could save ourselves (Romans 3:23; 6:23), but Jesus could in His sinless character and purity, and He did as He died upon Calvary's cross. When a sinless and selfless person has to die because of our sins – that clearly indicates that our sins are ugly.

There's something else. The ugliness of sin and its satanic character is best revealed by preaching about Jesus and His pure character.

For example, the Apostle Paul, the closer he came to Christ and to understanding purity, the more he recognized the ugliness of sin in general, and also the repulsiveness of his own personal sin which led him to exclaim to Timothy “*Christ Jesus came into the world to save sinners; of whom I am chief.*” (I Timothy 1:15).

The preaching of Jesus Christ and Him crucified reigns absolutely above all other proclamations.

To lead sinners away from their sin and their sinful lifestyles would truly be a great victory, but to introduce those same people to Jesus who can radically and dramatically change their lives now and forever is the greater victory Paul had in mind in II Corinthians 5:17.

“Therefore if any man be in Christ, he is a new creature; old things are passed away; behold, all things are become new.”

We need to preach the whole “*counsel*” of God's Word (Acts 20:27), but we also need to save our most passionate preaching energies for Jesus: “*save Jesus Christ, and him crucified*”. For the proclamation that reigns supreme for us is not just to get people to see themselves as utterly disgusting sinners, but to see themselves as lost people desperately and eternally in need of Christ. We have no greater truth to proclaim, as only Jesus can change a person's eternal course from hell to heaven, from sinner to saint!



Greg Medenwald
President

The Preaching of Jesus and Him crucified continues to be our primary mission today.

The nation-wide political pandemonium of 2020, the worldwide pandemic, the current state moral conditions, and our difficult times are surely no greater than those experienced by Jesus and Paul in the surroundings of the Roman Empire and in the land of the Bible. Yet, in the power of God, they advanced the Gospel. May God help us to do the same! Come what may, may God help us to preach “*Jesus Christ, and him crucified*” until He comes again, and always and absolutely for His glory! “*But God forbid that I should glory, save in the cross of our Lord Jesus Christ,*” (Galatians 6:14a).

Thank you for allowing me to have some part with you in this great work. God bless!

Greg Medenwald, President

Special Workers List

Nominating Committee

Justin Rhodes 18 Big Creek Rd, Soso 39480	2021
Chad Cummings 77 Evergreen Church Rd, Seminary 39479	2021
Brycen Haden 785 Hwy 532, Mt. Olive 39119	2021
Jason Goodwin 4432 Hwy 15 N, Laurel 39443	2022
Vernon Newman 21 Lamar Shows Circle, Soso 39480	2022
Leon Carmical 70 Jarrad Rd, Ellisville 39437	2022

2020 Program Committee

Greg Medenwald	Hattiesburg
Blake McCain	Sumrall
Justin Cameron	Columbia
Don Brown	Laurel
Theresa Reus	Lucedale
Scott Carson	Laurel
Larry Geraldson	Laurel
Dwight Lindsay	Laurel
Mark Jones	Fulton
Jason Howard	Richton
Dr. John Adams	Mantachie

Enrollment Committee - 2020

Bro. Scott Kirkland, Bro. Chad Cummings, Bro. Wesley Martin

Final Statistical Report for 2019

Churches Represented by Messenger	35
Churches Represented by Letter	46
Messengers Present	68
Visitors Present	9
Minute Fund	\$3200.00
Program Fund	\$545.00
Petitionary Letters	0

Order of Reports for 2021

1. Children's Home
2. State Brotherhood
3. State W.M.A.
4. Southeastern Baptist College
5. Youth Department
6. Missions Department
7. Publications Department
8. BMA of MS Foundation
9. Commission on Senior Adults
10. Moral Action
11. Commission on History

2020 Associational Fund Report

Balance Brought Forward 10-1-2019	\$1,204.22
(General Fund)	\$459.22
(Program Fund)	\$745.00
Received from Enrollment Committee (2019)	\$4,880.00
(General Fund)	\$4,040.00
(Program Fund)	\$840.00
Received from Churches after meeting	\$265.00
(General Fund)	\$265.00
(Program Fund)	\$.00
Received from State WMA	\$200.00
Received on interest from checking account	65.37

Total Money to account for **\$6,614.59**

Paid Out

Clerk Hire	\$1,000.00
Minute Books (Printing)	\$2,895.36
Minute Books (Envelopes/Postage)	\$529.20
State Letters (Postage)	\$110.00
Bank Fees (old Trustmark Account)	99.00
Total Paid Out.....	\$4,633.56

Ending Balance **\$1,981.03**

 (General Fund)

 (Program Fund

Balance on Hand 9-30-2019 **\$1,981.03**

Salary Committee

The salary committee met October 20, 2020 at Midway First Baptist Church. Those present were Bro. James Sprayberry, Bro. Kenneth Lott, Bro. Leon Carmical, and Bro. Denny Patterson. Bro. Corby Jones voted by phone. The committee voted to set the salary increase ceiling at 3%.

Bro. Kenneth Lott, Chairman

Salary Packages for Department Heads

Publications	Salary — \$1,500.00 per month Housing — \$1,000.00 per month Retirement — \$125.00 per month Health Insurance Provided No other benefits
State Youth Department	Salary — \$1,500 per month
Moral Action of Mississippi	Annual Salary — \$13,213.48
Senior Adults	Salary for Director \$4,800.00 per year, plus travel expense, lodging and food
Southeastern Baptist College	Annual Salary — \$15,000.00 Retirement (6%) — \$3,073.50 House with Utilities proved Insurance Provided Automobile Furnished Gas Allowance
Mississippi Baptist Children's Home	Annual Salary — \$51,043.68 Social Security — ½ Retirement — 6% Hospitalization Provided Mileage Provided House & Utilities Provided
Missions Director Annual Salary and Benefits	Annual Salary — \$62,634.43 Social Security — ½ Hospitalization — \$500.00 per month Retirement — 6% Car Provided House/Utilities \$800.00 per month

Rules of Order

1. Each session of this body will be opened and closed with prayer.
2. Correspondence may be opened with other Baptist Associations at such time and places as may be deemed proper.
3. Visiting brethren may be invited to seats, who may be invited to speak, but not to vote.
4. The election of officers provided for in the constitution shall take place immediately after enrollment of messengers.
5. Without a second, no motion will be discussed, and motions lost shall not be recorded unless so ordered at the time.
6. Motions containing two or more points shall be divided at the request of any member voting.
7. Everyone desiring to speak must rise and address the moderator. No one shall speak more than once without permission of the body.
8. The moderator shall be the judge of order. Any brother may appeal from the moderator's decision.
9. The moderator shall appoint a parliamentarian at the beginning of each annual session and biannual session to advise him on procedural matters.
10. All committees shall be nominated by the moderator or some other member, subject however, to the approval of the body.
11. These rules may be altered or amended at any regular meeting of the body.
12. Immediately after the organization of the association, the Rules of Order shall be distinctly read from the chair.

Constitution of the Baptist Missionary Association of Mississippi formerly (Mississippi Baptist Association)

Article I — Name

Section 1: This body shall be known as the Baptist Missionary Association of Mississippi (formerly Mississippi Baptist Association).

Article II — Object

The object of the association shall be:

Section 1: To aid in the preaching of the Gospel throughout the world.

Section 2: To promote fellowship among the churches of the association.

Section 3: To cooperate in benevolent and educational activities consistent with the Scripture and beneficial to the purposes of this association.

Article III — Principles Of Cooperation

Section 1: This body shall be composed of such regular Baptist churches as may adhere to the Doctrinal Statement and Article I of this Constitution.

Section 2: A church desiring membership in this body shall present a petitionary letter with a statement that in regular conference she has adopted the Doctrinal Statement and Constitution of the Baptist Missionary Association of Mississippi.

Section 3: This Association shall recognize the sovereignty of each local church.

Section 4: This Association shall exercise no ecclesiastical authority over any church.

Section 5: A two-thirds majority vote shall be required for receiving a new church into membership.

Section 6: Each church of this association shall be entitled to three messengers duly elected from her membership.

Section 7: Each church shall be the sole judge of the qualifications of her messengers.

Section 8: This Association shall recognize the Scripture as the final authority in all things pertaining to the work of this body.

Article IV — Officers

Section 1: The officers of this association shall be: President, First Vice-president, Second Vice-president, one Recording Secretary, one Assistant Recording Secretary and a Director of Public Information.

Section 2: The presiding officers of this association are as follows: President, First Vice-president, Second Vice-president, elected annually to assume the duties of the respective officers at the conclusion of the annual session in which they are elected, whose term shall not exceed two consecutive years.

Section 3: Duties of officers:

A. The president shall preside over the business meeting of the association and shall be charged with keeping order, governed by parliamentary procedure.

B. The vice-presidents shall assist the president in the above named responsibilities and shall preside in the absence of the president.

C. The recording secretary shall record all business transactions of the association and shall publish the minutes in book form. These are to be distributed to the churches as soon as possible since these minutes shall constitute a report to the churches.

D. The recording secretary shall also serve as the treasurer of the minute and associational fund of the association.

E. The assistant recording secretary shall assist in all the duties of the recording secretary.

F. The duties of the director of public information shall be to work with the program committee in planning for the annual meeting of the association and to publicize the work of the Baptist Missionary Association of Mississippi.

Article V — Time Of Meeting

(Annual Session)

Section 1: The association shall hold her annual meeting on Tuesday and Wednesday following the third (3rd) Sunday of October, unless determined otherwise by the messengers in annual session.

Section 2: The President shall be empowered to call this body into special session in an emergency to deal with matters for which the session was called.

Article VI — Schedule Of Meeting

Section 1: The churches composing the Baptist Missionary Association of Mississippi shall meet one time between annual session.

Section 2: The time of meeting shall be Tuesday after the third Sunday in May at 9:30 a.m., unless determined otherwise by the messengers. The October meeting shall be the annual association.

Section 3: Each church may elect three messengers as set forth by example in II Corinthians, Chapter Eight (8).

Section 4: The purpose of the meetings shall be to:

A. Hear and approve departmental reports.

B. To implement (carry out) the plans and objectives of each department as adopted in annual session.

Section 5: The officers elected in the annual meeting shall serve as officers of the meetings.

Section 6: The order of reports shall be the same as the preceding annual session.

Article VII — Committees

Section 1: Nominating Committee:

A. The association shall choose a nominating committee composed of six members. These shall be elected by nomination from the floor in regular session.

B. These shall serve for terms of two years on a staggered basis so that three member's terms expire each year. These members are not to succeed themselves.

C. This committee will have the responsibility of presenting nominees for all standing committees or trustees and shall diligently seek to give equal representation to all sections of the state.

D. A member of this committee will not be presented as a nominee unless that member is currently serving on a board of trustees or standing committee and is eligible for another term.

Section 2: Program Committee:

A. The program committee shall consist of the president, the recording secretary, and the head of each department listed in Article VIII, Section 1.

B. This committee shall also be responsible for planning the agenda of the annual session. The department reporting first each year shall go to the bottom of the list for next year, and thus each department moves up one number each year.

C. The recording secretary shall be authorized to cover any expenses of the Program Committee from the minute and associational fund.

Section 3: Committee on Digest of Letters and Finance:

The president shall appoint a committee of three to receive letters and finances sent by the churches. This committee shall be appointed one (1) year in advance and their names shall be printed in the minutes. In the event a member is absent, the president shall appoint substitutes.

Section 4: Salary Committee:

A. All officials of the association are to be paid according to the designation of this association in annual session.

B. The chairman of all committees having salaried personnel under their supervision shall serve as a committee on salaries to make recommendations to the association on salary ceilings for all department heads and their assistants who are elected by the association.

C. In case of an emergency between sessions of the association, this committee will receive and make recommendations subject to approval of the association.

D. This Committee shall publish annually in the minute book, the salary and benefits of department heads.

Article VIII — Departments Of Work

Section 1: This association sponsors the following departments of work:

1. State Missions
2. Southeastern Baptist College
3. Mississippi Baptist Children's Home
4. Christian Publications
5. Youth Department

- 6. Commissions:
 - A. Mississippi Baptist Commission on History and Archives.
 - B. Moral Action of Mississippi
 - C. Mississippi Baptist Commission on Senior Adult Ministry
- 7. Auxiliaries:
 - A. State Brotherhood
 - B. State Women's Missionary Auxiliary
- 8. Foundations
 - A. Baptist Missionary Association of Mississippi Foundation, Inc.

Section 2: The Special Emphasis for the departments shall be: Publications — January; History and Archives — February; Youth — March; Missions — April and May; College — July and August; Moral Action of Mississippi — September; Children's Home — October and November.

Article IX — Election Of Heads Of Departments

Section 1: The head of each department shall be recommended to the association by the trustees or committee of each department or any messenger for consideration and election in Annual Session or a special called session for filling such position and shall be elected indefinitely.

Section 2: If a vacancy occurs, the trustees or committee of each department shall be responsible to maintain said department until a qualified person can be recommended to the association.

Section 3: Any department head that violates the trust of his office may be released by the trustees or committee to which he is subservient without further financial obligations; said action of trustees or committee to be reviewed at the next session of the association.

Section 4: Each Department head shall furnish the Nominating Committee a list of the Trustees, (1) who are eligible for re-election, (2) who need to be replaced, (3) who are serving an unfulfilled term. This information shall be given to the Nominating Committee by August 15 of each year.

Article X — Standing Committee Or Trustees

Section 1: This association, in annual session, shall elect committeemen or trustees as specified in each department by-laws.

Section 2: All standing committeemen or trustees shall be elected on a staggered basis for three year terms, one third being elected each year. No one may serve on more than one standing committee. The committee shall be limited to three (3). After a one year absence from that committee the former member shall become eligible for reelection to that committee. A standing committee is the board of trustees or committeemen of any department or commission listed in Article VIII, section 1.

Section 3: No one who is an employee of the Baptist Missionary Association of Mississippi shall serve on a committee or board of trustees under whose supervision he may come except legal status would require otherwise.

Section 4: The duties of said committeemen or trustees are set forth in the by-laws of each department.

Section 5: Any standing committeeman or trustee of any department who misses three (3) consecutive meetings will be automatically replaced.

Article XI — Amendments

The Constitution of the Baptist Missionary Association of Mississippi may be

amended by the two-thirds majority vote of the messengers present and voting at any annual session of the association. When the amendment is desired, it will be offered in writing in any session, morning, afternoon or evening; its adoption moved and seconded, and thoroughly discussed. At a subsequent session the vote will be taken without further discussion.

The by-laws of the various departments of associational work of the Baptist Missionary Association of Mississippi may be amended in annual session in like manner as an amendment to the Constitution as set forth above. However, the by-laws can also be amended in midyear sessions when the churches have had prior notification of the proposed changes in the "Mississippi Baptist" and/or by letter sent to each church of the association. The same procedure of voting on the amendment will be used in a midyear session as in an annual session. can be suspended at any session of the association. The suspension is to be for a specified period of time and the need for the suspension is to be stated. A two-thirds majority vote is required.

The Doctrinal Statement of the BMA of Mississippi may be amended by 2/3 majority vote of the messengers present and voting at any annual session of the association. In case the proposed amendment is referred to the churches, and the churches send their vote by letter, or by instructed messengers, and 2/3 of the churches thus reporting express the desire for the amendment, the amendment shall pass. No particular form will be required.

Doctrinal Statement Baptist Missionary Association of Mississippi

The churches of this Association heartily subscribe to and agree to defend and promulgate the historic Missionary Baptist Faith and Practice, the interpretation of which is tersely stated as follows:

1. The Trinity of God.
2. The infallible and plenary verbal inspiration of the Scripture.
3. The Biblical account of creation.
4. The personality of Satan.
5. Hereditary and total depravity of man in his natural state involving his fall in Adam.
6. The virgin birth and deity of Jesus Christ.
7. Christ's blood atonement for fallen man. We believe Christ died for the sins of the whole world (John 1:29; I Tim. 2:4-6; Heb. 2:9) that through His blood, atonement for sin is made without respect of persons. Anyone who will exercise repentance toward God and faith in our Lord Jesus Christ (Acts 20:21) will be saved. Although all men can be saved, some will reject God's redemption by exercise of their free will.
8. His bodily resurrection and ascension back to his Father.
9. The Person and work of the Holy Spirit.
10. Justification before God by faith without any admixture of works. All such justified persons are in the family of God.
11. Separation of God's children from the world.
12. Water baptism (immersion) to be administered to believers only and by Divine authority as given to missionary Baptist churches.
13. The Lord's Supper, a church ordinance to be administered to baptized believers only in scriptural church capacity.
14. Eternal security of the believer.
15. The establishment of a visible church by Christ Himself during His personal ministry on earth; and His churches are not now, nor have they ever been, universal

or invisible.

16. Worldwide missions according to the Great Commission which Christ gave His church. (Matthew 28:19, 20).

17. The perpetuity of missionary Baptist churches from Christ's day on earth until His second coming.

18. The right of scriptural churches to be held as equal units, in their associated capacities, with equal rights and privileges for all.

19. The subjection of all scriptural associational assemblies and their committees to the will of the churches, so that they shall forever remain as servants of the churches originating them.

20. The separation of the Lord's Church from all so-called churches or church alliances which advocate, practice, or uphold heresies and other human innovations, which are not in harmony with the Word of God. Open communion, alien baptism, pulpit affiliation with heretical churches, modernism, modern tongues movement, and all kindred evils arising from these practices are unscriptural.

21. The only valid baptism is that administered by the authority of a scriptural missionary Baptist church. Any so-called Baptist church which knowingly receives alien baptism, habitually practices this or other evils as those listed in statement 20 cannot be a scriptural Baptist church, nor can its ordinances remain valid.

22. The personal, bodily and imminent return of Christ to earth.

23. The bodily resurrection of the dead.

24. The reality of heaven, involving Divine assurance of eternal happiness for the redeemed of God.

25. The reality of hell, involving everlasting punishment of the incorrigible wicked.

26. We believe in the absolute separation of Church and State.

27. Biblical Marriage — God, having created male and female, instituted their union in marriage. God designed marriage as the covenantal relationship of one biological man and one biological woman for a lifetime. It is God's unique gift to reveal the union between Christ and His church. God provides in marriage the context for the only appropriate sexual desires and behaviors and the only means for procreation of the human race. The God-ordained institution of marriage is not subject to redefinition or re-interpretation by human means or practice. Forgiveness and reconciliation are found in God's atonement which is without respect of persons. (Gen. 1:27-28; Genesis 2:18-25; Matt. 19:3-9; Lev. 18:22-25; Prov. 5:18-19; Mark 10:6-9; Rom. 1:18-32; 1 Cor. 6:9-11,16; Eph. 5:22-33; Heb. 13:4)

NOTE: The following statements are not to be binding upon the churches already affiliated with this association, nor to require adoption by churches petitioning this body for privileges of cooperation, nor 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 Mississippi.

1. We believe in the premillennial return of Christ to earth, which He shall literally 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 dead at the close of the thousand year reign. I Thess. 4:13-17; Rev. 20:4-6, 12-15.

3. Whereas most of our people believe in and use the King James Version as the Word of God, we ask that any speakers at any associational meeting, camp or conference sponsored by any Department of the association use the KJV.

Baptist Missionary Association Of Mississippi
2020 Annual Meeting
Midway First Baptist Church Sumrall, Mississippi
October 20, 2020

Tuesday Morning Session:

The 214th Annual Session of the Baptist Missionary Association of Mississippi met on October 20, 2020 at 9:30am at Midway First Baptist Church in Sumrall, Mississippi. Bro. Alan Carlson led the congregation in singing, “Holy, Holy, Holy/ Revelation Song” and “How Great Is Our God/How Great Thou Art.”

Moderator, Greg Medenwald called the meeting order. The welcome was given behalf of the host church by Pastor Blake McCain. A response to the welcome was given by Bro. Donald Brown, on behalf of Association.

Moderator, Greg Medenwald appointed Bro. Frank Panzrino as Parliamentarian for this meeting. Bro. Panzrino read scripture and led the congregation in prayer.

Moderator, Greg Medenwald read the rules of order. Bro. Josh Daniels read the initial report from Enrollment Committee. A motion and second was given to approve this report. Motion carried.

Constitutional changes were called for.

Southeastern Baptist College Trustees presented the following change to the Constitution and By-Laws of Southeastern Baptist College.

Article IV

Section 1

A. “The Messengers of the churches composing the Baptist Missionary Association of Mississippi shall elect a Board of Directors consisting of twelve (12) members who shall be called Trustees. These shall serve for a term of three years on a staggered basis, one-third begin elected each year.”

A motion and second was given to approve this change. Following discussion, this motion will lay over until the afternoon session to be voted on.

Mississippi Baptist Children’s’ Home Trustees presented the following change to their By-Laws.

Article VI

“Section 4: All children admitted into the Home shall be legally assigned to the Home, Director, or Staff and if there is no one connected with the child or children who are competent to sign legal assignment papers, the Judge of the proper court will be asked to assume custody of such children and legally commit them to the Home.

Election of Officers was held:

President –Bro. Greg Medenwald

1st Vice President – Bro. Blake McCain

2nd Vice President – Bro. Justin Cameron

Clerk – Bro. Justin Rhodes

Asst. Clerk – Bro. Ted Quimby

Director of Public Information – Bro. Don Brown

Midyear Meeting Tuesday May 18, 2021

Location – Southeastern Baptist College

Speaker – Bro. Justin Cameron

Alternate – Bro. Chris Yeager

Annual Meeting Tuesday October 19-20, 2021
Location – First Baptist Church Shady Grove
Speaker – Bro. Dennis Knight
Alternate – Bro. Greg Cook

Nominating Committee Report was presented by Bro. Justin Rhodes. A motion and second was given to approve this report. Motion carried.

Nominations were received for the Nominating Committee for expiring term of 2022. Bro. Jason Goodwin, Bro. Vernon Newman, and Bro. Leon Carmical were elected. Bro. Josh Daniels was elected to replace Bro. Brycen Haden with term to expire 2021 on the Nominating Committee

A motion and second was given to allow Dr. Adams to give the Moral Action Report first due to Dr. Adam's Health. Motion carried.

The Moral Action Commission was recognized for their report. Dr. Adams was recognized and gave a report on behalf of the Moral Action Commission. A motion and second was given for this report. Motion carried.

Commission on History and Archives was called for their report. Director Jason Howard gave his personal report. A motion was given to approve this report. Motion carried.

The Mississippi Baptist Children's Home was recognized for their report. Bro. Dwight Lindsay gave his personal report. A motion and second was given to approve this report. Motion carried.

The Brotherhood was recognized for their report. Bro. Mark Jones gave this report. A motion and second was given to approve this report. Motion carried.

Bro. Donnie Parrish gave a report on behalf of Lifeworld.

Dr. John David Smith gave a report on behalf of BMA of America Missions.

The clerk's report was given by Bro. Justin Cameron. A motion was given to approve this report. Motion carried.

A motion was given to print 600 minute books and set clerk hire at \$1000.00. Motion carried.

This BMA of Mississippi Foundation was presented by Bro. Dwight Lindsay. Bro. Lindsay recognized Bro. Don Brown to read the minutes. A motion was given to approve these minutes. Motion carried.

Bro. Donnie Parrish led the congregation in prayer concerning the need for God called men to surrender to ministry.

Bro. Donald Townsend presented a special in song entitled, "I Love You This Much."

Bro Greg Medenwald presented the President's Message from 1 Corinthians 2:2 entitled, "Jesus Christ And Him Crucified."

Bro Jess Jackson read scripture and closed in prayer.

Tuesday Afternoon

Bro. Alan Carlson led the congregation in singing, "Blessed Assurance."

Moderator Greg Medenwald read scripture and Bro. James Sprayberry led the congregation in a special prayer for the United States of America.

The constitutional changes were brought forward for a vote. The constitutional change for Southeastern Baptist College carried. The constitutional change for the Mississippi Baptist Children's Home carried.

Dr. Charley Holmes gave a report on the Baptist Missionary Association Theological Seminary.

The nominating committee submitted the following nominations for the Southeastern Baptist College Board of Trustees: Angie Smith term to end 2021, Bennie Hudson 2022, and Charles Blackwell 2023. A motion and second was given to approve these nominations. Motion carried.

The WMA was recognized for their report. Sis Theresa Reus gave this report. A motion and second was given to approve this report. Motion carried.

Southeastern Baptist College was recognized for their report. Dr. Scott Carson gave his personal report. A motion and second was given to approve this report. Motion carried.

The Youth Department was recognized for their report. Directory Kelby Johnson gave his personal report. A motion and second was given to approve this report. Motion carried.

The Missions Department was recognized for their report. Bro. James Sprayberry chaired this report. Director Larry Geraldson gave his personal report. Bro. Blake McCain read the minutes of the Mission Trustees. A motion and second was given to approve this report and minutes. Motion carried.

The Revolving Loan Fund was recognized for their remove. Bro. Kenneth Lott chaired this report. Director Larry Geraldson gave his personal report. Bro. Roy Caldwell read the minutes of the Revolving Loan Fund Trustees. A motion and second was given to approve this report and these minutes.

A motion was given that we accept the article given in the Mississippi Baptist as the Commission on Senior Adult Commission annual report. Motion carried.

Scott Kirkland, Chad Cummings, Wesley Martin were appointed to the 2021 Enrollment Committee. A motion and second was given to approve these appointments. Motion carried.

The final report from the Enrollment Committee was given by Bro. Josh Daniels. A motion and second was given to approve that report. Motion carried.

The Publications Department was recognized for their report. Director Don Brown gave his personal report. Bro. Corbey Jones read the minutes of the Publications Department Trustees. A motion was given to approve his report. Motion carried.

The Salary Committee report was given by Bro. Kenneth Lott. A motion and second to approve this report. Motion carried.

The Southeastern Baptist College Choir presented special music.

Bro Blake McCain brought the annual message from 1 Peter 1:3-16 entitled “A Hope That Leads To Holiness.”

The hand of appreciation was presented to Bro. McCain for the message and to Dr. Johnson for the music provided by Bro. Denny Patterson.

Moderator Greg Medenwald declared the association closed. Bro Ted Quimby read scripture and closed in prayer.

The 2020 Mid-Year Meeting was cancelled due to COVID -19

Program Committee Meeting
August 27, 2020
Mississippi Baptist Children's Home

The Program Committee of the BMA of Mississippi met at the Mississippi Baptist Children's Home on August 27, 2020 at 10:00am. Those present were President-Bro. Greg Medenwald, Clerk-Justin Cameron, Bro. Dwight Lindsay, Bro. Mark Jones, Bro. Don Brown, Bro. Larry Geraldson, Dr. Scott Carson.

Bro. Greg Medenwald called the meeting to order. A time of prayer was observed for each of the departments. Bro Medenwald led in prayer.

Bro. Medenwald presented to the proposed theme for the 2020, "Jesus Christ and Him Crucified" from 1 Corinthians 2:2. A motion and second was given to approve the them. Motion carried.

The order of reports and the order of the meeting was discussed. A motion and second was given to approve. Motion carried.

Bro. Dwight Lindsay led in closing prayer.

Greg Medenwald, President
Justin Cameron, Clerk

Mississippi Baptist Children's Home



Dwight Lindsey, Director
118 Lowe Road
Laurel, Mississippi 39443
601-426-3928

Trustees	Term Ending
Duane Ledlow 17401 Indian Lane, Vanclave 3956	2021
Jason Goodwin. 4432 Hwy 15 N. Laurel 39443	2021
Jessica Haden, 785 Hwy 532, Mt Olive 39119	2021
Estuardo Marroquin 4113 Hwy 15 N., Laurel 39440	2022
Josh Daniels, 22090 Rayvan, Kiln, MS 39556	2022
John Burge 206 East McCormick Dr, Richton 39476	2022
Denny Patterson, 2651 Wilmer Rd., Wilmer, AL 36587	2023
Joseph Henderson, 75 Powe Rd, Purvis, MS 39475	2023
Lane Flynt, 1059 Hwy 532, Mt. Olive, MS 39119	2023

Out of State Trustees

Alabama

Willie Oldenquist, 7500 Helton Road, Theodore, AL 36582
Lenny Bolton, 4355 Wares Ferry Road, Montgomery, AL 36109

Louisiana

Deryl Jones, 862 Chalybeate Springs Road, Plain Dealing, LA 71064
George Scruggs, 3016 Groom Road, Baker, LA 70714

Mt. Pisgah Association

Sam Brown, 2163 Church Street, Chunky, MS 39323
Steve Krase, 11993 Suqualena Newton County Road, Meridian, MS 39305

Mississippi Baptist Children's Home By-Laws

Article I — Name And Location

Section 1: This institution shall be known as the Mississippi Baptist Children's Home.

Section 2: The Mississippi Baptist Children's Home is located near Highway 15, North of Laurel, in Jones County, Mississippi.

Article II — Purpose

Section 1: The purpose of this institution shall be wholly benevolent, and that benevolence shall be extended to the care of children in need. The care of such children shall include food, clothing, shelter, education, religious training, and such other industrial training as may be provided to better prepare the children to take care of themselves after they leave the Home.

Article III — Ownership

Section 1: The Mississippi Baptist Children's Home shall be owned, controlled and maintained by the churches composing the Baptist Missionary Association of Mississippi.

Section 2: Necessary bank accounts shall be maintained for the Home by the Director.

Article IV — Trustees

Section 1: The officers of this institution shall be a Board of Trustees consisting of fifteen (15) members.

Section 2: The Baptist Missionary Association of Mississippi will elect nine (9) of the trustees. These trustees will serve three year terms with three (3) being elected each year.

Section 3: The Baptist Missionary Association of Alabama and the Baptist Missionary Association of Louisiana will each elect two (2) trustees representing the northern and southern portions of each state.

Section 4: The Mt. Pisgah Missionary Baptist Association will elect two (2) trustees.

Section 5: Eight (8) trustees shall constitute a quorum, five (5) of which must be from churches of the Baptist Missionary Association of Mississippi.

Article V — Duties Of Trustees

Section 1: They shall have full and complete control of this institution between the sessions of the Baptist Missionary Association of Mississippi.

Section 2: In the event of a vacancy in the office of Director, they shall present a nomination to the Association.

Section 3: They shall, in consultation with the Director, hire such employees that are necessary for the operation and maintenance of the Home, and to determine the salary, duties, and obligations of said employees.

Section 4: They may demand the resignation of the Director and any other employee for unfaithfulness or incompetency.

Section 5: They shall be authorized to hold title to all properties of the Mississippi Baptist Children's Home. They may buy and sell land and make permanent improvements when the financial condition makes it wise to do so.

Section 6: They shall give reports at each regular session of the Baptist Missionary Association of Mississippi, giving all information that may be of interest to the churches, excluding confidential matters.

Section 7: They shall approve admission of children into the Home and the release of children from the Home.

Article VI — Reception Of Children

Section 1: The general qualifications of the admission of children to our Children's Home shall be left to the discretion of the Director and Trustees.

Section 2: All applications for the admission of children into the Home shall be made in writing, and shall contain such information as may be required by the Board of Trustees.

Section 3: The Trustees or Director shall investigate and approve all applications for the admission of children into the Home and three (3) Trustees shall serve as subcommittee for the emergency cases in the absence of the Director.

Section 4: All children admitted into the Home shall be legally assigned to the Home, Director, or Staff and if there is no one connected with the child or children who are competent to sign legal assignment papers, the Judge of the proper court will be asked to assume custody of such children and legally commit them to the Home.

Article VII — Finances

Section 1: All funds for the maintenance and improvements of the Home shall be raised by:

- (a) Voluntary contributions, gifts, and bequests;
- (b) Interest on invested funds;
- (c) Income from the farm;
- (d) Such profits as may accrue to the Home from any and all industries which may be established;
- (e) Such other sources of revenue as may be found to add to the income of the Home for any and all purposes.

Section 2: All money, groceries, dry goods, livestock, implements, and other gifts, donations, and bequests shall be received by the Director and applied according to Article III, Section 2 hereof. No funds shall be raised by individual begging by the children in the Home. All donors are encouraged to assist the Home financially in the care and support of the children. All donors are urged to make donations to the Home rather than to the children.

Article VIII — Release Of Children

Section 1: Children will be released from the Home by the Trustees or Director as soon as they are prepared to take care of themselves; or they are adopted into good homes; or some responsible person assumes their care.

Section 2: Any child guilty of conduct which cannot be corrected or amended and is demoralizing to other children of the Home may be expelled by the Trustees or Director, but only after a careful investigation, a full record of which shall be kept.

Article IX — General Provisions

Section 1: Separation of boys and girls. The boys and girls shall be kept separate in the Home, except during activities relating to social, educational, and religious lives, and those activities shall be properly supervised by the House Parents.

Section 2: Amusements for the children shall be of an elevating character. No questionable games shall be played in the buildings or on the campus.

Section 3: No Director or House Parent shall be employed in the Home who is not a Christian and a BMA Baptist, or refuses to attend the home church of the Mississippi Baptist Children's Home.

Section 4: All employees working for the Home will be Christians.

Section 5: The dress code applies as found in other writings.

Section 6: All discipline shall be administered by the guidelines set forth by the Home discipline policy and also in accordance with the Department of Human Services guidelines.

Article X — Director

Section 1: The Baptist Missionary Association of Mississippi shall elect a Director for the Children's Home.

Section 2: Duties:

a. He shall supervise the duties of all staff members in accordance with job descriptions written by the Director and Trustees and such descriptions shall be on file at the business office.

b. He will promote the work of the Children's Home among the churches of the various associations in the states of Mississippi, Alabama, and Louisiana and among the churches of the Mt. Pisgah Association and where opportunities are afforded.

c. He shall receive and dispense all funds.

d. He will be responsible for receiving, releasing, and keeping permanent records of the children as stated in the by-laws.

e. He shall be responsible for the handling of court cases and all legal matters.

f. He shall be responsible for all children at all times.

g. He shall give a report at each regular session of the Baptist Missionary Association of Mississippi.

h. He shall work with the trustees in carrying out the will of the churches.

Article XI — Statement Of Policy Of The Board Of Trustees

When it is fully proven that any worker at our Home has used gossip, backbiting, tattling, insinuations, or other means, causing disturbance in the Home, they may be dismissed immediately and their pay terminated by the Director. Any valid complaint will be heard by the Director, after which it may be brought to the Board of Trustees.

Director's Annual Report

It has been a long unprecedented year. I think all of us could have started this paragraph with the same sentence. As uncertain as the times are around us we know we serve The Lord who has never ceased to reign.

Psalm 127

“Except the Lord build the house, they labour in vain that build it:

Except the Lord keep the city, the watchman waketh but in vain.

*It is vain for you to rise up early, to sit up late,
to eat the bread of sorrows:*

For so he giveth his beloved sleep.

Lo, children are an heritage of the Lord:

And the fruit of the womb is his reward.

As arrows are in the hand of a mighty man;

So are children of the youth.

*Happy is the man that hath his quiver full of them: They shall not be ashamed,
But they shall speak with the enemies in the gate.”*

We stepped into this ministry with one child to care for in 2019. As of the writing of this report the Home has quadrupled its long term placements in the past year. I know our God can do anything, but I don't think I will get the chance to make that announcement again. We have also helped multiple children through short term care anywhere from a day to a week. We are greatly encouraged by the blessings of opportunities to serve these individuals and families.

As encouraged as we are, hindsight is 20/20, as they say. We have not taken every step according to plan. The goal we placed before you last year to have our churches point us to children in need in their communities did not provide the opportunities we had hoped. I did receive a couple of calls, but upon further examination the families in question were taking steps to better care for their children. I would not say we are closing the door to this approach, but we do not feel as if it is going to be the most fruitful avenue.

So, how did we have such a good year when our plan didn't work? The short answer is, God had another plan. After meeting with Judge Wayne Thompson and receiving our first placement. We had to back date some steps, but Lindsay and I were able to be licensed as Foster Parents through the Director's Home. This is a loop hole allowing us to keep both placement options available to us. We can still receive children through our Health Department Liscensing at the big house and receive children through the state officially at our personal residence. I know we said last year we don't want to lose our religious freedoms by going through the state and this loop hole allows us to do just that. Lindsay and I are bound by some rules we don't fully agree with, but the Home as an entity is not. This also allows us to take aim at the plan we mentioned last year. The difference is the state has already identified the children for us. Now the children we receive will be evaluated for possible long term placement with us at the Home after a period of time to determine the likelihood of reunification with their family.

This is what our caseload has looked like:

1. We took in a 16 year old young man last November, and we have been named his “permanency plan”. This is basically saying because he is now 17, they are no longer trying to reunify him with his mother, and not trying to terminate her rights due to his age. So, he will stay with us until he can make those decisions. He has

been our biggest praise of all our placements to this point. He has made a profession of faith and followed the Lord in baptism since coming to us. The fruit of repentance has been a joy to witness.

2. We received a 17 year old young lady in January. She came to us through family placement. We are trying to help her finish an ESL program to get her GED, while praying she would receive her biggest help in Christ. Pray for her and us.

3. In February, we had an emergency case from the MDCPS. A 14 year old young man came to stay with us until his extended family could finish arrangements to take him into their home. Similarly, in June we had a 6 year old boy stay with us for a week on his way to therapeutic treatment. We pray as there may still be a chance for him to be able to return to us in the future.

4. At the end of July we took in an 11 year old boy. His arrival was marked with a difficult time as it was the Saturday we found out we had been exposed to the Corona Virus. Despite the difficult start, he has begun to settle in and we are now exploring the option of permanent placement for he and his brother. This is a faster process in their case because their parental rights were terminated in August leaving a clearer path for us to move forward. Please be in prayer for this process to go as smoothly as it can.

Obviously the worldwide pandemic slowed things down greatly. We also faced a few medical speed bumps through the past year. Through all of these uncertainties we began receiving more phone calls for placements and volunteers by the summer. All in all, despite so many negatives, I don't think I could have asked for a better year. Thank you for your faithful support.

In His Service,

Director: Dwight Lindsey

Trustee Minutes September 22, 2020

Bro. Dwight took role and began the meeting.

Trustees present (in person or via conference call): Denny Patterson, Duane Ledlow, Estuardo Marroquin, Jessica Haden, Josh Daniels, Jason Goodwin, John Burge, Willie Oldenquist, George Scruggs, Jason French, Keith McMahan

Bro. Denny opened the meeting with a reading of God's Word from Psalm 24.

A Motion was made to approve the minutes from the last meeting which was held via conference call on May 5, 2020. Motion was seconded and approved.

Budget for the financial year beginning in September 2019 and finishing in August 2020 was approved as printed with a motion, second, and approving vote.

Bro. Dwight overviewed his Director's Report that was sent via email.

The Board moved to adopt the recommended By-Law change by the director included in his handout:

MSBCH By-Laws –

Article VI

Section 4: All children admitted into the Home shall be legally assigned to the Home [, Director, or Staff] and if there is no one connected with the child or children who are competent to sign legal assignment papers, the Judge of the proper court will be asked to assume custody of such children and legally commit them to the Home.

The motion was seconded and approved.

A Motion was made to permit Bro. Dwight to hire a Respite Care Couple. The motion was seconded and approved.

A motion was made for Bro. Dwight to look into purchasing a vehicle for [Senior Boy]. The motion was seconded and approved.

Motion and second was made to adjourn. Bro. Jason prayed and the meeting was dismissed.

Clerk, Jason Goodwin
Director, Dwight Lindsey

May 5, 2020

The Trustees and Director of the Mississippi Baptist Children's Home met Tuesday May 5th 2020 via conference call.

Trustees present: Denny Paterson, Duane Ledlow, George Scruggs (LA), Jason Goodwin, Ben Henslerling, Estuardo Marquin, John Burge, Keith MacMahon (Mt Pisgah), Jessica Haden, Josh Daniels

Bro Denny Paterson opened the meeting by reading Psalm 121 and leading In prayer.

Election of Officers:

Chairman - Denny Patterson Vice Chairman - Willie Olenquest Clerk - Jason Goodwin

Bro. Dwight briefly covered his email and letter that he had sent out the previous weeks to inform the board of the recent events of the Children's Home. Of course, due to Covid-19 many of the possible placements that were in the works were put on hold. He then went into further explanation of his written update for the committee. This report covered the three placements received to the Home from November through February before all the governmental shutdowns slowed the placement process. The financial statement was reviewed and questions pertaining to the budget and upkeep of the home were discussed.

Recommendations:

1. The Mississippi Baptist Children's Home approves of and extends its resources and services to children who may come to the home through a transfer of custody to the Director or House parents personally.

2. We offer room and board to David Phillips for his assistance in maintenance around the home and property when he visits (we would not offer him any salary or benefits).

3. We offer The Freeman family room and board while they are here (on furlough from the Philippines) to serve as relief house parents when they are in the area (this will be salary free and benefit free labor).

A motion was made with a second to approve Bro Dwight's report, which contained the financial report of September-March and recommendations (included in the emailed and written report).

The motion was approved with no opposition.

A motion was made to adjourn and the meeting was concluded.

Bro. Josh Daniels dismissed us in prayer.

Clerk, Jason Goodwin
Director, Dwight Lindsey



HOLT & ASSOCIATES, PLLC
CERTIFIED PUBLIC ACCOUNTANTS

W. David Dill, CPA
Julie M. Uher, CPA
Kari M. Blackledge, CPA

H. I. Holt, CPA
Founder (1945-1997)

INDEPENDENT ACCOUNTANTS' REVIEW REPORT

To the Board of Trustees
Mississippi Baptist Children's Home
Laurel, Mississippi

We have reviewed the accompanying financial statements of Mississippi Baptist Children's Home (a nonprofit organization), which comprise the statements of financial position as of August 31, 2020 and 2019, and the related statements of activities and functional expenses and cash flows for the years then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management's Responsibility 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; this includes 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.

Accountant's Responsibility

Our responsibility is to conduct the review engagements in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with accounting principles generally accepted in the United States of America. We believe that the results of our procedures provide a reasonable basis for our conclusion.

Accountant's Conclusion

Based on our reviews, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

Emphasis of Matter

As discussed in Note 10 to the financial statements, in January 2020 the World Health Organization declared COVID-19 to constitute a "Public Health Emergency of International Concern." The Foundation closed in-house operations beginning March, 2020 through June, 2020. Given the uncertainty of the situation, the duration of any business disruption and related financial impact cannot be reasonably estimated at this time.

Holt & Associates, PLLC

Laurel, MS

October 1, 2020

MISSISSIPPI BAPTIST CHILDREN'S HOME

STATEMENTS OF FINANCIAL POSITION

AUGUST 31, 2020 AND 2019

	<u>2020</u>	<u>2019</u>
ASSETS		
Current Assets:		
Cash and cash equivalents	\$ 58,714	\$ 34,338
Property, Plant, and Equipment :		
Property, plant, and equipment	1,071,793	1,070,509
Less: Accumulated depreciation	<u>(925,650)</u>	<u>(924,152)</u>
Net property, plant and equipment	<u>146,135</u>	<u>146,357</u>
TOTAL ASSETS	\$ 204,849	\$ 180,695
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable	\$ 3,711	\$ 2,376
Payroll liabilities	5,715	1,607
Total current liabilities	<u>9,426</u>	<u>3,983</u>
Long-term Liabilities:		
Notes payable-PPP Loan	13,283	-
Total long-term liabilities	<u>13,283</u>	<u>-</u>
Total liabilities	<u>22,709</u>	<u>3,983</u>
Net Assets:		
Without donor restrictions	181,284	169,761
With donor restrictions	856	6,951
Total net assets	<u>182,140</u>	<u>176,712</u>
TOTAL LIABILITIES AND NET ASSETS	\$ 204,849	\$ 180,695

MISSISSIPPI BAPTIST CHILDREN'S HOME
STATEMENT OF ACTIVITIES AND FUNCTIONAL ACTIVITIES
YEAR ENDED AUGUST 31, 2020

	Without Donor Restrictions	With Donor Restrictions	Total
REVENUE AND SUPPORT			
Contributions - general	\$ 180,790	\$ -	\$ 180,790
Contributions - specific children	1,986	-	1,986
Interest income	693	-	693
Total revenue and support	<u>183,469</u>	<u>-</u>	<u>183,469</u>
EXPENSES			
Automobile expense	3,559	-	3,559
Children's spending money	6,881	-	6,881
Gifts from Contributors	1,442	-	1,442
Clothing	1,805	-	1,805
Depreciation	1,506	-	1,506
Food	9,046	-	9,046
Garbage pickup	923	-	923
Insurance	22,948	-	22,948
Legal and accounting	8,533	-	8,533
Medical expense	1,165	-	1,165
Miscellaneous	7,729	-	7,729
Office and postage	5,751	-	5,751
Payroll taxes	4,795	-	4,795
Pest control	314	-	314
Repairs and maintenance	7,958	-	7,958
Retirement contributions	4,396	-	4,396
Salaries and wages	62,675	-	62,675
School supplies and fees	1,030	-	1,030
Taxes and licenses	157	-	157
Telephone	1,598	-	1,598
Travel	4,906	-	4,906
Utilities	18,124	-	18,124
Total expenses	<u>178,011</u>	<u>-</u>	<u>178,011</u>
CHANGE IN NET ASSETS	5,428	-	5,428
NET ASSETS RELEASED FROM RESTRICTIONS:			
Restrictions satisfied by payments	6,095	(6,095)	-
NET ASSETS, SEPTEMBER 1	<u>169,761</u>	<u>6,951</u>	<u>176,712</u>
NET ASSETS, AUGUST 31	<u>\$ 181,291</u>	<u>\$ 896</u>	<u>\$ 182,140</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME
STATEMENT OF ACTIVITIES AND FUNCTIONAL EXPENSES
YEAR ENDED AUGUST 31, 2019

	Without Donor Restrictions	With Donor Restrictions	Total
<i>REVENUE AND SUPPORT</i>			
Contributions - general	\$ 168,808	\$ -	\$ 168,808
Contributions - specific children	1,025	19,913	20,938
Interest income	606	84	690
Total revenue and support	<u>170,439</u>	<u>19,997</u>	<u>190,436</u>
<i>EXPENSES</i>			
Automobile expense	3,806	-	3,806
Children's spending money	3,645	-	3,645
Gifts from Contributors	12,632	-	12,632
Clothing	446	-	446
Depreciation	5,007	-	5,007
Food	5,626	-	5,626
Garbage pickup	1,828	-	1,828
Insurance	20,412	-	20,412
Legal and accounting	7,036	-	7,036
Medical expense	110	-	110
Miscellaneous	6,282	-	6,282
Office and postage	4,765	-	4,765
Payroll taxes	8,417	-	8,417
Pest control	449	-	449
Repairs and maintenance	2,685	-	2,685
Retirement contributions	1,835	-	1,835
Salaries and wages	110,020	-	110,020
School supplies and fees	4,003	-	4,003
Taxes and licenses	161	-	161
Telephone	3,680	-	3,680
Travel	12,713	-	12,713
Utilities	16,274	-	16,274
Total program services	<u>231,832</u>	<u>-</u>	<u>231,832</u>
<i>CHANGE IN NET ASSETS</i>	(61,393)	19,997	(41,396)
<i>NET ASSETS RELEASED FROM RESTRICTIONS:</i>			
Restrictions satisfied by payments	34,411	(34,411)	-
<i>NET ASSETS, SEPTEMBER 1</i>	<u>196,743</u>	<u>21,365</u>	<u>218,108</u>
<i>NET ASSETS, AUGUST 31</i>	<u>\$ 135,350</u>	<u>\$ 41,365</u>	<u>\$ 176,715</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME

STATEMENTS OF CASH FLOWS

YEARS ENDED AUGUST 31, 2020 AND 2019

	<u>2020</u>	<u>2019</u>
<i>CASH FLOWS FROM OPERATING ACTIVITIES:</i>		
Change in net assets	\$ 5,428	\$ (41,395)
Adjustments to reconcile increase (decrease) in net assets to cash provided (used) by operating activities:		
Depreciation	1,506	5,007
Increase (decrease) in operating liabilities		
Accounts payable	1,335	1,131
Payroll liabilities	4,108	(1,023)
Net cash flows from operating activities	<u>12,377</u>	<u>(36,281)</u>
<i>CASH FLOWS FROM INVESTING ACTIVITIES:</i>		
Purchase of property, plant, and equipment	<u>(1,284)</u>	<u>-</u>
Net cash flows from investing activities	<u>(1,284)</u>	<u>-</u>
<i>CASH FLOWS FROM FINANCING ACTIVITIES:</i>		
Proceeds from loans	<u>13,283</u>	<u>-</u>
Net cash flows from financing activities	<u>13,283</u>	<u>-</u>
 <i>NET DECREASE IN CASH AND CASH EQUIVALENTS</i>	 24,376	 (36,281)
 <i>CASH AND CASH EQUIVALENTS, SEPTEMBER 1</i>	 <u>34,338</u>	 <u>70,619</u>
 <i>CASH AND CASH EQUIVALENTS, AUGUST 31</i>	 <u>\$ 58,714</u>	 <u>\$ 34,338</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2020 AND 2019

¶ 1 – *Summary of Significant Accounting Policies*

Nature of Activities

Mississippi Baptist Children's Home (the "Home") provides a home for neglected or homeless children. It was organized as a ministry of the Baptist Missionary Association of Mississippi, takes its life from Article VIII of the constitution of the BMA of Mississippi, and operates as a department thereof. The Organization is supported primarily through contributions from individuals and churches.

Adoption of New Accounting Pronouncements

The below accounting pronouncements have impacted the presentation of the foundation's financial statements:

In August 2016, the Financial Accounting Standards Board issued Accounting Standards Update (ASU) 2016-14, Not-for-profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit Entities. The amendment changes the previous reporting model for nonprofit organizations and enhances the disclosure requirements. The update addresses the complexity and understandability of net asset classification, deficiencies in information about liquidity and availability of resources, and the lack of consistency in the type of information provided about expenses and investment return. The Organization has adjusted the presentation of these statements accordingly. The ASU has been applied retrospectively to all periods presented.

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 of assets and liabilities and the disclosures at the date of the financial statements and the reported amounts of income and expenses during the period. Accordingly, actual results could differ from those estimates.

Basis of Accounting

These financial statements are prepared using the accrual basis of accounting in accordance with generally accepted accounting principles. Revenues are reported when earned and expenses are recognized when incurred.

Cash and Cash Equivalents

For purposes of the statement of financial position and the statement of cash flows, cash and cash equivalents consist of cash and other highly liquid resources, such as investments in certificates of deposit and money market funds, with an original maturity of three months or less when purchased.

Income Taxes

The Home is a not-for-profit organization that is exempt from income taxes under Internal Revenue Code Section 501(c)(3) of the Internal Revenue Code. Unrelated business income, of which the Home had none for the years ended August 31, 2020 and 2019, would be subject to federal income taxes. Consequently, the accompanying financial statements do not reflect any provision for income taxes.

The Home is not required to file income tax returns in the federal and state jurisdictions as set forth in the Internal Revenue Code Section 501(c)(3). The Home is considered to be an association under the Baptist Missionary Association of Mississippi. Furthermore, the Code allows for the Home to receive tax-deductible contributions.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2020 AND 2019

Notes 1 – Summary of Significant Accounting Policies - continued

Property and Equipment

The Home follows the policies of capitalizing property additions and improvements at cost. Routine repairs and maintenance are expensed as incurred. Interest charges related to construction are capitalized and depreciated over the useful life of the assets. Donations of property and equipment are recorded as support at their estimated fair value. Such donations are reported as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Depreciation is provided over the estimated useful lives of the assets on a straight-line basis as follows:

Buildings & Improvements	10 – 40 years
Furnishings & Equipment	5 – 7 years
Vehicles	5 years

Contributions

Contributions are recognized when received by the Home or when the donor makes a promise to give to the Home, that is, in substance, unconditional. Historically, the Home does not receive promises to give nor have any promises to give been recorded in financial statements in the current year. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the fiscal year in which the contributions are recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions. Restrictions on gifts of fixed assets or cash for the purchase of fixed assets expire when the asset is placed in service.

Compensated Absences

Employees of the Home are entitled to paid vacation, paid sick days, and personal days off, depending on several factors. It is impracticable to estimate the amount of compensation for future absences, and accordingly, no liability has been recorded in the accompanying financial statements. The Home's policy is to recognize the costs of compensated absences when actually paid to employees.

Functional Expenses

The Home chooses to disclose Functional Expenses on the Statement of Activities and Functional Expenses. The Home uses direct method in charging expenses to each functional category based on direct usage or charge. Since all expenses are directly related to the operation of providing for the children in the Home, all expenses are considered program expenses.

Net Assets

Net assets, revenues, gains and losses are classified based on the existence or absence of donor or grantor-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 (or certain grantor) restrictions.

Net Assets with donor restrictions – Net assets subject to donor (or certain grantor) imposed restrictions. Some donor-imposed 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. 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.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2020 AND 2019

Note 2 – Cash and Cash Equivalents

Cash and cash equivalents consisted of the following at August 31, 2020 and 2019:

	<u>2020</u>	<u>2019</u>
Main operating accounting-Trustmark National Bank	\$ 25,162	\$ 6,789
Baptist Missionary Association revolving loan fund-General	<u>33,552</u>	<u>27,549</u>
Total cash and cash equivalents	<u>\$ 58,714</u>	<u>\$ 34,338</u>

The Baptist Missionary Association of Mississippi (BMA) maintains the BMA Revolving Loan Fund for the Home and other BMA churches, associations, and individuals seeking stable economic solutions during a time of national economic stress. All decisions concerning the Revolving Loan Fund are made by careful consideration of the Revolving Loan Fund Trustees and director and manager.

Note 3 – Concentration of Credit Risk

Financial instruments that are exposed to concentrations of credit risk consist of cash and cash equivalents and investments. The cash and investments in certificates of deposit are in high quality institutions. Cash and investment accounts are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. As of August 31, 2020, and 2019, the Home's accounts were fully insured by the FDIC.

Note 4 – Property and Equipment

Investment in property and equipment, stated at historical cost, consists of the following at August 31, 2020 and 2019 respectively:

	<u>2020</u>	<u>2019</u>
Land	\$ 123,000	\$ 123,000
Buildings and improvements	772,380	772,380
Furniture and fixtures	27,365	27,365
Equipment	110,923	109,639
Vehicles	<u>38,125</u>	<u>38,125</u>
	1,071,793	1,070,509
Less: accumulated depreciation	<u>(925,658)</u>	<u>(924,152)</u>
Net property, plant, and equipment	<u>\$ 146,135</u>	<u>\$ 146,357</u>

Depreciation expense was \$1,506 and \$5,007 for the years ended August 31, 2020 and 2019, respectively.

MISSISSIPPI BAPTIST CHILDREN'S HOME
 NOTES TO THE FINANCIAL STATEMENTS
 YEARS ENDED AUGUST 31, 2020 AND 2019

Note 5 – Net Assets with Donor Restrictions

Net assets with donor restrictions at August 31, 2020 and 2019 are available for the following periods:

	2020	2019
Designated for the Children	\$ 856	\$ 6,951

Note 6 – Retirement Plan

For the years ended August 31, 2020 and 2019, the Children's Home paid 6% of the gross salary of all employees wishing to participate into a retirement plan which amounted to \$4,396 in 2020 and \$5,332 in 2019. The plan is administered by the Baptist Missionary Association of America.

Note 7 – Note Payable- Payroll Protection Program

On May 4, 2020, Mississippi Baptist Children's Home (the "Borrower") was granted a loan (the "Loan") from Trustmark National Bank in the aggregate amount of \$13,263, pursuant to the Paycheck Protection Program (the "PPP") under Division A, Title I of the CARES Act, which was enacted March 27, 2020.

The Loan, which was in the form of a Note dated May 4, 2020 issued by the Borrower, matures on April 24, 2022 and bears interest at a rate of 1% per annum, payable monthly commencing on October 31, 2020. The Note may be prepaid by the Borrower at any time prior to maturity with no prepayment penalties. Funds from the Loan may only be used for payroll costs, costs used to continue group health care benefits, mortgage payments, rent, utilities, and interest on other debt obligations incurred before February 15, 2020. The Home intends to use the entire Loan amount for qualifying expenses. Under the terms of the PPP, certain amounts of the Loan may be forgiven if they are used for qualifying expenses as described in the CARES Act.

Note 8 – Financial Instruments

The following methods and assumptions were used by the Home in estimating the fair value of its financial instruments:

Cash and cash equivalents – The carrying amount reported in the statement of financial position approximates fair value because of the short maturity of those instruments.

Investments – The carrying amount reported in the statement of financial position approximates fair value because of the short maturity of those investments.

Accounts payable and other accrued liabilities – The carrying amount reported in the statement of financial position approximates fair value due to the short-term nature of the liabilities.

MISSISSIPPI BAPTIST CHILDREN'S HOME
 NOTES TO THE FINANCIAL STATEMENTS
 YEARS ENDED AUGUST 31, 2020 AND 2019

Note 9 – Liquidity and Availability of Financial Assets

The following reflects the Home's financial assets as of the statement of financial position date, reduced by amounts not available for general use because of contractual or donor-imposed restrictions within one year of the statement of financial position date. Amounts available include donor restricted amounts that are available for general expenditure in the following year.

	<u>2020</u>	<u>2019</u>
Financial assets, at year end:		
Cash and cash equivalents	\$ 58,714	\$ 34,338
Less contractual or donor-imposed restrictions:		
Donor restrictions for children	<u>(856)</u>	<u>(6,951)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 57,858</u>	<u>\$ 27,387</u>

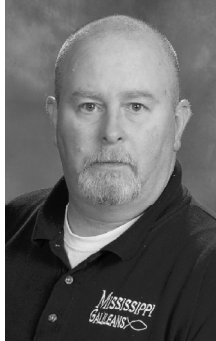
10 – COVID-19 Pandemic

In December 2019, a novel strain of coronavirus (COVID-19) was reported to have surfaced in China. The World Health Organization has characterized COVID-19 as a pandemic. The COVID-19 pandemic will continue to impact the Home's future activities which may include but not limited to restrictions on employees' ability to work and impairment of the ability to obtain contributions. The financial impact of this issue is unknown.

11 – Subsequent Events

Subsequent events were evaluated through October 1, 2020, which is the date the financial statements were available to be issued.

**Brotherhood
of the
Baptist Missionary Association of Mississippi**



Mark Jones, Brotherhood President

Officers

- President Mark Jones
5 Denton Rd, Mantachie 38855 - 662-231-1435
- First Vice-President Vernon Newman
21 Lamar Shows Circle, Soso, MS 39480 -
- Second Vice-President Richey Hester
- Secretary/Treasurer Roy Caldwell
166 Twin Creek Road, Lucedale 39452 - 601-947-6011
- Galilean Director Mark Jones
5 Denton Rd, Mantachie 38855 - 662-231-1435
- Assistant Galilean Director Larry Tramel
5451 Hwy 178, Fulton 38843 - 662-357-8452

Brotherhood Constitution

Baptist Missionary Association of Mississippi

Article I — Name

The name of this organization shall be the Brotherhood of the Baptist Missionary Association of Mississippi.

Article II — Purpose

The purpose of this organization is:

1. To promote and sponsor the Galilean program.
2. The promotion of the cooperation endeavors of Missionary Baptist.
3. The promotion of fellowship among Missionary Baptist men.
4. To assist in the establishment of local Brotherhoods in churches which have no Brotherhood.
5. To promote the growth of men in Christian stewardship.
6. To exchange ideas which have been found helpful in the promotion of our Master's cause.
7. To bring churches closer together in their understanding and effort.

Article III — Officers

Section 1: The Officers of this body shall be a President, Vice-president, Secretary- Treasurer, Galilean Director, and Assistant Galilean Director. The officers shall be elected to serve one year. If the annual election should be deferred for any reason, the present offices shall continue until their successors are elected. All offices may succeed themselves.

Section 2: Duties

A. President: The President shall preside over all meetings of the Brotherhood. By virtue of office, he shall be a member of all committees.

B. Vice-president: He shall preside in the absence of the President. He shall also be responsible to prepare the program for the annual and biannual meetings. He shall be responsible for publicizing the meeting and place of each meeting.

C. Secretary-Treasurer: He shall keep accurate record of each meeting. It shall be his responsibility to gather all material needed to print in the minute book, and send to the Recording Clerk of the State Association. He shall collect and disperse funds as directed by this body. He shall give a financial report at all meetings.

D. Galilean Director: He shall work with the Galileans in promoting this work in the local churches, and encourage participation in the State Galilean Retreat. He shall be responsible for the State Galilean Retreat (securing sight, planning program, etc.) Expenses of this office shall be paid by the State Brotherhood.

E. Assistant Galilean Director: He shall work with the Galilean Director in any way he can assist in promoting and planning the Galilean work.

Article IV — Time of Meetings

This body shall meet on the night before the Annual State Association and the night before the State Biannual meeting. Each meeting shall be held at the location determined as the meeting place of the State Association and State Biannual meetings. All meetings shall begin at 7:00 p.m.

Article V — Messengers

The composition of the messenger body of this organization shall be of three (3) duly elected messengers from the Brotherhood of the local churches cooperating with the Baptist Missionary Association of Mississippi. The messengers shall be members of the churches which they represent. The churches are urged to elect laymen as messengers

Article VI — Amendments

This Constitution and By-laws may be amended at any regular meeting by a two-thirds vote.

Constitution of the State Galileans

Article I

The name of this organization shall be Galileans of the Baptist Missionary Association of Mississippi.

Article II

The officers of this body shall be a president, vice-president, secretary, assistant secretary, treasurer, reporter, song leader, assistant song leader, pianist, assistant pianist.

1. The Galileans officer's sponsor shall serve as an advisor of his office: (president, vice-president, secretary, treasurer, reporter).
2. Qualifications of officers:
 1. Must profess to be saved.
 2. Member of the local church.
 3. Must be 14 years of age or older.

Article III

Time of meeting: The annual awards meeting shall be on the last Friday and Saturday in March.

Article IV

Composition of messenger body: The messenger body of this organization shall be composed of three (3) duly elected messengers from the Galileans of the local churches cooperating with the Baptist Missionary Association of Mississippi. The messengers shall be members of the churches they represent.

Article V

The purpose of this organization shall be:

1. The promotion of the cooperative endeavors of Missionary Baptists.
2. The promotion of fellowship among Missionary Baptist boys.
3. To assist in the establishment of local Galileans in churches which have no Galileans.
4. To promote the growth of boys in Christian stewardship.
5. To exchange ideas which have been found helpful in the promotion of the Master's cause.
6. To bring churches closer together in their understanding and effort.

Article VI

The officers shall be elected to serve one year. If the annual election should be deferred for any reason, the present officers shall continue until their successors are elected.

Article VII

This constitution and bylaws may be amended at any regular meeting by a two-thirds vote.

Article VIII

Award System:

1. The National Award System shall be used as a basis for choosing our Mr. Galilean Senior and Mr. Galilean Junior.
2. The two boys elected will represent our state at the National Galilean Retreat.
3. Mr. Galilean Senior and Mr. Galilean Junior will be chosen on the basis of one year's work.
4. We encourage each church to send a representative to participate in State Galilean Contest. (One boy from Senior group and one boy from Junior group.)
5. A committee of five (5) will be elected as a review council.

BMA of Mississippi Annual Brotherhood Meeting Midway First Baptist, Sumrall 9:00am October 20, 2020

Welcome was given by Mark Jones, President.

Meeting was opened with prayer.

Bro. Roy Caldwell read the minutes and gave the financial reports. These were approved. The current officers were re-elected for the upcoming year.

Mark Jones gave a report on State Galileans.

The meeting was closed with prayer.

Women's Missionary Auxiliary



Theresa Reus, President

WMA Officers:

President	Theresa Reus
I Vice President	Stacy Smith
II Vice President	Lynn Brown
III Vice President	Frieda Merchant
Treasurer	Shirlene Smith
Assistant Treasurer	Barbara White
Recording Secretary	Diane Rainey
Assistant Recording Secretary	Beth Caldwell
Historian/Media	Ginny Singleton
Editor	Rita Clark
Pianist	Pat Davis
Song Director	Mary Sprayberry
GMA/YLA Promoter	Jessica Haden
GMA/YLA Assistant Promoter	Lakelyn Flynt
Sunbeam Promoter	Linda Dertinger
Assistant Sunbeam Promoter	Tara Little
Retreat Committee Chair	Kathy Walley
Co-Chair	Theresa Reus
Registration	Beth Caldwell
Project Promoters	Marilyn Welborn, Jean Knight, Elaine Smith.
Advisory Council	Bryson Hayden, Don Brown, Joey Reus

2020 State WMA Report

The Women's Missionary Auxiliary of Mississippi met Oct. 20, 2020, at Midway First Baptist in Sumrall, with 18 churches represented.

Bro. Sam Freeman spoke to us about our current project, the renovation of the BMAP publications building. He explained how the national missionaries will use the building as a training center and the need for the center.

Mrs. Dawn Freeman brought the devotion. She used our theme verse of 1 Cor. 3:9 to share 3 building skills we need to work with God, 1. Be a lifelong learner, 2. Trust God, and 3. Be fully persuaded.

Mrs. Shirlene Smith recognized each church or group who gave \$100 or more to the project, with special recognition to the top 3 givers. They were, East Amory, Temple, and Skyway Hills. The total amount brought in for our project as of the September 29, 2020 was \$10,923.46, with 75% for Renovations of the BMAP publications building and 25% General Fund.

The resolutions committee gave us the following RESOLUTIONS:

1. We resolve to develop a closer relationship with our Lord by daily reading and studying His Holy Word and though our personal time of prayer. (II Peter 3:18)

2. We resolve to keep our lives firmly established on God's Holy Word so when we are faced with situations that challenge truth, our feet will firmly stand on His Truth and not be shaken or moved.

(Colossians 2:6-9)

3. We resolve to support our national leaders in prayer, standing firm on our Biblical values and exhibiting those values through our lives. (I Timothy 2:1-2)

On recommendation from the officers, a new position of GMA/YLA promoter assistant was created. Other than that, the current slate of officers will carry over for the next year they are as follows:

President -Theresa Reus

I Vice President-Stacy Smith

II Vice President-Lynn Brown

III Vice President- Frieda Merchant

Treasurer-Shirlene Smith

Assistant treasurer- Barbara White

Recording secretary-Diane Rainey

Assistant Recording Secretary-Beth Caldwell

Historian/Media-Ginny Singleton

Editor-Rita Clark

Pianist-Pat Davis

Song Director-Mary Sprayberry

GMA/YLA promoter-Jessica Haden

GMA/YLA assistant promoter-Lakelyn Flynt

Sunbeam Promoter-Linda Dertinger

Assistant Sunbeam Promoter-Tara Little.

Retreat Committee Chair-Kathy Walley, Co-Chair-Theresa Reus, Registration-Beth Caldwell

Project Promoters: Marilyn Welborn, Jean Knight, Elaine Smith.

Advisory Council: Bryson Hayden, Don Brown, and Joey Reus

Finally, Mrs. Lynn Brown gave the officers a charge from II Corinthians 9:8 and II Corinthians 12:9

Southeastern Baptist College



Dr. Scott Carson, President
1040 Euclid Ave., Laurel MS 39440
scarson@southeasternbaptist.edu
(601) 433-4736

Trustees

Term Expires

Leon Carmical, 70 Jarrod Rd, Ellisville 39437	2021
Sam Oglesby, 5002 W 4th St., Hattiesburg 39402	2021
Kenneth Pollock, 8155 Hwy 363, Mantachie 38855	2021
Angie Smith	2021
Matt Hudson, 1530 Loden Rd., Fulton 38843	2022
Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573	2022
Emma Hensarling	2022
Bennie Hudson	2022
Arthur Broadhead	2023
Chris Floyd 5312 Hwy 39 N., Meridian 39305	2023
Dwight Sibley 4669 Redwood Rd, Vicksburg 39183	2023
Charles Blackwell	2023

Out of State Association

William Chancery, 61 Hwy. 164, McDavid 32568
Buck Hughes, 14969 Old Hammond Highway, Baton Rouge 70816
Dennis Rankin, 5026 Gunn Rd., Mobile 36619

Constitution and By-Laws of Southeastern Baptist College, Inc.

Article I — Name And Location

This institution shall be known as Southeastern Baptist College. The College is located at 4229 Highway 15 North, Laurel, MS 39440.

Article II — Purpose Mission Statement

Mission:

The purpose of Southeastern Baptist College is to glorify God by providing quality post-secondary education from a biblical worldview in a Christian atmosphere.

Goals:

Training is provided on campus, online, and through extensions to help prepare students for professional Christian ministry and/or business administration. Southeastern Baptist College seeks to train students who wish to receive the foundational courses of a college curriculum in a spiritual academic setting. All courses are taught in a manner as to integrate faith and learning, thus giving due recognition to the God of all truth.

Also, Southeastern Baptist College seeks to serve the Christian community by offering a limited number of credit and non-credit courses to those who do not choose to pursue a structured program toward a specific degree, certificate, or diploma.

Article III — Ownership

Southeastern Baptist College is owned and operated by the churches composing the Baptist Missionary Association of Mississippi, who shall exercise ultimate control of said institution.

Article IV — Board Of Trustees

Section 1: Members Of The Board Of Trustees

A. The Messengers of the churches composing the Baptist Missionary Association of Mississippi shall elect a Board of Directors consisting of twelve (12) members who shall be called Trustees. These shall serve for a term of three years on a staggered basis, one-third begin elected each year.

B. In addition to the members of the Board of Trustees elected by the Baptist Missionary Association of Mississippi, the Baptist Missionary Association of Alabama shall be entitled to a trustee whom they shall elect; likewise, the Baptist Missionary Association of Florida shall be entitled to one whom they shall elect; and the Trinity Missionary Association of Louisiana shall be entitled to one whom they shall elect.

C. The President of the College shall serve as an ex-officio member of the Board of Trustees.

D. Five (5) trustees shall constitute a quorum, four of which must have been elected from the churches of the Baptist Missionary Association of Mississippi. No student, or school attached personnel shall hold the office of trustee, unless legal status would require.

Section 2: Duties Of The Board Of Trustees:

A. The Board of Trustees shall have full and complete control of this institution between sessions of the Baptist Missionary Association of Mississippi except in the election of president. When a vacancy occurs between sessions of the association, the president must be approved by the association in special called session after being elected by the board.

B. The Board shall meet at any time when called by the Chairman of the Board or the president of the college. Regular meetings will be the first Tuesdays in May and October.

C. It shall be the duty of the Board of Trustees to elect the president of the college to be approved by the association; to approve an acceptable list of nominations submitted by the President of administrative officials, faculty, and service staff; and to approve an annual budget submitted to the Board by the President in the May meeting. All transactions of the Board are subject to the approval of the Baptist Missionary Association of Mississippi.

D. The Board of Trustees shall be authorized to hold title to all properties of Southeastern Baptist College.

E. The Board of Trustees shall give a report to the Baptist Missionary Association of Mississippi in its annual session, and at other sessions upon request.

Section 3: Officers Of The Board Of Trustees

A. The trustees shall elect from their membership the following officers in the May meeting: (1) Chairman; (2) Vice-chairman; (3) Recording Secretary.

B. The duties of the Board Chairman shall be (1) to preside at board meetings, (2) to work with the President in planning the agenda for each board meeting, (3) to work with the President in planning information and supporting documents in advance of each meeting to assure that the Board will be able to make informed decisions concerning matters on the agenda, (4) to assist the President in the task of educating the Board about the personnel, programs, objectives, and resources of the institution and about their responsibilities as Board members, (5) to represent the Board in matters of policy and conduct of the school.

C. The duties of the Vice-chairman shall be to assume the responsibilities of the Chairman in his absence.

D. The duties of the Recording Secretary shall be to maintain records of all board meetings, and to perform official correspondence in the name of the board.

E. The officers of the board shall serve as the executive committee. The duties of the executive committee shall be to serve in counsel to the President and as an executive of the Board between meetings.

Article V — President Of The College

As the chief executive officer, the President of Southeastern Baptist College shall administer the affairs of the college in keeping with the adopted policies of the Baptist Missionary Association of Mississippi and according to the direction of the Board of Trustees. His duties will include the following:

A. The financial administration of the college.

B. The administration of the academic program in cooperation with the academic dean and staff.

C. Traveling among the churches to promote the finances and the enrollment of the college.

D. Attending educational meetings, or sending representatives, in the interest of the academic welfare of the college.

E. Reporting to the Board of Trustees, and upon their approval reporting to the Baptist Missionary Association of Mississippi in its annual session. The President shall also report on the financial and academic standing of the College at other sessions of the association.

Article VI — Doctrinal Qualifications Of Teaching Staff

A. Bible and/or Theology

In order for any teacher to teach Bible and/or theology at Southeastern Baptist College, he must sign a statement of belief in and adhere to the doctrinal statements

of the Baptist Missionary Association of Mississippi.

B. Non-Bible/Theology Classes

Teachers in classes other than Bible and/or theology must sign a statement of agreement and belief in the following basic doctrines of the Christian faith:

1. The reality and existence of God as presented in the Bible.
2. The inspiration and authority of the Bible.
3. Salvation by grace apart from works.
4. The deity of Jesus Christ and His blood atonement for fallen man.
5. The eternal security of the believer.
6. The biblical account of creation.

Article VII — Doctrinal Statement

1. The Trinity of God.
2. The infallible and plenary verbal inspiration of the Scripture.
3. The Biblical account of creation.
4. The personality of Satan.
5. Hereditary and total depravity of man in his natural state involving his fall in Adam.
6. The virgin birth and deity of Jesus Christ.
7. Christ's blood atonement for fallen man. We believe Christ died for the sins of the whole world (John 1:29; I Tim. 2:4-6; Heb. 2:9) that through His blood, atonement for sin is made without respect of persons. Anyone who will exercise repentance toward God and faith in our Lord Jesus Christ (Acts 20:21) will be saved. Although all men can be saved, some will reject God's redemption by exercise of their free will.
8. His bodily resurrection and ascension back to his Father.
9. The Person and work of the Holy Spirit.
10. Justification before God by faith without any admixture of works. All such justified persons are in the family of God.
11. Separation of God's children from the world.
12. Water baptism (immersion) to be administered to believers only and by Divine authority as given to Missionary Baptist Churches.
13. The Lord's Supper, a church ordinance to be administered to baptized believers only in scriptural church capacity.
14. Eternal security of the believer.
15. The establishment of a visible church by Christ Himself during His personal ministry on earth; and His churches are not now, nor have they ever been, universal or invisible.
16. Worldwide missions according to the Great Commission which Christ gave His church. (Matthew 29:19, 20).
17. The perpetuity of missionary Baptist churches from Christ's day on earth until His second coming.
18. The right of scriptural churches to be held as equal units, in their associated capacities, with equal rights and privileges for all.
19. The subjection of all scriptural associational assemblies and their committees to the will of the churches, so that they shall forever remain as servants of the churches originating them.
20. The separation of the Lord's Church from all so-called churches or church alliances which advocate, practice, or uphold heresies and other human innovations, which are not in harmony with the Word of God. Open communion, alien baptism, pulpit affiliation with heretical churches, modernism, modern tongues movement, and all kindred evils arising from these practices are unscriptural.

21. The only valid baptism is that administered by the authority of a scriptural missionary Baptist church. Any so-called Baptist church which knowingly receives alien baptism, habitually practices this or other evils as those listed in statement 20 cannot be a scriptural Baptist church, nor can its ordinances remain valid.

22. The personal, bodily and imminent return of Christ to earth.

23. The bodily resurrection of the dead.

24. The reality of heaven, involving Divine assurance of eternal happiness for the redeemed of God.

25. The reality of hell, involving everlasting punishment of the incorrigible wicked.

26. We believe in the absolute separation of Church and State.

NOTE: The following statements are not to be binding upon the churches already affiliated with this association, nor to require adoption by churches petitioning this body for privileges of cooperation, nor 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 Mississippi.

1. We believe in the premillennial return of Christ to earth, which He shall literally 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 dead at the close of the thousand year reign. I Thess. 4:13-17; Rev. 20:4-6, 12-15.

Article VIII — Amendments

This constitution and by-laws may be amended according to the guidelines established by and located in the constitution of the Baptist Missionary Association of Mississippi.

By-Laws

Southeastern Baptist College Foundation, Inc.

Article I — Name, Domicile, Fiscal Year and Powers

1. The name of the corporation shall be "Southeastern Baptist College Foundation, Inc." Its domicile and principal place of business shall be at the Southeastern Baptist College, 4229 Highway 15 North, Laurel, Jones County, Mississippi. Its corporate seal shall bear the title, "Southeastern Baptist College Foundation, Inc., Laurel, Mississippi", or such condensation thereof as the Trustees may approve. Its fiscal year shall be concurrent with the fiscal year of the college.

2. The corporation shall have power: to have and use a corporate seal; to sue and be sued in its corporate name; to take, receive, purchase, lease or otherwise acquire, own, hold, conserve, protect, exchange or otherwise deal in and with real or personal property or any interest therein wherever situated and to sell, convey, transfer and otherwise dispose of all or any part of its property and assets and to invest and reinvest the proceeds; to purchase, subscribe for or otherwise acquire, own, hold, vote, use, employ, sell or otherwise dispose of shares or other interests in or obligations of other domestic or foreign corporations, or direct or indirect obligations of the United States or of any instrumentality thereof, but not in violation of any law; to make contracts, conduct affairs, carry on its operations and exercise its powers in any state, territory, district or possession of the United States or in any foreign country; to elect, appoint or employ officers, agents, and employees, and to define their duties and fix the compensation of any employee; to make and alter by-laws not inconsistent with its Articles of Incorporation or with the laws of the United States for the administration and regulation of its affairs; and to have and exercise all

powers necessary, convenient or incidental to any and all of the purposes for which it is organized.

Article II — Purpose

1. The general purpose of the corporation shall be to establish, maintain and enlarge a Foundation which shall solicit, acquire and accept gifts, bequeaths and devises of money, stock, bonds, life insurance policies, real property of every nature and kind, and to use those properties exclusively to advance the Christian education, and to promote the Christian faith generally. These purposes shall include gifts to institutions whose aims and purposes are identical or similar to those of the Foundation. Loans or gifts from the Foundation's income may be made to, or for the benefit of, young men and women in training for the ministry or for full time religious work.

2. The Foundation, upon specific request of a donor, may accept as a conduit gifts whose principal is intended for payment to any cause or for any purpose within those herein above mentioned, including benevolence and charity, and make payment of such principal as directed by the donor.

Article III — Members

1. All member churches of the Baptist Missionary Association of Mississippi are members of the Foundation.

2. A regular annual meeting of the members of the Foundation shall be held at the same time and place as the regular annual business meeting of the Baptist Missionary Association of Mississippi in each calendar year. Notice of such meetings shall be given for the same time and in like manner as notice is given for the annual meeting of the Baptist Missionary Association of Mississippi.

3. Special meetings may be called in the same manner as special meetings of the Baptist Missionary Association of Mississippi. Notice shall be given in the same manner as notice is given for special meetings of the Baptist Missionary Association of Mississippi and such notice shall state the purpose of the special meeting.

4. Each Foundation member attending shall be entitled to three (3) votes. Ten percent (10%) of the members shall constitute a quorum. If a quorum be not present, the President may recess the meeting from time to time until a quorum shall attend.

Article IV — Officers

1. The officers of the Foundation shall be nine (9) Trustees who shall have the general charge and management of the Foundation. The President of Southeastern Baptist College shall be an ex-officio Trustee by virtue of his office and his term shall commence and end with his tenure. The nine (9) Trustees shall be the same persons who serve as nine (9) Trustees of Southeastern Baptist College, Inc., elected by the Baptist Missionary Association of Mississippi, and shall be elected in a manner and for the terms specified in the Bylaws of Southeastern Baptist College, Inc. If any Trustee shall die or resign or become unable to serve actively, the Baptist Missionary Association of Mississippi shall elect a successor to serve for the remainder of his unexpired term. If a Trustee shall not be elected to any annual meeting, the incumbent shall serve until his successor is elected.

2. Each Trustee, including ex-officio Trustees shall have the right to vote.

3. The Trustees shall elect from their number each year a president, vice-president, and recording secretary. The president shall preside at all meetings of the members and of the Trustees and shall have such duties and powers as usually appertain to the office of president. The vice-president shall perform all the duties of the president in his absence or disability. The recording secretary shall record the minutes of all meetings of the members and of the Trustees. The Trustees shall also

at their discretion elect a treasurer who shall be responsible for the safekeeping of all foundation funds; sign all checks; keep the books and records; and otherwise perform all duties which appertain to the office of treasurer. For the faithful performance of his duties the treasurer shall be required to give a fidelity bond with a registered security company in such amount as may be required from time to time by the Trustees. In the event that the treasurer elected by the Trustees is not a member of their number, he shall become an ex-officio Trustee for the duration of his tenure.

Article V — Duties And Powers Of Trustees

1. The Trustees shall meet from time to time upon call of the president, or of any five (5) Trustees, but at least twice per year. Such meetings must be held at any convenient time and place which the president, or a majority of the Trustees, may fix. At each meeting the treasurer shall give a fully detailed report of the current financial condition of the Foundation and shall, upon request of any Trustee, exhibit the original of all papers, bank accounts, records, and securities of the Foundation. It shall be the duty of each Trustee individually to satisfy himself that the financial affairs of the Foundation are being properly conducted in an efficient manner, but a Trustee shall not be individually liable for any error of judgment or for any action or non-action motivated by good faith.

2. The Trustees shall keep the principal of the Foundation invested in time deposits, bonds of the United States or its agencies, other high-grade bonds, or investment grade common or preferred stocks of high quality, for the purposes of obtaining the highest yield consistent with safety and preserving and enhancing the value of the principal. Where feasible, time deposits shall be institutions whose deposits are guaranteed by an instrumentality of the United States Government. Funds may be pooled.

3. The Trustees shall, upon receiving any gift or bequest, make a permanent record of any specific designation of the use of the property or income therefrom which may be made by the donor, and it shall be the duty of the Trustees to see that any property or income which has been designated for a specific purpose shall be used for such purpose or institution. The Trustees shall have the right, however, to decline to accept any gift or bequest when in the judgment of five of them, its acceptance would not be to the best interest of the Foundation. A donor may change the designation of the purpose of which his gift shall be used, provided such change shall not impair an outstanding commitment of the Foundation. Where gifts or bequests are made without specific designations of what the property or income therefrom shall be used for, the Trustees shall use such property or income within their discretion in accordance with the purposes of the Foundation.

4. At any meeting of the Trustees, five (5) shall constitute a quorum. A majority must concur in any decision or action.

5. The Trustees shall engage the services of an independent auditor or accountant to audit the books and records of the Foundation annually, or more often if they deem it necessary. The Trustees shall receive no compensation for their services nor shall any Trustee derive any pecuniary benefit from his office, directly or indirectly. A Trustee may, however, be reimbursed for any out-of-pocket expenditure which he may necessarily make on behalf of the Foundation.

6. The Trustees shall submit a detailed report of the financial condition and operation of the Foundation to the members at each annual meeting, and at any other times when the members request such report. It shall be the duty of the Trustees to keep the members fully informed of all financial transactions of the Foundation, except that the Trustees shall not violate any confidence of any donor or beneficiary.

7. The Trustees shall pay normal operating expenses of the Foundation out of its

income. They may use the office, clerical and accounting facilities of Southeastern Baptist College to such extent as may not impose a burden upon the Southeastern Baptist College, and for the use of such facilities no fees or compensation shall be paid.

8. In the event that any purpose or institution for which a contribution to the Foundation has been made should fail, or cease to exist, the Trustees shall be authorized to apply the doctrine of cy pres within their sole discretion.

Article VI

If for any reason, the corporation should be dissolved, or the Foundation terminated, no member of the Foundation or of the Baptist Missionary Association of Mississippi shall be entitled to any share in the assets of the Foundation, but all assets shall immediately transfer absolutely to such institution or be spent for such cause as may be then determined by a majority of the members of the Baptist Missionary Association of Mississippi, except that the corpus of specifically designated gifts or bequests for the benefit or institutions, organizations, or associations shall be transferred to the designated institutions, organizations, or associations.

President's Annual Report

The Lord's leading for Southeastern Baptist College is strong and clear. Only four years ago, SBC was facing closure and our student population was 30 students. But the Lord was not done with SBC. He has provided us opportunity after opportunity for growth and a bright future, and, over this last year, those opportunities have continued coming.

We finished the Fall 2019 semester with 63 students and a full men's and women's basketball program. Both our men and women's teams competed well in only their second year, with the Lady Chargers taking the number 10 ranking in the National Christian College Athletic Association.

In the Spring 2020 semester, we had 50 students and in February, COVID 19 began to have its negative effects upon our operation. When we released the students for Spring Break, we were advised to shut down in-classroom courses. Praise the Lord, that ten years previously, Dr. Savell introduced SBC to online learning! Thanks to his visionary leadership, and unlike many other small colleges who were not yet offering online classes, we were able to quickly switch all our courses to fully online with little difficulty. The students were asked to consider remaining at home and not returning for the rest of the semester. Nearly all students chose to do this and they all were able to finish their coursework online for the semester.

Also because of the virus, we closed the very popular and successful Lighthouse Café for several months. In addition, we canceled the annual Donor Dinner, the annual National Day of Prayer Breakfast, all summer sports clinics, the Danny Pitts Lecture Series, Tuesday Night Talks (TNT) for the rest of this semester, and other events we had planned to implement.

We did, however, offer a full Summer Semester and the Lord blessed us with the largest Summer student population in the history of the college! The Lighthouse Café has reopened while implementing COVID 19 protocols. We delayed graduation exercises because of Corona Virus and observed it in August with one of the largest programs in several years with 11 participating in commencement exercises.

As we prepared for the Fall Semester, we introduced Women's Softball and Men's Baseball to our campus. Our coaches recruited full benches resulting in our student population to nearly double over the previous Spring Semester. We currently have the largest number of full time students in the history of SBC at 90, with a total of 93 students; and, with the most hours attempted by students, also in the history of SBC with 1355 hours!

We completed the renovation of the Hilbun Hall dorms just in time for the start of the Fall Semester. We offered churches or individuals to sponsor its renovation and had two individuals pay for most of the room costs. We have had to absorb nearly \$14,000 in expenditures on this project due to no other donations toward this project.

We are currently at full capacity for student living space and, if we want to grow, as I believe is God's will for the school, then we must build new dormitories. The Board of Trustees have assembled a building committee to begin preliminary planning for a way forward towards this initiative. God is on the move on our campus and we must keep up!

Back in February of this year, it became evident that we were going to be short on funds for Fiscal Year 2019 by \$86,000. I immediately contact the Board of Trustees and we began to pray... and, the Lord began to move! He has used the COVID 19 crisis to help our situation. SBC applied for the Small Business Administration Payroll Protection Plan forgivable loan and received..., you guessed it, \$86,000! However, the PPP funds are carried as a loan until such time as we can apply for forgiveness, thus the College finished Fiscal Year 2019 at an operating loss of \$50,000. While this impacts the net assets of the College negatively, the College still retains positive net assets totaling \$334,000 for 2019.

Shortly after we received the PPP loan, we also received \$74,000 unsolicited from the U.S. Department of Education in earmarked funding. Half of this amount had to go to students, but most of them used this money to pay off their debts to the college. The other half was dedicated toward technological upgrades and we used it as instructed.

During the summer we were told that another amount in excess of \$421,000 was coming from the U.S. Department of Education as part of the CARES Act funding. We have received this money and it too is designated to be used only in support of COVID 19 financial effects upon the college. Erma Sue Hensarling, a member of our Board of Trustees and a retired CPA, is helping us account for the expenditure of this money in accordance to the Department of Education's specific guidelines.

The expansion of the gym floor, as required by new collegiate regulations, is almost complete and will be ready in time for our Lady Charger's first home game against Blue Mountain College on October 30.

I believe SBC is not only a college level Christian educational program supported by the BMA of Mississippi, but also a powerful Gospel ministry for our student body. Over the past year we have witnessed over a dozen students come to saving faith in Jesus! And, we have established Bible studies and ministries for them to learn more about the Lord, and to share their lives in Christian service to our surrounding communities.

The highly dedicated and talented SBC staff continue to work long arduous hours towards new degree paths while promoting the current programs we offer. The status as a viable college option in our local area is growing by leaps and bounds with many students wanting to join our Charger family.

Thank you for your continued prayers and financial contributions. Southeastern Baptist College belongs to the churches of the BMA of Mississippi. It is your

school, and without your support it could not remain open. Please pray for our hard working staff. The stress is high, but the blessings are higher still as we personally witness God's amazing and visible activity on behalf of SBC.

Equipping the Saints,
Dr. Scott R. Carson

Barlow & Company, PLLC

Certified Public Accountants

Charles S. Barlow, CPA
Kristi G. Thompson, CPA
Rose L. Williamson, CPA
Hogan E. Allen, CPA
Richard G. Vaughn, CPA

Lauren M. LaPrade, CPA

Members of:
American Institute of CPA's
Mississippi Society of CPA's

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INDEPENDENT AUDITOR'S REPORT

Board of Trustees
Southeastern Baptist College, Inc.
Laurel, Mississippi

We have audited the accompanying financial statements of Southeastern Baptist College, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2020, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility 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, this includes 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Southeastern Baptist College, Inc., as of June 30, 2020, and changes in net assets and cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.



October 16, 2020
Brandon, Mississippi

Southeastern Baptist College, Inc.
Statement of Financial Position
June 30, 2020

	Without Restrictions	With Restrictions	Total
ASSETS			
Current assets:			
Cash and cash equivalents	\$ 30,569	\$ 67,296	\$ 97,865
Accounts receivable, net	23,453	-	23,453
Due from SBC Foundation, Inc.	4,111	-	4,111
Prepaid expenses	2,938	-	2,938
Total current assets	61,071	67,296	128,367
Property, plant and equipment:			
Land	143,094	-	143,094
Buildings, furniture and fixtures	877,460	-	877,460
Equipment	323,269	-	323,269
Vehicles	33,500	-	33,500
Library books	73,594	-	73,594
Construction in progress	62,232	-	62,232
	1,513,149	-	1,513,149
Less: accumulated depreciation	(1,166,766)	-	(1,166,766)
Property, plant and equipment, net of accumulated depreciation	346,383	-	346,383
Total assets	\$ 407,454	\$ 67,296	\$ 474,750
LIABILITIES AND NET ASSETS			
Current liabilities:			
Accounts payable	\$ 33,497	\$ -	\$ 33,497
Installment note payable	19,972	-	19,972
PPP loan payable	86,033	-	86,033
Payroll liabilities	1,118	-	1,118
Accrued interest	259	-	259
Total current liabilities	140,879	-	140,879
Total liabilities	140,879	-	140,879
Net assets:			
Without restrictions	266,575	-	266,575
With restrictions	-	67,296	67,296
Net assets	266,575	67,296	333,871
Total liabilities and net assets	\$ 407,454	\$ 67,296	\$ 474,750

Southeastern Baptist College, Inc.
Statement of Activities
For the Year Ended June 30, 2020

	Without Restrictions	With Restrictions	Total
Operating revenues:			
Student fees and tuition, net of in house scholarships of \$123,004	\$ 49,229	\$ -	\$ 49,229
Federal awards - Pell Grants	259,218	-	259,218
CARES Act Higher Education Relief funds	36,686	-	36,686
Foundation donation	29,406	-	29,406
General (regular church support)	130,650	-	130,650
Special emphasis donations	-	20,936	20,936
Other donations	90,394	5,277	95,671
Interest	393	-	393
Library donations	250	-	250
Dormitory fees	83,740	-	83,740
Athletics income	15,335	-	15,335
Other income	18,506	-	18,506
Sales and services of auxillary enterprise - bookstore sales net of cost of sales of \$6,135, and worthless books	(6,012)	-	(6,012)
Net assets released from restriction	15,347	(15,347)	-
Total operating revenues	723,142	10,866	734,008
	Without Restrictions	With Restrictions	Total
Operating expenses:			
Advertising	5,816	-	5,816
Athletic expense	48,972	-	48,972
Insurance - employee health	39,064	-	39,064
Insurance - other	34,423	-	34,423
Interest	2,164	-	2,164
Occupancy	89,086	-	89,086
Officc expense	39,618	-	39,618
Payroll taxes	32,681	-	32,681
Recruiting expense	1,934	-	1,934
Library expenses	2,627	-	2,627
Salaries	427,200	-	427,200
Seminar / continuing education	2,034	-	2,034
Depreciation expense	22,322	-	22,322
Bad debts	12,200	-	12,200
Legal and accounting	10,615	-	10,615
Loss on disposal of assets	920	-	920
ABHE expense	8,071	-	8,071
Travel	4,286	-	4,286
Total expenses	784,033	-	784,033
Change in net assets	(60,891)	10,866	(50,025)
Net assets at July 1, 2019	327,466	56,430	383,896
Net assets at June 30, 2020	\$ 266,575	\$ 67,296	\$ 333,871

Southeastern Baptist College, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2020

Cash flows from operating activities:	
Change in net assets	<u>\$ (50,025)</u>
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:	
Depreciation	22,322
Loss on sale of fixed assets	920
(Increase) decrease in accounts receivable	(10,489)
(Increase) decrease in due from foundation	5,594
(Increase) decrease in prepaid expenses	(191)
(Increase) decrease in inventory - book store	2,309
Increase (decrease) in accounts payable	(34,017)
Increase (decrease) in payroll liabilities	314
Total adjustments	<u>(13,238)</u>
Net cash provided (used) by operating activities	<u>(63,263)</u>
Funds provided (used) by investing activities:	
Purchase of equipment	(5,699)
Payments for construction in progress	(35,847)
Purchase of library books	(1,151)
Net cash provided (used) by investing activities	<u>(42,697)</u>
Funds provided (used) by financing activities:	
Proceeds from short-term debt	125,629
Payments on short-term debt	(19,624)
Payments on long-term debt	(25,000)
Net cash provided (used) by financing activities	<u>81,005</u>
Net increase (decrease) in cash and cash equivalents	(24,955)
Cash and cash equivalents at beginning of year	<u>122,820</u>
Cash and cash equivalents at end of year	<u>\$ 97,865</u>
Supplement data:	
Cash paid for interest	<u>\$ 2,164</u>
Cash paid for taxes	<u>\$ -</u>

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2020

NOTE 1 - Summary of Significant Accounting Policies

The following is a summary of the significant accounting policies of Southeastern Baptist College, Inc. ("the College"):

Nature of Activities

The College is located in Laurel, Mississippi and provides quality post-secondary education from a biblical world view in a Christian atmosphere. The College is owned and operated by the Baptist Missionary Association of Mississippi and is overseen by a Board of Trustees. It is supported by contributions from churches that are members of the Baptist Missionary Association of Mississippi, contributions from foundations and individuals, and student tuition and other fees. The college receives Federal Financial Aid from the Pell Grant Program of the U. S. Department of Education.

In 2018, the College began an expansion of its curricula to include athletics, including basketball (men's and woman's teams) and golf (men's). The athletic programs operate in Division II of the National Christian College Athletic Association (NCCAA), which is an association of Christ-centered collegiate institutions whose mission is to use athletic competition as an integral component of education, evangelism, and encouragement.

Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America using the accrual method of accounting and, accordingly, reflect all significant receivables, payables or other liabilities.

Financial Statement Presentation

The College reports in compliance with the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 958-205, *Not-for-Profit Entities: Presentation of Financial Statements*, and *FASB Accounting Standards Update 2016-14*. Information regarding its financial position and activities are grouped according to two classes of net assets, defined as follows:

- **Net Assets Without Restrictions:** net assets whose use is not limited or restricted by source. They generally arise as a result of exchange transactions, unrestricted contributions, or restricted contributions whose restrictions have expired.
- **Net Assets With Restrictions:** net assets whose use is limited by source for the purpose and/or time in which they may be expended. The income may be unrestricted or may also be restricted according to restrictions placed at the time of recognition.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and revenues and expenses during the reporting period. Actual results could differ from those estimates.

Cash and Cash Equivalents

The College considers all highly liquid investments with maturity when purchased of three months or less to be cash equivalents.

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2020

Accounts Receivable

Accounts receivable are reported at the amount the College expects to collect from outstanding balances. Differences between the amount due and the amount the College expects to collect are reported in the results of operations of the year in which those differences are determined, with an offsetting entry to a valuation allowance for accounts receivable. Balances that are still outstanding after the College has used reasonable collection efforts are written off through a charge to the valuation allowance.

Inventory

Inventory is valued at cost and consists principally of textbooks and bookstore supplies held for resale.

Property, Plant and Equipment

Property, plant and equipment are stated at cost, if purchased, or at fair value at the date of the gift, if donated, less accumulated depreciation. The cost of property and equipment purchased in excess of \$500 is capitalized. Donations of property and equipment are recorded as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions are reported as restricted support. Depreciation is provided for over the estimated useful lives of the respective assets ranging from five to forty years using the straight-line method; however, construction in progress is not depreciated. Expenditures for maintenance, repairs and all rentals are charged to expense as incurred.

Revenue Recognition

The Organization adopted Accounting Standards Update 2014-09, Revenue from Contracts with Customers, codified as Accounting Standards Codification Topic 606 ("ASC 606"), effective July 1, 2019, using the modified retrospective transition method for reporting. We have analyzed the provisions of ASC 606, and have concluded that no changes are necessary to conform with the new standard.

A substantial portion of the College's revenue is derived from tuition fees and other educational services, including Pell Grants. A Pell Grant is a subsidy provided by the U.S. federal government for students with financial need and is administered by the U.S. Department of Education, which determines the student's financial need and eligibility.

Support reflects voluntary contributions of cash and in-kind books and services to the College by foundations, churches, the business community and individuals, proceeds from sales of text books, grants from governmental and other not-for-profit organizations for specific projects and activities in support of the College.

Tuition fees received by the College which are received prior to the end of the fiscal year and apply to future school terms are recorded as deferred revenue (none at June 30, 2020).

Athletics income is comprised primarily of fees received from other higher-education institutions for team play at their locations as "home game" opponents.

Revenue is recognized in the year the service is provided by the College.

The College recognizes all unconditional promises to give, grants and contributed support received as income in the period pledged or received. Support is reported based on the existence of stipulations that limit the use of the support. When a restriction expires, temporarily restricted net assets are reclassified to net assets without restrictions. Conditional promises to give are recognized when the

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2020

conditions on which they depend are substantially met. Donated materials and equipment are reflected as contributions at their estimated values at the date of receipt.

Contributions

Contributions received are recorded as without restrictions, or with restrictions, depending on the existence and/or nature of any stated restrictions.

Unconditional promises are promises to give cash or other assets to the College that depend only on the passage of time or demand by the source for performance and are reported at fair value at the date the promise is received. Conditional promises, including Pell Grants, are promises to give and indications of intentions to give that depend on the occurrence of a specified future and uncertain event to bind the source and are reported at fair value at the date the gift is recognized. Gifts are reported with donor restrictions if they are received with donor stipulations that limit the use of the donated assets. When a source restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with restrictions are released from restrictions to net assets without restrictions. Donor-restricted contributions and grants with restrictions met within the same year as received are reported as contributions without restrictions in the accompanying financial statements. To the extent that restricted resources from multiple donors are available for the same purpose, the College expends such gifts on a "first-in, first-out" basis. Non-monetary gifts are recorded at market value at the date of contribution.

Advertising

The College expenses advertising costs as they are incurred.

Income Taxes

The College is exempt from federal income taxes under section 501(c)(3) of the Internal Revenue Code, as amended and like provisions of the Mississippi Code. The College has determined that there are no significant uncertain tax positions as of June 30, 2020. Filings for all tax periods retroactively approved remain subject to examination by federal and state taxing jurisdictions to which the College is subject.

NOTE 2 - Concentration of Credit Risk

Financial instruments that potentially subject the College to credit risk are cash and cash equivalents, and accounts receivable.

Cash and cash equivalents:

All cash and cash equivalents on deposit are insured Federal Deposit Insurance Corporation ("FDIC") up to \$250,000 under the FDIC's general deposit insurance rules. The College maintains both interest-bearing and noninterest-bearing cash balances at commercial banks in amounts which at times throughout the year, may exceed federally-insured limits (amounts on deposit in excess of \$250,000 are not covered by FDIC insurance). The College has minimized credit risk by depositing cash and cash equivalents in banks with a high credit standing. The College has not experienced any losses of such funds and management believes the College is not exposed to any significant credit risk on cash and cash equivalents.

Accounts receivable:

The College extends unsecured credit to students. Student accounts receivable represent amounts due for tuition and fees of currently enrolled and former students. Management reviews outstanding accounts receivable and provides an allowance for amounts considered uncollectible.

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2020

Accounts receivable at June 30, 2020, are as follows:

Total accounts receivable	\$ 55,953
Less: allowance for doubtful accounts	<u>(32,500)</u>
Accounts receivable, net of allowance for doubtful accounts	<u>\$ 23,453</u>

NOTE 3 - Federal Financial Assistance

Southeastern Baptist College, receives Federal Financial Assistance in the form of Pell Grants for students who have been approved for such grants. The total Pell Funds received during the fiscal year ended June 30, 2020, was \$259,218.

Southeastern Baptist College received CARES Act Higher Education Emergency Relief funds of \$73,845, of which \$37,159, was paid directly to students, resulting in net CARES Act funding to the College of \$36,686.

NOTE 4 - Assets with Restrictions

Assets with restrictions are comprised of amounts held in trust for future student scholarships. Assets with restrictions at June 30, 2020, amounted to \$67,296.

NOTE 5 - Common Control and Related Party Transactions

The College and Southeastern Baptist College Foundation, Inc. ("the Foundation") share common Trustees, which are both elected by the Baptist Missionary Association of Mississippi.

During FY 2020, the Foundation contributed \$29,406 to the College. At June 30, 2020, the total due to the College from the Foundation was \$4,111.

Common control by the Trustees affects changes in the net assets of the College as a result of Trustee determination of annual support of the College by the Foundation.

NOTE 6 - Debt

The College is obligated under the terms of a line of credit to a financial institution originally dated July 13, 2018, bearing interest at a variable rate of 2% above prime (5.25% at June 30, 2020). The line of credit is collateralized by all furniture, fixtures, and equipment owned by the College. The total available under the line of credit is \$50,000. At June 30, 2020, no balance was due on the line of credit.

On September 24, 2020, the line of credit was renewed under similar terms with a due date of September 29, 2021.

The College is obligated under a contract dated July 1, 2019, to a vendor to purchase equipment having an original balance of \$40,391, including interest costs of \$1,683 at an effective rate of 2.06%. As of June 30, 2020, \$20,195 remains due on the contract which includes \$19,972 principal and \$224 in interest and will be paid in 12 remaining monthly installments ending June 5, 2021.

During this fiscal year, due to the ongoing COVID 19 pandemic, Congress approved the Paycheck Protection Program ("PPP"), which provided \$349 billion in funding nationally in loans to qualifying applicants to maintain payroll during the crisis. Under this program, a substantial portion of loans will be cancelled (forgiven) if used by the recipient for qualified purposes. The College received a short term loan of \$86,032, at an interest rate of 1%, that is payable within 2 years and is included in short

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2020

term liabilities on the Statement of Financial Position. The College expects the loan to be forgiven under the forgiveness terms of the PPP.

NOTE 7 - Liquidity and Availability of Financial Assets

At June 30, 2020, the College has \$58,134 of financial assets available within one year of the statement of financial position date to meet cash needs for general operating expenditures, consisting of cash and cash equivalents totaling \$30,570, and accounts and other receivables totaling \$27,564. Additionally, the College has cash and cash equivalents totaling \$67,296, available to meet restricted purposes.

As part of the College's liquidity management plan, temporarily restricted revenues are deposited in segregated accounts. Cash in excess of near-term requirements is invested in short-term investments and mutual funds. Additionally, the College maintains a \$50,000 line of credit, of which \$50,000 remained available on June 30, 2020.

NOTE 8 - Cost Allocation

Certain categories of expenses are attributable to more than one program or supporting function and are allocated on a reasonable basis that is consistently applied. The expenses that are allocated are compensation and benefits, which are allocated on the basis of estimates of time and effort; occupancy costs, property insurance and depreciation, which are allocated on a square footage basis; and supplies, which are allocated based on usage studies conducted annually.

The following schedule presents all costs according to activity.

	Education	Management	Fundraising	Total
Salaries	\$ 319,734	\$ 99,301	\$ 8,165	\$ 427,200
Employee benefits	29,297	8,984	781	39,063
Payroll taxes	24,511	7,517	654	32,681
ABHE fees	-	8,071	-	8,071
Professional fees	-	10,615	-	10,615
Advertising	-	-	5,816	5,816
Office Expenses	42,245	-	-	42,245
Occupancy costs	89,086	-	-	89,086
Travel	-	6,320	-	6,320
Depreciation	20,313	2,009	-	22,322
Insurance	34,423	-	-	34,423
Interest	2,164	-	-	2,164
Other expenses	64,027	-	-	64,027
	<u>\$ 625,800</u>	<u>\$ 142,817</u>	<u>\$ 15,416</u>	<u>\$ 784,033</u>

NOTE 9 - Contingencies

During February 2020, the COVID-19 pandemic began spreading worldwide, resulting in the overall slow-down of most businesses and institutions throughout the world. Consequently, the College has experienced a disruption of operations as the result of the impact upon all aspects of operations. On March 27, 2020, President Trump signed into law the Coronavirus Aid, Relief, and Economic Security Act ("CARES") stimulus package to provide relief to businesses, public and private institutions, and individuals hit hard by the COVID-19 pandemic. During the year ended June 30, 2020, the College received federal financial assistance under the Paycheck Protection Program (NOTE 6) and the CARES Act Higher Education Emergency Relief Funds program (NOTE 3).

The COVID 19 pandemic is ongoing as of the date of this report and the effects of COVID 19 on future enrollment and operations is undeterminable.

NOTE 10 - Subsequent Events

Management has evaluated subsequent events through October 16, 2020, the date on which the financial statements were available to be issued. No matters were found that require recognition or disclosure in these financial statements.

Youth Department



Kelby Johnson, Director
(662) 316-6233

Trustees	Term Expires
Phillip Burns, 352 N. Slade Rd., Sumrall 39482.	2021
Ricky Owens	2021
Chris Freeman	2021
Ben Flynt	2022
Aaron Waite	2022
Phill Milner	2022
Adam Parker, P.O. Box 423, Soso 39480	2023
Chris Myers	2023
Tommy Shroads	2023

Youth Department By-Laws

Article I — Name

Section 1: This Department shall be known as the Department of Youth.

Article II — Purpose

Section 1: The Purpose of this Department shall be to present Jesus Christ when the opportunity presents itself as the only way of salvation and the best life.

Section 2: To help coordinate all youth work in the Baptist Missionary Association of Mississippi.

Section 3: To encourage and promote youth organizations and activities among the churches that compose the Baptist Missionary Association of Mississippi.

Section 4: To cooperate with all other Departments of the Baptist Missionary Association of Mississippi, to work with Youth groups in our churches and in local Associations and in the Baptist Missionary Association of America in preaching the Gospel of Christ around the world.

Section 5: To promote Youth Encampments within the ranks of the Baptist Missionary Association of Mississippi and the Baptist Missionary Association of America.

Section 6: To promote the work of the Association of Baptist Students; to work with and assist them in their activities.

Article III — Youth Trustees

Section 1: The Baptist Missionary Association of Mississippi shall elect nine trustees to serve 3 year terms on a staggered basis, three being elected each year.

Section 2: The State Senior Encampment shall be permitted to recommend one trustee whose name shall stand as a nomination at the Annual meeting of the Baptist Missionary Association of Mississippi.

Section 3: The Association of Baptist Students shall be permitted one trustee whose name shall stand as a nomination at the meeting of the Baptist Missionary Association of Mississippi.

Section 4: The nominating committee shall nominate one trustees at the Annual Session of the Baptist Missionary Association of Mississippi.

Section 5: Duties of Youth Trustees:

1. To act in council with the Director of the Youth Department in matters that concern this Department.

2. To bring before the Association recommendations which they feel are in the best interest of the work of youth.

3. To serve as trustees of the State Senior Youth Encampment.

4. To lead in, and work with, the area Junior Youth Encampment.

5. To plan and promote a State Wide Teen Conference each year. The Conference is to be held during the week after Christmas Day.

Article IV — Director

Section 1: The Baptist Missionary Association of Mississippi shall elect a Director of Youth.

Section 2: Duties:

1. The Director shall serve as the Director of the Youth Department.

2. The Director shall carry out the plans and programs voted by the Associa-

tion as they relate to this Department.

3. The Director shall serve as Treasurer and shall receive and disburse all funds as designated.

4. The Director shall assume general supervision of the Youth Department of the Baptist Missionary Association of Mississippi.

5. The Director shall maintain necessary records and is authorized to purchase equipment and supplies as they may be needed to carry on the work of this Department.

6. The Director is authorized to promote the work of Youth among the churches in any manner consistent with the principles of this Association.

7. The Director shall work with the Trustees of the Youth Department in carrying out the will of the churches of this Association.

8. The Director shall give a full report in Annual Session of this Association and shall present a proposed plan of work and proposed budget for the ensuing year.

9. The Director shall receive such compensation as may be designated by this Association.

Director's Annual Report

How many of you enjoy putting together a puzzle? Yeah, me neither. But, my Dad has made it into a hobby in recent years. And so there are times I will visit him and on his dining room table I see a thousand puzzle pieces. Sometimes he only has the outside pieces put together so I like to try to guess what it is without looking at the box. But when he only has the outside pieces put together, I can never quite figure out what the puzzle will be. It's unclear. As you know, each piece he puts down makes the picture more and more clear until finally there is a nice picture of a deer drinking from a stream.

I believe life is much like a puzzle. As our lives go on, more of who we are becomes clear. And all our experiences, especially our church related experiences, become very important pieces to our puzzle. Some key pieces in my life has been Sunday School lessons, Morning and Evening worship, Wednesday nights, Revival services, and Youth Summer Camp. Though I am growing older, I still look back and realize how vital our BMA summer camp was to me. To be honest, those were very large pieces to my puzzle. Those experiences helped to clarify the direction God was leading my life.

And so, I share that with you as an encouragement to see each meeting, each worship service, each opportunity to gather with your church family as a significant moment in time. Not only for us, but also for the young people in our churches. And they need these moments.

They need positive, God-centered experiences. They have plenty of other temporal experiences in this world. More than anything, they need the WORD of God and the people of God. That's what we offer our churches each summer with our youth camp. And our emphasis is always on the preaching of the word and being around good, godly people.

Covid caused us to cancel in 2020 but I am already planning our 2021 camp with a tentative date set the first week of June.

I will put out more info as we near the end of the year.

I encourage you to consider being a part.

Thank you to Mrs. Brandy Riley for the work she does for us.

Thank you for your support.

Kelby R. Johnson, Director

Trustee Minutes

None submitted.

**BMA of MS Dept of Youth
Profit & Loss
July 2019 through June 2020**

	<u>Jul '19 - Jun 20</u>
Ordinary Income/Expense	
Income	
100 · General Church Contributions	15,111.00
105 · Special Emphasis Offerings Rec	870.09
130 · Interest Income	1,471.45
Total Income	<u>17,452.54</u>
Expense	
200 · Director's Compensation	18,000.00
230 · Employees' Salary (bookkeeping)	3,600.00
250 · Insurance Expenses	501.70
270 · Office Supplies, Expense and Po	325.12
280 · Camp Expense	500.00
295 · Property Tax Expense	23.95
310 · Summer Camp Expense	800.00
315 · Depreciation Expense	3,167.00
Total Expense	<u>26,917.77</u>
Net Ordinary Income	<u>-9,465.23</u>
Net Income	<u><u>-9,465.23</u></u>

State Missions Department



Larry Geraldson, Director

4226 Highway 15 North, Laurel, MS 39440
(601) 428-8616

Missionary Trustees	Term Expires
Jeff Dixon, 2030 E Sunset Dr., Yazoo City 39194	2021
James Sprayberry, P.O. Drawer 0, Bay Springs 39422	2021
Chad Cummins 77 Evergreen Church Rd, Seminary 39479	2021
Kevin Clayton, 475 Bethel Church Rd, Fulton 38843	2022
J.R. Hartfield 507 Max White Rd, Purvis 39475	2022
Blake McCain 85 Midway Church Rd, Sumrall 39482	2022
Harold Floyd, 19 Pat Holifield Rd, Laurel, 39481	2023
John Michael Poulin	2023
Justin Rhodes	2023

Revolving Loan Fund Trustees	Term Expires
Greg Medenwald, 310 Quail Hollow Place, Hattiesburg 39402	2021
Roy Caldwell 166 Twin Creek Rd, Lucedale 39452	2021
Justin Cameron 208 Good Hope Rd, Columbia 39429	2021
Willie Tebow, 12471, Old Kiln Rd, Picayune 39466	2022
Kenneth Lott 1360 Purvis-Oloh Rd, Purvis 39475	2022
Greg Jones, 8751 Hwy 363, Mantachie 38855	2022
John Prickett	2023
Wayne Rice 6345 Hwy 84 W, Soso 39480	2023
Dennis Knight 2978 Hwy 15, Wiggins 39577	2023

State Missionaries

- Wesley Martin Redemption
4401 Park Ten Dr, Diamondhead MS 39525 – 228-380-0690
redemptionchurchdmhd@yahoo.com
- Kenneth Pollack Midway Mission
8155 Hwy 363 Mantachie MS 38855 – 662-255-7148
- Johnny Williams Salt Light Mission
1025 Dicks St, Waveland 39576 – 228-234-3121
- Josh Daniels Refuge Mission
29113 Hwy 603, Perkinston 39573 – 228-216-3064
- Jaime Galicia El Camino, Biloxi
4113 Hwy 15 N, Laurel 39440 – 601-433-0085; estuardo@comcast.net
- Leo Aden El Camino, Hattiesburg
4113 Hwy 15 N, Laurel 39440 – 601-433-0085; estuardo@comcast.net
- Lucas Gomez El Camino, Canton
4113 Hwy 15 N, Laurel 39440 – 601-433-0085; estuardo@comcast.net
- Luis Huchin Way, Truth, & Life, Oxford
144 Bails Rd, Ripley 38663 – 662-587-2148; elvis_g@hotmail.org
- Humberto Regalado Way, Truth, & Life, Tupelo
144 Bails Rd, Ripley 38663 – 662-587-2148; elvis_g@hotmail.org
- James Cook Harvest
P.O. Box 863, Olive Branch 38654 – 901-233-1851; jamscookjr@yahoo.com

State Missionary Coordinators

- Estuardo Maroquin El Camino
4113 Hwy 15 N, Laurel 39440 – 601-433-0085; estuardo@comcast.net
- Edward Duvall Homestretch
P.O. Box 233, Cleveland 38732 – 662-843-9979; Duvalledward3@gmail.com
- Sidney Farmer Mission Coordinator
464 Churchwell Rd, Hattiesburg MS 39401 – 601-536-1004; sef@hughes.net

Go to www.bmams.org for up to date information on the missionaries.

Department of Missions - By-Laws

Article I — Name

Section 1: This department shall be known as the Department of Missions.

Article II — Purpose

Section 1: The purpose of this department shall be to preach the Gospel of Christ and establish churches.

Section 2: To promote the same among the churches that compose the Baptist Missionary Association of Mississippi,

Section 3: To cooperate with other departments of the Baptist Missionary Association of Mississippi and work with local associations, other state associations and the Baptist Missionary Association of America in the preaching of the Gospel in all the world.

Section 4: Offices.

This department shall maintain offices at such places as may be designated by the Association.

Article III — Missionary Committee

Section 1: The messengers of the churches shall elect nine (9) committeemen, five of whom shall constitute a quorum. Said committeemen shall be elected to serve for a period of three (3) years on a staggered basis, one third being elected each year.

Section 2: The Duties of The Missionary Committee

1. To act in council with the director of missions in matters that concern this department.

2. To act in council with the director of missions with missionary personnel when necessary.

3. To council, along with the director of missions, with local mission churches in assisting the missionary in his service to the mission and the association.

4. To investigate and bring before the association recommendations which they feel is in the best interest of the work of missions.

5. To seek out qualified and available personnel to serve as missionaries and be authorized to place same on the field between sessions, to be approved at the next meeting of the association.

6. To investigate the qualifications of each prospective missionary.

7. To examine yearly the salary schedule of the department.

8. To make investigation when a missionary's work becomes unsatisfactory, or his doctrinal beliefs are in question, his moral character or that of his immediate family (who are living with him) becomes questionable.

9. Upon the recommendation of the Missionary Committee, the salary of said missionary shall be withheld until the next meeting of the association for approval.

10. Upon resignation of any missionary, that his salary be given up to three weeks following his resignation.

11. No member of the Missionary Committee shall be given as a reference by anyone applying for missionary status.

Article IV — Director Of Missions And Revolving Loan Fund

Section 1: Election

1. The Baptist Missionary Association of Mississippi shall elect a Director of

Missions and Revolving Loan Fund.

Section 2: Salary

1. The Director shall receive such compensation as may be designated by the Association.

Section 3: Vacation and Revivals

1. The Director shall be allowed two weeks paid vacation per year and shall be permitted to retain the proceeds from five revivals each year.

Section 4: Duties

1. The Director shall serve as Executive Director of the Mission's Department. (To execute the programs and plans voted by the Association).

2. The Director shall serve as treasurer of the General Fund and shall receive and disburse all funds as designated.

3. The Director shall assume general supervision of the Mission's and Revolving Loan Fund Department.

4. The Director shall maintain necessary records, purchase equipment, supplies, and employ such help as authorized by the Missionary Committee to fulfill this responsibility according to accepted standards.

5. The Director shall work with each missionary in the selection of a field of work, location, organization, building, and financing.

6. The Director is authorized to promote the work of missions among the churches in any manner consistent with the principles of this Association.

7. The Director shall work with all committees of the Missions Department in carrying out the will of the churches of this association.

8. The Director with the advice and council of the Missionary Committee, is authorized to withhold payment of monies, which would in their opinion, effect the welfare of the Association. This action would be subject to the approval of the Association at the next meeting.

9. The Director shall give reports at each meeting and shall give a detailed report in annual session of this association and shall present a proposed plan of work and a proposed budget for the ensuing year.

10. The Director shall plan annually a Missions and Evangelistic Conference as to time, place and program.

Article V — Missionaries

Section 1: This association shall employ missionaries as the Spirit of God may direct.

Section 2: Prospective missionaries must fill out the required questionnaire and it shall be in the missions office at least fifteen (15) days before being considered by the Missionary Committee.

Section 3: Prospective missionaries must be approved by the Missionary Committee before being considered for missionary status.

Section 4: Missionaries endorsed must present to the Director of Missions a recommendation from the church where they hold membership and the last church pastored. In the event these cannot be obtained, missionary status will be delayed until the next meeting for association action.

Section 5: Missionaries are required to council with the Director of Missions and Missionary Committee in all matters that shall affect a change in location, finance, etc., of his mission endeavor.

Section 6: All missionaries will be expected to notify the Missions Office when they are to absent from the pulpit in their mission.

Section 7: Missionaries who become ill or disabled shall receive full pay for a period of three months. Conditions extending past this period will be reviewed and presented at the next meeting.

Section 8: Each missionary shall render a weekly statistical report and a monthly financial report to the Director of Missions.

Section 9: All missionaries shall be allowed two weeks paid vacation, and shall be permitted five (5) revivals per year and retain the proceeds. They shall not have two revivals in succession and be out of their pulpit on Sunday morning more than two Sundays a year.

Section 10: The moving expenses of the missionaries shall be paid when moving upon the field or changing fields. Up to \$150.00 in miscellaneous expenses is also authorized in a change of fields.

Section 11: Missionaries will give reports to the Association when called upon to do so.

Section 12: Guidelines For State Missionary Status

a. Applicant must have a minimum of two years pastoral experience in B.M.A. churches. Even though the applicant may not be pastoring at the present, his previous two years membership shall have been in BMA churches.

b. Applicant must have tenure and show growth at previous pastorates. Extenuating circumstances may be considered.

c. Applicant must meet Biblical qualifications as stated in I Timothy 3:1-7.

d. Applicant must express a burden for a specific field of service.

e. Applicant must demonstrate an attitude of loyalty and cooperation with the departments of our associated work.

f. Applicant must understand that measurable growth toward self-support status is expected by the Association.

Article VI — Cooperation

Section 1: The State Mission's Department is authorized to cooperate with local churches and local associations in mission endeavors when approved by the Director of Missions and the Missionary Committee. It is authorized to cooperate with other state associations and the national association in mission endeavors when approved by the Association in either annual or other session.

Section 2: Missionaries under the above joint sponsorships must meet the qualifications and requirements of the State Mission's Department.

Section 3: Guidelines For Cooperation

a. When a church or an association desire to cooperate with the State Mission's Department in a mission project, they shall counsel with the Director of Missions before interviewing and electing a missionary. Likewise, the State Missions Department shall counsel with the local church and/or association before electing a missionary to work in a joint project.

b. When an association or church is impressed with a preacher for missionary status, they shall request the Missionary Committee of the State Association to meet with them and interview the said preacher before electing him.

c. If approved by the joint committees, he shall be recommended back to the association or church that requested the interview for final approval.

Article VII — Mission Congregations

Section 1: Missionary Pastors' Support:

Mission churches shall be required to begin pastoral support starting after the

first three (3) months of its beginning.

The initial amount of support will not be less than ten percent (10%) of the average monthly income. The projected income and expenses of the mission church shall be used as a criteria in establishing the rate of monthly increase. Other instructions may be given to the Director of Missions and Missionary Committee by the messenger body in any session, called or regular.

Section 2: Organization:

The Mission congregation shall be requested to council with both the Director of Missions and Missionary Committee before organizing into a church.

Article VIII — Church Ministries

The purpose of this ministry is to be a resource in strengthening and stabilizing churches.

Section 1: Available Ministers

- a. A list will be maintained for ministers available for occasional fill-in or pastoring.
- b. These must be presently holding membership in a BMAA church.
- c. Churches may contact the Missions Office for this list. Names on this list are not recommendations. Churches are encouraged to do their own investigation.

Section 2: Interim Pastoral Leadership

a. Churches that have a vacancy occurring in pastoral leadership may use the services of Church Ministries in supplying an interim pastor to serve on a short term basis. Any minister desiring to serve as an interim pastor must comply with the following guidelines:

1. Applicant must fill out an application and be approved by the Missionary Committee. He will be under the authority of the Director of Missions.
2. Applicant must meet Biblical guidelines for a minister as found in II Timothy 3:1-7.
3. Applicant must have pastoral experience in a BMA church, with his last pastorate and his current membership being in a BMA church.
4. Applicant must be willing to temporarily relocate (3 to 6 months) to field of service, if necessary.
5. Should the interim pastor be called to pastor the congregation, special arrangements would be considered for that congregation according to their financial need.

b. Salary

1. This ministry shall be supported by a fund separate from the general mission fund. Churches of the BMA of Mississippi are encouraged to place this ministry in their budget, or at least receive an occasional special offering for this ministry.

2. Those serving as interim pastors would be paid from this fund as funds are available. Each participating church would be expected to contribute to this fund weekly according to their ability.

3. Those serving as interim pastors would be paid from this fund according to the number of days each week they serve on the field. Any additional expenses other than base salary, will be considered separately. If the church is financially able, they would be expected to contribute the entire amount of the interim pastor's salary to this fund, as the interim pastor would be paid by the Missions Department. If the church is not financially able to contribute the entire amount, they would be expected to contribute what they are able, with the remainder being paid from this special fund.

By-Laws of the Baptist Missionary Association of Mississippi Revolving Loan Fund

Article I — Trustees

Section A. The election and tenure of office of trustees:

The messengers of the churches shall elect nine (9) Trustees, five (5) of whom shall constitute a quorum. Said Trustees shall be elected to serve for a period of three (3) years on a staggered basis, 1/3 being elected each year. By virtue of the office, the Director and Manager of the Revolving Loan Fund of the State Missions Department will be ex-officio members of the Board of Trustees.

Section B. Duties of Trustees:

The duties of the Trustees of the Revolving Loan Fund shall be:

1. To promote the general welfare of the financial interest of fund.
2. To thoroughly investigate all loan applications relative to the value of the proposed building site; the desirability of the proposed location with reference to growth possibilities; and the financial ability of the petitioners for the proposed loan.
3. To serve as trust officers of all loan papers; including deeds of trust and/or promissory notes or any other transactions pertinent to a loan or its security; of all loans processed.
4. To investigate and purchase property for future mission sites and to serve as trust officers of all properties of the Mission's Department acquired by purchase, repossession, or gifts.
5. To serve as a collecting agent of all loans processed.
6. To see that all transactions are carried out in keeping with good legal and bookkeeping procedures.
7. To secure any office or legal help needed.
8. The Trustees shall be authorized to negotiate a loan for a qualified applicant when funds are not available in the loan fund. In such an event the Trustees are authorized to pledge real and personal property owned by the Mission's Department of the Baptist Missionary Association of Mississippi for the security of the loan.
9. The Trustees shall be empowered to sell and dispose of any real or personal property entrusted to them only when there is a majority vote of the Trustees and the approval of the Association at any regular committee meeting
10. The Trustees shall be authorized to include the names of the Church Trustees with the Revolving Loan Fund Trustees on the warranty deed for the church property to secure permanent financing. If only the names of the Church Trustees are required, the deed will include a revertible clause placing the property back in the name of the Revolving Loan Fund Trustees should the church cease to affiliate with the Association.

Article II — Manager Of The Revolving Loan Fund

Section A.

1. The Manager of the Revolving Loan Fund shall be selected by the Director and the Revolving Loan Fund trustees.

Section B. Duties

1. The Manager of the Revolving Loan Fund shall receive such compensations and benefits as shall be designated by the Director and the Revolving Loan Fund Trustees.

2. He will be responsible for receiving and disbursing funds according to the directions of the Director and the Revolving Loan Fund Trustees.

3. He will receive the payments from the loans and supervise the keeping of the records pertaining to each loan.

4. He will serve as Promotional Director of the Revolving Loan Fund.

5. He shall serve as reporter for the Revolving Loan Fund at each committee meeting and give a detailed report at the annual session of the Association.

Article III — Source Of Funds

Section A. The churches, with their various auxiliary organizations, are requested to place the Revolving Loan Fund in their budgets.

Section B. Individuals are urged to remember the Loan Fund with trust funds and gifts in their wills.

Section C. The Trustees are authorized to borrow money from commercial lending institutions for qualified applicants in the event funds are not available in the treasury (Article I. Section B, Paragraph 8).

Section D. The Trustees are authorized to borrow money from Churches, Associations and individuals for the purpose of financing mission projects and pay interest on this borrowed money, not to exceed the current rate of interest paid by banks.

Section E. The Manager of the Revolving Loan Fund shall be authorized to borrow money against Certificates of Deposits that the Revolving Loan Fund has on deposit, when needed.

Article IV — Loans

Section A. Processing loans.

1. Eligibility For Loans

a. A church or department requesting the loan shall be a member of the Baptist Missionary Association of Mississippi, one of her affiliate local associations, or one of the state associations or departments cooperating with the Baptist Missionary Association of America, or shall have voted to seek membership in the above mentioned association, or shall be a church of like faith and order (Baptist) in Mississippi as a secondary priority loan of available money.

b. Properties owned by the Revolving Loan Fund of the BMA of Mississippi may be sold to other denominations, individuals, or businesses. If it is necessary for the Revolving Loan Fund to finance any project for religious uses by non-Baptist entities, it will be brought back to the next meeting of the Association for their decision.

c. The Revolving Loan Fund may grant loans to investors against savings up to 80% of their balance until loan is paid. Loans shall be at the current variable interest rate. Loans to employees shall be submitted to the Revolving Loan Trustees for approval.

2. Churches organized by the Baptist Missionary Association of Mississippi Missions Department shall be given priority in the processing of loans.

3. Other churches making application for loans will be considered on the basis of their merits and in keeping with the procedure in which loans are granted the churches organized by the Missions Department.

4. In the event a proposed mission field is to receive a loan for the purchase of a site, the Revolving Loan Trustees shall investigate the proposed site and proceed in keeping with other loans. The purchased property and its improvements shall secure a first mortgage held by the Revolving Loan Fund, or the loan shall be secured

otherwise.

5. Each loan applicant is urged to make a commercial loan as soon as the first unit is constructed and the church can conveniently do so whereby the funds of the Revolving Loan Fund can be made available to other worthy applicants.

6. When sufficient funds are available, the Revolving Loan Fund will provide permanent financing for mission projects. The schedule of payments will be provided by a professional accountant based on a term contract and an interest rate determined by the trustees.

7. The Trustees shall require adequate security for each loan.

8. All applicants for loans shall furnish adequate insurance on all buildings financed through the Revolving Loan Fund. The Revolving Loan Fund shall be made the lienholder on the policy. The insurance company shall be requested to notify the Revolving Loan Fund the date the policy coverage begins and ends.

Section B. Repayment of loans.

1. Each applicant shall pay the payments which have been worked out in a schedule by the Revolving Loan Fund Trustees.

2. If the lenders should withdraw their money unexpectedly from the Revolving Loan Fund, or should an emergency arise that results in a need for funds in the Revolving Loan Fund, each applicant must agree to secure a commercial loan as soon as possible and pay the Revolving Loan Fund in full.

3. In the event the Church becomes unable to meet the scheduled payments, she will notify the Manager of the Loan Fund who can call the Trustees together to determine whether the payments can be lowered or what procedure is necessary for the good of the church and the protection of the Revolving Loan Fund.

4. The Revolving Loan Fund will help the mission churches with monthly subsidies when sufficient funds are available. The amount of each subsidy will be determined by considering the size of the mortgage payment and the financial condition of each mission church. The amount of the subsidies given to the various mission churches will be reevaluated prior to each regular associational meeting.

Article V

**Financial Retirement And Releasing Of Mission Church—
Established Church Property**

Section A. Mission Properties and Buildings

1. Debt Retirement:

The capital indebtedness of the mission church may be discharged through either of or a combination of the following:

a. Payments made by the local congregation.

b. Unrestricted payments: Those made in behalf of the mission by an person/s, other church/es or an association/s which do not go through the Mission office.

c. Restricted payments: Those made in behalf of the mission by person/s, other church/es, or an association/s made through the Mission office.

d. Suspension payments: Monies/payments suspended by the Revolving Loan Fund.

e. Forgiven payments: The forgiveness of debt by the Revolving Loan Fund.

2. Title Holding:

The Revolving Loan Fund Trustees shall hold the title of any Mission Church property for any financial amount/s of indebtedness due under the following provisions:

a. Any unpaid accounts with the missions office.

b. Any unpaid restricted or suspended payments made toward the retirement of the said church's indebtedness of properties, buildings or other capital improvements.

c. For security reasons.

3. Title Release:

The Revolving Loan Fund Trustees of the BMA of Mississippi shall release any mission church property of which the Revolving Loan Fund Trustees of the BMA of Mississippi holds title or joint title providing:

a. The indebtedness of the said mission church has been paid.

b. The said mission church from her organization date has contributed to the associational work of the BMA of Mississippi an amount equal to that which was contributed to her debt retirement through restricted and suspended payments. The responsibility of proof for such contributions lies with the mission church.

Section B: Established Church Properties and Buildings

1. Receiving Title of Properties and Buildings

a. A letter of request from the church stating that in a regular business meeting at least two-thirds of the church members who were present voted to request the BMA of Mississippi Revolving Loan Fund Trustees to hold their church property title. The vote shall take place after it has been announced and publicized in writing for at least thirty days prior to the voting.

b. The request must bear the signatures of the church pastor, clerk, and trustees.

c. The Association shall not be responsible for any upkeep on property, buildings, equipments, payment of insurances, building or personal liability claim/s that may incur.

2. Releasing Title of Properties and Buildings

Any such property/properties received by the Baptist Missionary Association of Mississippi under the agreement as mentioned under Article V, Section B, shall be released back to the church subject to the following terms/conditions.

a. A letter of request from the church stating that in a regular business meeting at least two-thirds of the church members who were present voted to request the release of their church property title. The vote shall take place after it has been announced and publicized in writing for at least thirty days prior to the voting.

b. The request must bear the signatures of the church pastor, clerk, and trustees.

c. This request shall be made three months in advance of the release.

d. Such property shall be released after any financial obligations to the Baptist Missionary Association of Mississippi has been settled.

**Missions and Revolving Loan Fund
Director's Annual Report**

"...we preach Christ crucified..." 1 Cor 1:23

As I begin my tenth year as your Director of Missions and Revolving Loan Fund, I am acutely aware of some changes that have occurred. My fine physique has diminished some. I think my hair has turned a little grey. I am developing a third chin under my second chin and as Solomon would say, my grinders are definitely getting low. My blood pressure has inched up and my heart has asked for more attention and my back has said, enough!

But there are some things that have not changed. The purpose of this department as indicated in Article II Section 1 of the Department of Missions - By-Laws,

is to, “preach the Gospel of Christ and establish churches.” To that end, we established four operational principles that have not changed:

1. Our Mandate – The Word of God
2. Our Message – The Gospel
3. Our Method – Preaching
4. Our Means – The Churches

So, I can assure you that our missionaries preach, and they preach Christ crucified! Since we adopted these operational principles, we have organized nine new churches and we have three missions that are moving toward their organization in the upcoming year. Of the missions that we have organized into churches, all but one has retained the missionary as their pastor, and all but one is fully engaged in our associational work to include supporting our State Missions Department.

In this past year, we added, to our missionary team, Bro. Scott Brocious, Bro. Daniel Allen, and Bro. Chris Yager. We have the potential of adding three more missionaries in the upcoming year. We began a new church plant in Meridian, and we are developing the groundwork for a possible new work in Bayou La Batre, Alabama.

In addition to the mission activity in and around the State of Mississippi, our BMA of Mississippi churches have sent out foreign missionaries, Sam and Dawn Freeman, Danny and Rita Ballard, Doug and Diane Lee, Mike and Ruth Poirier, Chris and Alicia Samson, and I understand that Calvary at Horn Lake is sending, this year, Bro. Sean Pasley and his wife Kendal and their family to France. I think it goes without saying, that our churches love missions. The fact is the churches of the BMA of Mississippi love missions.

We have one of the finest missionary teams, in the state, that we have ever had. These guys are to be commended for their hard work and determination, even in the face of adversities such as the COVID-19 pandemic. I watched them adjust and improvise and overcome to continue to minister to their people and reach out to new folks. In the October 15th issue of the Mississippi Baptist paper, you will find an annual report for each of them. Together, they reached out to make almost 1000 new contacts, shared the gospel 556 times, and witnessed 53 professions of faith and 19 baptisms. Considering the challenges of this pandemic, I think that is pretty good. One thing that will not change, is our devotion to reaching the lost with the gospel of Jesus Christ.

Some of them, including myself, fell victim to the virus, but by God’s grace, everyone is okay. In addition to the virus, we have had missionaries deal with surgery. Some for themselves and for some, it was their spouse. Nevertheless, they continued to minister to their folks without interruption, though for some it was to be remotely done.

We continue to see the results of having implemented a program of coaching a few years back. Bro. Sidney Farmer has served as our only missionary coach, until now, with a focus on discipleship. This year, we will add two new coaches (Bro. Jason Howard and Bro. Wesley Martin) to help us expand the training offered to our missionaries in the first two years of their mission project. They will be focusing on Church Doctrine and Church Polity, respectively. Missionaries will be encouraged to receive all their areas of training within the first two years of being on the field. I am confident that this training will be very beneficial and will contribute to multiple church planting in the future.

The reason I say this is because of my strong convictions that discipleship is the seed to multiple church planting. We already have three missionaries, who have

been properly disciplined, developing plans for multiple church planting. Discipleship is the seed for multiple church planting.

Financially, we had another good year. We operated in the black and kept our efficiency at 96/4 for the fiscal year. But recent decisions by the Missionary Committee should bring us to 100% efficiency where we hope to remain. That means, 100% of every penny sent to missions, will go out the door to our missionaries. None of your missions' dollars will go to cover overhead expenses. Finally, we have arrived!

I do want to stop and express my appreciation to Bro. Ed DuVall who stepped down as our African American Missions Coordinator due to health issues. Bro. Ed has done a wonderful job and will be hard to replace. To Bro. Ed I say, "Well done!"

In November 2019 we added Jail Ministry to the group of Missions Department Ministries, which also includes Church Ministries and Disaster Relief. Dr. Paul Spurlin is doing a great job standing up this ministry with a focus on preaching in the local jails. His success in accessing the Jones County jail is something we hope to now export around the state to other counties and to open doors of opportunity for our churches to add this ministry to their local church ministries.

In closing, let me express my appreciation to Ms Kim Parker for the fine job she has and continues to do as our Office Manager. I also want to express my appreciation to Bro. Dennis Knight and Bro. Billie Ferrell for their service on the Missionary Committee.

I am excited about the upcoming year. I am confident that we can face the challenge with resolve and continue to see new churches planted. I am deeply grateful for your support and for the opportunity you have given me to serve our churches by supporting your missionaries.

Director Larry Geraldson

Missionary Committee Minutes January 7, 2020

The Missionary Committee met at 09:30 a.m. in the State Missions Office. Members present were Bro. James Sprayberry, Blake McCain, Dennis Knight, Billy Ferrell, Kevin Clayton, J.R. Hartfield, Harold Floyd and Chad Cummins

Chairman James Sprayberry called the meeting to order.

Chad Cummins gave the devotion.

Blake McCain led in opening prayer.

Dennis Knight was appointed to bring the next devotion.

Reading of the minutes from October 7, 2019.

- Motion and second was made to approve the minutes.

Bro. Larry Geraldson gave the committee an Operational and Financial overview.

- Motion and second was made to approve the Operational and Financial overview

Missionary committee conducted an interview with perspective state missionary Bro. Scott Brocious and current state missionary Bro. Jason Howard.

Motion and second was made to approve Bro. Scott Brocious to serve as a state missionary to Waynesboro, MS.

Meeting adjourned at 12 p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

March 2, 2020

The Missionary Committee met at 10:00 a.m. in the State Missions Office. Members present were Bro. James Sprayberry, Dennis Knight, Billy Ferrell, Kevin Clayton, Harold Floyd and Chad Cummins

Chairman James Sprayberry called the meeting to order.

Dennis Knight gave the devotion.

Kevin Clayton was appointed to bring the next devotion with Billy Ferrell to follow.

Reading of the minutes from January 7, 2020.

- Motion and second was made to approve the minutes.

Bro. Larry Geraldson gave the committee an Operational and Financial overview.

- Motion and second was made to approve the Operational and Financial overview

Missionary committee conducted an interview with perspective state missionary Bro. Daniel Allen.

Motion and second was made to approve Bro. Daniel Allen to serve as an associate state missionary to Diamondhead, MS.

Motion and second was made to approve to authorize the use of \$50,00.00, from proceeds received from the sale of properties, for a matching funds campaign for the Waynesboro Mission- Missionaries Jason Howard & Scott Brocius.

Meeting adjourned at 12 p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

April 28, 2020

The Missionary Committee met on Tuesday April 28th, 2020 through Zoom virtual meeting.

Everyone was present with Billy Ferrell present telephonically.

Bro. Kevin Clayton gave a devotion from Acts 23:12. Bro. Harold Floyd led in prayer.

Bro. Billy Ferrell appointed to lead the next devotion.

Bro. Larry Geraldson gave an update on how missionaries and their missions were coping with not being able to meet due to the COVID-19 pandemic.

State missionary candidate Bro. Chris Yager was interviewed.

Motion and second were made to elect Bro. Chris Yager as a state missionary.

Motion and second were made to give a \$15,000 (May-Dec) housing allowance.

Motion and second were made to approve a matching funds campaign for "Canaan Land Baptist Mission" project.

Bro. Jeff Dixon adjourned the meeting with prayer.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

July 27, 2020

The Missionary Committee met on Tuesday April 27th, 2020 through Zoom virtual meeting.

Everyone was present except Chad Cummings with Billy Ferrell and Dennis Knight present telephonically

Bro. Billy Ferrell gave the devotion and led in prayer.

Bro. Dennis Knight was appointed to lead the next devotion.

Minutes were read and approved.

Bro. Larry Geraldson gave an operation and financial overview.

Motion and second were made to approve the 2020-2021 proposed budget.

Motion and second were made to approve the Director to authorize \$175,000 from the proceeds of properties sold account to be distributed in the following manner:

- \$35,000-Bro. Wesley Martin
- \$50,000-Bro. Josh Daniels
- \$45,000-Canaan Land Baptist Mission
- \$25,000-Bro. Chris Yager
- \$20,000-Bro. Ed Duvall for debt reduction

Bro. Kevin Clayton adjourned the meeting with prayer.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

October 6, 2020

The Missionary Committee met at 9:30 a.m. in the State Missions Office. Members present were James Sprayberry, Dennis Knight, Kevin Clayton, Harold Floyd, Blake McCain, Jeff Dixon and Chad Cummins

Chairman James Sprayberry called the meeting to order.

Bro. Dennis Knight gave the devotion.

Bro. Chad Cummins was appointed to bring the next devotion.

Reading of the minutes from the Zoom Meeting on July 27, 2020. - Motion and second was made to approve the minutes.

Bro. Larry Geraldson gave the committee an Operational and Financial overview.

- Motion and second was made to approve the Operational and Financial overview

Motion and second were made to approve Bro. Jason Howard and Bro. Wesley Martin as Missionary coaches and to increase stipend salary to \$1,000 per month.

Motion and second to appropriate loan payment from the south Hattiesburg property to offset Director's salary and benefits.

Motion and second was made and approved to accept the following annual housing allowances:

- Sidney Farmer-\$6,000.00
- Larry Geraldson-\$25,000.00
- Wesley Martin-\$10,000.00
- Kenneth Pollock-\$19,490.00
- Estuardo Marroquin-\$19,000.00
- Johnny Williams-\$20,000.00
- Jason Howard-\$15,000.00
- Josh Daniels-\$16,640.00
- Scott Brocious-\$21,644.00
- Chris Yager-\$25,000.00

Motion and second was made to approve the letter of certification.

Annual Review were conducted of:

- Sidney Farmer, Missionary Coach

- Wesley Martin & Daniel Allen, Diamondhead
- Jason Howard & Scott Brocius, Waynesboro
- Josh Daniels, Kiln
- Johnny Williams, Waveland
- Kenneth Pollock, Batesville
- Chris Yager, Meridian
- Estuardo Marroquin- Hispanic Missions Manager
- Paul Spurlin-Jail Ministry

Motion and second was made to authorize the housing of \$800.00 per month to be shared with the Revolving Loan Fund for the Director to replace the benefit of housing and utilities provided.

Motion and second was made to approve sharing 1 week's pay with the Revolving Loan Fund, for Christmas Bonus.

Meeting adjourned at 3 p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

Revolving Loan Fund

The Revolving Loan Fund is healthy! We closed our books in the black and received another unmodified opinion from our auditors. We currently have 628 shareholder accounts totaling \$24,257,670.00. We have 66 loans totaling \$13,067,435.00. Ten of these loans are new this year, totaling \$1,667,197.00. We have a number of prospective loans totaling over 1.3 million. We continue to maintain a 25% cash reserve to meet the demands of withdrawals, and we have plenty of money available to loan. At the time of our audit, we only had one loan that was delinquent, and it is in recovery. Our gross assets stand at just over 27 million dollars.

At the beginning of the pandemic, we moved quickly to offer interest only payments to churches with loans and made no interest new loans available to those in need. A number of our churches with loans took advantage of this and expressed their appreciation.

As it relates to our missionaries, the Revolving Loan Fund made one new missionary loan to Canaan Land Mission for \$125,000.00 to purchase property.

We then ran a matching funds campaign, sponsored by the Missions Department, and reduced this indebtedness by \$62,418.00.

We saw the departure of Bro. Vernon Newman as our Revolving Loan Fund Manager. I do want to express my appreciation to Bro. Vernon for the work he accomplished during his time as the RLF manager.

I also want to express my appreciation to Bro. Larry Taylor for his service as one of our Revolving Loan Fund Trustees.

Director, Larry Geraldson

Baptist Missionary Association of Mississippi

Revolving Loan Fund Trustee Meeting - Zoom Meeting

RLF trustees met in a Zoom video meeting on July 28, 2020 at 10:00 am. Trustees present: Roy Caldwell, Justin Cameron, Willie Tebo, Greg Jones, Larry Taylor, John Prickett, and Wayne Rice along with the Director, Larry Geraldson.

Meeting was called to order by acting chairman, Justin Cameron. The devotional was presented by Bro. Greg Jones from Romans 12:1&2. Bro. Jones led in prayer. Bro. Wayne Rice is scheduled to bring the devotional at the next meeting with Bro.

Willie Tebo as alternate.

The minutes from the previous meeting (October 22, 2019) were read. M/S, Approved. Review of Telephone/Text/Email Actions were presented. M/S to reaffirm. Approved.

1. 6 Jan 2020 – M/S to approve a loan of \$70,000.00 to Community Baptist Church // Approved

2. 14 Jan 2020 – M/S to approve a loan of \$148,758.88 to Northwest Baptist Church in Port Orchard, WA

3. 16 Jan 2020 – M/S to approve the purchase of the house located at 4218 Hwy 15 North for \$165,000.00

4. 19 Mar 2020 – M/S to authorize the Director to approve Zero interest loans effective 1 April thru 31 July and to approve the change in shareholder interest rate to 2.0%.

5. 19 Mar 2020 – M/S to approve a loan of up to \$450,000.00 to Antioch Baptist Church, Georgetown, TX

6. 19 Mar 2020 – M/S to approve a loan of \$125,000.00 to Canaan Land Baptist Mission, Waynesboro, MS.

7. 8 Jun 2020 – M/S to approve an additional \$6,900.00 to Pleasant Hill Baptist Church, Tupelo, MS.

8. 6 July 2020 – M/S to approve an additional \$30,000.00 to Community Baptist Church, Poplarville, MS

Director, Larry Geraldson gave his RLF overview. New Business:

1. Proposed Budget for 2020-2021. M/S. Approved.

2. Loan of up to \$200,000.00 to Chris Yeager for a house in Meridian, contingent upon bank pre-qualification. M/S. Approved.

3. Loan of up to \$125,000.00 to North Lake Baptist Church, in Smithville, MO, contingent upon positive site visit. M/S. Approved.

4. Recommend additional Pre-approval loan of up to \$200,000.00 for Redemption Baptist Church. M/S. Approved.

Adjourn.

Closing Prayer: John Prickett

Baptist Missionary Association of Mississippi Revolving Loan Fund Trustee Meeting

RLF trustees met on October 5, 2020 at 9:30 am. Trustees present: Roy Caldwell, Justin Cameron, Willie Tebo, Larry Taylor, John Prickett, Greg Medenwald, and Wayne Rice along with the Director, Larry Geraldson.

Meeting was called to order by chairman Kenneth Lott. The devotional was presented by Bro. Wayne Rice from 1 Corinthians 1:9, God is faithful. Prayer by Bro. Rice.

Bro. Tebo next meeting devotion and Bro Greg Medenwald alternate.

Audit Report, Clint King, Home was presented,

Previous minutes approved.

M/S to reaffirm telephone/text/Email actions. Approved.

1. 28 Aug 2020 – M/S to remove the contingency, requiring a site visit, from approved loan for North Lake Baptist Church. Approved.

2. 4 Sep 2020 – M/S to approve an increase in the amount of loan, previously approved, for Missionary Chris Yager to include and additional \$20,000.00

Director's RLF Overview: Operation, Financial, Investment, Obligated Loans. M/S to approve. Approved.

Director's Missions Update presented.

New Business:

Loan of up to \$275,000.00 to the Bible Church of Beebe, AR, contingent on appraisal and site visit. M/S to approve. Approved.

Loan of up to \$500,000.00 to Celebration Baptist Church of Haskell, AR. M/S to approve. Approved.

Loan of up to \$24,000.00 to Belle Fontaine Baptist Church of Theodore, AL. M/S to approve. Approved.

M/S to reauthorize the Authorization Letter. Approved.

M/S to authorize the Housing of \$800.00 per month to be shared with the Missions Department for the Director to replace the benefit of Housing and utilities provided. Approved.

M/S based upon Director's recommendation and in view of Covid 19, no salary increase is considered for this year. Approved.

M/S to approved sharing 1 weeks pay with the Missions Department, for Christmas Bonus for the Director. Approved.

M/S to adjourn. Approved.

Closing prayer by Larry Taylor.



INDEPENDENT AUDITOR'S REPORT

Board of Trustees
Baptist Missionary Association of Mississippi
Missions and Revolving Loan Fund Departments
Lauriel, Mississippi

Report on the Financial Statements

We have audited the accompanying financial statements of the Baptist Missionary Association of Mississippi Missions and Revolving Loan Fund Departments (the "Association") which comprise the statements of financial position as of July 31, 2020 and 2019, and the related statements of changes in net assets and cash flows for the years then ended and the related notes to the financial statements.

Management's Responsibility 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; this includes 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Association as of July 31, 2020 and 2019, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

HORNE LLP

Ridgeland, Mississippi
October 2, 2020

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Financial Position
July 31, 2020

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 55,488	\$ 2,856,496	\$ -	\$ 2,911,986
Interfund receivables and (payables) related to work funds, disaster relief fund and missions reserve account	1,819,748	(1,819,748)	-	-
Short-term investments	-	6,500,000	-	6,500,000
Trading investments	-	3,055,734	-	3,055,734
Interest receivable	-	54,712	-	54,712
Loans receivable, net of allowance of \$367,453	181,786	13,264,743	-	13,446,529
Property held for sale	-	185,000	-	185,000
Property and equipment, net	159,000	1,239,771	272,532	1,671,303
Total assets	<u>\$ 2,216,022</u>	<u>\$ 25,336,710</u>	<u>\$ 272,532</u>	<u>\$ 27,825,264</u>
LIABILITIES AND NET ASSETS				
Liabilities				
Payroll taxes and other withholdings	\$ 85	\$ -	\$ -	\$ 85
Other liabilities	269,852	2,454	-	272,306
Accrued interest	-	41,274	-	41,274
Notes payable	-	90,167	-	90,167
Notes payable to related parties	-	2,324,849	-	2,324,849
Notes payable to investors	-	20,223,935	-	20,223,935
Total liabilities	269,937	22,682,679	-	22,952,616
Net assets				
Without donor restrictions	1,518,427	2,654,031	272,532	4,444,990
With donor restrictions	427,658	-	-	427,658
Total net assets	<u>1,946,085</u>	<u>2,654,031</u>	<u>272,532</u>	<u>4,872,648</u>
Total liabilities and net assets	<u>\$ 2,216,022</u>	<u>\$ 25,336,710</u>	<u>\$ 272,532</u>	<u>\$ 27,825,264</u>

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS

Statement of Financial Position

July 31, 2019

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 42,294	\$ 1,180,246	\$ -	\$ 1,222,540
Interfund receivables and (payables) related to work funds, disaster relief fund and missions reserve account	1,260,336	(1,260,336)	-	-
Short-term investments	-	6,500,000	-	6,500,000
Trading investments	-	2,938,070	-	2,938,070
Interest receivable	-	51,008	-	51,008
Loans receivable, net of allowance of \$367,453	203,003	12,718,338	-	12,921,341
Property held for sale	714,210	185,000	-	899,210
Property and equipment, net	159,000	1,104,397	294,718	1,558,115
Total assets	<u>\$ 2,378,843</u>	<u>\$ 23,416,723</u>	<u>\$ 294,718</u>	<u>\$ 26,090,284</u>
LIABILITIES AND NET ASSETS				
Liabilities				
Payroll taxes and other withholdings	\$ 148	\$ -	\$ -	\$ 148
Other liabilities	211,146	3,633	-	214,779
Accrued interest	-	41,769	-	41,769
Notes payable to related parties	-	1,325,021	-	1,325,021
Notes payable to investors	-	19,431,651	-	19,431,651
Total liabilities	211,294	20,802,074	-	21,013,368
Net assets				
Without donor restrictions	1,703,592	2,614,649	294,718	4,612,959
With donor restrictions	463,957	-	-	463,957
Total net assets	2,167,549	2,614,649	294,718	5,076,916
Total liabilities and net assets	<u>\$ 2,378,843</u>	<u>\$ 23,416,723</u>	<u>\$ 294,718</u>	<u>\$ 26,090,284</u>

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Changes in Net Assets
Year Ended July 31, 2020

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in net assets without donor restrictions				
Revenues, gains and other support				
Donations from churches	\$ 256,544	\$ 3,129	\$ -	\$ 259,673
Donations from others	125,633	-	-	125,633
Salary supplement support from local associations	62,262	-	-	62,262
Interest earned	43,736	650,113	-	693,849
Gain on disposal of property and equipment	-	-	1,563	1,563
Investment income	-	306,026	-	306,026
Late fees	-	1,511	-	1,511
Miscellaneous income	-	4,600	-	4,600
Total unrestricted revenues, gains and other support	488,175	965,379	1,563	1,455,117
Expenses				
Salaries, wages and other compensation	259,726	119,968	-	379,694
Health Insurance	41,819	35,096	-	76,915
Housing allowance	38,819	-	-	38,819
Contract labor	-	3,537	-	3,537
Insurance expense	1,746	8,975	-	10,721
Interest expense	-	510,430	-	510,430
Donations	301,500	50,260	-	351,760
Legal and accounting fees	438	41,517	-	41,955
Miscellaneous expense	5,800	214	-	6,014
Office supplies and expense	-	13,306	-	13,306
Property tax	-	1,406	-	1,406
Provision for loan losses	-	8,164	-	8,164
Depreciation expense	-	29,510	40,399	69,909
Repairs and maintenance	-	53,996	-	53,996
Supplemental missionary expense	-	-	-	-
Hispanic mission expense	1,200	-	-	1,200
Scholarships	18,803	24,000	-	42,803
Travel expense	3,489	8,968	-	12,457
Total expenses	673,340	909,347	40,399	1,623,086
Other changes				
Net transfers between funds	-	(16,650)	16,650	-
Change in net assets without donor restrictions	(185,165)	39,382	(22,186)	(167,969)
Changes in net assets with donor restrictions				
Released from donor restrictions	(48,937)	-	-	(48,937)
Contributions	12,140	-	-	12,140
Interest income on temporarily restricted net assets	498	-	-	498
Change in net assets with donor restrictions	(36,299)	-	-	(36,299)
Change in net assets	(221,464)	39,382	(22,186)	(204,268)
Net assets at beginning of year	2,167,549	2,614,649	294,718	5,076,916
Net assets at end of year	\$ 1,946,085	\$ 2,654,031	\$ 272,532	\$ 4,872,648

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Changes in Net Assets
Year Ended July 31, 2019

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in net assets without donor restrictions				
Revenues, gains and other support				
Donations from churches	\$ 1,102,984	\$ 3,776	\$ -	\$ 1,106,760
Donations from others	92,243	-	-	92,243
Salary supplement support from local associations	76,147	-	-	76,147
Interest earned	34,614	721,487	-	756,101
Loss on disposal of property and equipment	-	(25,333)	(929)	(26,262)
Investment income	-	165,312	-	165,312
Late fees	-	2,889	-	2,889
Miscellaneous income	-	2,035	-	2,035
Total unrestricted revenues, gains and other support	1,305,988	870,146	(929)	2,175,205
Expenses				
Salaries, wages and other compensation	167,935	122,893	-	290,828
Health insurance	29,722	35,099	-	64,821
Housing allowance	26,750	-	-	26,750
Contract labor	-	2,429	-	2,429
Insurance expense	1,353	20,340	-	21,693
Interest expense	-	462,319	-	462,319
Donations	9,000	161,709	-	170,709
Legal and accounting fees	634	44,271	-	44,905
Miscellaneous expense	-	253	-	253
Office supplies and expense	-	11,740	-	11,740
Property tax	-	3,614	-	3,614
Depreciation expense	-	26,809	41,994	68,803
Repairs and maintenance	-	51,510	-	51,510
Supplemental missionary expense	8,000	-	-	8,000
Hispanic mission expense	5,375	-	-	5,375
Scholarships	-	10,000	-	10,000
Travel expense	15,615	11,125	-	26,740
Total expenses	264,384	964,111	41,994	1,270,489
Other changes				
Net transfers between funds	235,789	(251,307)	15,518	-
Change in net assets without donor restrictions	1,277,393	(345,272)	(27,405)	904,716
Changes in net assets with donor restrictions				
Released from donor restrictions	(47,548)	-	-	(47,548)
Interest income on temporarily restricted net assets	503	-	-	503
Change in net assets with donor restrictions	(47,045)	-	-	(47,045)
Change in net assets	1,230,348	(345,272)	(27,405)	857,671
Net assets at beginning of year	937,201	2,959,921	322,123	4,219,245
Net assets at end of year	\$ 2,167,549	\$ 2,614,649	\$ 294,718	\$ 5,076,916

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS

Statement of Cash Flows
Year Ended July 31, 2020

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ (221,464)	\$ 39,382	\$ (22,186)	\$ (204,268)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities				
Depreciation expense	-	29,510	40,399	69,909
Unrealized losses on investments	-	111,640	-	111,640
Realized gains on investments	-	(142,298)	-	(142,298)
Gain on disposal of property and equipment	-	-	(1,563)	(1,563)
Changes in assets and liabilities				
Interfund receivables and payables	(559,412)	559,412	-	-
Interest receivable	-	(3,704)	-	(3,704)
Accrued expenses	58,706	(1,674)	-	57,032
Other liabilities	(63)	-	-	(63)
Net cash provided by (used in) operating activities	(722,233)	592,268	16,650	(113,315)
Cash flows from investing activities				
Loans receivable	21,217	(546,405)	-	(525,188)
Purchase of property and equipment	-	(164,884)	(25,088)	(189,972)
Proceeds from sale of property and equipment	714,210	-	8,438	722,648
Purchase of investments	-	(1,538,881)	-	(1,538,881)
Sale of investments	-	1,451,875	-	1,451,875
Net provided by (used in) investing activities	735,427	(798,295)	(16,650)	(79,518)
Cash flows from financing activities				
Issuances of notes payable	-	4,559,580	-	4,559,580
Repayment of notes payable	-	(2,677,301)	-	(2,677,301)
Net cash provided by financing activities	-	1,882,279	-	1,882,279
Net increase in cash and cash equivalents	13,194	1,676,252	-	1,689,446
Cash and cash equivalents, beginning of year	42,294	1,180,246	-	1,222,540
Cash and cash equivalents, end of year	\$ 55,488	\$ 2,856,498	\$ -	\$ 2,911,986
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 510,925	\$ -	\$ 510,925
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ -	\$ 16,650	\$ (16,650)	\$ -

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Cash Flows
Year Ended July 31, 2019

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ 1,230,348	\$ (345,272)	\$ (27,405)	\$ 857,671
Adjustments to reconcile change in net assets to net cash provided by operating activities				
Depreciation expense	-	26,809	41,994	68,803
Unrealized losses on investments	-	136,199	-	136,199
Realized gains on investments	-	(139,912)	-	(139,912)
Donation of property	(873,210)	159,000	-	(714,210)
Loss on disposal of property and equipment	-	25,333	929	26,262
Changes in assets and liabilities				
Interfund receivables and payables	(252,079)	252,079	-	-
Interest receivable	-	(12,155)	-	(12,155)
Accrued expenses	(4,312)	6,840	-	2,528
Other liabilities	105	-	-	105
Net cash provided by operating activities	100,852	108,921	15,518	225,291
Cash flows from investing activities				
Loans receivable	(203,003)	1,977,184	-	1,774,181
Purchase of property and equipment	-	(15,355)	(15,518)	(30,873)
Purchase of investments	-	(7,816,365)	-	(7,816,365)
Sale of investments	-	2,066,958	-	2,066,958
Net cash used in investing activities	(203,003)	(3,587,578)	(15,518)	(3,806,099)
Cash flows from financing activities				
Issuances of notes payable	-	5,529,877	-	5,529,877
Repayment of notes payable	-	(3,804,436)	-	(3,804,436)
Net cash provided by financing activities	-	1,725,441	-	1,725,441
Net decrease in cash and cash equivalents	(102,151)	(1,753,216)	-	(1,855,367)
Cash and cash equivalents, beginning of year	144,445	2,933,462	-	3,077,907
Cash and cash equivalents, end of year	\$ 42,294	\$ 1,180,246	\$ -	\$ 1,222,540
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 457,247	\$ -	\$ 457,247
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ (159,000)	\$ 174,518	\$ (15,518)	\$ -

See accompanying notes.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 1. Nature of Activity and Significant Accounting Policies

Nature of Activity

Baptist Missionary Association of Mississippi Missions and Revolving Loan Fund Departments (the "Association") is a nonprofit religious organization composed of Baptist Missionary Association ("BMA") member churches of Mississippi. Baptist Missionary Association of Mississippi Missions Department was organized for the purpose of performing mission work on a cooperative basis. The Revolving Loan Fund Department was organized for the purpose of lending funds to the BMA churches.

A summary of the Association's significant accounting policies follows:

Basis of Preparation

The accompanying financial statements have been prepared on the accrual basis in accordance with accounting principles generally accepted in the United States of America.

Concentration Risk

The Association has a high concentration of liabilities in short-term notes. The notes payable to investors were approximately \$20,226,000 at July 31, 2020 and are all payable upon demand. If unusual conditions should restrict liquidity, the notes payable will be available on a weighted share average. These liabilities provided funding for 100 percent of the Association's loans receivable. The risk of a sudden demand from investors for payments on these notes would have a severe adverse effect on the Association's operations. Management has increased the liquidity position of the Association in recent years to better mitigate this risk. At July 31, 2020, the Association had over \$12,400,000 in non-restricted liquid assets, consisting primarily of cash and cash equivalents, short-term investments and trading securities. In addition, the Association also has access to a line of credit in the amount of \$500,000.

On January 30, 2020, the World Health Organization declared the coronavirus outbreak a "Public Health Emergency of International Concern" and on March 11, 2020, declared it to be a pandemic. Actions taken around the world to help mitigate the spread of the coronavirus include restrictions on travel, quarantines in certain areas and forced closures for certain types of public places and businesses. The coronavirus, and actions taken to mitigate the spread of it, have had and are expected to continue to have an adverse impact on the economies and financial markets of many countries, including the geographical area in which the Association operates.

On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") was enacted to, amongst other provisions, provide emergency assistance for individuals, families and businesses affected by the coronavirus pandemic. It is unknown how long the adverse conditions associated with the coronavirus will last and what the complete financial impact will be to the Association.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 1. Continued

Cash and Cash Equivalents

For purposes of reporting cash flows, the Association considers all cash accounts, which are not subject to withdrawal restrictions or penalties, and all highly liquid debt instruments purchased with an original maturity of three months or less to be cash equivalents.

Short-Term Investments

Short-term investments represent certificates of deposits that all mature in less than one year, but with maturities greater than 90 days.

Trading Investments

Investments in equity securities and fixed income with readily determinable market values and all investments in debt securities are measured at fair value in the financial statements. Investment income or loss, including realized and unrealized gains and losses, interest and dividends, is included in unrestricted net assets.

Loans Receivable

Loans receivable are stated at the amount of unpaid principal, less an allowance for credit losses. The allowance for credit losses is increased through a provision for credit losses charged to income, and decreased by charge-offs, net of recoveries, when management determines that collectability of all amounts when due is unlikely. The allowance is based on management's estimate of the amount necessary to absorb losses on existing loans. Management's estimate is based on a review of specific loans, estimated fair value of any underlying collateral and current economic conditions that may affect the borrower's ability to repay. Loans are separately evaluated for collectability when management determines that it is probable that principal on those loans will not be collected according to their contractual terms. At July 31, 2020 and 2019, management had allowances for credit losses totaling \$367,453. Interest is accrued daily on the outstanding balances. The Association had loans receivable over 90 days or more past due of \$185,634 at July 31, 2020, as compared to \$14,132 at July 31, 2019.

Property Held for Sale

Property acquired through foreclosure or by voluntary return of the property is initially recorded at fair value. Subsequent to foreclosure or voluntary return, the property is measured at the lower of cost or estimated fair value. Property is evaluated regularly to ensure the recorded amount is supported by its current fair value. Valuation allowances to reduce the carrying amount to fair value less costs to dispose are recorded as necessary.

Property, Equipment and Depreciation

Property and equipment acquisitions are recorded at cost if purchased or at fair value at the date of the gift, if donated. Depreciation is provided over the estimated useful life of each class of depreciable asset and is computed using the straight-line method.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 1. Continued

Estimated lives of various classes of assets for purposes of depreciation are as follows.

	Years
Building	40
Building improvements	5 - 15
Machinery and equipment	
General	5 - 10
Automobiles	5
Furniture and fixtures	5 - 7

Contributions

Unconditional promises to give cash or other assets to the Association are recorded at fair value on the date the promise is received. Conditional promises to give are recorded at fair value at the date the promise becomes unconditional. Gifts of cash and other assets without donor stipulations are reported as revenue and net assets without donor restrictions. Gifts of cash and other assets received with a donor stipulation that limits their use are reported as revenue and net assets with donor restrictions. When a donor-stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of changes in net assets as released from donor restrictions. Contributions whose restrictions are met in the same reporting period are reported as revenue and net assets without donor restrictions.

Gifts of long-lived assets such as land, buildings and equipment are reported as revenue and net assets without donor restrictions, unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit donor restrictions that specify how the assets are to be used and gifts of cash or other assets that must be used to acquire long-lived assets are reported as revenue and net assets with donor restrictions. Absent explicit donor stipulations about how long those long-lived assets must be maintained, expirations of donor restrictions are reported when the donated or acquired long-lived assets are placed in service.

Gifts of professional services are recorded at fair value at the date of donation.

Net Assets

Net assets without donor restrictions are those assets presently available for use by the Association at the discretion of the Board of Trustees. Board-designated net assets are those net assets without donor restrictions that are set aside by the Board of Trustees for a specific purpose. Net assets with donor restrictions are those whose use by the Association has been limited by donors to a specific time period or purpose or have been restricted by donors to be maintained by the Association in perpetuity.

Income Taxes

The Association is exempt from federal and state income taxes under Section 501(c)(3) of the Internal Revenue Code of 1986 and similar provisions of state income tax regulations.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 1. Continued

Accounting Pronouncements Issued Not Yet Adopted

In May 2014, the FASB issued ASU 2014-19, *Revenue from Contracts with Customers* (Topic 606). The amendments in ASU 2014-09 superseded the existing revenue recognition guidance under US GAAP, requiring an entity to recognize revenue when it transfers the promised good or services to its customers at an amount that represents what the Association expects to be entitled to in exchange for those goods or services. In March 2016, FASB issued ASU 2016-08, *Revenue from Contracts with Customers* (Topic 606): *Principal Versus Agent Consideration (Reporting Revenue Gross Versus Net)*, which clarified the implementation guidance on principal versus agent consideration.

In June 2020, FASB issued ASU 2020-05, *Revenue from Contracts with Customers (Topic 606) and Leases (Topic 842): Effective Dates for Certain Entities*, which deferred the effective date of ASU 2014-09 to annual reporting periods beginning after December 15, 2019, with early adoption permitted.

The Association is currently assessing the impact of adopting these standards and their effects on the Association's financial position or results of operation.

Note 2. Loans Receivable

The Revolving Loan Fund provides permanent financing for mission churches. The churches enter into a note agreement with the Association, which contains a provision that the church will secure a commercial loan and repay the Revolving Loan Fund should it need the funds. Also, the loans contain a provision which allows for the interest rate on the loans to be adjusted during the annual review process by utilizing the current prime rate as a measurement mechanism. During the financing period, the Revolving Loan Fund holds the title to the property as collateral for the loan until payments on the debt are complete. At the request of the church, the title will then be transferred to the church. As of July 31, 2020, the Revolving Loan Fund continues to hold the title to various properties. The Revolving Loan Fund provides financing, when necessary, for other phases of the Association's work.

The Association had no investments in impaired loans as determined by management at July 31, 2020 and 2019. Accruing loans 90 days past due as a percent of loans was 1.36 percent and 0.11 percent at July 31, 2020 and 2019, respectively.

The composition of total loans as of July 31, 2020 and 2019, was as follows:

	2020	2019
Consumer loans	\$ 462,632	\$ 449,714
Commercial loans:		
Churches	13,351,350	12,839,080
Gross loans	13,813,982	13,288,794
Allowance for loan losses	(367,453)	(367,453)
Loans, net	<u>\$ 13,446,529</u>	<u>\$ 12,921,341</u>

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 3. Trading Investments

The composition of trading investments at July 31, 2020 and 2019, is set forth in the following table:

	Revolving Loan Fund	
	2020	2019
Fixed income	\$ 1,121,998	\$ 1,114,116
Equity securities	1,933,736	1,823,954
Total investments	<u>\$ 3,055,734</u>	<u>\$ 2,938,070</u>

Investment income for investments was comprised of the following for the years ended July 31, 2020 and 2019:

	2020	2019
Investment income		
Interest and dividend income	\$ 275,368	\$ 161,599
Realized gains	142,298	139,912
Change in fair value	(111,640)	(136,199)
	<u>\$ 306,026</u>	<u>\$ 165,312</u>

Note 4. Property and Equipment

Property and equipment consisted of the following at July 31, 2020:

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Land	\$ 159,000	\$ 702,634	\$ -	\$ 861,634
Buildings and improvements	-	790,356	631,798	1,422,154
Total property and equipment	159,000	1,492,990	631,798	2,283,788
Less accumulated depreciation	-	(253,219)	(359,266)	(612,485)
Property and equipment, net	<u>\$ 159,000</u>	<u>\$ 1,239,771</u>	<u>\$ 272,532</u>	<u>\$ 1,671,303</u>

Property and equipment consisted of the following at July 31, 2019:

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Land	\$ 159,000	\$ 692,634	\$ -	\$ 851,634
Buildings and improvements	-	635,471	636,710	1,272,181
Total property and equipment	159,000	1,328,105	636,710	2,123,815
Less accumulated depreciation	-	(223,708)	(341,992)	(565,700)
Property and equipment, net	<u>\$ 159,000</u>	<u>\$ 1,104,397</u>	<u>\$ 294,718</u>	<u>\$ 1,558,115</u>

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 4. Continued

Depreciation expense for the Revolving Loan Fund for the years ended July 31, 2020 and 2019 amounted to \$29,510 and \$26,809, respectively. Depreciation expense for the Equipment Fund for the years ended July 31, 2020 and 2019 amounted to \$40,399 and \$41,994, respectively.

Note 5. Notes Payable

Notes payable in the Revolving Loan Fund represent various loans from individuals, churches and associations. These loans are on a demand basis. The individual, church or association can, at any time, demand payment of these funds from the Association. At July 31, 2020, the notes consisted of 648 loans with an interest rate of 2 percent with individual balances varying from \$1 to \$724,761. At July 31, 2019, the notes consisted of 618 loans with an interest rate of 2.25 percent with individual balances varying from \$1 to \$714,058. Interest expense totaled \$510,430 and \$462,319 for the years ended July 31, 2020 and 2019, respectively.

At July 31, 2020 and 2019, \$2,324,849 and \$1,325,021, respectively, represented related party payables.

In the event that a substantial amount of creditors demand payment, the Association has an unused line of credit available. The line of credit, in the amount of \$500,000, matures on June 14, 2021 and bears interest at 6.50 percent.

During the year, the Association applied under the Paycheck Protection Program ("PPP") within the Coronavirus Aid, Relief and Economic Security Act ("CARES Act") and on May 4, 2020, received \$90,167 under the "PPP Loan". Current rules stipulate that some or all of the PPP Loan will be forgiven if the sum of payments made during the 26 weeks subsequent to receiving the PPP Loan, for payroll, building rents and utilities, and state taxes exceeds the PPP loan amount. The Association tracks all costs associated with the published forgiveness criteria.

Note 6. Net Assets With Donor Restrictions

Net assets with donor restrictions totaling \$427,658 and \$463,957 as of July 31, 2020 and 2019, respectively, are available for the purpose of missions in the Batesville, MS area and future disaster relief situations.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 7. Functional Expenses

The Association performs mission work and loans funds to individuals and churches. The following table presents expenses by both their nature and their function for the years ended July 31, 2020 and 2019:

	2020			
	Missions	Loans	General and Administrative	Total
Salaries, wages and other compensation	\$ 198,454	\$ 119,968	\$ 61,272	\$ 379,694
Health insurance	41,819	35,096	-	76,915
Housing allowance	38,819	-	-	38,819
Contract labor	-	3,537	-	3,537
Insurance expense	1,746	8,975	-	10,721
Interest expense	-	510,430	-	510,430
Donations	301,500	50,260	-	351,760
Legal and accounting fees	-	-	41,955	41,955
Miscellaneous expense	19,103	-	5,714	24,817
Office supplies and expense	-	-	13,306	13,306
Property tax	\$ -	\$ -	\$ 1,406	\$ 1,406
Provision for loan losses	-	8,164	-	8,164
Depreciation expense	-	-	69,909	69,909
Repairs and maintenance	-	18,482	35,514	53,996
Hispanic mission expense	1,200	-	-	1,200
Scholarships	12,000	12,000	-	24,000
Travel expense	3,322	-	9,135	12,457
Total	\$ 617,963	\$ 766,912	\$ 238,211	\$ 1,623,086

	2019			
	Missions	Loans	General and Administrative	Total
Salaries, wages and other compensation	\$ 116,888	\$ 122,893	\$ 51,047	\$ 290,828
Health insurance	26,049	35,099	3,673	64,821
Housing allowance	26,750	-	-	26,750
Contract labor	-	2,429	-	2,429
Insurance expense	1,353	20,340	-	21,693
Interest expense	-	462,319	-	462,319
Donations	9,000	161,709	-	170,709
Legal and accounting fees	-	-	44,905	44,905
Miscellaneous expense	-	-	252	252
Office supplies and expense	-	-	11,740	11,740
Property tax	-	-	3,614	3,614
Depreciation expense	-	-	68,803	68,803
Repairs and maintenance	-	21,713	29,798	51,511
Supplemental missionary expense	-	-	8,000	8,000
Hispanic mission expense	5,375	-	-	5,375
Scholarships	-	10,000	-	10,000
Travel expense	2,600	-	24,140	26,740
Total	\$ 188,015	\$ 836,502	\$ 245,972	\$ 1,270,489

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 8. Fair Value

FASB ASC Topic 820, *Fair Value Measurements and Disclosures* ("ASC 820") establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets, for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described as follows:

Level 1 – Valuation is based upon quoted prices for identical instruments traded in active markets.

Level 2 – Valuation is based upon quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in markets that are not active.

Level 3 – Valuation is based on significant valuation assumptions that are not readily observable in the market.

The asset's fair value measurement level with the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following table represents the Association's fair value hierarchy for its financial assets, and changes therein, measured at fair value on a recurring basis as of and for the years ended July 31, 2020 and 2019:

Fair Value Measurements at July 31, 2020

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total at July 31, 2020
Fixed income	\$ -	\$ 1,121,998	\$ -	\$ 1,121,998
Equity securities	1,933,736	-	-	1,933,736
Total	\$ 1,933,736	\$ 1,121,998	\$ -	\$ 3,055,734

Fair Value Measurements at July 31, 2019

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total at July 31, 2020
Fixed income	\$ -	\$ 1,114,116	\$ -	\$ 1,114,116
Equity securities	1,823,954	-	-	1,823,954
Total	\$ 1,823,954	\$ 1,114,116	\$ -	\$ 2,938,070

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2020 and 2019

NOTES TO FINANCIAL STATEMENTS

Note 8. Continued

Fixed income securities were measured using inputs based upon quoted prices for similar instruments in active markets and, therefore, were classified as Level 2. Equity securities were measured at fair value using quoted market prices. They were classified as Level 1 as they trade in an active market for which closing stock prices are readily available.

Note 9. Liquidity and Availability

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of July 31, 2020 include the following:

	2020
Financial assets at year-end:	
Cash and cash equivalents	\$ 2,911,986
Short-term investments	6,500,000
Trading investments	3,055,734
Current maturities of loans receivable	<u>1,336,559</u>
Total financial assets	13,804,279
Less amounts not available to be used within one year:	
Net assets with donor restrictions not available within one year	<u>378,720</u>
Financial assets available to meet general expenditures over the next twelve months	<u>\$ 14,182,999</u>

The Association maintains a reserve to meet the daily operational and withdrawal requirements. These funds are maintained in interest bearing accounts that are easily accessible. The Association utilizes unrestricted contributions, loan receivable proceeds to cover operating expenses. In addition, the Association can utilize the two unused lines of credit discussed in Note 5.

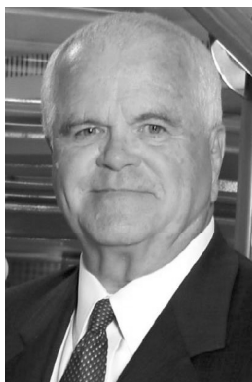
Note 10. Concentration of Credit Risk and Market Risks

At July 31, 2019, the Association's cash deposit accounts were deposited in financial institutions and each was insured up to \$250,000 by the Federal Deposit Insurance Corporation. However, approximately \$2,899,000 of the cash accounts exceeded the insurance limitation.

Note 11. Subsequent Events

In preparing these financial statements, the Association has evaluated events and transactions for potential recognition or disclosure through October 2, 2020, the date the financial statements were available to be issued.

Christian Publication's Department



Don Brown, Editor

P.O. Box 8181, Laurel 39441-8000
601-426-3293

Trustees

Term Expires

Adam Sloan, 881 County Road 10, Stringer 39481	2021
Jean Jeffcoat, 79 Jessies Lane, Laurel 39433	2021
Danny Bartlett, 109 Pine Cove, Clinton 39056	2022
Clell Allen, 13062 Turtle Creek Parkway, Gulfport 39503	2022
Corbey Jones, 1403 North 7th Ave, Laurel 39440	2023
Anders Lee, 5485 Meadow Point, Southaven 38672	2023

By-Laws

Christian Publications Department

Article I — Name

This department shall be known as the Christian Publication's Department of the Baptist Missionary Association of Mississippi.

Article II — Purpose

The purpose of this department shall be to:

Publish and distribute, as well as execute all secretarial and bookkeeping operations of the Mississippi Baptist Paper.

Article III — Location

This Department shall be located at such a place as deemed feasible by the manager and board of trustees upon the approval of the Association.

Article IV — Trustees

Section 1: The Election of Trustees:

The Baptist Missionary Association of Mississippi shall elect six trustees. These shall serve three year terms on a staggered basis with one-third of this number being elected each year in the annual session of the Association. Any vacancy on this board shall be filled at the next meeting of the Association after said vacancy has occurred.

Section 2: The Duties of the Trustees:

A. It shall be the duty of the Board of Trustees to seek out and recommend to the Association a Manager of Publications and/or an Editor of the Mississippi Baptist, as well as other employees as are necessary for the operation and maintenance of this Department.

B. This Board of Trustees shall give a detailed report of this Department at the Annual Session of the Association and reports of any other transactions that may transpire between annual meetings at the next meeting after such transactions shall have taken place.

Article V — Editor

Section 1: The Editor is to gather and edit information from every area of the state and from every department of the associated work.

Section 2: He must attend as many of the local associational committee meetings as possible, and all of the state associational meetings unless providentially hindered.

Section 3: He is to promote the financial growth of the paper by being available to visit the churches individually on behalf of the paper.

Section 4: He is to maintain an auditable set of books and financial records.

Section 5: He is to maintain an updated mailing list and to make periodic changes as needed to insure the best possible service to recipients of the paper.

Section 6: He is to keep churches informed monthly to their accounts status through monthly statements.

Section 7: He is responsible for information appearing in the Mississippi Baptist Paper and for the layout and proofing of such.

Section 8: He is to periodically meet with the Trustees of the Publications Department and to report to them and to the Association at its convening.

Annual Report of The Editor

2020 Annual Meeting of the BMA of Mississippi

Proclaiming Christ Crucified

1Cor 2:1-5 *And I, brethren, when I came to you, came not with excellency of speech or of wisdom, declaring unto you the testimony of God. 2 For I determined not to know any thing among you, save Jesus Christ, and him crucified. 3 And I was with you in weakness, and in fear, and in much trembling. 4 And my speech and my preaching was not with enticing words of man's wisdom, but in demonstration of the Spirit and of power: 5 That your faith should not stand in the wisdom of men, but in the power of God.*

The heading in this Bible quotation is 'Proclaiming Christ Crucified'. Paul then gives us a personal dissertation revealing his deep desire to see people come to the Christ of the Bible as their savior and giving all the glory and credit to God Himself.. That certainly is the purpose and desire of this great Association of churches. While we may not agree on some things, we certainly can all agree that Christ Crucified and Christ Alone is the way to salvation and favor with our God.

This desire permeates the hearts of our churches, our people, and each ministry of our Association. God is good. God is gracious. God supplies. God equips. These truths are those that we each rely on to continue the work.

The Publications Department has had a good year. At this meeting last year we reported an \$8,290 deficit in operation. We had not increased our rates in about 15 years and the increase in printing and postage costs over those years led to this situation. You approved an increase in church subscriptions from \$1.30 to \$1.50 per month. While this increase helped, the increase in our Special Emphasis gifts by \$3,300 certainly had the largest impact.

Monthly support from our churches above the cost of their subscription cost coupled along with our annual special emphasis, is what impacts our finances the most. In our 2018-19 fiscal year that amounted to 27% of our revenue. In this last year of 2019-20 this amounted to 29%. We could not operate without those gifts.

We deeply appreciate this type of support and encourage any church not giving monthly support above their subscription cost to put us in their budget.

Subscriptions

The number of subscribers via the Church Family Plan is down. From a high of 5,400 a few years ago, our subscription list is at 3,300. We still have the same approximate number of churches, but with fewer families. We urge each church to subscribe for their members and also to make sure all families are on their list. There are around 40 BMA churches in Mississippi who do not subscribe for their members. I think that we are doing our people an injustice if we do not provide the paper to each family. Our people will be encouraged and more likely to support and be involved with the associated work if they have access to information about the work of which they are a part. Knowledge is an incentive to participate and support.

We offer an email copy to each of our pastors at no charge. If you are a pastor and not receiving an Emailed copy just send us an email and request to be added to this list.

We also will provide an emailed copy to any local, state, or national missionary personnel.

Assistant Editor

Two years ago we shared that we would like to find an individual who would be able to serve in case of an emergency. I am making my 43rd annual report since I became editor in 1978. I have only missed one issue in all that time and that was due to sever Jet Lag. A group of us went to Israel and Egypt in 1985. We were so excited to get home that we began our road trip from Atlanta back to Laurel and realized after about 30 minutes that we were in no physical condition to continue. We missed the June 1st issue of 1985.

Like many of you I have had illness, surgery, family illness and family deaths, but have been able to get the paper done.

There are many things involved in any business and ministry that are unique to that particular work. This is true with our paper as well. There is no one who knows all there is to know about our department but me. When I was elected editor the chairman of the Trustee board at that time was also the editor. Times were simpler, but there were things that only he know how to do.

I have talked to a few individuals about this position. After discussions and consideration, the trustees agree with me that keeping this within the Trustee board would be the better move at this time. After talking Corbey Jones, who is our chairman, he prayed about this move and agreed to learn the intricate details of operation.

Our work is entirely computer and internet based and a number of programs must be learned and mastered along with postal regulations, printer requirements, and financial operations. Bro. Jones is pastor of Good Hope Church, Stringer, Mississippi as well as an educator. He comes from a loyal BMA family. His father was a pastor as well as his brother Colin Jones, a pastor and former missionary.

Web Site

We have a website - msbaptist.org. Since its inception we have had over 141,500 visits. Due to the cost and maintenance of the current site we are making plans to launch a new and improved site. This will cut our cost by over \$500 per year and provide a more accessible and user friendly site with much more information. This site does not replace the printed page. We just need to cut costs and improve our web presence.

Printed Page

I like the printed page! I have an Amazon Kindle that contains over 3,000 books. I have not read them all, but they are all with me in a device a little larger than a big cell phone. It works really well in bright light and is very convenient when I travel. I have hundreds of printed books in my library and I prefer the feel of a hardback book over the electronic version. I say this to share with you a trend in publishing. I get most of my news via the internet and news websites. I take the local paper and also have access to their online version. I prefer the newsprint in my hand and to read from the printed page.

Many national newspapers AND religious and denominational papers have gone completely digital. They do not print anymore. If you want their content you must log on their site to read it. I have a problem with that move as it relates to all readers but more specifically our older readers. Many still do not have access to on-line content. Some will not regularly seek out the publication online. When a printed publication is placed in our people's mailbox they MUST deal with it. They will see it. Seeing it gives them the opportunity to immediately look at it and the chances of them taking time to actually read it improve greatly.

The reason we get so much advertising in the mail is that the sender knows that IF we see it we are more likely to stop and read the message they are trying to get over to us.

I hope our department directors are being told by our readers that they read their articles and appreciate them. From time to time I hear from our readers and I often hear these words, "I appreciate our paper and I read every word of it." Those loyal BMA church members care about their church and the work of the Association. Those are the folks that are the ones more likely to be the loyal and faithful supports of their church.

I pray circumstances never cause this ministry to cease providing the printed page to our readers. The time may come that we could print a larger publication on a monthly basis. Our budget is what we call "bare bones". With continued support we should be able to continue to print 2 issues each month.

Writers

I want to thank three individuals who continue to provide their thoughts and instructions to our readers. Dr. Tony Cleaver gives his time and talent with his scripture thoughts as well as his philosophical 'Leave It To Cleaver' offerings. Barbara White continues to bless us with her Sofilthy McNasty wisdom and observations. Bro. Anders Lee provides insight and thoughtful instructions to young people and those who minister to them.

Their contributions are priceless and greatly appreciated. We are considering a couple of other areas of ministry and will be seeking individuals to write in specific areas.

Thank you for your continued support and may God continue to bless the work of the BMA of Mississippi and our local churches.

Mississippi Baptist Trustee Minutes October 17, 2020

The trustees of the Christian Publication's Department met at Shady Grove Baptist Church on Saturday October 17, 2020 at 10:00am. Present for the meeting were Don Brown, Editor and Director of Christian Publication Department of Mississippi and Trustees Corby Jones (Chairman), Jean Jefcoat (Clerk), including Clell Allen, and Danny Bartlett via electronic media. Also, present via media was Anders Lee nominee for trustee.

The meeting was called to order by Corby Jones, Chairman and Anders Lee led in the opening prayer.

Editor, Don Brown, was recognized to give his annual report. The financial report was approved with a motion and second.

The Trustees approved Corby Jones to serve as Assistant Editor to serve as needed by the Editor.

The meeting was closed in prayer by Trustee, Clell Allen.

- Corby Jones, Chairman
- Jean Jefcoat, Clerk

Cash Flow - 2020
9/1/2019 through 8/31/2020

Category	9/1/2019- 8/31/2020
INFLOWS	
Uncategorized	0.00
Advertising	100.00
Church Subs	50,832.14
Donations	11,380.93
Individual Subs	605.00
Special Emphasis	11,306.51
Special Proj inc	3,395.36
TOTAL INFLOWS	77,619.94
OUTFLOWS	
Bank Charge	321.55
Editor Housing	12,000.00
Editor Salary	18,000.00
Equipment	616.88
Health Insurance	7,607.52
INTERNET SERVICE	227.99
Misc	168.72
Postage	
2nd Class Postage	14,400.00
Office Postage	1,105.38
TOTAL Postage	15,505.38
Printing	14,035.64
Retirement	1,500.00
Software	178.00
Special Project	1,995.36
Supplies, Bus	662.48
Tax	
Soc Sec	1,994.40
TOTAL Tax	1,994.40
Telephone	840.48
Travel, Bus	69.13
Web Access	642.00
Website	600.00
TOTAL OUTFLOWS	76,965.53
OVERALL TOTAL	654.41

BMA of Mississippi Foundation, Inc.

4226 Highway 15 North
Laurel, Mississippi 39440

The Directors of the departments and commissions of the
BMA of Mississippi serve as trustees.

By-laws of the Baptist Missionary Association of Mississippi Foundation, Inc.

Article I — Name, Domicile, Fiscal Year and Powers

1. The name of the Corporation shall be “The Baptist Missionary Association of Mississippi Foundation, Inc.” Its domicile and principal place of business shall be at 4226 Highway 15 North, Laurel, Jones County, Mississippi. Its corporate seal shall bear the title, “The Baptist Missionary Association of Mississippi Foundation, Inc., Laurel, Mississippi,” or such condensation thereof as the Trustees may approve. Its fiscal year shall be from August 1st until July 31st.

2. The Corporation shall have power to have and use a corporate seal; to sue and be sued in its corporate name; to take, receive, purchase, lease or otherwise acquire, own, hold, conserve, protect, exchange or otherwise deal in and with real or personal property or any interest therein wherever situated and to sell, convey, transfer and otherwise dispose of all or any part of its property and assets and to invest and re-invest the proceeds; to purchase, subscribe for or otherwise acquire, own, hold, vote, use, employ, sell or otherwise dispose of shares or other interests in obligations of other domestic or foreign corporations, or direct or indirect obligations of the United States or of any other government, State, territory, governmental district or municipality, or any other instrumentality thereof, but not in violation of any law; to make contracts, conduct affairs, carry on its operations and exercise its powers in any state, territory, district or possession of the United States or in any foreign country; to elect, appoint or employ officers, agents, and employees, and to define their duties and fix the compensation of any employee; to make and alter bylaws not inconsistent with its Articles of Incorporation or with the laws of the State for the administration and regulation of its affairs; and to have and exercise all powers necessary, convenient or incidental to any and all of the purposes for which it is organized.

Article II — Purposes

1. The general purpose of the Corporation shall be to establish, maintain and enlarge a Foundation:

(a) To solicit, acquire, and accept gifts, bequests and devises of money, stocks, bonds, real property, and personal property of every nature and kind, and to use those properties exclusively for the official departments, commissions, entities or projects under the direction of, authority of, and sponsored by the Baptist Missionary Association of Mississippi and the promotion of the Christian faith generally, and to serve as a means whereby donors may make gifts for such purposes; but the Corporation shall not use its funds, assets or properties for the purposes of carrying on propaganda or attempting to influence legislation in violation of Section 501 (c) (3) of the Internal Revenue Code, as amended, or for any other purpose prohibited by said section to corporations which are thereby exempt from taxation; the Corporation shall not have the power to, and shall not, carry on political propaganda, or otherwise attempt to influence legislation or to participate in, or intervene in (including the publishing or distributing of statements) any political campaign on behalf of or against any candidate for public office; and shall never grant or donate any of its money, assets or property by gift, donation or otherwise to any organization, firm or corporation other than those listed, mentioned and contemplated in Section

170 (c) (2) of the Internal Revenue Code, as amended, or any other law of similar import enacted in the exercise of its taxing authority by the Congress of the United States. The Corporation shall from time to time invest, handle, manage, exchange, reinvest and generally control its funds, assets and property so as to obtain for the Corporation the most advantageous yield of income therefrom, consistent with the safety of investment;

(b) To receive, maintain, and accept as assets of the Corporation any property, whether real, personal, or mixed, by way of gift, bequest, devise, or purchase from any person, firm, trust or corporation, to be held, administered, and disposed of exclusively for charitable, religious, education, and scientific purposes within the meaning of Section 501 (c) (3) of the Internal Revenue Code, as amended, and in accordance with and pursuant to the provision of these Articles of Incorporation; but no gift, bequest, devise, or purchase of any such property shall be received or made and accepted if it is conditioned or limited in such manner as shall require the disposition of income or principal to any organization other than a “charitable organization” or for any other purposes other than “charitable purposes” which would jeopardize the status of the Corporation as an entity exempt from Federal Income Tax pursuant to the relevant provisions of the Internal Revenue Code, as amended;

(c) To exclusively promote and carry on any other religious, charitable, or educational purposes and activities for which corporations may be organized and operated under the relevant provisions of the Internal Revenue Code, as amended, and under the Mississippi Nonprofit Corporation Act, Section 79-11-101 of the Mississippi Code of 1972, as amended;

(d) No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its members, trustees, directors, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensations for services rendered and to make payments and distributions in furtherance of the purposes set forth in these Articles of Incorporation. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislations, and the Corporation shall not participate in, or intervene in any political campaign on behalf of or in opposition to any candidate for public office;

(e) Anything contained in these Articles of Incorporation to the contrary notwithstanding, the Corporation shall not carry on or otherwise engage in any activities not permitted to be carried on or engaged in by (i) a corporation exempt from Federal Income Tax under Section 501 (c) (3) of the Internal Revenue Code, as amended, or any corresponding section of any further tax code; (ii) a corporation, contributions to which are deductible under Section 170 (c) (2) of the Internal Revenue Code, as amended, or any corresponding section of any future tax code; or (iii) a corporation organized and existing under the Mississippi Nonprofit Corporation Act; and

(f) In the event of the dissolution and liquidation of this Corporation, to the extent allowed or permitted under applicable laws, the property and assets of the Corporation shall be, as determined by the Trustees, distributed to or sold and the proceeds of such sales distributed to (i) Southeastern Baptist College Foundation, Inc., a Mississippi Nonprofit Corporation and a corporation exempt from taxation under Section 501 (c) (3) of the Internal Revenue Code, as amended, or (ii) any other organization(s) organized and operating for the same purposes for which the Corporation is organized and operating or any organization(s), foundation(s), fund(s), or corporation(s) organized and operating exclusively for religious, charitable, scientific, or educational, or other purposes permitted by Section 501 (c) (3) of the

Internal Revenue Code, as amended, all of which such organizations, foundations, funds, or corporations shall be exempt under Section 501 (c) (3) of the Internal Revenue Code, as amended. In the event that any assets are not disposed of in accordance with the provisions of these Articles of Incorporation or that the Corporation shall fail to act within a reasonable time in the manner provided in these Articles of Incorporation, the Chancery Court of Jones County, Mississippi, shall, upon application of one or more persons having a real interest in the Corporation or its assets, make such distribution(s) as provided in these Articles of Incorporation.

Article III — Members

1. All member churches of the Baptist Missionary Association of Mississippi are members of the Baptist Missionary Association of Mississippi Foundation, Inc.

2. A regular annual meeting of the members of The Baptist Missionary Association of Mississippi Foundation, Inc. shall be held at the same time and place as the regular annual business meeting of the Baptist Missionary Association of Mississippi in each calendar year. Notice of such meeting shall be given by announcement or publication at the same time and in like manner as notice is given for the annual meeting of the Baptist Missionary Association of Mississippi.

3. Special meetings may be called in the same manner as special meetings of the Baptist Missionary Association of Mississippi. Notice shall be given by announcement or publication in the same manner as notice is given for special meetings of the Baptist Missionary Association of Mississippi and such notice shall state the purposes of the special meeting.

4. Each Baptist Missionary Association of Mississippi Foundation, Inc. member attending shall be entitled to three (3) votes. Ten percent (10%) of the members shall constitute a quorum. If a quorum be not present, the President may recess the meeting from time to time until a quorum shall attend.

Article IV — Officers

1. The officers of the Baptist Missionary Association of Mississippi Foundation, Inc. shall be eight (8) directors who shall be called Trustees and who shall have the general charge and management of the Baptist Missionary Association of Mississippi Foundation, Inc.

2. The eight (8) Trustees shall be five (5) Baptist Missionary Association of Mississippi Departments of Work Directors listed herein and the three (3) Baptist Missionary Association of Mississippi Commission Directors listed herein:

A. Department of Work Directors:

- (1) State Missions;
- (2) Southeastern Baptist College;
- (3) Mississippi Baptist Children's Home;
- (4) Christian Publications; and
- (5) Youth Department.

B. Commission Directors:

- (1) Mississippi Baptist Commission on History and Archives; and
- (2) Christian Action Commission.
- (3) Mississippi Baptist Commission on Senior Adult Ministry.

The terms of the Trustees herein designated shall commence and end with their respective tenures. If any Trustee shall die, retire, resign or become unable to serve actively for whatever reason, the successor to said Trustee shall be the person who subsequently fills the above referenced vacant Baptist Missionary Association of

Mississippi Department of Work Director or Commission Director, as the case may be.

3. Each Trustee shall have one (1) vote.

4. The Trustees shall elect from their number each year at their annual meeting a President, Vice-President, Secretary-Treasurer and Assistant Secretary-Treasurer. The President shall preside at all meetings of the members and of the Trustees and shall have such duties and powers as usually appertain to the office of President, including the countersignature of checks. The Vice-President shall perform all duties of the President in his absence or disability. The Secretary-Treasurer or Assistant Secretary-Treasurer shall be custodian of the corporate seal; shall record the minutes of all meetings of the members and of the Trustees; shall be responsible for the safekeeping of all The Baptist Missionary Association of Mississippi Foundation, Inc. funds; shall sign all checks; acknowledge the receipt of all gifts; deposit all funds; keep the books and records; and otherwise perform all duties which appertain to the office of Secretary-Treasurer. For the faithful performance of his duties, the Secretary-Treasurer or Assistant Secretary-Treasurer shall be required to give a fidelity bond with a registered surety company in such amount as may be required from time to time by the Trustees.

Article V — Duties And Powers Of Trustees

1. The Trustees shall meet from time to time upon call of the President, or of any three (3) Trustees, but at least twice each year. Such meetings may be held at any convenient time and place which the President, or a majority of the Trustees may fix. At each meeting the Secretary-Treasurer or Assistant Secretary-Treasurer shall give a fully detailed report of the current financial condition of The Baptist Missionary Association of Mississippi Foundation, Inc. and shall, upon the request of any Trustee, exhibit the originals of all papers, bank accounts, records, and securities of The Baptist Missionary Association of Mississippi Foundation, Inc. It shall be the duty of each Trustee individually to satisfy himself that the financial affairs of The Baptist Missionary Association of Mississippi Foundation, Inc. are being properly conducted in an efficient manner, but a Trustee shall not be individually liable for an error of judgment or for any action or non-action motivated by good faith.

2. The Trustees shall keep the principal, if any, of The Baptist Missionary Association of Mississippi Foundation, Inc. funds prudently invested in time deposits, bonds of the United States or its agencies, other high-grade bonds, or investment grade common or preferred stocks of high quality, for the purposes of obtaining the highest yield consistent with safety and preserving and enhancing the value of the principal. Where feasible, time deposits shall be in institutions whose deposits are guaranteed by an instrumentality of the United States Government. Funds may be pooled.

3. The Trustees shall, upon receiving any gift or bequest, make a permanent record of any specific designation of the use of the property or principal or income therefrom which may be made by the donor, and it shall be the duty of the Trustees to see that any property or principal or income which has been designated for a specific purpose shall be used for such purpose or institution. The Trustees shall have the right, however to decline to accept any gift or bequest when, in the judgment of four (4) of them, its acceptance would not be to the best interest of The Baptist Missionary Association of Mississippi Foundation, Inc. A donor may change the designation of the purpose for which his gift shall be used, provided such change shall not impair an outstanding commitment of The Baptist Missionary Association

of Mississippi Foundation, Inc. Where gifts or bequests are made without specific designations of what the property or principal or income therefrom shall be used for, the Trustees shall use such property or principal or income by dividing same equally among the Departments and Commissions represented by the Trustees.

4. At any meeting of the Trustees, four (4) shall constitute a quorum. At least four (4) Trustees must concur in any decision or action.

5. The Trustees may within their discretion engage the services of an independent auditor or accountant to audit the books and records of The Baptist Missionary Association of Mississippi Foundation, Inc. annually, or oftener if they deem it necessary. The Trustees shall receive no compensation for their services as Trustees, nor shall any Trustee derive any pecuniary benefit from his office, directly or indirectly. A Trustee may, however, be reimbursed for any out-of-pocket expenditure which he may necessarily make on behalf of The Baptist Missionary Association of Mississippi Foundation, Inc.

6. The Trustees shall submit a detailed report of the financial condition and operation of The Baptist Missionary Association of Mississippi Foundation, Inc. to the members at each annual meeting, and at any other times when the members request such report. It shall be the duty of the Trustees to keep the members fully informed of all financial transactions of The Baptist Missionary Association of Mississippi Foundation, Inc. except that the Trustees shall not violate any confidence of any donor or beneficiary.

7. The Trustees shall pay normal operating expenses of The Baptist Missionary Association of Mississippi Foundation, Inc. They may use the office, clerical and accounting facilities of the Baptist Missionary Association of Mississippi to such extent as may not impose a burden upon the Baptist Missionary Association of Mississippi and for the use of such facilities no fees or compensation shall be paid.

8. In the event that any purpose or institution for which a contribution to The Baptist Missionary Association of Mississippi Foundation, Inc. has been made should fail, or cease to exist, the Trustees shall be authorized to apply the doctrine of cy pres within their sole discretion.

Article VI — Investment Committee

The Trustees may elect an Investment Committee consisting of three (3) Trustees serving terms coinciding with their terms as Trustees.

Article VII — Bank Account Signatures

Two (2) Trustees' signatures shall be required on all bank accounts, checks, etc. of The Baptist Missionary Association of Mississippi Foundation, Inc.

Article VIII — Annual Meeting

The annual meeting of the Trustees shall be at 5:00 p.m. on the Wednesday after the third (3rd) Sunday in October of each year.

Article IX — Operating Expenses

The operating expenses of The Baptist Missionary Association of Mississippi Foundation, Inc. shall be paid in equal portions by each Department of Work and each Commission represented by a Trustee.

Article X — Dissolution

In the event of the dissolution and liquidation of this Corporation, to the extent

allowed or permitted under applicable laws, the property and assets of the Corporation shall be, as determined by the Board of Directors, distributed to or sold and the proceeds of such sales distributed to (i) Southeastern Baptist College Foundation, Inc., a Mississippi Nonprofit Corporation and a corporation exempt from taxation under Section 501 (c) (3) of the Internal Revenue Code, as amended, or (ii) any other organization(s) organized and operating for the same purposes for which the Corporation is organized and operating or any organization(s), foundation(s), fund(s), or corporation(s) organized and operating exclusively for religious, charitable, scientific, or educational, or other purposes permitted by Section 501 (c) (3) of the Internal Revenue Code, as amended, all of which such organizations, foundations, funds, or corporations shall be exempt under Section 501 (c) (3) of the Internal Revenue Code, as amended. In the event that any assets are not disposed of in accordance with the provisions of these Articles of Incorporation or that the Corporation shall fail to act within a reasonable time in the manner provided in these Articles of Incorporation, the Chancery Court of Jones County, Mississippi, shall, upon application of one or more persons having a real interest in the Corporation or its assets, make such distribution(s) as provided in the Articles of Incorporation.

Article XI — Amendments

These Bylaws may be amended at any regular or special meeting of the members of the Baptist Missionary Association of Mississippi by a majority vote of those in attendance.

Audit Note

The trustees of the BMA of Mississippi Foundation have not called for an audit due to the lack of activity. An audit is not necessary by statute and will be called for at a future time when it is deemed necessary.

**BMA of Mississippi Foundation, Inc.
2020 Annual Meeting**

The BMA of Mississippi Foundation Trustees met on August 27, 2020 at the Mississippi Baptist Children’s Home. Those present were Dwight Lindsey, Scott Carson, Larry Geraldson, and Don Brown.

A motion was made, seconded, and passed to reelect the current officers. Those officers are as follows: President Dwight Lindsey, Vice-president Larry Geraldson, Clerk/Treasurer Don Brown, and Assistant Clerk/Treasurer Scott Carson.

A recommendation was made to close the checking account of the Foundation currently located at Trustmark National Bank, Laurel. The reason is lack of activity and current need. The funds currently in the checking account would be transferred to the Revolving Loan Fund and held in a separate sub-account for operating expenses. A motion was made, seconded, and passed to accept this recommendation.

NOTE: The account has subsequently been close and the balance deposited in the Revolving Loan Fund.

There was no other business. The meeting was closed in prayer by Dr. Scott Carson.
Dwight Lindsey, President
Don Brown, Clerk/Treasurer

Financial Report - June 30, 2020

Revolving Loan Fund Deposit	\$23,588.06
Trustmark Bank.....	\$39.93
Total Funds	\$23,627.99

Mississippi Baptist Commission On Senior Adults



Kenneth Flynt, Director
807 Soso-Big Creek Rd, Soso 39480
(601) 729-2613

Trustees	Term Expires
Tom Hosonback	2021
Dr. Medrick Savell, 31 Meador Rd, Laurel 39443	2021
Frank Everett, Hurley 39555	2022
Bennie Clark	2022
Dig Dickens	2023
Ron Montague	2023

By-Laws

Mississippi Baptist Commission On Senior Adults

Article I — Name

This organization shall be known as the Mississippi Baptist Commission on Senior Adults.

Article II — Purpose

The purpose of this Commission shall be to:

1. To encourage all BMA Churches to organize and maintain an active Senior Adult Ministry and work.
2. Assist the churches of the BMA of Mississippi, when possible, to organize a Senior Adult Ministry in their church.
3. Provide the churches, when possible, material that will assist Senior Adult groups.
4. Encourage church Senior Adult groups to reach out to all Senior Adults in their community.
5. Encourage all Senior Adults to remain active in all areas of their church ministries as much so as possible.
 - A. Senior Adults make themselves available for service when called upon.
6. Encourage pastors and churches to take advantage of the wealth of knowledge, experience, wisdom, and financial strength in many Senior Adults, and to use these Seniors when possible.

Article III — Personnel and Duties

Section 1: Personnel

The Baptist Missionary Association of Mississippi shall elect a committee of six. These shall serve three year terms on a staggered basis with one third of this number being elected each year in the annual session of the Association. Any vacancy on this committee shall be filled the next meeting of the Association after said vacancy occurred.

Section 2: Duties

The duties of this committee shall be:

- a. Seek out and recommend a director to the Association.
- b. Assist the director in planning and promoting the work and activities of the Commission.

Article IV — Director

Section 1: Personnel

The Baptist Missionary Association shall elect a director of the Mississippi Baptist Commission on Senior Adults.

Section 2: Duties

The director's responsibilities shall include:

- a. Chair all meetings of the commission.
- b. Make recommendations to the commission and to the association for implementing the work of the commission.
- c. Promote the support of the commission among the churches of the association.
- d. Give a report at the annual and mid-year sessions of the association.
- e. Assist pastors, Senior Adult leaders, and churches in their work with Senior Adults when help is requested.

Director's Annual Report

2020 has been a difficult period of time for all of us. A strange time for all of us. In spite of changing times, the Senior Commission has fared well. Support has continued and we do appreciate your faithfulness in giving to this ministry.

The South Mississippi Senior Conference at Big Creek Baptist Church didn't miss a beat. Almost 400 gathered for a great day and it will be well remembered. Thanks to those who attended. The North Mississippi Senior Conference scheduled for May at Mt. Pleasant Baptist Church had to be canceled due to COVID-19.

Both conferences are once again scheduled to meet in March and May, watch for dates.

A joyful time is always in store at these meetings. Door prizes brings thrilling moments and the recognition of the oldest people present is always a fun time. Looking forward to these again when it is safe to do so.

Stay safe and let's look forward to new conferences when it is safe to meet.

Kenneth Flynt, Director Commission on Senior Adults

Financial Statement October 1, 2019 thru September 30, 2020

Beginning Balance		\$45,831.91
Income		
Contributions	\$11,714.37	
South Conference	\$4,737.00	
North Conference	<u>\$.00</u>	
Total Income		\$16,451.37
Expenses		
Director (Kenneth Flynt)		
Salary – Monthly	\$6,000.00	
Christmas Bonus	\$500.00	
Mileage Expense	<u>\$408.18</u>	
		\$6,908.18
Secretary (Kimberly Parker)		
Salary – Yearly	\$2,400.00	
Christmas Bonus	<u>\$250.00</u>	
		\$2,650.00
Office Expense	\$ 41.34	
Trustee Mileage	\$.00	
RLF Investment	\$.00	
South Conference	\$5,421.29	
North Conference	<u>\$100.00</u>	
Total Expenses		\$15,120.81
Ending Balance		\$47,162.47

Moral Action of Mississippi



Dr John M. Adams

P. O. Box 88
Mantachie, MS 38855
(662) 231-3863

www.moralactionofms.net

Trustees	Term Expires
Randy Boyd, Mantachie	2021
Ricky Hester, P.O. Box 483, Mantachie 38855	2021
Bryson Haden, 3308 Hwy 29 N., Soso 39480	2021
Roger Akers, 600 11th Ave North, Amory 38821	2022
Sam Tolleson	2022
Ed Duvall	2022
Shane Singleton, 920 North 10th Ave, Laurel 39440	2023
Richard "Dickey" Welborn 811 CR 31 Hiedleburg 39439	2023
Jake Staten	2023

Moral Action of Mississippi of the Baptist Missionary Association of Mississippi

Article I — Name

Section 1: This department shall be known as the Moral Action of Mississippi of the Baptist Missionary Association of Mississippi.

Article II — Purpose

Section 1: The purpose of this commission is to present Christ as Savior to all with whom it may come into contact.

Section 2: To be responsible for leading our churches in the promotion of biblical morality in all areas of our society and in fighting the evils of our time, such as: alcohol, pornography, sodomy, gambling, child abuse, abortion, and all kindred evils that endanger the human race, the church, and the family.

Section 3: To be responsible for writing or securing printed materials that show the biblical position of our people on all the things mentioned in Article II, Section 2.

Section 4: To be responsible for an organized effort among our people to present our views on all that is found in Article II, Section 2.

Section 5: To be responsible for and available to lead in study courses, clinics, and conferences for the purposes of better informing our people of the evils that confront us and how we should deal with them biblically.

Article III — Trustees

Section 1: The Baptist Missionary Association of Mississippi shall elect nine trustees to serve three-year terms on a staggered basis with three being elected each year; five of these shall constitute a quorum.

Section 2: The trustees will be nominated by the nominating committee of the Baptist Missionary Association of Mississippi.

Section 3: The trustees shall elect annually from their number a chairman, assistant chairman, secretary, and assistant secretary.

Section 4: Duties of Trustees-

1. To act in council with the director of this commission on all matters that concern the Moral Action of Mississippi.

2. To be a representative of this commission in their area of the state.

3. To be available to join the director and others in lobbying the legislative bodies of our state and nation to make known our stand as stated in Article II, section 2.

4. To carry out the wishes of our churches in all matters concerning this commission.

5. To bring before the Association recommendations they feel are in the best interests of this commission and our people.

6. To present a nominee to the association to serve as director of this commission.

Article IV — Director

Section 1: The Baptist Missionary Association of Mississippi shall elect a director of the Moral Action of Mississippi of the Baptist Missionary Association of Mississippi.

Section 2: Duties of Director -

1. Shall serve as director of the Moral Action of Mississippi.
2. The director shall make recommendations to the trustees of the association in implementing the work of this commission.
3. The director shall serve as the treasurer of this commission and shall receive and disburse all funds as directed.
4. The director is authorized to promote the work of this commission among the churches of the Baptist Missionary Association of Mississippi.
5. The director shall give a full report in annual session of the association and shall present a proposed plan of work and proposed budget for the ensuing year.
6. The director shall receive such compensation as may be designated by the association.

Ten Summary Statements of the Moral Action Committee:

1. We are committed to the proclamation of the gospel of the Lord Jesus Christ with paramount emphasis upon His virgin birth, sinless life, and literal resurrection.
2. We believe in the sanctity of human life, and thus support a Human Life Amendment to protect the lives of the innocent unborn.
3. We maintain that religious freedom must be regarded as one of the most important human rights.
4. We support both a voluntary prayer amendment to the United States Constitution and equal access legislation, in order to restore religious expression in our public schools.
5. We are committed to the civil rights of all citizens being guaranteed, but believe that the creation of so-called "gay rights" for homosexuals is a threat to our nation's family life and extends civil rights beyond what is appropriate.
6. We support enactment and enforcement of legislation to contain the moral blight of pornography in our land.
7. We contend that government must acknowledge that parents are responsible for the raising of their children.
8. We believe that parental choice of public, private, or home education should be available to all Americans.
9. We favor governmental assistance for the deserving poor, but only through programs which encourage individuals to be self-reliant, thus strengthening the family rather than weakening it.
10. We support a strong national defense as the surest way to protect the security and liberty of American citizens, and to assure peace and freedom in the world.

Our Reason to Exist

Moral Action of Mississippi is in existence to give a voice to millions of decent, law-abiding, God fearing Americans who want to do something about the moral decline of our country. Moral Action does not advocate the election or defeat of any candidate, and does not endorse any political party. The information provided by this agency of the Baptist Missionary Association of Mississippi, is provided as a tool to help you more effectively lobby your Congressman, your Senators, and your President.

Annual Report - Moral Action of Mississippi

Dr. John M. Adams, Director

The Moral Action of Mississippi continues to stand with God's churches as we share the Word of God into the hearts of mankind. The Moral Action is a valuable tool to help you fight the cultural war that our nation is presently battling.

This agency invites you to review the Ten (10) Summary Statements of Moral Action. This Moral Action shares a voice to thousands of decent, law-abiding, God fearing Americans that desire to adhere to moral principles.

We continue to stand with you through relevant articles in our state associational newspapers, free literature on current moral issues and a Web site access (www.macbma.net). This Web page will provide local pastors and churches information on current topics, tools for study and steps to contact their legislature.

Moral Action continues to be out in the forefront as we battle to keep the words "In God We Trust" on our coin and paper monies, and to keep "Under God" in our Pledge of Allegiance to the flag. The American Civil Liberties Union (A.C.L.U.) continues to seek to have these words removed. Our agenda also includes activism in the fight against homosexuality and lesbianism, gay and lesbian marriages, and partial-birth abortion.

Abortion and homosexuality are two current debates that are ongoing and will not go away. Proverbs 6:16-17 gives clear direction regarding God's feelings about the "shedding of innocent blood". Leviticus 18:22 shouts out "Thou shalt not lie with mankind, as with womankind: it is abomination." Our Holy Father detests these two "abominations."

California and Massachusetts have led out in acceptance of "gay marriage". Many other states, I fear, will follow their path. We as associational Baptists and Christians must voice our biblical views to our President, Senators, and Congressmen both national and statewide.

Questions Before Us?

Are we as Christians, morally minded citizens of the United States of America and Mississippi, going to sit idly by and silently watch our nation's foundation be torn apart by a well-organized, well financed, and loud minority? Are we joining a group of nations that emphasize wrong for right? Are we Christians going to label legal what God's Word clearly denounces as an "abomination"? Do we love what God hates? For the future of our children and our great nation, your answer should be a resounding "NO."

Moral Action of Mississippi, we are in a spiritual and moral war. The victor holds many priceless treasures. We need to pray as II Chronicles 7:14 states and ask our Father to bless our nation.

Thank you for your faithful prayers, words of encouragement and financial support. During this period, many of you have remained faithful to Moral Action. We continue to thank God for His past leadership and we ask God to direct this agency for years to come.

Dr. John M. Adams

www.macbma.net

fbcj:maj@yahoo.com

Recommendations

1. That we embrace and support the National Day of Prayer, May 6, 2021, and the Sanctity of Life emphasis on a designated Sunday in January, 2022. That we go to the town halls, city halls and county courthouses and join other Americans in prayer for our nation.
2. That Dr. John M. Adams represent the BMA of America and Mississippi in Washington, D.C. and in Jackson by encouraging and contacting our United States Senators and Congressmen and Congresswomen and other Christian moral/political organizations, such as American Family Association, Focus on the Family, and Family Research Council.
3. That our local associations, our local and state WMA and Brotherhoods, and our local churches and pastors give either a monthly or a yearly financial gift to Moral Action.
4. That all our BMA churches schedule June 27 or July 4, 2021, as the Moral Action “Freedom Offering” Sunday. This is an opportunity to honor or give memorials for our soldiers, both past and present.
5. That Dr. John M. Adams stand as a nominee for Director of Moral Action of Mississippi.

Scholarship

Moral Action/Dr. John M. Adams Scholarship for the Baptist Missionary Association Theological Seminary raised in 2020-2021 -- \$31,400.00.

Moral Action Proposed Resolutions

For the U.S. Coins....”In God We Trust” was first inscribed on American coinage in 1864 and in 1956 Congress made it the National Motto of the United States. We resolve to continue supporting this.

For the U.S. Congress....”Congress has opened its session with prayer since 1774, usually given by its official chaplain in both houses. We resolve to continue support of these prayers.

For the U.S. Flag....Congress placed “Under God” in the Pledge of Allegiance in 1954 to combat the rise of atheism and communism. We resolve to continue this pledge.

For the U.S. Court....Since 1820, the U.S. Supreme Court has opened its sessions with the unison prayer of “God save the United States and this Honorable Court.” We resolve to support this prayer pledge.

For the Presidential Oath....Since the first president George Washington added “so help me God” to the inaugural oath April 30, 1789, every U.S. President since has likewise asked for God’s help in their Presidency. We resolve to continue supporting this brave oath.

Moral Action Director

Dr. John M. Adams

As Director of Moral Action of Mississippi, I desire to make our BMA family familiar with other valuable Christian resources. Some of these are listed below:

Family Research Council (FRC)
Tony Perkins
1-800-225-4008
www.frc.org

WallBuilders
David Barton, Historian
1-817-441-6044
www.wallbuilders.com

Focus On the Family
 President Jim Daly
 1-800-A-Family 232-6459
 www.focusonthefamily.com

The Heritage Foundation
 Jim Dement
 www.heritage.org
 1-877-531-4603

Christians United For Israel
 Director David Brog
 1-210-477-4714
 www.CUFI.org

Hillsdale College
 Dr. Larry P. Arn
 www.hillsdale.edu
 1-517-437-7341

Alliance Defending Freedom
 Dr. Alan Sears
 1-800-835-5233
 Adflegal.org

American Family Assn.
 Tim Wildmon
 www.afa.org
 1-662-844-5036

Contributions

Berean, Soso	509.00	Lebanon, Laurel	500.04
Bethel, Fulton	1026.00	Lee Chapel #2, Picayune	75.00
Bethel, Wiggins	200.00	Little Creek, Perkinston	60.00
Big Creek Assn	1095.00	Magnolia, Hattiesburg	1000.00
Big Creek, Soso	733.29	Midway, Sumrall	540.00
Buffalo, McLain	600.00	Mineral Springs, Taylorsville ..	271.50
Canaan, Purvis	198.00	Mulberry, Richton	1300.00
Centerville, Mantachie	196.00	Mulberry WMA, Richton	220.00
Corinth, Petal	240.00	New Bethany, Seminary	26.00
East Amory, Amory	705.00	Oakland, Vicksburg	1388.35
East Central ASSN	300.00	O'Neal Road, Gulfport	58.39
East Fulton, Fulton	506.00	Paramount, Wiggins	1500.00
Eliff, Ernestine	25.00	Parkview, Laurel	550.00
Fairhope, Beaumont	535.89	Pine Grove, Purvis	522.79
First, Calhoun, Laurel	1580.00	Pine Ridge, Laurel	1200.00
First, Mantachie	1390.00	Plainview, Poplarville	601.62
First, Oak Grove, Hattiesburg	1145.54	Pleasant Hill, Tupelo	200.69
First, Shady Grove, Laurel	370.00	Ramsey Creek, Saucier	90.00
First, Windsor Park, Ocean Springs	550.00	Scotland, Bentonia	600.00
Fikes, Sarah T	200.00	Shady Grove, Iuka	130.00
Forked Oak, Booneville	600.00	Skyway Hills, Pearl	900.00
Goff, Jacky and Brenda	300.00	South Green, Tupelo	130.34
Good Hope, Columbia	600.00	Springhill, Laurel	240.00
Good Hope, Ovett	420.00	Spring Hill, Ocean Springs	97.98
Harmony Asso	1347.85	Temple, Lucedale	216.00
Hopewell, Fulton	300.00	Tombigbee Asso	319.56
Hopewell, Laurel	50.00	Unity, Guntown	240.00
Judson Asso	1250.00	Washington Asso	480.00
		Washington, Neely	548.22
		Woodlawn, Pascagoula	190.00

**Moral Action of Mississippi
Financial Report
September 2019-September, 2020**

Balance Brought Forward 9/2019		\$11,608.98
Contributions	\$31,169.05	
Refund MS Baptist Convention	<u> \$12.00</u>	
Total to Account For		\$42,790.03
Expenses		<u>\$28,670.17</u>
Balance in checking 9/30/2020		\$14,119.86
Department Expenses		
**Director's Compensation - 8 months	\$11,344.08	
½ Social Security	\$860.00	
**Office Personnel - 8 months	\$8,116.00	
Office Supplies	\$416.99	
Postage	\$384.24	
Printing	\$2,343.24	
Promotion	\$686.55	
Telephone/Web	\$850.81	
Travel		
Gas	\$1,401.74	
Hotels	\$416.11	
Meals	\$172.19	
Van Expenses	<u>\$1,678.22</u>	
TOTAL EXPENSES		\$28,670.17

***Due to the pandemic, Dr. Adams/office personnel donated four months' salary to the department

Mississippi Baptist Commission On History and Archives



Jason Howard
35768 Hwy 63 N
Richton, MS 39476
601-394-8723

Sandy Tidwell Treasurer
Amy Hinton Librarian

By-Laws

Mississippi Baptist Commission on History and Archives

Article I — Name

This organization shall be known as the Mississippi Baptist Commission on History and Archives

Article II — Purpose

The purpose of this commission shall be to:

1. Gather and preserve information from the churches, pastors, missionaries, and various departments of the Baptist Missionary Association of Mississippi.
2. Publish information when necessary.
3. Correspond and cooperate with other archival libraries for exchange information.
4. Collect and disburse funds received and give regular reports to the association.

Article III — Staff

Section 1: Director

(a) Personnel: The Baptist Missionary Association of Mississippi shall elect a director of the Mississippi Baptist Commission on History and Archives.

(b) Duties: The director's responsibility is to:

1. Chair all meetings of the commission.
2. Make recommendations to the commission and the association for implementing the work of the commission.
3. Gather historical materials to be placed in the collection.
4. Promote the support of the commission among the churches of the association.
5. Give a report at the annual and midyear sessions of the association.

Section 2: Librarian And Designated Personnel

(a) Personnel: The librarian of Southeastern Baptist College shall serve as the custodian of the commission's holdings.

(b) Duties: The librarian or designated person's responsibility is to:

1. Catalog and file all holdings of the commission.
2. Serve as the treasurer of the commission and to receive and disburse funds as directed by a majority vote of the commission and/or association.
3. Supply a financial report to the director to be given at the annual session of the association.

Section 3: Historian

(a) Personnel: The director of the commission shall appoint a historian.

(b) Duties: The historian's responsibility is to:

1. Assist the director in gathering historical materials.
2. Prepare a summary of the history of the Baptist Missionary Association of Mississippi and update it annually.
3. Assist the librarian in the maintenance of the collection.
4. Formulate policies pertaining to the collection holdings.

(The following is not part of the Constitution of the History and Archives, but is included as general information.)

Policy Statement

The Mississippi Baptist Commission on History and Archives was created for the express purpose of gathering information from the churches, pastors, missionaries, and various departments of the Baptist Missionary Association of Mississippi.

The following guidelines deal with the types of materials and number of copies to be placed in the Archives Room at the A.R. Reddin Memorial Library at Southeastern Baptist College, Laurel, Mississippi. They will also indicate the method of use, availability, and disposal of these materials.

Types Of Materials

Minutes — 1. State, Local, and National BMA Associations (No more than two copies of the minutes will be kept.) 2. Other State and Local BMA Associations (These will not be sought after, but if they are sent, one copy will be kept.) 3. Church Minutes (One copy of individual church minutes if a church desires to store them in the archives room.) 4. Other BMA Organizations (One copy of the minutes of any BMA organization, such as WMA, Brotherhood, A.B.S., Ministerial Alliance, etc.)

Books — 1. Books concerning History of Christianity (one copy) 2. Books concerning noteworthy Christians, Martyrs, and/or Baptists (one copy) 3. Books concerning Baptist Church History (one copy) 4. Books by Individuals - Books written by any member of a BMA church that pertains to Christianity, church history, and/or Baptist heritage. (one copy)

Periodicals, Newspapers — 1. The Mississippi Baptist and other Mississippi State Papers (no more than two copies) 2. BMAM Church Papers, Newsletters, Bulletins (no more than two copies) 3. BMA Papers of other States (These will not be sought after, but if they are sent, one copy will be kept.)

Other Publications — 1. Any manuscript, pamphlet, tract, leaflet, etc., by a member of a BMA church or anything concerning BMA work (one copy) 2. Records of and materials concerning any department of state, local, and national BMA work

Use And Availability — 1. The archival materials are available to the students of Southeastern Baptist College, to ministers and laymen of BMA churches, or to any interested individual. 2. These materials are not to be taken from the Archives Room. (They may be removed only by a member of the Commission on History and Archives and must be returned promptly.) 3. Copies may be made for individuals of any item, with the exception of materials too fragile to be handled. Church minutes may be copied only with written consent of the church whose minutes are involved.

Disposal Of Materials — 1. Extra materials may be placed in the A.R. Reddin Memorial Library for free access to patrons of the library. 2. Extras may be offered to other BMA college and seminary libraries. 3. Extras may be offered to the members of BMA churches through the medium of the state paper or by displaying in the library during the annual meeting of the BMAM. 4. Remaining materials shall be thrown out. Only in the case of bound books will any of these materials be sold. If sold, the proceeds will go to the general fund of the Commission on History and Archives.

HISTORY & ARCHIVES COMMISSION REPORT

“How many Baptists of today know why they are Baptists? How many could even state the cardinal beliefs of Baptists? There was never a time when so much heresy was preached. Of those called Baptists today, very few can rightly claim the name. Some who claim it actually deny the inspiration of Scriptures; they do not believe the virgin-birth of Christ, in the blood atonement which He made; they do not believe in the bodily resurrection of Christ from the grave and they deny His Deity. Their ‘gospel’ has become a mere social gospel, nothing more. Millions of dollars are given in the name of Christianity, and those dollars do not support Bible truths.

As to the church and its ordinances, they know but little. We need to hearken anew to the Bible and its simple truths. The churches have, in large measure, become too formal; the worship is entertaining to the carnal nature, of which, unfortunately, we still have too much about us.

Baptists have a noble heritage. But to read the dusty pages of their history is painful. Were it not that we feel the necessity of doing otherwise, we would let the record of suffering rest in the history books. Those who suffered for their faith, in unspeakable tortures, are now with Jesus. He has already healed their wounds, cooled the fires and eased the pains with the balm of His blessed presence.

One would hardly believe, were it not for the written records, that humans, God’s once most glorious creation, could be so cruel, so mean, so devil-possessed, as to persecute, by every means imaginable, God’s meekest children as thousands of their persecutors have done in all ages since Christ. But it is true. And the half is not on record. Along with Baptists, their records also were burned.

As I have said I would be glad to let these few glimpses of the past be forgotten were it not that I believe we are facing the possibility of this all over again. Two things convince me. First, the Bible warns us. Second, we can see the spirit that sent our fathers to the stake rising up again today. We have selected a few of the records and reprint them here to awaken us to reality, and to stir us to action, to move us toward God and toward the mission fields, which are today so white unto harvest.

This not a history, but we have included some history in it. It is not a theological treatise, but we have tried to set forth some truths that I believe we need to re-emphasize. We especially appeal to our people to love one another. Let us not wait until we have to appreciate each other’s fellowship because of common suffering. It is my opinion that, if the Lord does not come very soon, many of us who let little petty things as envy and jealousy, selfishness and the love of preeminence absorb us, will learn to crucify these on the altar of common interest. The world is our enemy, let us make no mistake about it.”

These words, spoken by W.J. Burgess, in the Introduction to his book, ‘Baptist Faith and Martyrs’ Fires’ copyrighted 1964, are doubly warranted in the time in which we live. If there was a need for Baptist (Bible) truths to be restated then, certainly there is now in this liberal age of ecclesiological lunacy.

I want to express my appreciation to the churches of the BMA of Mississippi for giving me the privilege of serving as your Director for the Mississippi Baptist Commission on History and Archives.

A few changes have taken place this year that I want to highlight in my report. First, the Archives is now located across the street from Southeastern Baptist College at our State Missions Department. Second, we purchased a Fireking, fireproof filing cabinet. There are a few items that we have on hand in the archives that are real historical treasures; such as, hand written sermon notes, original hand written church minutes from organization, certain books, etc. If any church would like to

submit their original minutes, we would be glad to include them and keep them safe for you while making that history available to others. Thirdly, it was my intention to bring the History and Archives Department out of the building and back to the churches.

Most people are not able to come the BMA of Mississippi History and Archives department and refresh themselves concerning our History and Heritage. Lives are busy, and schedules are full, and our time is valuable. This being acknowledged, there remains a great need for Baptist people to refresh themselves from time to time from the springs of our Doctrinal and Historical Heritage. If Missionary Baptists are to remain Missionary Baptists, it is imperative that we do so, and that we do it now!

Some materials contained in the Archives are no longer in print. It is for this reason that I have used some of the resources available to bring back into view certain books, pamphlets, etc., that may serve to renew our sense of identity, remind us of our doctrinal undergirding, and encourage us along as we labor together to fulfill the Great Commission.

As of this report, we have reprinted two books which are available, 1) Mississippi Baptists Then and Now by Preston Cochran, 2) Baptist Faith and Martyr's Fires by W.J. Burgess.

Director, Jason Howard

FINANCIAL REPORT

(FROM 10-1-2019 THROUGH 9-30-2020)

Balance Brought Forward (10-1-19)	\$24,170.33
Total Received (2019 - 2020)	<u>\$3,047.52</u>
Total Amount to Account For	\$27,217.85
Total Paid Out.....	<u>\$9,058.16</u>
Balance in Checking Account	\$18,159.16
Balance in Revolving Loan Fund	<u>\$14,911.55</u>
Grand Total	\$33,071.24

RECEIVED:

Regular Offerings	\$2,019.00
Special Emphasis	\$129.52
Book Sale	<u>\$899.00</u>
Total	\$3,047.52

PAID OUT

Office Supplies (fireproof cabinet)	\$3,142.50
Printing	\$5,900.52
Misc	\$15.14
Total	\$9,058.16

Contributions During 2019 - 2020 Year

Regular Offerings

First of Calhoun, Laurel	\$ 180.00
Hopewell, Laurel	10.00
Lee's Chapel #2, Picayune	30.00
Magnolia, Hattiesburg	300.00
New Bethany, Seminary	50.00
Paramount, Perkinston	300.00
Riverside, Ellisville	191.00
Skyway Hills, Pear	360.00
Spencer Memorial, Pascagoula	418.00
Washington, Neely	<u>180.00</u>
Total	\$2,019.00

Special Emphasis

New Bethany, Seminary	15.00
Spring Hill, Ocean Springs	60.52
Washington, Neely	<u>54.00</u>
Total	\$129.52

Grand Total **\$3,047.52**

Church Directory
Baptist Missionary Association of Mississippi
*City, Church, Address (Local Association, Membership, Date Organized,
 S.S Average, Christian Growth Average) Pastor, Clerk, Home=Home
 Phone; Church=Church Phone*

Amory

- ***East Amory**-905 Hatley Rd-(Tombigbee) 88, 1/20/1952
 Pastor: Roger Akers, 600 11th Ave North, Amory 38821
 Home (662-257-9839) Cell (662-231-4025)
 Email (rhakers48@gmail.com) Church (662-256-5650)
 Clerk: Peggy Fooshee, 60011 Highland Street, Amory 38821
 Cell (662-315-5067)
- ***Providence**-1311 Highland Dr, Hwy 25 N.-(Harmony) 129, 11/7/93
 Pastor: Michael Easter, 635 Turkey Branch Rd, Beaverton, AL 35544
 Cell (205-712-5188)
 Clerk: Melissa Donblin, 1311 Highland Dr, Amory 38821

Anguilla

- ***Zion**- Widow Bayou Rd off Hwy 14-(Delta) 38, 1930, (no letter)
 Pastor:
 Clerk: Pamela Phillips, 3599 Sunflower River Rd, Rolling Fork 39159
 Home (662-873-6864) Cell (662-907-0136)

Baldwyn

- ***Friendship**- 890 CR 2578 -(Tombigbee)212, 41, (no letter)
 Pastor: Mike Johnson, 5 CR 518, Rienzi 38865
 Home (662-416-3271) Church (662-348-5969)
 Clerk: Earl Stone, 1032 CR 2578, Baldwyn 38824
 Home (662-348-5374) Cell (662-891-0007)
 Email (kimeandstone@aol.com)
- ***Parkview**-663 East Clayton St - (Harmony) 61, 10/13/1974, 25, (no letter)
 Pastor: Daniel Hines, 313 CR 2432, Guntown 38849
 Home (662-3448-2041) Cell (662-231-3494) Church (662-365-3153)
 Clerk: Bonny M. Moore, 223 CR 911, Guntown 38849
 Home (662-365-7320) Email (bmmoore@bellsouth.net)
- ***South Prentiss**-6 CR 5450 Hwy 366- (Tombigbee) 65, 1/13/1934, 12
 Pastor: Dan Mobley, 132 Sleepy Hollow Dr, Baldwyn 38824
 Home (662-365-3309)
 Clerk: Cori James, 95 CR 5331, Baldwyn 38824
 Cell (662-210-1302)
 Email (jeremyandcori@msn.com)

Bassfield

***Bethel**-1370 Bethel Church Rd-(Oak Grove) 218, 8/31/1869, (no letter)
Pastor: Will Matheny
Clerk: Freida McNeese, 342 Miller Rd, Bassfield 39421
Cell (601-731-0380) Email (lilwilks@bellsouth.net)

Bay Springs

***First**- 371 MS 18- (Big Creek)355, 1828
Pastor: James Sprayberry, P.O. Drawer 0, Bay Springs 39422
Home Phone (601-764-6573) Cell (601-670-5005)
Email (jesprayberry@gmail.com)
Church (601-764-2492) Email (hilllight@bayspringstel.net)
Clerk: Bobby Hinton, 11 B St, Bay Springs 39422
Home (601-764-8465)Cell (601-764-8944)
Email (behinton@bayspringstel.net)

***Salem**- 723 CR 17- (Big Creek)1944, (no letter)
Pastor: Clay Smith, 445 CR 1612, Louin, 39338
Home(601-764-9582) Cell (601-408-5237)
Email (csmith@salem Baptists.com) Church (601-764-3777)
Clerk: Tim Upton, 116 CR 1723, Bay Springs 39422
Home (601-764-4840) Cell (601-577-0422)
Email (tupton@jdfec.com)

***Union**- 620 SCR 13 -(Big Creek) 40, 1836, 10,
Pastor:Adam Sloan, 115 Downs Rd, Bay Springs, 39422
Cell (601-323-4531) Email (Brother.Sloan@gmail.com)
Clerk: Bobbie Blackwell, 3432 Hwy 531, Bay Springs 39422
Home (601-764-3756)

Beaumont

***Fairhope**-299 Arlington Rd- (East Central)190, 1870, 45, (no letter)
Pastor: Wendell Helton, 245 Pine Level Rd., Leakesville 39451
Cell (601-525-6316)
Clerk: Yesleta Jordan, 260 Arlington Loop, Beaumont 39423
Home (601-784-3824)

Benton

***Scotland**- 5617 Scotland Road- (Capitol) 268, 1944, 40
Pastor: Glenn Allen, 206 E. Semmes St, Canton 39046
Cell (601-291-9109)
Clerk: Shirley Gilmer, 8615 Myrleville Rd, Benton, 39039
Cell (662-571-2772) Email (shirleyhstewart55@icloud.com)

Biloxi

***Heritage**- 15368 Shriners Blvd,(Ten Mile) 280,10/1/1995,15, (no letter)
Pastor: Douglas Ralson, 53 Kahl Rd, Brooklyn 39425
Cell (601-723-9778) Email (douglasralson74@gmail.com)
Email (pastor108@juno.com)
Clerk: T. Angelia Goss, 15439 Lanfair Rd, Biloxi 39532
Home: (228-669-2647) Cell(228-669-3629)
Email (tgoss3629@gmail.com)

***Temple-** 1860 Popp's Ferry –(Ten Mile) 8/20/1953, 19, (no letter)
Pastor: Jack Patton, 108 Anne Street, Long Beach 39560
Cell (228-323-9801)
Clerk: Lorna Shoemaker 20132 Scarborough Rd, Saucier 39574
Cell (228-669-7559)
Email (Tonylorna@att.net)

Booneville

***Forked Oak-** Hwy 365 CR 2312-(Harmony) 66, 12 (no letter)
Pastor: Rickey Johnson, 548 Hwy 365, Booneville 38829
Home (662-462-7511) Cell (662-603-7978)
Clerk: Carolyn McCombs, 12 CR 3501, Booneville 38829
Home (662-728-3674) Cell (662-720-2232)
Email (Ronnie_and_Carolyn@yahoo.com)

Brandon

***Calvary-**1233 Hwy 471 N.-(Capitol)6/30/1974, (no letter)
Pastor: Adair Jernigan, 1239 Hwy 471 N., Brandon 39042
Home (601-824-9005) Church (601-825-2864)
Cell (601-540-3219) Email (diane.jernigan@att.net)
Clerk: Deloris Ladd, 103 Carlisle Dr., Brandon 39042
Home (601-825-8403)

Brooklyn

***Cypress Creek-** 2731 Hwy 29 – (Ten Mile)116, 1879
Pastor: Kenneth Shelton, 2729 Hwy 29 Brooklyn 39425
Church (601-598-2297) Home (601-598-2297) Cell (601-928-8953)
Clerk: Lavetta Mixon, 2447 Hwy 29, Brooklyn, 39425
Home (601-598-2621)

Burnsville

***Freedom** – 491 CR 313 (Harmony) (no letter)
Pastor: Bobby Elliot, 491 CR 313, Burnsville 38833
Cell (662-423-8373) Email (beme@bellsouth.net)
Clerk:
***Rowland Mills-** 203 Hwy 365 S-(Judson) 47, 1930, (no letter)
Pastor: Franky Smith, 210 CR 169, Iuka 38852
Home (662-423-5601)
Clerk: Linda Roberts 57 CR 206, Burnsville 38833
Home (662-427-9059)
***Temple-** 146 CR 217 –(Harmony) 2/19/1961, (no letter)
Pastor: Tommy Leatherwood
Clerk: Gerald W. Glidewell, 146 CR 217, Burnsville 38833
Home (662-427-9804)

Caledonia

***Caledonia** – 7840 Wolfe Rd, Columbus, (Tombigbee) 100, 3/18/2017
Pastor: Kelby Johnson, 304 Main St, Ecru 38841
Phone (662-316-6233) Email (kelbyjohnson@yahoo.com)
Clerk: Paula Cooper - Cell (662-255-1171)

Carriere

- *First of Henleyfield**- 5715 Hwy 43 N(Hobolochitto).- 1874, 30,
Pastor: Vernon Watts, 60 Joseph Burkes Rd, Carriere 39426
Cell (601-916-2869) Email (fbchenleyfield@yahoo.com)
Clerk: Jack Burks, 5283 Hwy 43 N., Carriere 39426
Cell (601-590-0690) Email (jackb8269@gmail.com)
- *Mt Carmel**-326 Mt Carmel Rd-(Hobolochitto) 171, 6/5/1944
Pastor: Cedric Lumpkin, 326 Mt Carmel Rd, Carriere 39426
Home (601-798-1215) Cell (601-347-5334)
Clerk: Brenda Johnson, 93 Fred Johnson Rd, Carriere 39426
Home (601-798-7908) Email (kpitsmpl@bellsouth.net)
- *Sycamore**- 39 Sycamore Rd.- 1912, (no letter)
Pastor: Donnie Smith
Clerk Jan Burks, 117 Pine Burr Rd., Carriere 39426

Cleveland

- *Homestretch** – 4370 Hwy. 8 E – (Great Rivers) 20, 2010
P.O. Box 233, Cleveland, 38732
Pastor: Edward Duvall, P.O. Box 233, Cleveland, 38732
Cell(662-402-8222) Church(662-402-8222)
Email (duvalledward3@gmail.com)
Clerk: Patricia Duvall, P.O. Box 233, Cleveland, 38732
Cell (662-402-8222) Email (duvalledward3@gmail.com)

Clinton

- *Grace**-584 Clinton-Tinnin Rd (Capitol) (no letter)
P.O. Box 186, Clinton
Pastor: Daniel Bartlett, 109 Pine Cove, Clinton 39056
Cell (601-218-0735) Email (gracebaptistclinton@gmail.com)
Clerk:

Collinsville

- *New Hope**-11642 Hwy 494, (no letter)
Pastor: Lyn Chesney

Columbia

- *Good Hope**- 208 Good Hope Rd-(Oak Grove) 300, 7/12/1896
Pastor: Justin Cameron, 208 Good Hope Rd, Columbia 39429
Church(601-736-6187) Cell(601-325-3047)
Email (justincameron@bellsouth.net)
Asso Pastor: Cris Samson, 67 Dry Branch Rd, Columbia 39429
Cell (601-441-8620) Email (cris1624samson@gmail.com)
Clerk: Felicia Cameron, 208 Good Hope Rd, Columbia 39429
Phone (601-674-0307) Email (feliciacameron25@att.net)
- *Mt Gilead**- 137 Mt Gilead Rd- (Oak Grove) 128, 7/1936, 34
Pastor: Richard Clark, 131 Mt. Gilead Rd., Columbia, 39429
Home (601-736-5002) Cell (601-335-1886)
Clerk: Eric Ramshur, 218 Bethel Church Rd, Columbia 39429
Cell(601-731-4559) Email (eramshur@gmailcom)

***Temple-** 811 Rogers Ave- (Oak Grove)1958, 6, (no letter)
Pastor:
Clerk: Martha Ellis, 402 Chinaberry Ave, Columbia
Home: (601-736-0697) Cell(601-441-3833)
Email (marthaellis1@hotmail.com)

Corinth

***Central-** 241 CR 218-(Harmony) 79, 5/1972,(no letter)
Pastor: Frank Wilson, 152 CR 218, Corinth, 38834
Home (662-462-7200) Cell (662-293-0106)
Clerk: Linda Sellers, 113A CR 306, Corinth 38834
Home (662-462-5803)
***Farmington-** 84 CR 106A- (Harmony) 778, 1803, 79, (no letter)
Pastor: none
Clerk: Tina Moss, 13 CR 118, Corinth 38834
Cell(662-212-3363) Email(tmoss613@yahoo.com)

Ellisville

***Central-** 622 Blank St -(Big Creek) 31, 1955, 10, (no letter)
P.O. Box 845
Pastor: Joey Harris, 77 Neil Rd, Ellisville 39437
(601-498-8418) Email (houdini59@att.net)
Clerk: Linda Smith, 702 Blank St., Ellisville 39437
Cell (601-498-4174)
***Mt. Moriah-** 1164 Old Hwy 15 South- (Big Creek)1854, (no letter)
Pastor: Ray Matthews, 1164 Old Hwy 15 South
Home (601-428-8004) Church (601-428-8004)
Cell (601-283-9551) Email (raymatthews46@gmail.com)
Clerk: Sherry Shows, 122 Jeans Dr, Ovett 39464
Home (601-344-5888)
***New Bethany-** 2798 Hwy 588 East- (Big Creek) 100, 6/2/1921, 35 (no letter)
Pastor: Ricky Owens, 385 Old Hwy 49, Seminary, 39479
Church (601-763-7300) Cell (601-297-1748)
Email (rowens39479@yahoo.com)
Clerk: Sherry Williams, 186 Maybelle Rd, Seminary 39479
Cell (601-549-5573) Email (boblyn58@yahoo.com)
***Riverside-** 383 Riverside Church Rd- (Big Creek) 101, 1932, 17 (no letter)
Pastor: Medrick Savell, 31 Meadow Rd, Laurel 39443
Home (601-426-6453)
Email (msavell@southeasternbaptist.edu)
Clerk: Denise Westbrook, 86 Riverside Church Rd, Seminary 39479
***White Oak-** 793 Ira G. Odom Rd- (Big Creek) 42, 1985 (no letter)
Pastor: Allen Busby
Clerk: James Lawrence, 793 Ira G. Odom Rd, Ellisville 39437
Home (601-425-3772)

Florence

- ***Trinity**- 128 Hwy 469 North- (Capitol) 7/1979, (no letter)
Pastor: James Brown, 21 Carriage Court, Brandon 39042
Home (601-825-3250) Cell (601-209-1502)
Email (jameswbrown50@gmail.com)
Church (601-845-2328)
Church Email (<http://trinitybcflorence.org>)
Clerk: Debbie Willoughby, 2262 Woodland Place, Florence 39073
Home (601-421-0324) Email(mwillo2262@yahoo.com)

Forest

- ***Magnolia Heights**- 19229 Hwy 80 East- (Big Creek) 127, 1977, (no letter)
Pastor: Christopher Sledge, 19229 Hwy.80 East, Forest 39074
Home (601-416-3441)
Clerk: Jeremy Ezell, 6903 Old Hillsboro Rd, Forest, 39074
Cell (601-900-5700) email (jeremyezell@aol.com)

Fulton

- ***Bethel**- 445 Bethel Church Rd – (Harmony)561, 1875, 271,
Pastor: Kevin Clayton, 475 Bethel Church Rd, Fulton 38843
Cell(662-687-3002)Church (662-862-7375)
Email(bethelbaptist445@gmail.com)
Email(kclaytonbethelbc@yahoo.com)
Asst. Pastor: Tracy McMillen, P.O. Box 363, Mantachie 38866
Cell: (662-401-7956) Email: (tracysmcmillen@gmail.com)
Clerk: Jamie Wheeler, 445 Bethel Church Rd, Fulton 38843
Home (662-862-7375)
- ***Big Oak**- 6784 Van Buren Rd-(Harmony) 151, 1940, (no letter)
Pastor: none
Clerk: Patty Jenkins, 225 Enon Ch Rd, Nettleton 38858
Home (662-862-7395) Cell (662-231-9215)
Email (pattyaj25@hotmail.com)
- ***East Fulton**- 1200 E. Main – (Tombigbee) 319, 1886, (no letter)
Pastor: John Lewis, 105 Digby Dr, Fulton 38843
Church(662-862-6151) Cell(903-701-2659)
Email (jlewis192@students.sbts.edu)
Clerk: Beverly Beane, 10348 Hwy 25 S, Fulton 38843
Home (662-862-9277) Cell (662-255-1021)
Email (bkbeane@itawamba.k12.ms.us)
- ***Greenwood** – 1416 Greenwood Church Rd., (Tombigbee) 266, 11/1930
Pastor: Joseph Bain, 1400 Greenwood Church Rd, Fulton, 38843
Cell (601-674-1019) Email (josephbain77@gmail.com)
Clerk: Suzanne Mask, 937 Dorsey Evergreen Rd, Fulton 38843
Home(662-401-8910) Email (suzanne.mask@hunterdouglas.com)
- ***Hopewell** – 1132 Hopewell-Keys Rd. – (Tombigbee) 214, 1843, 23
Pastor: Darrell Cooper, 5888 Van Buren Rd, Nettleton, 38858
Home (662-401-5442)
Clerk: James McMillen, 1132 Hopewell-Keys Rd., Fulton 38843
Home(662-862-9819) Cell (662-791-1998)

***Mt. Pisgah** – 1455 SE Mt. Pisgah Rd., (Tombigbee) (no letter)

Pastor: Scott Bryant, P.O.Box 484, Fulton 38843

Home(662-862-6388) Church(662-652-3977)

Clerk: Gwyndola Umfress, 3598 Nita Lake Rd., Fulton 38843

Home(662-652-3533)

***Mt. Pleasant** – 1822 Mt. Pleasant Rd. – (Tombigbee) 608, 1847, 140
P.O. Box 901, Fulton, 38843

Pastor: Tim Holsonback, P.O. Box 652, Fulton, 38843

Church Phone (662-585-4283) Cell (662-322-7679)

Email (timholsonback@yahoo.com)

Asst. Pastor: Jacob Worley, 113 Coal Drive, Mooreville 38857

Cell (662-523-7871) Email (jacobworley550@gmail.com)

Clerk: Vicki Hamm, 101 Drake Dr., Fulton 38843

Home(662-862-5540) Cell (662-678-3553)

Email (vwhamm1@gmail.com)

***Walnut Grove** – 1904 S. Adams St, Hwy 25 S.-(Tombigbee) 87, 2007. (no letter)

Pastor: Gary Guth, 2055 Horn's Crossing Rd., Tremont 38876

Home (662-652-3683) Cell(662-397-8209)

Clerk: Angie Palmer, 6275 Cotton Gin Rd., Golden, 38847

Home (662-652-3064) Cell(662-213-1255)

Email(angiepalmer60@yahoo.com)

Gautier

***North Gautier** – 2405 Callie Rd. – (Gulf) 45, 1966, 10

Pastor: Nick Seymour, 2405 Callie Rd, Gautier, 39553

Cell (228-669-2715)

Church Email (northgautierbaptistchurch@yahoo.com)

Clerk: Bud Bloom, 1216 St. Ann, Gautier 39553

Home (228-235-2927)

Greenville

Harmony – 2602 Hwy. 1 S.- (Delta) 50, 1992, 15 (no letter)

*Pastor:

Clerk: Diane Carlisle, 476 Goldfinch Dr, Greenville 38701

Home(662-335-1728) Cell (662-822-5171)

Email (carlisle2@suddenlink.net)

Gulfport

***Campground** – 20577 Hwy.53 (Ten Mile)- 360, 9/20/91, 85

Pastor: Wallace Williams, 12421 Oakview Ct. Gulfport, 39503

Cell (228-669-8969) Church Phone (228-832-9016)

Church Email (campgroundbapt@gmail.com)

Email (wdwlaw4849@cableone.net)

Clerk: Kristin Thomas, 15017 Sagewood St, Gulfport, 39503

Home (228-832-9016) Email: (ktriolet2@yahoo.com)

***First, Orange Grove** – 15486 Orange Grove Rd-(Ten Mile) 51, 11/19/59, 15,
(no letter)

Pastor: Christopher Flynn, 11440 Magnolia Estates Ln, Gulfport 39503

Cell(228-297-3562) Church(228-832-2991)

Clerk: Linda Foster, 12343 Dedeaux Rd., Gulfport 39503

Phone (228-832-8175) Email(ISFCWF@ATT.NET)

***O'Neal Road** –14049 O'Neal Rd.–(Ten Mile) 24, 9/23/1973, 12, (no letter)
Pastor: Jerry Reed, 21184 28th St, Long Beach 39560
Church (228-596-7166) Cell (228-697-6186)
Clerk: Diane Reed, 21184 28th St., Long Beach 39560
Home(228-669-5640) Email (diane-reed@live.com)

Guntown

***Grace** – 1169 Hwy 45- (Harmony) 48, 1/2002, (no letter)
Pastor: Neil Murphy, 126 Sleepy Hollow Drive, Baldwyn 38824
Home(662-231-1827) Church(662-231-1827)
Email(pastorneilmurphy@gmail.com)
Clerk: Andrea Parker, 2327 Hwy 370, Baldwyn 38824
***Unity** – 925 County Rd. 1303- (Harmony)287, 1840, (no letter)
Pastor: Eddie Boutwell, 363 Oak Grove Rd., Mantachie 38855
Home(662-282-4966)Cell(662-891-5510)
Email(eddieb@nexband.com) Church(662-869-5258)
Clerk: David Long, 250 CR 2256, Baldwyn 38824
Home(662-869-5662) Cell(662-397-9410)
Email (dlong@bbconcrete.com)

Hattiesburg

***Cornerstone** – 3202 W.7th St., -(Oak Grove) 1960, (no letter)
Pastor: Glen M. Pace, 3202 West 7th St., Hattiesburg 39401
Home(601-264-6646) Church(601-264-6646)
Cell (601-520-5376)
Clerk: Theresa Pace, 3202 West 7th St. Hattiesburg 39402
Home(601-264-6646)
***First, Oak Grove** – 4931 Old Hwy 11,(Oak Grove) 223, 10-11-1902,
Pastor: Bro. Greg Bennett, 54 E Hill Rd, Purvis 39475
Cell(601-543-4248)Church(601-264-9279)
Clerk: Wanda Stringer, 70 Warren Lott Rd, Sumrall, 39482
Home (601-606-6167)
***Magnolia** – 148 King Rd., (Oak Grove) 462, 10/20/50
P.O. Box 15907, Hattiesburg, 39404-5907
Pastor; Greg Medenwald, 310 Quail Hollow Pl., Hattiesburg 39402
Home(601-264-8987) Cell(601-520-3135)
Email(medenwaldg@yahoo.com) Church(601-264-8087)
Clerk: Ellen Reece, 11 Monarch Blvd. Hattiesburg 39402
Home(601-271-2606) Cell (601-520-3186)
***South Forrest** – 464 Churchwell Rd (Oak Grove) 12/2016 (no letter)
Pastor: Sidney Farmer, 464 Churchwell Rd Hattiesburg 39402
Cell (601-596-1004) Email (sidney@southforrest.org)
Clerk:
***Westover** – 4903 W. 4th St. -(Oak Grove) 50, 11-9-74,
Pastor: Sam Oglesby, 5002 W. 4th St., Hattiesburg 39402
Cell(601-550-8513) Church(601-264-4843)
Email(pastor_1@comcast.net) Church(pastor@westverbaptist.net)
Clerk: Carolyn Hagler, 219 Springhill Dr., Hattiesburg 39402
Home(601-264-8240) Cell (601-606-5442)
Email (cmhagler@bellsouth.net)

Hernando

***Lifepoint** – 50 Getwell Rd. S. – 40, 1/09 (no letter)

Pastor: Kit Kitchens Cell (901-277-3058)

Clerk: Laura Walker, 1584 Hillshire N., Hernando, 38632

Phone (901-493-4796) Email (lythandie@gmail.com)

Horn Lake

***Calvary** – 5145 Highway 51 N – 350

Pastor: Gregory P. Cook, P.O. Box 311, Nesbit, 38651

Cell (901-831-7812) Church (662-393-3239)

Church Email (brobinson@gocalvary.org)

Email (gregcook439@gmail.com)

Asso. Pastor: Josh Howard, 10530 Rhapsody Cove, Walls, 38680

Email (razorback2005@gmail.com)

Indianola

***All Nations**-103 French Road, (Great Rivers) 20, 2014 (no letter)

Pastor: Donnie Loggins, 100 Terrace Drive, Indianola, 38751

Home: (662-887-3283) Cell: (662-303-7209)

Email: (donnielogins@gmail.com)

Asst. Pastor: Marcus Logan, 106 Patricia Dr. Indianola, 38751

Cell: (662-303-6329) Email: (marcuslogan@gmail.com)

Clerk: Tammy Simmons, 105 Stone Wall, Indianola, 38751

Cell: (662-635-5075) Email: (Tammysimmon@gmail.com)

Isola

***Liberty** – 6551 Isola Rd – (Delta) 24, 3/12/1944, (no letter)

Pastor: None

Clerk: Wanda Hill, 6487 Isola Rd., Isola 38754

Home(662-247-2927)

Iuka

***Mt. Glory** – 275 CR 992 –(Judson) 56, 1924, 12, (no letter)

Pastor: Neil Edmondson, 275 CR 992, Iuka 38852

Cell (662-279-0179) Email (npedmo@hotmail.com)

Clerk: Monica Moss, 303 CR144, Tishomingo 38873

Cell (662-660-2224) Email (mmoss@tcsc12.com)

***Mt Joy-**, Judson (no letter)

Pastor: Sammy Barnett Cell(662-279-3152)

***Sardis** – 206 CR169., - (Judson) 30, 1877, (no letter)

Pastor: Doug Evans

Clerk: Kathleen Kiddy, 18 CR 435, Iuka 38852 Home(662-427-9254)

Jackson

***Westhaven** – 1613 Westhaven Blvd.- Capitol (no letter)

Pastor:

Clerk: Nettie Welsh, 206 Adams St., Richland 39218

Home(601-420-3548)

***Kiln**

Wolf Creek – 29280 Deschamp Rd. – (Hobolochitto) 267, 1900,
Pastor: None
Clerk: E.J. Martin, 29280 Deschamp Rd., Pass Christian 39571
Cell(228-493-9437)

Kosciusko

***Shiloh** – 810 Hwy. 12 W. – (Capitol) 85, 1/25/75, 20,
Pastor: Kelly Mitchell, Kosciusko, 39090
Cell (662-739-0948)
Clerk: Beth Burkes, 7136 Attala Rd 2247, Ethel 39067
Home(662-289-7634) Cell(662-582-6667)
Email(bburkes.burkes@gmail.com)

Laurel

***El Camino Hispanic** - 4113 Hwy 15 N, (Big Creek) 120, 2/12/2011, 90
Pastor: Estuardo Marroquin, 1811 Wansley Rd, Laurel 39443
Cell(601-433-0085) Email(estuardo@comcast.net)
Church Phone(601-433-0083)
Asso. Pastor: Marciano Montalvo
Clerk: Yasmin Marroquin, 4113 Hwy 15 N, Laurel 39443
Cell (601-433-4054)

***Fairview** – 563 Poole Creek Rd., Rustin Community-Big Creek (no letter)
Pastor:
Clerk: Eleanor Burge, Email(ejburge59@gmail.com)

***First of Calhoun** - 14 Calhoun Cemetery Rd, (Big Creek) 172, 11/2/1947
Pastor: Leon Carmical, 70 Jarrod Rd., Ellisville 39437
Cell(601-466-2782)Email(carmical@hotmail.com)
Email(www.firstbaptistofcalhoun.@gmail.com)
Clerk: Cherrie Dearman, 178 Dogwood Hills Rd., Laurel 39443
Home(601-498-4292)Email(cherrie.dearman@1hcgrouop.com)

***First, Shady Grove** – 4514 Hwy. 15 N- (Big Creek) 238, 1888, 37
Pastor: Jason Goodwin, 4432 Hwy 15 N, Laurel 39443
Church(601-426-6098) Cell (601-323-6185)
Email (goodhouse19@gmail.com) Email(fbcshadygrove@yahoo.com)
Clerk: David Parker, 316 Watermill Rd., Laurel, 39443
Home(601-426-3976)

***Hopewell** – 95 Jasper Hwy. 533 – (Big Creek) 102 ,1934,
Pastor: Steve Clark, 89 Jasper Hwy. 533, Laurel, 39443
Cell (601-498-1827) Email (benniestedenclark@gmail.com)
Clerk: Shirlene Smith, 730 Hwy 533, Laurel 39443
Home(601-729-5638) Email(arthursmith@bayspringstel.net)

***Lebanon** – 460 Lebanon Rd.- (Big Creek) 330, 1905,
Pastor: Ken Riley, 454 Lebanon Rd., Laurel 39443
Home(601-729-2123)Cell(601-528-4153)Church(601-729-2436)
Email (kwriley@bayspringstel.net)
Clerk: Janice Bryant, 99 Iris Lane, Laurel 39443
Home(601-729-2530)Cell (601-580-9227)
Email (jbryant@bayspringstel.net)

- *Parkview** – 930 N. 10th Ave.- (Big Creek) 232, 1875, 26, (no letter)
 Pastor: Shane Singleton, 920 North 10th Ave., Laurel 39440
 Cell(601-319-0344) Church(601-428-7354)
 Email(pastor@pbclaurel.com)
 Clerk: Judy Eavenson, 31 Calhoun Estates Rd., Laurel 39440
 Home(601-428-1014)
- *Pine Ridge** – 220 Service Rd., (Big Creek) 2/14/60, (no letter)
 Pastor: Brandon Wilson, 3130 Old Amy Rd., Laurel 39443
 Cell (601-580-1304) Email(bcalcwilson@gmail.com)
 Clerk: Michelle Blackwell, 15 Stephanie Dr., Laurel 39443
 Home(601-498-6316) Email(cshaygo2001@yahoo.com)
- *Sharon** – 4346 Sharon Rd.- (Big Creek) 169, 1889, 16, 12,
 Pastor: Joe Watson, 4346 Sharon Rd., Laurel 39443
 Cell (601-319-5488)
 Clerk: Nancy Dearman, 61 Melvin Welborn Rd., Laurel 39443
 Home (601-649-0377)
- *Springhill** – 558 Spring Hill Rd.- (Big Creek) 218, 1886
 Pastor:
 Clerk: Cindy McLauchlin, 27 RL Musgrove Dr., Soso 39480
 Cell (601-498-1157) Email (cindymc1961@yahoo.com)
 Church Email (springhillbaptistchurch@outlook.com)
- *Temple** – 12 Hillcrest Dr. – (Big Creek) 600, 5/20/48, 126
 Pastor: Cliff Jenkins, 405 CR 79, Stringer 39481
 Cell (601-498-2748)
 Clerk: Melody Floyd, 1486 Hwy 28, Soso 39480
 Cell (601-729-5591)

Leakesville

- *Calvary** – Hwy. 63 N.- (East Central) 101, 4/10/98, 65, 65, (no letter)
 P.O. Box 727 (mailing address)
 Pastor: Gregory N. Hillman, 126 Cow Lot Rd., Leakesville 39451
 Cell(601-525-3677)
 Email(gmh3264@gmail.com) Church(601-394-4516)
 Clerk: Stacy Pipkens, 3502 Jenkins Rd, Neelyu 39461
 Home(601-525-6482)
- *Leakesville Missionary** – 1701 Lackey St.- (Washington) 65, 9/30/1983,
 Pastor: Wilkie Parker, 141 Fig Farm Rd, Lucedale 39452
 Cell (601-508-8433) Email (wilkieandkathy@gmail)
 Clerk: Gail Hamilton, P.O.Box 1122, Leakesville 39451
 Home(601-394-2851) Cell (601-394-9910)
- *Pilgrim's Rest** – 125 Pilgrim's Rest Rd., (Washington) 80, 3/06/1938, (no letter)
 Pastor: none
 Clerk: Vickie Everett, 125 Pilgrim's Rest Rd., Leakesville 39451
 Home(601-394-5653) Cell (601-394-8459)
 Email (veverett@greene.k12.ms.us)

Long Beach

***Divine Grace** – 5570 Red Creek Rd., (Ten Mile) 183, 3/19/2009, 40
P.O. Box 1392

Pastor: Mike Angus, 1000 Homerun Alley, Kiln 39556

Cell (228-669-1108) Email (broamikeangus@yahoo.com)

Asso. Pastor: Hayden Parkinson, 13341 Mansion Oaks Pl., Gulfport 39503

Cell (228-861-3294) Email (parkinsonh31@gmail.com)

Clerk: Michelle Angus, 1000 Homerun Alley, Kiln 39556

Cell (228-861-0755) Email (miknmikki@yahoo.com)

Louin

***First** – Hwy. 15 N.- (Big Creek) 145, 1855 - 92 CR 1543, Louin, 39338

Pastor: Keith Ulmer, 429 CR 1711, Bay Springs 39422

Clerk: Rosamond Ward, 92 CR 1543, Louin 39338

Cell(601-670-0965)

***Palestine** – 167 Downs Rd., Bay Springs (Big Creek), (no letter)

Pastor: none

Clerk: Anna R. Roberts, 5367 Hwy. 15, Louin 39338

Home(601-739-3407)

Louise

***Bethel** – 2973 Seven Mile Rd., - 1940 P.O. Box 43, Louise 39097

Pastor: Jim Ingram, 33 Strause Lane, Mt. Olive 39119

Cell(601-382-7542) Church (662-836-6450)

Email(jim Ingram29@gmail.com) Church(662-836-6450)

Church Email(rmpruden63@y@yahoo.com))

Clerk: Renee Pruden, 929 Pruden Rd., Louise 39097

Cell(662-836-6450)

Lucedale

***Calvary** – 292 Old Hwy 26 –(Washington) (no letter)

Pastor: Jacob Bogard

Cell (228-697-2092)

Clerk: Darlene Hearndon, 146A Stafford Hill Dr, Lucedale

Cell (601-508-3705)

***Canaan** – 16127 Hwy.26 W. –(Washington) 1959, 9/15/65, 40, (no letter)

Pastor: Hunter Phillips, 996 Morrison Rd, Petal 39465

Cell (601-550-1109)

Clerk: Judy Havard, 108 Gavin Havard Rd, Lucedale 39452

Home (601-947-4573)

***Corinth** – 231 Fig Farm Rd. (Washington)10/14/19, (no letter)

Pastor: Jeff Bass, 231 Fig Farm Rd., Lucedale 39452

Home(601-947-7595)Church(601-947-7595)

Clerk: Jackie Pierce, 139 Gay Pierce Rd., Lucedale 39452

Home(601-947-2589)

- *Movella** – 175 Movella Church Rd. – (Washington) 287, 1933, 47
 Pastor: Joey Reus, 1264 Dean Nursery Rd, Lucedale 39452
 Cell (601-508-9697) Email (joeynresa@gmail.com)
 Clerk: Robin Cochran, 3206 Dean Nursery Rd., Lucedale 39452
 Home(601-947-7485) Cell(601-508-6656)
 Email (robinco4@bellsouth.net)
- *Oak Grove** – 14170 Hwy. 98 E. – (Washington) 125, 7/47, 20
 Pastor: Roger Hickman, P.O. Box 271, Perkinston 39573
 Cell(601-928-8937)
 Clerk: Joanie Evans, 175 Davis Wade Rd., Lucedale 39452
 Home (601-947-8636)
- *Pineview** – 120 Bennie Wall Rd.,(Washington) 137, 3/57, 55, 30, (no letter)
 Pastor: Brad Crowe
 Cell (985-515-2251)
 Clerk: Ann Eubanks, 220 Tom Jones Rd., Lucedale 39452
 Home(601-508-9909)
- *Red Creek** – 200 Red Creek Church Rd. –(Washington) (no letter)
 Pastor: Charles McClure, 2230 Hwy 612, Lucedale 39452
 Home (601-947-2200) Church(601-947-7737)
 Clerk: Amy McClure, 117 McMahan Dr., Lucedale 39452
 Home (601-947-9914)
- *Rhymes** – 1056 Lamar St. –(Washington) 205, 1950, 25, (no letter)
 Pastor: Dale Dean, 612 Lamar St., Lucedale, 39452
 Cell: (601-508-3780)
 Assistant Pastor: Colon Havard, 169 Sherwood Dr., Lucedale 39452
 Cell: (601-530-3221)
 Clerk: Ruthie Havard, 202 Kohlers Dr, Lucedale, 39452
 Cell: (601-508-8246)
- *Sandhill** – 4195 Hwy. 63 N. - (Washington) (no letter)
 Pastor:
 Clerk: Mary Mallette, 2164 Cooks Corner Rd., Lucedale 39452
 Home (601-508-2828)
- *Temple** – 88 Summer St. (Washington) 100, 1958, 45
 Pastor: B.J. Hudson, 50 Summer St., CB 13, Lucedale 39452
 Cell (601-770-4555) Church (www.templebc-lucedale.org)
 Clerk: Bea Hudson, 50 Summer St. CB 13, Lucedale 39452

Ludlow

- *River Bend** – River Bend Rd, Lena – (no letter)
 Pastor: none
 Clerk: Elizabeth Johnson, 3151 Bridgeport Rd, Madison 39110
 Home (601-906-1390)

Lumberton

- *East Main** – 307 E. Main Ave. (Oak Grove) Hwy 13 E., 72, 2/17/67, (no letter)
 Pastor: Skip Holland, 109 Hunter Lane, Lucedale 39452
 Home (601-947-2422) Cell (601-530-2061)
 Email (skipholland@att.net)
 Clerk: Priscilla McGill, 146 Dubose Rd., Lumberton 39455
 Home (601-794-7885) Email (macnanny218@yahoo.com)

***Hickory Grove** – 39 Hickory Grove Rd. – (Hobolochitto) (no letter)
P.O. Box 261
Pastor: Tommy Jones, Cell (601-606-5768)
Clerk: Patricia Nall, 16 Jerry Nall Rd., Lumberton 39455
Home (601-723-0519)

Mantachie

- *Centerville** – 25 Centerville Church Rd. – (Judson) 125, 1928, 30 (no letter)
Pastor: Greg Jones, 8751 Hwy.363, Mantachie 38855
Home (662-282-4921) Church(662-282-4921)
Clerk: Linda Curtiss, 970 Centerville Rd., Mantachie 38855
Home (662-282-4486)
- *First** – 6080 Hwy.363 – (Harmony) 834, 1843, 207 - P.O. Box 159
Pastor: None
Asst. Pastor: Brian Prochaska 375 Park St, Mantachie 38855
Home: (662-282-4275) Cell: (662-401-5531)
Clerk: Wanda Grimes, 405 Bud Isaiah Rd., Mantachie 38855
Phone (662-282-4308) Cell (662-871-6355)
- *New Hope:** - 591 New Hope Church Rd.,(Harmony) - 64, 1945, (no letter)
Pastor: Cody Tucker
Clerk: Casey J. Clayton, 2570 River Rd., Mantachie 38855
Home (662-397-7010)
- *Oak Grove** – 751 Oak Grove Rd. – (Judson) 151, 1875, 5
P.O. Box 276, Mantachie 38855
Pastor: Rodney Lindsey, 3149 Shiloh Rd., Mantachie 38855
Home (662-255-5509)
Clerk: Karen Richardson, 132 Bruff Branch Rd, Mantachie 38855
Cell (662-255-5006)
- *Tombigbee** – 335 Tombigbee Church Rd., - (Judson) 116, 1903, (no letter)
Pastor: Joseph Jones, 409 Mimosa Dr, Fulton 38843
Home (662-862-5923) Cell (662-891-1281)
Clerk: James Jones, 6900 Hwy. 363 Mantachie 38855
Home (662-282-4608) Cell (662-871-8824)
Email(redjones@nexusband.com)

McHenry

- *Unity** – 236 Hwy.49, McHenry – (Ten Mile) 278, 3/14/91,
Pastor: Donnie Sims, 1919 Hwy 26, Wiggins 39577
Cell: (601-528-3295) Email: (pastordsims@hotmail.com)
Asst. Pastor: Preston Love, 21 Bobcat Trail, Poplarville 39470
Clerk: Teresa Sauls, 18 Sarah Lane, McHenry 39561
Cell: (228-216-3023) Email: (tdsauls@bellsouth.net)

McLain

- *Buffalo** – 1594 Buffalo Rd., - (Washington) 127, 1936, 20
Pastor: Donald Brown, 1594 Buffalo Rd, McLain 39456
Home (601-525-3828) Cell (601-508-8782)
Church: (601-525-3828) Email (buffalopastor55@gmail.com)
Clerk: Regina Breland, 2219 Old Hwy. 24, McLain 39456
Phone (601-252-3770) Cell(601-525-7366) Email(breland85@gmail.com)

***Midway** – 62 Midway Church Rd.-(Washington) 94, 7/12/42, 35
30 Shorty O'Neal Rd, McLain, 39451
Pastor: John Burge, 206 East McCormick Dr, Richton 39476
Cell (601-315-0848)
Clerk: Dianne Helton, 30 Shorty O'Neal Rd., Leakesville 39451
Home (601-947-4412) Cell (601-508-5786)

Meridian

***Broadmoor** – 5426 Hwy.39 N.- (Big Creek) 133, 5/16/75, 21, (no letter)
Pastor: Chris Floyd, 5312 Hwy.39 N., Meridian 39305
Home (601-483-4149) Cell(601-323-4400)
Church (601-482-2229) Email(chfsoso@yahoo.com)
Clerk: Stephanie Holifield, 9034 Ross Dr., Collinsville 39325
Home(601-626-0068)

Moss Point

***Faith Missionary** – 6212 Grierson St.,(Gulf) 75, (no letter)
Pastor: Randall Knight, 6212 Grierson St., Moss Point 39563
Cell (601-310-4549) Church (228-990-7129)
Church Email (sherrimccrory@yahoo)
Clerk: Debby Green, 2621 Canty St., Pascagoula 39567
Cell (228-217-3853) Email: (mimigreen50@hotmail.com)

Mt. Olive

***Shiloh** – 795 Hwy.532 E.,- (Big Creek) 194, 10/1860, 45, 30
Pastor: none
Clerk: Wanda Clark, 175 Keys-Clark Rd., Mt. Olive 39119
Home (601-797-4384)

Natchez

***Trace City**-29 Fatherland Rd 39121 (no letter)
Pastor: Ronnie Randall
Phone (601-442-0198)

Neely

***Washington** – 6236 Old Hwy. (Washington) 107, 1845, 17
Pastor: Rayburn Freeman, 135 Lube Dr., Richton 39476
Home (601-989-2261) Cell (601-433-2694)
Email (rsfree39@gmail.com)
Clerk: Joy Hillman, 585 Old Denco Rd., Neely 39461
Phone (601-525-3729) Email (georgiahillman@gmail.com)

Ocean Springs

***First of Windsor Park**- 6108 N. Washington Ave.-(Gulf) 8/1961, 55, (no letter)
P.O. Box 823 (no letter)
Pastor: Eddie Lambert, 6108 N. Washington Ave., Ocean Springs 39564
Cell (228-382-2658) Church(228-875-6870)
Clerk: Betty Jean Hilton, 6628 Columbus Circle, Ocean Springs 39564
Home(228-875-6062)

***Spring Hill** – 4500 Gibson Rd., -(Gulf) 79, 1978, 15
Pastor: Duane Ledlow, 17401 Indian Lane, Vancleave 39565
Cell (228-282-5704) Email(ledlows@bellsouth.net)
Clerk: Kelly Hutcherson, 17403 Indian Ln, Vancleave 39565
Home (228-217-0355) Email(khutcherson2007@gmail.com)

Olive Branch

***Harvest** – P.O. Box 863 – (Great Rivers) (no letter)
Pastor: James Cook, P.O. Box 863, Olive Branch 38654
Cell (901-233-1851) Email (jamscookjr@yahoo.com)
***New Beginnings** –6125 Pleasant Hill Rd., (BMA of Memphis) 85, 3/24/06
(no letter)
Pastor: Allan Lunyou, 4845 Cherry Tree Rd., Olive Branch 38654
Cell(662-812-8366) Church (662-895-0822)
Email(newbeginningsbc@yahoo.com)
Clerk: Wanda Tuck, 794 Autumn Woods Cove, Southaven 38671
Cell(901-233-6393)

Ovett

***Bible** – 725 Will Young Rd. -(East Central) 40, 4/27/1981,
Pastor: Bro. Kaleb Lee
Clerk: Bonnie J. Wilson, 725 Will Young Rd., Ovett 39464
Home(601-344-7120) Cell(601-344-8961)
***Good Hope** – 2304 Hwy 15S. 39464 (Big Creek) 191, 12/3/1904, (no letter)
Pastor: Ricky Mitchell, 1388 Seminary-Moselle Rd., Seminary 39479
Cell(601-310-6750) Email (rick39479@gmail.com)
Home (601-752-2099)
Clerk: Raymond Landrum, 2133 Hwy 15 S. Ovett 39464
Home (601-319-6544)
***Tiger Creek** – 694 Tiger Creek Rd 302, (East Central)301, 1903, 45, (no letter)
Pastor: Jerry Overstreet, 19 Elmer Stevison Rd., Richton 39476
Home(601-735-0141) Cell(601-408-8465)
Email (bjover60@gmail.com)
Clerk: Earlene Scarbrough, 87 Stroud Rd., Laurel 39443
Home (601-649-2934) Cell(601-577-2771)
Email(earlenescarbrough@gmail.com)

Pascagoula

***Spencer Memorial** – 3607 Lanier Ave., -(Gulf) 59, 1942, 35
Pastor: (Interim) Kenny Mitchell, 13 Green Tree Dr, Carriere 39426
Home (601-769-7273) Cell (601-215-1289)
Email (mod19357@gmail.com)
Clerk: Vickie Hines, 19050 Branch Rd, Moss Point, 39562
Home (228-990-6768)
***Woodlawn** – 2919 Old Mobile Hwy. -(Gulf) 100, 1958, 17
Pastor: Sidney Davis, 89 Floyd Walkers Rd, Laurel 39443
Cell (601-310-0108)
Clerk: Wanda Davis, 2308 11th St. Pascagoula 39567
Home (228-218-4029) Email (davis21947@gmail.com)

Pearl

- ***Skyway Hills** – 3790 Hwy. 80 E. – (Capitol) 270, 9/6/63, 68, 42
Pastor: Gary Harper, 181 Woodgate Dr, Brandon 39042
Cell (601-759-0138) Email (cropping4christ@yahoo.com)
Clerk: Gina Harper, 181 Woodgate Dr, Brandon 39042
Church (601-939-5313) Cell (936-668-6133)
Email (skywayhills2@gmail.com)

Perkinston

- ***Biloxi Creek** – 906 Perkinston-Silver Run Rd. – (Ten Mile) (no letter)
PO Box 377 Perkinston
Pastor: none
Clerk: James Lizana, 27639 Hwy. 53, Saucier 39574
Home (228-831-2567)
- ***Little Creek** – Hwy 15 and E. Wire Rd.-(Ten Mile) 110, 10/10/1909, 12
320 Cable Bridge Rd, Perkinston, 39573
Pastor: Scott Kirkland, 102 Mike Breland Rd., Perkinston 39573
Cell (601-723-0532) Email (creativeinnovations@rocketmail.com)
Clerk: Johnetta Bond, 320 Cable Bridge Rd, Perkinston, 39573
Home: (601-928-9859)
- ***Paramount** – 63 Paramount Church Rd., (Ten Mile) – 350, 1880, 50, 35,
Pastor: Dennis Knight, 2978 Hwy. 15, Wiggins 39577
Home (601-928-3764) Cell(601-528-3764)
Clerk: Charles Williams Jr., 2980 Hwy.15, Wiggins 39577
Cell (601-528-0541)
- ***Shiloh** – 28531 Shiloh Church Rd., - (Hobolochitto) 264, 1945, (no letter)
Pastor: none
- ***Ten Mile** – 65 Ten Mile Church Rd. – (Ten Mile) 1870
Pastor: Tim Parker, 65 Ten Mile Church Rd., Perkinston 39573
Home (601-928-5193) Cell (601-916-4818)
Youth Pastor: Austin Stampley Cell (601-795-5628)
Clerk: Louise Breland, 366 JB Brown Rd, Perkinston, 39573
Home (601-528-3389)

Petal

- ***Corinth** – 276 Corinth Church Rd., Hwy 42 E. (Oak Grove) 72, 1926
9125 Hwy 42, Petal, 39465
Pastor: John Miller, 429 Leeville Rd, Petal, 39465
Home Phone (601-545-7179) Cell(601-520-4736)
Clerk: Buddy Wigley, 27 Woodview Dr. Petal, 39465
Home(601-582-3133)
- ***Parkway** – 1522 Hwy.42 E. -(East Central) 96, 1960, (no letter)
Pastor: Tray Lamkin, 1524 Hwy. 42 E., Petal 39465
Cell (601-433-6499)
Clerk: Becky Holcomb, 207 Albert St., Petal 39465
Home (601-596-4971)

Picayune

- ***Antioch** – 2000 E. Canal – (no letter)
Pastor: John Smith, Interim Church(601-798-4014)
Clerk: Clara Howard, 102 Teague St., Picayune 39466 (601-798-3365)

- ***Benville** – 12011 Lott McCurdy Rd. – (Hobolochitto) 140, 1944, 45, (no letter)
 Pastor: Willie Tebo, 12471 Old Kiln Rd., Picayune, 39466
 Home (601-916-3574) Email(watebo@bellsouth.net)
 Clerk: Michelle Tebo, 12471 Old Kiln Rd., Picayune 39466
 Phone: (601-916-3467) Email(metebo@bellsouth.net)
- ***Catahoola** – 22140 Hwy. 43 S. –(Hobolochitto) (no letter)
 Pastor: Kenny Mitchell Church(228-469-0352)
 Clerk: Gala Necaize, 24084 Rd. 357, Picayune 39466
 Home(228-255-1784)
- ***Lee's Chapel #2** – 27015 Leetown Rd.(Hobolochitto)- 103,1928,50 (no letter)
 Pastor: Jarrad Lee, 16 RT Lee Rd., Carriere, 39426
 Cell (228-547-6159) Email (LCB2pastor@att.net)
 Clerk: Ann Hester,158 Hester Loop, Perkinston, 39573
 Cell (601-528-3531)
- ***Mill Creek** – 11 Old Kiln Rd. – (Hobolochitto) 325,11/23/1909 (no letter)
 Pastor: none
 Clerk: Sherry Willis, 303 Old Kiln Rd, Picayune 39466
 Cell: (601-347-5018) Email (willis1850@hotmail.com)
- ***Mt. Calvary** – 310 Mitchell St. – (Hobolochitto) 495, 1941, 40
 Pastor: Beau Comeaux, 504 Joseph Ave. Picayune, 39466
 Church (601-215-9445) Cell (601-916-8308)
 Email (beaumelissacomeaux@yahoo.om)
 Clerk: Judy Henderson, 158 Grover Barrett Rd., Picayune 39466
 Home (601-798-1126),
- ***Westlawn** – 2703 Jackson Landing Rd., (Hobolochitto) 252, 1964, 45 (no letter)
 Pastor: James Reeves 11192 Willie Lee Road, Picayune, 39466
 Cell: (601-916-9124) Email: (sfcreeves2003@yahoo.com)
 Church (601-798-2320)Email (westlawn2320@bellsouth.net)
 Clerk: Dorothy Dillard, 41 Sam Mitchell Rd, Picayune 39466
 Home (601-798-9461)

Poplarville

- ***College Heights** – Hwy. 11 N.- (Hobolochitto) (no letter)
 P.O. Box 389
 Pastor: none
 Clerk: Larry Lumpkin, Rt. 3 Box 45, Poplarville 39470
 Home (601-795-2932)
- ***Community** – 886 Barth Rd., (Hobolochitto) - 180, 1949, (no letter)
 Pastor: Bill Cameron, 4 Guy Smith Rd., Poplarville 39470
 Cell(601-928-8426) Email (Ride4Him@gmail.com)
 Clerk: Gail Ladner, 550 Connie Hariel Rd., Perkinston 39573
 Cell(228-697-4381)
- ***Derby Place** – 9675 Hwy. 11 S. –(Hobolochitto) 39, 9/74, 16
 Pastor: Nick Freeman, 13 Jerry Lott Rd, Sumrall, 39482
 Cell (601-394-7202) Email (nandhfreeman@gmail.com)
 Clerk: Barbara A. Smith, P.O. Box 818, Poplarville 39470
 Home (601-463-1153)
- ***New Bethel** – Osborne Moody Rd.- (Hobolochitto) (no letter)
 Pastor: Mike Reed
 Clerk:

- ***Plainview** – 2506 Silver Run Rd –(Ten Mile) 7/1970, (no letter)
 Pastor: Holden Stegall
 Clerk: Wendall Smith, 204 Jess Williams Rd., Poplarville 39470
 Cell(601-528-2426)
- ***Silver Run** – 2865 Silver Run Rd., (no letter)
 Pastor: Quentin McCardle
 Cell (601-463-0688)
 Clerk: Karen Dedeaux, 711 Ridge Rd., Perkinston 39573
 Home (601-928-9584)

Purvis

- ***Calvary** – 23 Hwy. 589 E.-(Oak Grove) 343, 12/7/74,
 P.O.Box 393, Purvis, 39475 (mailing address)
 Pastor: Dale Broom, 2 Bay Lane, Columbia 39429
 Cell (601-740-0567) (brodale50@hushmail.com)
 Clerk: Lainey Hickman, P.O. Box 1054, Purvis 39475
 Cell (601-325-7047)Email (loislott32@gmail.com)
- ***Canaan** – 34 Elliot Circle – (Oak Grove) 68, 11/05/2003, P.O. Box 874
 Pastor: Mickey Steele, 581 Lookout Tower Rd., Purvis 39475
 Cell (601-436-0664) Email(mickeysteele68@yahoo.com)
 Clerk: Gloria Steele, 20 Lookout Tower Rd., Purvis 39475
 Home (601-794-6060) Cell (601-575-6066)
 Email (gssteele4@gmail.com)
- ***Pine Grove** – 860 Purvis-Oloh Rd., -(Oak Grove) 170, 1890, 25,
 Pastor: Charles(Chuck)Lee, 77 Morrow Rd., Purvis 39475
 Cell(601-596-3416) Church (601-270-3261)
 Email (leecharles47@yahoo.com)
 Clerk: Mayme Johnson, 40 Johnson Lane, Purvis 39475
 Phone (601-270-3261) Email (mjoh6@att.net)

Richton

- ***Canaan**– 36020 Hwy. 63N.,-(East Central) 220, 1/18/1970, 70
 Pastor: Jason Howard, 35768 Hwy 63 N, Richton, 39476
 Cell: (601-394-8723) Email (jasonowenshoward@gmail.com)
 Clerk: Vanessa Freeman, 672 Lovewell Rd., Richton 39476
 Home (601-525-6174) Email(mgfvhf@tds.net)
- ***Central** – 1374 Hwy. 15N.-(East Central) 7/7/1967, (no letter)
 P.O. Box 791
 Pastor: Kelly Byrd, 450 Camp Eight Rd, Richton 39476
 Cell (601-788-7809)
 Clerk: Edna Siddon, 224 Mace Rd, Richton 39476
 Cell(601-788-7271) Email(esiddon2@gmail.com)
- ***Dykes Chapel** – 162 Dykes Chapel Rd.-(East Central) 70, 1944,
 P O Box 631, Richton, 39476
 Pastor: J.R. Hartfield, 507 Max White Rd. Purvis 39475
 Cell (601-794-7031) Email(jadrack@live.com)
 Clerk: Bridgette Dykes, 15 Jans Rd, Richton 39476
 Cell (601-674-0958) Email (bridamhouse@gmail)

- ***Mulberry** – 1774 Camp 8 Rd., (East Central) 115, 1904, (no letter)
 Pastor: none
 Clerk: Jamie Stevison, 40 Willie Mae Pitts Rd., Richton 39476
 Home (601-671-8790)
- ***Zion's Rest** – Zion Rest Rd., (East Central) 100, 1925, (no letter)
 Pastor: Dustin Helton, 241 Pine Level Rd, Leakesville 39451
 Cell (601-394-7934) Church (601-498-2626)
 Clerk: Kelvin Freeman, Richton
 Cell (601-410-8950)

Ripley

- ***Way, Truth, and Life** – 144 Bails Rd. – (Harmony)
 65, 11/2010, 110, 106, (no letter)
 Pastor: Byron Morales - Cell (662-882-8484)
 Clerk: Gustavo Cartagena, Ripley Phone(662-882-9176)

Saltillo

- ***Fellowship** – 700 CR 885, Fellowship Rd.-(Judson) (no letter) P.O.Box 449
 Pastor: Eric Dobbs, 463 Hodges Dr, Mantachie 38855
 Home (662-282-4316) Email(brodobbs@yahoo.com)
 Clerk: David DeVaughn, 1100 Pine Lake Dr., Corinth 38834
 Phone (662-665-0300) Email(dtd8123@gmail.com)

Saucier

- ***Grace** – 196 Hester Loop, -(Ten Mile) 81, 3/15/1992, 22, (no letter)
 Pastor: Greg Wells, 42 Bubba Phillips Rd, Wiggins 39577
 Cell (601-528-4734)
 Clerk: Margie Hester, 196 Hester Loop, Perkinston 39573
 Home (601-928-7422)
- ***Pleasant Hill** – 23140 Hwy 49 – (Ten Mile) 1978
 Pastor: Stephen Hunt, 113 North Lake Rd, Wiggins 39577
 Cell (601-528-3539)
 Clerk: Geraldine Necaize, 13254 Cleveland Ladner Rd, Pass Christian 39571
 Cell: (228-223-1166) Email(JgNecaize2@gmail.com)
- ***Ramsey Creek** – 4547 Bethel Rd.-(Ten Mile) 200, 1972, (no letter)
 Pastor: Kirk Ladner, 191 Cable Bridge Rd, Perkinston, 39573
 Home (601-528-9586) Cell (601-528-1574)
 Clerk: Dot Williamson, 14373 T-Bird Rd., Biloxi 39540 Home (228-392-3868)

Seminary

- ***Bethel** – 322 Zelton Ingram Rd.- (Big Creek) 200, 1881, 25, (no letter)
 Pastor: Douglas Moore, Interim
 Clerk: Lisa Sanford, 334 Shirley Sanford Rd., Seminary 39479
 Cell (601-517-9514)
- ***Evergreen** – 65 Evergreen Church Rd.- (Big Creek) 376, 1933,
 Pastor: Chad Cummins, 77 Evergreen Church Rd., Seminary 39479
 Cell(601-580-7037) Email (chadcummins17@gmail.com)
 Clerk: Cherie Humphrey, 37 Ray Harvey Rd., Seminary 39479
 Home (601-641-4344) Email (humphreycherie@gmail.com)

Soso

- ***Berean** – 3310 Hwy. 29 N. – (Big Creek) 73, 12/28/47, 25
P.O. Box 238 Soso, 39480 (mailing address)
Pastor: Wayne Rice, 6345 Hwy 84 W, Soso 39480
Cell(601-916-9020) Church:(601-729-4363)
Email: (browayne40@gmail.com)
Clerk: Kristin Welborn, 3 Freeman Dr, Laurel, 39443
Cell (601-319-9766) Email(kwelborn25@gmail.com)
- ***Big Creek** – 28 Big Creek Rd. –(Big Creek) 570, 1862, 90
Pastor: Justin Rhodes, 18 Big Creek Rd., Soso 39480
Cell (601-498-6692) Email(pastorjustinrhodes@yahoo.com)
Church(601-763-8100)Church Email (office@bigcreeksoso.com)
Clerk: Ronald Faircloth, 103 Tressie's Lane, Laurel 39443
Cell (601-670-1501) Email (rfaircloth@pecofoods.com)
- ***Old Antioch** – 1717 Hwy. 28 W. – (Big Creek) 100, 1805, 40, (no letter)
Pastor: Robbie White, 127 County Rd 1515, Bay Springs 39422
Home (601-764-2285)
Clerk: Gary Ward, 9 Ruffin Rd., Soso 39480 Home(601-729-4595)

Southaven

- ***Central** -7100 Getwell Rd, P.O. Box 344 (Mt Calvary, Arkansas)198, 2018
Pastor: Anders Lee, 5485 Meadow Point Dr, Southaven 38672
Cell (901-343-3293) Email (anders.lee571@gmail .com)
Asst. Pastor: Justin Burdick, 6174 Choctaw Trl., Olive Branch, 38654
Cell (601-466-4175) Email (jburd032689@gmail.com)
Clerk: Justin Burdick, 6174 Choctaw Trl., Olive Branch, 38654
Cell (601-466-4175)

Stringer

- ***Good Hope** –Intersection of CR 155 & CR 19 –(Big Creek) 232, 1919
P.O. Box 93, Moss
Pastor: Corbey Jones, 1403 N 7th Ave, Laurel 39440
Cell(601-433-8337) Email (corbeycindy81@gmail.com)
Clerk: Barbara McCarty, 61 CR 155, Stringer, 39481
Home (601-425-5384) Cell (601-422-5384)

Sumrall

- ***Daystar** – 1665 Hwy 42 – (Oak Grove) 30, 2019 P.O. Box 502, Sumrall, 39482
Pastor: Phillip Burns, 652 N Slade Rd, Sumrall 39482
Cell (601-670-6191) Email (pburns4488@gmail.com)
Clerk: Dawn Burns, 652 N Slade Rd, Sumrall 39482
Cell (601-670-6095) Email (dburns465@gmail.com)
- ***Midway First** – 77 Midway Church Rd.- (Oak Grove) 332, 1886, 81,
Pastor: Blake McCain, 85 Midway Church Rd, Sumrall, 39482
Cell (662-610-1039) Email (blake@midwayfirstbaptist.com)
Church (601-264-6647) Church Email (midwayfirstbaptist@hotmail.com)
Asst. Pastor: Jess Jackson, 101 Ramblewood Dr., Hattiesburg 39402
Cell: (601-818-7793) Email: (jess@midwayfirstbaptist.com)
Clerk: Elizabeth Lott, 1360 Purvis-Oloh Rd, Purvis, 39475
Cell (601-543-2658) Email (lizlott@att.net)

***Rocky Branch** – 2401 Rocky Branch Rd. – (Oak Grove) 190, 1882, 15
Pastor: Robert Arinder, 2393 Rocky Branch Rd, Sumrall, 39482
Cell (601-517-1551) Email (arinder.robert1220@icloud.com)
Clerk: Leah Moore, 312 Porter Hudson Rd, Sumrall 39482
Cell (601-740-0619) Email (leahmoore1956@icloud.com)

Taylorsville

***Calvary** – 840 Mayfield St., - (Big Creek)39, 4/7/1976,
Pastor: Kent Grice, 290 Service Rd, Laurel 39443 Cell (601-498-1532)
Clerk: Judy Eubanks, 3717 SCR 70, Taylorsville 3916 Cell (601-452-2384)
***Mineral Springs** – 1611 SCR 19,- (Big Creek) 253, 1918, 19
Pastor: Nathan Brown, 1611 SCR 19, Taylorsville, 39168
Church Phone (601-782-4966) Email (natebrown19@icloud.com)
Clerk: Catherine Ivey, 1231 SCR 19, Taylorsville 39168
Home(601-782-9437) Cell (601-672-5993) Email (cathivey@bellsouth.net)

Tishomingo

***Shady Grove** – 251 CR 141 – (Harmony) 72, 10/6/1940, 50,
Pastor: none
Clerk: Barbara Thompson, 271 CR 209, Burnsville 38873
Home (662-427-9831) Cell (662-660-3045)Email (bar69george@gmail.com)

Tupelo

***Ballardsville** – 100 Ballardsville Church Rd. – (Tombigbee) 173, 1884, 30,
Pastor: Frank Panzrino, 100 Ballardsville Church Rd, Tupelo 38804
Phone (601)394-3487 Church (662-862-7486)
Clerk: Susan Christian, 42 Ballardsville Ch Rd, Tupelo 38804
Phone(662-862-9551) Cell (662-891-0178)
Email(susanchristian23@yahoo.com)
***Emmanuel** – 955 Scott St. – (Harmony) 52, 11/27/53, 16
Pastor: Roger Franks, 1926 Rd. 1451, Mooreville, 38857
Cell (662-401-3230) Email (rgrfranks@gmail.com)
Clerk: Angie Sheffield, 359 N Church St, Tupelo 38801
Home (662-255-0072) Email (msheffi@att.net)
***Pleasant Hill** – 1169 State Park Rd. Tupelo – (Tombigbee) 42, 1948, 20
Pastor: Richey Hester, P.O. Box 483, Mantachie 38855
Cell (662-231-2686) Email (richey_hester@yahoo.com)
Clerk: Mary Murphree, 1177 State Park Rd, Tupelo, 38804
Phone (662-844-6857) Email(mary_murphree@outlook.com)
***South Green** – 3185 South Green St. (Tombigbee) – 54, 1971, 25
Pastor: Guyton Hinds, 205 Ratliff Rd., Mantachie 38855
Home (662-871-0627) Email(gwhindsministries@yahoo.com)
Church (662-842-8447)
Asst. Pastor: James Coker, 1036 Wilson St, Tupelo 38804
Email (jcoker@comcast.net)
Clerk: Marcelle C. Bethany, 1222 S. Thomas St, Tupelo 38801
Cell (662-681-6416) Email (marcellebethany@comcast.net)

Union

- ***Mt. Olive** – 10021 Rd 717 –(Big Creek) 31, 1911, 15, (no letter)
Pastor: Bill Raines, 1935 Eshee Rd., Little Rock, MS 39337
Home (601-490-4421) Email (raines4@bellsouth.net)
Clerk: Hannah Holley, 11161 Road 717, Union 39365
Cell (601-562-8319) Email (hannahwalters55@yahoo.com)
- ***Rock Creek** – 117 Hurley Rd.-(Big Creek) 88, 1842, 21
Pastor: Wayne Stockstill, 10381 Road 240, Union 39365
Home (601-416-7118)
Clerk: Linda Smith, 748 Rock Creek Rd. Union 39365
Home (601-728-7341) Email (crochetgranny61sdddj@gmail.com)

Vicksburg

- ***Oakland** – 2959 Oak Ridge Road –(Capitol) 131, 7/1934, 24, (no letter)
Pastor: Dwight Sibley, 4669 Redwood Rd, Vicksburg 39183
Cell (601-218-5190) Email(dilkmisbc@yahoo.com)
Church (601-638-6724) Email(oaklandbaptist@bellsouth.net)
Clerk: Casey Winningham, 9373 Oak Ridge Rd, Vicksburg 39183
Home (601-634-4749)
- ***Wilderness** – 5415 C Gibson Road (Capitol) 33, 8/16/1983, 8
Pastor: Zechariah Rogers, 104 Emmette Dr Vicksburg 39180
Cell (662-372-5730)
Clerk: Linda Harvey, 4304 Yorktown Rd, Vicksburg 39180
Cell (601-415-2036) Email (rlharvey12@msn.com)

West Point

- ***Lone Oak** – 233 Lone Oak Rd. (Tombigbee) 134, 6/7/74, 14, (no letter)
Pastor: none
Clerk: Melinda Buttrey, 1319 Town Creek Rd., West Point 39773
Cell (662-458-8747)

Wiggins

- ***Bethel** – 3083 Hwy 26 E. – (Ten Mile) 286, 1925, 32
P.O. Box 1001, Wiggins, 39577
Pastor: Freddie Wegner, 50 Carl O'Neal Rd., Perkinston 39573
Home (601-928-9680)Cell (601-723-0238)
Church (601-928-7280) Website (www.BethelofWiggins.org)
Clerk: Kathy Stringer, 68 Stringer Rd, Wiggins, 39577
Email (meanasasnake67@yahoo.com)
- ***Vardaman Street** – 334 S. Vardaman St., (Ten Mile) 134, 1946,
(no letter) P.O. Box 1
Pastor: Jake Staten, P.O. Box 1, Wiggins 39577 Cell (601-795-3508)
Clerk: Lesa Mallett, 38 Bobby Hunt Rd, Wiggins 39577
Cell (601-528-3588)

Yazoo City

- ***Good Hope** – 2400 Good Hope Rd. – (Capitol) (no letter)
Pastor: Cary Burrough
Clerk: Patricia Cranston, 4825 Lake City Rd., Yazoo City 39194
Home (662-746-5364)

***Hillcrest** – 353 Bus Station Rd., - (Capitol) 51, 11/92, 32, (Hillcrest)
Pastor: Jeff Dixon, 2030 E Sunset Dr., Yazoo City 39194
Cell (662-998-0546) Email(jdixonhbc@gmail.com)
Church(662-746-3030)
Clerk: Anita McBride
Cell: (662-746-3030)

Out of State

Creola, Alabama

***Fountain of Faith** – 1308 C Dead Lake Rd.-188, 6/26/2005, 18
Pastor: Al Moore, 1308 Dead Lake Rd, Creola, AL 36525
Home (251-599-3758)
Clerk: Donna Richardson, 1408 Holmes Rd., Creola AL 36525
Cell (251-610-4335) Email (creolamama@yahoo.com)

Mobile, Alabama

***Westwood** – 1101 Snow Road – 57, 1972, (no letter)
Pastor: Winford Smith, 5873 Chunn Rd., Eight Mile, AL 36613
Cell (251-402-0136) Email(winfran06@att.net)
Clerk: Beverly White, 72625 Saybrook Dr., Mobile, AL 36619
Home (251-406-9676)

Grand Bay, AL

***Philadelphia** -10890 Lockwood Dr, (Washington) (no letter)
Pastor: John Womack (251-689-0525)
Clerk: Mary Duff
Cell (251-656-0739)

Semmes, AL

***Harmony** – P.O.Box 607, Semmes, AL 36575 (no letter)
Pastor: John Weston
Cell (251-327-6264)
Clerk: Deborah Stewart, 5204 Bannister Pl, Mobile 36608
Home (251-344-0076)

Theodore, AL

***Belle Fontaine** – 9135 DIP (South Alabama) 60, 1974, 10
Pastor: Denny Patterson, 2651 Wilmer Rd, Wilmer 36587
Cell (601-466-3749) Email (brodpat55@yahoo.com)
Clerk: Elizabeth Storer, 2000 Robinhood Dr., Mobile, AL, 36605
Cell (251-327-7152)
***Helton Road** – 7500 Helton Rd., (South Alabama) 114, 1974, 20, 15,
Pastor: William Oldenquist, 7500 Helton Rd., Theodore,AL 36582
Home (251-653-1030) Cell(251-366-2282)Church (251-653-1030)
Clerk: Sylvia Rankin, 5026 Gunn Rd., Mobile, AL 36619
Home(251-666-5618) Cell(251-581-3900)
Email (sylvia@rankincabinets.com)

Bogalusa, Louisiana

***Temple** – City Limits Rd. – 1968, (Hobolochitto) (no letter)

Pastor: Kevin Neary, interim

Clerk: Trish Spiers Home (985-516-3798)

Mission Projects (Sponsored by State Missions)

Midway-27971 Hwy 6 East, Sardis 38666

P.O. Box 802 Batesville, 38606

Sending Church-First Baptist, Mantachie

Missionary: Kenneth Pollack, 8155 Hwy 363, Mantachie 38855

Phone (662-282-7868) Email (kpollack1@nexband.com)

Redemption-16794 Kapalama Rd, Pass Christian 39571

P.O. Box 6303, Diamondhead 39525

Sending Church-Campground, Gulfport

Missionary: Wesley Martin 792 Ewa St, Diamondhead 39525

Phone (228-380-0690) email (leaderinworship@yahoo.com)

Refuge -17065 Hwy 603, Kiln 39556

Sending Church-Midway First, Sumrall

Missionary: Josh Daniels, 29113 Hwy 603, Perkinston 39573

Phone (228-216-3064) Email (workin4god@yahoo.com)

Salt Light-100 Jeff Davis Ave, Waveland 39576

P.O. Box 3465, Bay St. Louis, 39521

Sending Church-Campground, Gulfport

Missionary: Johnny Williams, 1025 Dicks St, Waveland 39576

Phone (228-234-3121) Email (brojohnnywilliams@gmail.com)

El Camino-Biloxi (Meets at Temple Baptist Church)

Sending Church-El Camino, Laurel

Missionary: Jaime Galicia, 4113 Hwy 15 N, Laurel 39440

Phone (601-433-0085) Email (estuardo@comcast.net)

El Camino-Hattiesburg (Meets at Westover Baptist Church)

Sending Church-El Camino, Laurel

Missionary: Leo Aden, 4113 Hwy 15 N, Laurel 39440

Phone (601-433-0085) Email (estuardo@comcast.net)

El Camino-Canton

Sending Church-El Camino, Laurel

Missionary: Lucas Gomez

Phone (601-433-0085) Email (estuardo@comcast.net)

Way, Truth, & Life-Oxford (Meets at Westview Baptist Church)

Sending Church-Way, Truth, & Life, Ripley

Missionary: Luis Huchin 170 County Rd 215, Oxford 38655

Phone (601-433-0085) Email (estuardo@comcast.net)

Way, Truth, & Life-Tupelo (Meets at South Green Baptist Church)

Sending Church-Way, Truth, & Life, Ripley
Missionary: Humberto Regalado, 144 Bails Rd, Ripley 38663
Phone (601-433-0085) Email (estuardo@comcast.net)

Harvest- Olive Branch (Great Rivers)

Sending Church-Homestretch, Cleveland
Missionary: James Cook, P.O. Box 863, Olive Branch 38654
Phone (901-233-1851) Email (jamscookjr@yahoo.com)

Ministers Not Listed With Churches

Ainsworth, Virgil		
Allen, Clell	13062 Turtle Creek Pkwy, Gulfport 39503	228-861-2465
Awtrey, Josh	P.O. Box 515, Fulton 38843	662-862-5528
Basden, Claude	234 CR 1124, Mooreville 38857	662-842-1085
Bennett, Josh	601-528-3839	
Bolton, Josephe	Leakesville 39451	
Bosley, Jeff	P.O. Box 344, Southaven 38671	901-482-3767
Brown, Bradley	2370 Liberty Rd, Golden 38847	662-585-3802
Brown, Don	8 Reagan Lake Rd, Laurel 39443	601-426-3293
Buchanon, Blake	2651 Hwy 371, Mantachie 38855	256-577-9614
Bullock, Robert	263 Mckenzie Dr, Ellisville 39437	601-763-7675
Burdick, Justin	P.O. Box 344, Southaven 38671	601-466-4175
Burge, Bob		
Byrd, J.T.		
Cameron, Chance	3005 Freemantown Rd, Richton 39476	601-606-5499
Campbell, Richard	106 Marshall Place, Hattiesburg 394402	601-579-9955
Carson, Scott	1040 Euclid Ave, Laurel 39440	601-433-4736
Clark, Robert	E. Bond Ave, Wiggins 39577	601-270-2440
Conrad, Bob	130 Hoxie Rd, Vicksburg 39180	
Cooper, Darrell	5888 Van Buren Rd, Nettleton 38858	662-401-5442
Curry, Paul	508 Newitt, Vicksburg 39183	601-738-8921
Davidson, Grady	4558 Hwy 371 N, Mantachie 38855	662-282-4421
Davis, Charles	809 Magnolia Rd, Lumberton 39455	
Davis, Donnie	407 CR 518, Rienzi 38865	
Davis, Sidney	972 SCR 19, Taylorsville 39168	601-782-9309
Dearman, Jonathan	702 Louisiana St, Purvis 39475	601-596-5500
Dickens, Dick	2141 Oak Grove Rd, Hattiesburg 39402	601-261-9972
Downes, Scott	P.O. Box 1158, Nicholson 39463	601-749-0951
Dyess, Hubert	1160 Gates Rd, Columbia 39429	601-441-6022
Fall, Charlie	366 CR 1533, Louin 39338	601-670-0033
Ferrell, Billy	703 James Ave, Wiggins 39577	601-528-8669
Floyd, Harold	19 Pat Holifield Rd, Laurel 39443	601-729-8171
Flynt, Kenneth	807 Soso-Big Creek Rd, Soso 39480	601-729-2613
Fregoe, Terry	80 Magnolia Rd, Perkinston 39577	601-528-4663
Gainey, Jerry	760 Sharon-Moss Rd, Laurel 39443	601-428-8500
Geraldson, Larry	4226 Hwy 15 N, Laurel 39443	601-428-8616
Gibbs, Billy Ray	12140 Rd 236, Union 39365	601-774-5506
Givens, Gerald	17 DeKalb O'neal Rd, Perkinston 39573	601-928-3796
Graham, Terry	24939 Hwy 25 N, Fulton 38843	662-678-3784
Gray, Jackie	500 Loden Rd, Fulton 38843	662-862-7895
Green, Marion	121 N DR Ave, Petal 39465	
Haden, Lavon	10 Wagon Trail, Sumrall 39482	601-522-6055
Harrison, Jimmy	10631 Rd 509, Union 39365	601-774-8236
Henderson, Joseph		
Henderson, Gerald	781 Dill Rd, Mantachie 38855	
Hudson, Matt	1530 Loden Rd, Fulton 38843	662-260-0244
James, Johnny	23491 Church Ave, Saucier 39574	228-224-7758
Jones, Joseph	409 Mimosa Dr, Fulton 38843	662-862-5923
Ladner, Craig		
Ladner, Kenneth	3 Bobcat Trail, Poplarville 39470	601-795-8830
Ledlow, David	17401 Indian Ln, Vancleave 39565	228-236-6116
Lee, Arthur		
Lee, Kaleb	1015 Telly Rd, Picayune 39466	601-337-7627

Lee, Ray	23013 Rd 262, Picayune 39466	
Lindsay, Dwight	118 Lowe Rd, Laurel 39443	601-426-3928
Love, Preston	3092 Hwy 26 E, Wiggins 39577	601-716-6905
McCool, Brody	430 CR 291, Bay Springs 39422	601-764-7029
McMillan, Mark	203 Farrar Dr Fulton 38843	662-862-3378
Miller, Jacob	67 Van Spence Rd, Carriere 39426	01-337-1366
Moore, Doyle	14025 Lott McCarty Rd, Picayune 39466	601-569-4244
Morgan, Howard	Ovett 39464	
Musgrove, John	11 RL Musgrove Dr, Soso 39480	01-342-9256
Myers, Chris	10 W Sergrest Ave, Bay Springs 39422	601-764-9693
Necaise, Elvert	13254 Cleveland Ladner Rd, Pass Christian 39571	228-324-1644
Nicholson, Scott	P.O. Box 231, Fulton 38843	662-891-1100
Nielson, Michael	18575 Old Hwy 49, Saucier 39574	228-731-1120
Parker, David	Carroll Rd, Lumberton 39455	601-810-3783
Parker, John	20262 Coontail Rd, Aberdeen 39730	662-436-6415
Parker, Josh	1611 River Rd, Mantachie 38855	662-401-7408
Pfeiffer, Brian	3174 Stonecypher Rd, Lucedale 39452	601-508-2622
Price, Allan	28341 Cascades Rd, Pass Christian 39571	228-669-4977
Pullens Dan	23012 Mitchell Rd, Picayune 39466	
Reyer, Earl	5626 Scotland Rd, Bentonia 39040	662-673-0073
Rock, David	50026 Miller Rd, Amory 38821	662-640-2525
Samson, Cris	67 Dry Branch Rd, Columbia 39429	601-441-8260
Sanderson, Charles		
Seaney, Marlow	775 North Bierdeman Rd, Pearl 39208	
Shelby, Tim	211 SCR 16F, Taylorsville 39168	
Shetter, Donnie	10095 Wehie Camp Rd, Picayune 39466	228-304-7627
Shields, Grant	6782 Hwy 363, Mantachie 38855	662-282-7109
Smith, Johnny	Picayune 39466	601-590-1073
Smith, Mike	2311 Hwy 40, Phil Campbell, AL 35581	256-460-4640
Sookraj, Carl	P.O. Box 344, Southaven 38671	901-488-5266
Spurlin, Paul	1603 CR 21, Bay Springs 39422	601-764-2341
Stinson, I.L (Shott)	91529 Hwy 42, Richton 39476	01-788-4643
Stuart, James	178 E Hill Rd, Purvis 39475	601-408-0534
Tapp, Neil	24252 Orchard Park Dr, 39503	
Thompson, Randall	P.O. Box 234, Mantachie 38855	662-574-2811
Tramel, Larry	5451 Hwy 178, Fulton 38843	662-357-8452
Waite, Aaron	29 Sawmill Rd, Ellisville 39437	601-319-9169
Wilson, Jerry	13 Sequalena Meehan Rd N, Meridian 39307	
Young, Curtis		601-795-5628

Music Directors

Allen, Jessie	611 Quarels Ave, Long Beach 39560	662-420-3068
Anderson, Chris	38 Anderson Rd, Perkinston 39573	601-528-0462
Anthony, William	1004 Conerly Rd, Columbia 39429	601-441-3166
Ashcraft, Tony	328 Big Four Rd, Wiggins 39577	601-928-1667
Avereese, Harvey	18 Sarah Ln, McHenry 39561 aaharvey98@bellsouth.net	
Bean, Andy	787 SW Moore Rd, Fulton 38843	662-862-4476
Bennett, Steve	509 Sheffield Rd, Fulton 38843 Step.henben@yahoo.com	601-415-7283
Blakeney, Joe	3521 SCR 19, Taylorsville 39168	601-782-4205
Blassingame, Joe	968 CR 2578, Baldwyn 38824	662-348-5381
Bond, Bobby	11083 Robin Wood Dr, Picayune 39466	601-337-2114
Brannan, Ken	45 Mallard Dr, Petal 39465	601-408-0657
Brignac, Robert	27015 Leetown Rd, Picayune 39466	

Broome, S.D.	3287 Hwy 589, Hattiesburg 39402	601-467-7082
Brown, Randy	2895 Sand Ridge Rd, McLain 39456	601-394-7921
Burge, Ashton		228-297-0984
Burks, Jeff	144 Hobart Walker Rd, Carriere 39426	601-916-5655
Buttrey, Orv	1319 Town Creek Rd, West Point 39773	662-854-1022
Byrd, Buster	263 Morriston Rd, Petal 39465601-325-4341	
Byrd, David	2304 Hwy 15 S, Ovett 39464	
Cameron, Chance	3005 Freemantown Rd, Richton 39476	601-606-5499
Carlisle, Marvin	476 Goldfinch Dr, Greenville 38701 Cell- 662-820-3871; carlisle2@suddenlink.net	662-335-1728
Carlson, Allen	720 N Black Creek Rd, Sumrall 39482 alan@midwayfirstbaptist.com	601-549-1063
Champion, Allen	108 Firetower Rd, Vicksburg 39180	601-636-4233
Clayton, Taylor	P.O. Box 344, Southaven 38677	901-461-4474
Clayton, Thomas	4979 Dorsey Evergreen Rd, Fulton 38843 Cell- 662-316-8233; tclayton@nexband.com	662-862-3785
Clemts, Ronnie		
Cochran, Derrick	121 Tommy Slay Rd, Lucedale 39452	228-233-8164
Comeaux, Melissa	504 Joseph Ave, Picayune 39466	228-861-8308
Corley, Randy	554 CR 17, Bay Springs 39422	601-764-4805
Craven, Larry	3310 Hwy 29N Soso, 39480	601-729-4363
Dale, Wayne	32 CR 258, Corinth 38834	601-293-0106
Davidson, Chad	6620 Timbercove Dr, Meridian 39305	601-485-4768
Davis, Ronnie		
Denson, Terry	10211 Road 717, Union 39365	601-562-6074
Dyess, Sonny	1476 Bethel Church Rd, Bassfield 39421	601-736-1905
Dykes, Karina	151 CR 1060, Tupelo 38804	662-841-7769
Essary, Bryan	1401 Bunch St, Corinth 38846 bce.22757@yahoo.com	662-665-1244
Everett, Josh	129 Pilgrim Rest Rd, Leakesville, 39451	601-394-8228
Ezell, Jeremy	6903 Old Hillsboro Rd, Forest 39074	601-900-5700
Farris, Teresa	P.O. Box 100, Mantachie 38855 teresafarris@hotmail.com	662-282-7692
Flurry, Gay	73 Horse Creek Rd, McHenry 39561	601-528-5117
Freeman, Kelvin	334 Smithton Chicero Rd, Richton 39476	601-410-8950
Hagan, Bill	1806 Briar Ridge Rd, Tupelo 38801	662-842-3210
Hall, James	Detroit, AL	205-712-5188
Ham, Kenneth	29 Meador Rd, Laurel 39443	
Harriel, Chuck	47 Gilligan Rd, Poplarville 39470	
Harlow, Patti	1311 Highlands Dr, Amory 38821	662-256-3623
Henley, Brandon	1824 Columbia/Purvis Rd, Columbia 39429	601-516-2236
Hicks, Chris	1313 W Sunflower Rd, Cleveland 38732 toocentz@yahoo.com	662-402-0624
Hill, Allen	1429 33rd St, Laurel 39440	601-433-9004
Hill, Randy	P.O. Box 429, Benton 39039	662-571-2772
Holcomb, Tony	735 CR 2346, Guntown 38849	662-348-5252
Holifield, Charles	2054 Hwy 28 W, Taylorsville 39168	601-729-8650
Holifield, Danny	6047 Hwy 84 West, Soso 39480 mrdlaguin@gmail.com	601-433-7086
Hudspeth, Nikki	1419 W Bristow Rd, Tupelo 38801 Ndbuse@gmail.com	662-231-6163
Hutcherson, Kenneth	17403 Indian Ln, Vanclave 39565	228-217-3599
Ingram, Kelton	118 Atkinson Rd, Sumrall 3948 Cell- 601-942-0148; ki1122@me.com	601-758-3336
Ishee, Bobbie	6637 CR 99, Bay Springs 39422	601-764-3637
James, Kenneth	20 Eastside Church Rd, Richton 39476	601-580-1566

Johnson, Scott King, Hunter	50014 Robbie Gregg Dr., Aberdeen 39730 3110 Winchester Cr, Tupelo 38801 mhkmsu1@yahoo.com	662-436-6518 662-687-0237
Kitchens, Luther Lee, Gene	433 Hwy 533, Laurel 39443 844 Henleyfiled/Mcneil Rd, Carriere 39426 Cell- 601-569-0673; briarpatch62@yahoo.com	601-729-2326 601-798-1959
Lott, Larry Martin, E.J. Martin, Jim McCarty, Arthur McCombs, Ronnie	23 Lott Lane, Columbia 39429 29280 Deschmp Rd, Pass Christian 39571 410 N Joann St, Tupelo 38801 CR 155, Stringer 39481 12 CR 3501, Booneville 38829 Cell-662-554-9876; ronnie_and_carolyn@yahoo.com	601-441-2986 228-493-9437 662-842-6566 601-422-5384 662-728-3674
McLemore, Charles	109 Maxey Rd, Laurel 39443 Martha.mclemore@msfb.org	601-580-3011
Mitchell, Caleb Mooney, Charles Morris, B.J. Moss, Jerry Musgrove, Glen Necaise, Scott Oswalt, Danny	131 Mt Carmel Rd, Carriere 39426 47 CR 1711, Louin 39338 275 CR 992, Iuka 38852 11 RL Musgrove Dr, Soso 39480 490 Derby/Whitesand Rd, Poplarville 39470 3161 Burnt Fields Rd, Fulton 38843 Cell-662-401-8682; dgoswalt@gmail.com	601-916-3015 662-423-5774 601-606-9306 601-746-5085 662-585-3655
Pace, Brian Parker, Lane Pasley, Sean Patterson, Debbie Penson, Terry Phifer, Doyle Phillips, David Polk, Rae Powe, Mike Raynes, Jonathan Reid, Doug Richardson, Chris Rigdon, Willie Robinson, Gary Ryan, Sherry Schuit, Jacob Shoemaker, Tony	2798 Hwy 588, Ellisville 39437 6425 Scenic Hollow Rd, Walls 38680 2651 Wilmer Rd, Wilmer 36587 10211 Road 717, Union 39365 9 CR 132, Tishimingo 38873 3371 Sunflower River Rd, Rolling Fork 39159 313 Callum Dr, Taylorsville 39168 4219 Evie St, Pascagoula 39581 7 Walleys Way, Purvis 39475 12259 Prudie St, Gulfport 39503 1408 Holmes Rd, Creola, AL 36525 101 Reid Rd, Laurel 39443 1520 Walker Smith Rd, Gulfport 39503 70 CR 5331, Baldwyn 38824 41 J Cooper Rd, Wiggins 39577 20132 Scarborough Rd, Saucier 39574 Cell- 228-669-5606; tonylorna@att.net	601-470-5620 662-549-7542 901-212-8264 601-433-4197 601-562-7039 662-438-6910 662-397-9564 601-826-3045 228-623-3586 601-543-9326 228-234-7343 601-425-9716 662-365-8078 228-539-3601
Shores, Howard	2901 Hwy 15 South, Overt 39464 Cell- 601-498-0314; hshores88@gmail.com	601-344-7735
Simpson, Billy Skinner, Gatha Smith, Pat Smith, Sandra Smith, Wendall Stanfield, Cecil Stanford, Steve Stewart, Brett	1366 Votech Rd, Leakesville 39451 10521 Rd 509, Union 39365 37 Peachtree Ln, Seminary 39479 14527 Wolfridge Rd, Moss Point 39562 204 Jess Williams Rd, Poplarville 39470 816 New Hope Rd, Wiggins 39577 3253 NW Mt Pisgah Rd, Mantachie 38855 139 Melvin Welborn Rd, Laurel 39443 brettstewart2014@gmail.com	601-394-2562 601-774-5295 601-517-8014 228-218-4726 601-528-2426 662-282-7234 601-323-1297
Taylor, Larry Thames, Bob Trest, Dwayne Walley, Glen Warren, Ray	127 Clear Creek Rd, Wiggins 39577 45 Wallace Dr, Seminary 39479 108 Estelle Dr, Vicksburg 114 Holmes St, Lucedale 39452 60078 Faulkner Rd, Amory 38821	601-528-4781 601-722-3354 601-529-1487 662-256-7465

Welborn, Larry	151 Arrowhead Trail, Brandon 39047	601-992-4785
Wesson, Jeanne	157 Kirksey Rd, Mantachie 38855	662-282-4246
Wheeler, Terry	100 Ballardsville Ch Rd, Ballardsville 38804	662-862-7486
White, Megan	1906 Hwy 363, Mantachie 38855	662-231-4631
Wigley, Buddy	27 Woodview Dr, Petal 39465	601-582-3133
Williamson, Ray	14373 T-bird Rd, Biloxi 39540	228-392-3868
Windham, Teresa	P.O. Box 793, Magee 39111	601-672-0469

Minister's Memorial Table

Bro. James Ozell Martin	September 8, 1928 - October 27, 1998
Bro. Glennis Bell	March 14, 1932 - January 24, 2000
Bro. Austin Rhodes	March 3, 1979 - February 17, 2000
Bro. Arnold Knight	October 19, 1925 - April 21, 2000
Bro. Jimmy Swindoll	January 28, 1952 - April 21, 2000
Bro. Dennis Mallett	February 18, 1905 - December 2, 2000
Bro. Len Gibson	July 9, 2001
Bro. Luther Parrish	February 13, 2001
Bro. Ralph Brand	August 31, 1924 - February 17, 2001
Bro. R . T . Lee	March 12, 1923 - November 34, 2001
Bro. Alfred M . Tanner	August 1924 - December 2001
Bro. Billy Joe Smith	May 14, 1932 - September 27, 2002
Bro. Roger N . Hobson	June 25, 1914 - December 2, 2002
Bro. Julian Burt	April 12, 1917 - January 16, 2003
Bro. Robert L . Mooney	October 25, 1927 - June 14, 2003
Bro. Edward Lowery	August 2, 1933 - January 30, 2005
Bro. James H . Pitts	March, 9, 1930 - June 15, 2005
Bro. Lane Kelly	March 11, 1976 - March 5, 2006
Dr. Jentry Bond	October 12, 1954 - May 5, 2006
Bro. Merle D . Bradley	April 11, 1925 - July 9, 2006
Bro. Carl Seal	August 21, 1933 - July , 2006
Bro. Donald Riley	April 20, 1938 - December 20, 2008
Bro. John Loden	
Bro. Thomas C . "Bud" Dixon	June 11, 1937 - June 23, 2009
Bro. Curtis Mizell	October 17, 1926 - January 15, 2009
Bro. Donald Fitzgibbon	March 10, 1923 - June 29, 2009
Bro. Dannon Cole	July 9, 1954 - June 20, 2009
Bro. Bruce Phillips	December 2007
Bro. Roxie Sullivan	October 14, 2009
Bro. Harry Burge	February 5, 1940 - November 29, 2009
Bro. Donald James Farnham	May 24, 1951 - June 30, 2010
Bro. Stanley Beaird	September, 2010
Bro. Howard Rhoden	2010
Bro. Charles Thompson	December 25, 2010
Dr. Eugene Murphy	February 4, 1927 - January 5, 2011
Bro. Luther "Buddy" Cameron	October 2, 1945 - October 6, 2011
Bro. Vern Holifield	August 3, 1926 - October 26, 2011
Bro. Arthur Smith	November 4, 1937 - May 15, 2012
Bro. Harrison Loftin	August 8, 1921 - June 8, 2012
Bro. Larry D . Smith	December 16, 1946 - June 19, 2012
Bro. A .M . Wilson	May 26, 2012
Bro. Arthur Shaw	July 5, 1947 - February 19, 2014
Bro. Thomas Welborn	December 25, 1923 - April 18, 2014

Bro. Jack Leslie	July 12, 1936-August 31, 2014
Bro. Walter Presley	1924-November 27, 2014
Bro. Winnie McMahon	December 19, 2014
Bro. Harvey Springer	July 9, 1937-June 6, 2015
Bro. Gary Smith	April 12, 1950-June 26, 2015
Bro. James Wilson	May 7, 1939-July 20, 2015
Bro. Ray Thorto	April 8, 1925- October 29, 2015
Bro. Kenneth Lofton	December 19, 1958- March 4, 2016
Bro. Mavous Phifer	May 20, 1924- March 6, 2016
Bro Bryan Williamson	March 5, 1965 – April 23, 2016
Bro. Elbert Boutwell	August 13, 1923- July 24, 2016
Bro. Jewel Prince	June 8, 1937- August 5, 2016
Bro. Milton Wright	January 3, 1927-October 9, 2016
Bro. Harold Holifield	September 4, 1926 – December 18, 2016
Bro. Danny Pitts	August 21, 1950 – December 21, 2016
Bro. Paul Lee	August 16, 1939 – April 10, 2017
Bro. John Riles	August 10, 1932 – May 25, 2018
Bro. Johnny Watts	October 27, 1928-October 21, 2018
Bro. A.J. Stewart	October 7, 2018
Bro. Jimmy Cresswell	December 7, 2018
Bro. Edward Williams	May 27, 1937 – December 14, 2018
Bro. Fulton Lindsay	January 14, 1944 – January 19, 2019
Bro. Gover Laird	January 11, 1929 – June 25, 2019
Bro. B.J. Jackson	December 2, 1938 – January 3, 2020
Bro. A.W. Kirkland	February 4, 1930 – July 5, 2020
Bro. Howard Rogers	May 6, 1933 – October 3, 2020
Bro. Darnell Minyard	September 24, 1944 – October 6, 1920
Bro. Wexford Parmer	October 11, 1941 – October 24, 2020

Historical Table

Date	Place Meeting	President	Recording Clerk	Preacher
1806	Salem Church (Jefferson Co.)	(No other information available)		
1807	Bethel (Wilkinson Co.)	Moses Hadley	Robert Tanmmner	Moses Hadley
1808	New Providence (Amit Co.)	David Cooper	David Snodgrass	David Cooper
1809	Salem (Jefferson Co.)	David Cooper	William Snodgrass	Moses Hadley
1810	Ebenezer (Amite Co.)	David Cooper	Moses Hadley	Thomas Mercer
1811	New Hope (Adams Co.)	Thomas Mercer	David Cooper	John Arkins
1812	Zion Hill (Amite Co.)	Moses Hadley	Jos. J. Lawton	Lawrence Scarbrough
1813	Bayou Pierre (Claiborne Co.)	Moses Hadley	George King	Ezra Courtney
1814	Bayou Pierre (Claiborne Co.)	Ezra Courtney	George King	Ezra Courtney
1815	Sarepta (Jefferson Co.)	Moses Hadley	William Snodgrass	William Cooper
1816	Clear Creek (Adams Co.)	Nathan Morris	William Snodgrass	Nathan Morris
1817	Bogue Chitto (Pike Co.)	David Cooper	Benjamin Davis	David Cooper
1818	New Providence (Amite Co)	David Cooper	William Snodgrass	Josiah Flowers
1819	Hepzibah (Feliciana Par. La)	David Cooper	William Snodgrass	George W. King
1820	Zion Hill (Amite Co.)	David Cooper	Elliott Estes	David Cooper
1821	Bethel (Wilkinson Co.)	Samuel Marsh	Elliott Estes	Elliott Estes
1822	Ebenezer (Amite Co.)	David Cooper	William Balfour	Samuel Marsh
1823	Mars Hill (Amite Co.)	David Cooper	Elliott Estes	Chas. Felder
1824	New Providence (Amite Co.)	David Cooper	Elliott Estes	Elder Irion
1825	Shiloh (Wilkinson Co.)	Ezra Courtney	Elisha Andrews	Elliott Estes
1826	Shiloh (Feliciana Pr. La)	Ezra Courtney	J.A. Ranaldson	William Balfour
1827	Woodville	Chas Felder	Chas. G. Hatch	Chas. Felder
1828	Zion Hill (Amite Co.)	Chas. Felder	J.A. Ranaldson	Ezra Courtney
1829	Jerusalem (Amite Co.)	Ezra Courtney	J.A. Ranaldson	Ezra Courtney
1830	Ebenezer (Amite Co.)	Ezra Courtney	Maston Crainm	Chas. Felder
1831	New Providence (Amite Co.)	Ezra Courtney	David Lea	Davis Collins
1832	Mount Nebo (La)	Chas Felder	David Lea	Jesse Young
1833	Hepzibah (La)	Ezra Courtney	David Lea	Chas Felder
1834	East Fork	Ezra Courtney	David Lea	Ezra Courtney
1835	Zion Hill (Amite Co.)	Chas Felder	H.F.D. Roberts	Shadrach Coker
1836	Galilee	Chas Felder	H.F.D. Roberts	H.F.D. Robert
1837	Jerusalem (Amite Co.)	Chas. Felder	H.F.D. Roberts	J.B. Smith

Date	Place Meeting	President	Recording Clerk	Preacher
1838	Jackson (La.) (Amite Co.)	Chas Felder	H.F.D. Roberts	Zachariah Reeves
1839	New Providence (Amite Co.)	Chas Felder	C.E. Pickney	Thomas M. Bond
1840	Ebenezer (Amite Co)	Chas Felder	J.B. Smith	Chas Felder
1841	East Fork (Amite Co.)	Shadrach Coker	Hamilton McKnight	Zachariah Reeves
1842	Bluff Creek (La)	Chas. Felder	Thomas M. Bond	M. Barlow
1843	Liberty	Zachariah Reeves	H.F.D. Roberts	Howell Wall
1844	Gallilee	Shadrach Coker	G.P. Claughton	Shadrach Coker
1845	Mount Pleasant (Pike Co.)	Zachariah Reeves	G.P. Claughton	M.T. Conn
1846	Mount Zion (Wilkinson Co.)	Zachariah Reeves	G.P. Claughton	Zachariah Reeves
1847	Pierce's Creek	Zachariah Reeves	G.P. Claughton	Zachariah Reeves
1848	Hopewell (Franklin Co.)	Zachariah Reeves	G.P. Claughton	J.D. McFarland
1849	Bogue Chitto (Pike Co.)	Zachariah Reeves	G.P. Claughton	Alexander McKenzie
1850	Zion Hill (Amite Co.)	Zachariah Reeves	G.P. Claughton	Ham McKnight
1851	Mars Hills	Zachariah Reeves	G.P. Claughton	Calvin Magee
1852	Mt. Zion (Copiah Co.)	Zachariah Reeves	G.P. Claughton	Alexander McKenzie
1853	New Providence (Amite Co.)	Zachariah Reeves	C.C. Cain	Zachariah Reeves
1854	Sarepta (Franklin Co.)	Zachariah Reeves	C.C. Cain	F. Clark
1855	(Nathan L. Clarke was moderator (president) from 1855 through 1858) (No other records available)			
1859	Ebenezer (Jasper Co.)	Nathan L. Clarke	W.J. Morris	R.H. Jones
1860	Garlandsville (Jasper Co.)	Nathan L. Clarke	B. Thigpen	W. Manning
1861	(No information available)			
1862	Garlandsville (Jasper Co.)	L.P. Murrell	B. Thigpen	W. Thigpen
	(No information available for years 1863-1875)			
1876	Leave River (Covington Co.)	Nathan L. Clarke	B. Thigpen	E.L Carter
1877	Sylvarena (Smith Co.)	Nathan L. Clarke	B. Thigpen	L.P. Murrell
1878	Providence (Perry Co.)	J.P. Johnston	N.L. Robertson	J.P. Johnston
1879	Fellowship (Jasper Co.)	N.L. Clark	B. Thigpen	M.G. Turner
1880	Oak Grove (Lauderdale Co.)	Nathan L. Clarke	B. Thigpen	W. Thigpen
1881	Salem	Nathan L. Clarke	B. Thigpen	J.E. Brunson
1882	Bethel (Newton Co.)	Nathan L. Clarke	B. Thigpen	N.L. Clarke
1883	Zion Hill (Smith Co.)	Nathan L. Clarke	B. Thigpen	W. Thigpen
1884	Poplarville	Nathan L. Clarke	B. Thigpen	Wilson West
1885	Fellowship (Jasper Co.)	Nathan L. Clarke	B. Thigpen	J.P. Johnson
1886	Decatur	Nathan L. Clarke	B. Thigpen	J.M. Moore
1887	Enon (Jasper Co.)	Nathan L. Clarke	B. Thigpen	T.I. Wells
1888	Shady Grove (Jasper Co.)	Nathan L. Clarke	B. Thigpen	N.L. Clarke

Date	Place Meeting	President	Recording Clerk	Preacher
1889	Oakland (Newton Co.)	Nathan L. Clarke	B. Thigpen	A.J. Freeman
1890	Mt Nebo (Jasper Co.)	Nathan L. Clarke	B. Thigpen	L.P. Murrell
1891	Fellowship (Jasper Co.)	Nathan L. Clarke	B. Thigpen	J.B. Flanagan
1892	Hickory (Newton Co.)	Nathan L. Clarke	B. Thigpen	J.P. Johnson
1893	Mt. Olive (Jones Co.)	Nathan L. Clarke	B. Thigpen	William Thigpen
1894	Bethel (Newton Co.)	Nathan L. Clarke	R.F. Roper	J.T. Simmons
1895	Antioch (Jasper Co.)	Nathan L. Clarke	R.F. Roper	G.W. Rainer
1896	Mt. Pleasant (Newton Co.)	Nathan L. Clarke	R.F. Roper	William Thigpen
1897	Sylvarena (Smith Co.)	Nathan L. Clarke	R.F. Roper	T.I. Wells
1898	Spring Hill (Jones Co.)	Nathan L. Clarke	R.F. Roper	G.W. Rainer
1899	(No information available)			
1900	Goodwater (Smith Co.)	Nathan L. Clarke	R.F. Roper	J.P. Johnson
1901	Mt Nebo (Jasper Co.)	Nathan L. Clarke	R.F. Roper	J.F. Chapman
1902	Union (Newton Co.)	Nathan L. Clarke	R.F. Roper	L.J. Caughman
1903	New Home (Smith Co.)	Nathan L. Clarke	R.F. Roper	G.W. Rainer
1904	Bethel (Newton Co.)	Nathan L. Clarke	D.M. Russell	D.W. Moulder
1905	Philadelphia	Nathan L. Clarke	D.M. Russell	Z.K. Gilmore
1906	Fellowship (Jasper Co.)	G.W. Rainer	D.M. Russell	W.P. Chapman
1907	Lake Como	T.J. Miley	J.W. Rooker	D.W. Moulder
1908	Bay Springs	D.H. Valentin		
	(No information available from 1909 through 1910)			
1911	Ten Mile	Marion Walters	E.B. Cox	T.E. Pinegar
1912	Hickory Grove (Laurel)	Marion Walters	E.B. Cox	M.H. Broadus
1913	(No information available)			
1914	Louin (Mt Vernon)	S.F. Thigpen	E.B. Cox	A.F. Burns
1915	Paramount (Stone Co.)	J.E. Glenn	E.B. Cox	M.H. Broadus
1916	Bay Springs (Mt Nebo)		(No other information)	
	(No information available from 1917 through 1919)			
1920	Louin (Mt. Vernon)	J.E. Glenn	D.H. Valentine	C.A. Gilbert
1921	Mineral Springs	S.A. Shoemake	D.H. Valentine	J.W. Tolar
1922	Laurel (Hickory Grove)	M. Walters	D.H. Valentine	W.S. Wade
1923	Purvis (Tabernacle)	M. Walters	J. Alvan Rester	T.C. King
1924	Shiloh (Covington Co.)	M. Walters	J. Alvan Rester	M.H. Broadus
1925	Ten Mile (Stone Co.)	M. Walters	J. Alvan Rester	J.A. Scarborough
1926	Mantachie	M. Walters	J. Alvan Rester	M. Walters
1927	Laurel (Hickory Grove)	M. Walters	J. Alvan Rester	J.M. Stuart

Date	Place Meeting	President	Recording Clerk	Preacher
1928	Bay Springs (Mt Nebo Church)	M. Walters	J. Alvan Rester	G.S. Rayborn
1929	Wiggins (Bethel Church)	M. Walters	J. Alvan Rester	G.S. Rayborn
1930	Hopewell (Itawamba Co.)	W.G. Gray	J. Alvan Rester	M.W. Matthews
1931	Louin (Mt. Vernon)	J.A. Davis	D.H. Valentine	S.A. Shoemake
1932	Paramount (Stone Co.)	J.A. Davis	D.H. Valentine	J.A. Rester
1933	Station Creek	E.C. Gillentine	D.H. Valentine	J.E. Roberson
1934	Fulton (Bethel Church)	E.C. Gillentine	D.H. Valentine	M.W. Matthews
1935	Enon	E.C. Gillentine	D.H. Valentine	L.T. Simmons
1936	Bay Springs (Mt Nebo Church)	E.C. Gillentine	D.H. Valentine	G.W. Smith, Jr.
1937	Ebenezer	E.C. Gillentine	J. Alvan Rester	G.S. Rayborn
1938	Sanford	L.G. Varnado	J. Alvan Rester	J.A. Davis
1939	Union	L.G. Varnado	Ollie F. Parker	Ollie F. Parker
1940	Midway	C.D. Barton	Ollie F. Parker	M.E. Childers
1941	Louin (Mt Vernon)	L.T. Simmons	Ollie F. Parker	J.M. Stringer
1942	Paramount	L.T. Simmons	Ollie F. Parker	Luther Parrish
1943	Shady Grove	L.T. Simmons	Ollie F. Parker	M.E. Childers
1944	Macedonia	L.T. Simmons	Ollie F. Parker	Ollie F. Parker
1945	Ten Mile	L.T. Simmons	Ollie F. Parker	M.W. Matthews
1946	Big Creek	L.T. Simmons	Ollie F. Parker	O'Neal Estes
1947	Hopewell	L.T. Simmons	Ollie F. Parker	D.C. Breland
1948	Henleyfield	L.T. Simmons	Ollie F. Parker	D.N. Jackson
1949	Lebanon	L.T. Simmons	Ollie F. Parker	J.B. Coats
1950	Louin	L.T. Simmons	Ollie F. Parker	H.L. Gardner
1951	Paramount	L.T. Simmons	Ollie F. Parker	Richard L. Walters
1952	Big Creek	L.T. Simmons	Preston M. Cochran	Grover T. Laird
1953	Laurel	H.L. Gardner	P.M. Cochran	B. Alfred Jones
1954	Corinth	H.L. Gardner	J.E. Moore, Sr	G.E. Rides
1955	Dorsey (Bethel Church)	B.H. Stringer	Ollie F. Parker	Grover T. Laird
1956	Laurel (Shady Grove)	B.H. Stringer	Ollie F. Parker	Eugene Digby
1957	Jackson (Creston Hills)	P.M. Cochran	Ollie F. Parker	O.V. Swearengen
1958	Laurel (Parkview)	P.M. Cochran	Ollie F. Parker	Grover T. Laird
1959	Dorsey (Bethel Church)	O.F. Parker	Milton E. Fisher	S.N. Lanham
1960	Hattiesburg (Westside)	O.F. Parker	C.L. Faulkner	Grover T. Laird
1961	Laurel (Parkview)	James T. Gilmore	G.H. Gordon	James T. Gilmore
1962	Laurel (Shady Grove)	L.H. Parrish	G.H. Gordon	Eugene Digby
1963	Ocean Springs	L.H. Parrish	G.H. Gordon	Ralph Brand
1964	Farmington (Coringth)	Ralph Cottrell	G.H. Gordon	Grover T. Laird
1965	Laurel*	Ralph Cottrell	G. H. Gordon	C.D. Parker
1966	Laurel*	B.H. Stringer	G.H. Gordon	Arnold Knight
1967	Laurel*	B.H. Stringer	G.H. Gordon	L.S. Walker
1968	Laurel*	Milton Wright	G.H. Gordon	Grover T. Laird
1969	Laurel*	Milton Wright	G.H. Gordon	R.G. Holland
1970	Laurel*	Ray Thornton	G.H. Gordon	Ollie F. Parker
1971	Laurel*	Ray Thornton	Gary D. Divine	Luther H. Parrish
1972	Laurel*	L.S. Walker	Gary D. Divine	Grady Davidson

Date	Place Meeting	President	Recording Clerk	Preacher
1973	Laurel*	L.S. Walker	Medrick Savell	W.R. Speer
1974	Laurel*	W.R. Speer	Medrick Savell	Grover T. Laird
1975	Fulton	W.R. Speer	Medrick Savell	Thelbert Hill
1976	Laurel*	Vern D. Holifield	Medrick Savell	Lynn Stephens
1977	Laurel*	Vern D. Holifield	Medrick Savell	Thomas Dixon
1978	Laurel*	Grady Davidson	Medrick Savell	Gary D. Divine
1979	Laurel*	Grady Davidson	G.H. Gordon	Grover T. Laird
1980	Laurel*	David E. Steele	G.H. Gordon	Eugene Digby
1981	Laurel*	David E. Steele	G.H. Gordon	Milton Wright
1982	Laurel*	David E. Steele	G.H. Gordon	Eugene Murphy
1983	Laurel*	A.W. Kirkland	G. H. Gordon	M.S. Arrington
1984	Laurel*	A.W. Kirkland	Billy Huffmaster	Gerald Kellar
1985	Laurel*	Vernon Lee	Billy Huffmaster	Dewitt Bain
1986	Parkview, Laurel	Vernon Lee	Billy Huffmaster	R.D. Cline
1987	Parkview, Laurel	Eugene Murphy	Billy Huffmaster	Stephen Howell
1988	Parkview, Laurel	Eugene Murphy	Billy Huffmaster	Gerald Kellar
1989	Parkview, Laurel	Leon Carmical	Billy Huffmaster	Gerald Kellar
1990	Parkview, Laurel	Leon Carmical	Billy Huffmaster	E.J. Pitts
1991	Parkview, Laurel	Vern D. Holifield	Billy Huffmaster	Marion Wilson
1992	Parkview, Laurel	Vern D. Holifield	Billy Huffmaster	John Lodon
1993	Parkview, Laurel	R.D. Cline	Billy Huffmaster	Stephen Howell
1994	Parkview, Laurel	R.D. Cline	Billy Huffmaster	Dennis Knight
1995	Parkview, Laurel	Dennis Knight	Billy Huffmaster	Harold Floyd
1996	Parkview, Laurel	Dennis Knight	Billy Huffmaster	Jentry Bond
1997	Parkview, Laurel	Kevin Clayton	Billy Huffmaster	Joseph Harris
1998	Laurel*	Kevin Clayton	Billy Huffmaster	Noel Mann
1999	Laurel*	Stephen Howell	Billy Huffmaster	Dewitt Bain
2000	Laurel*	Stephen Howell	Billy Huffmaster	Bo Bankston
2001	Laurel*	Arthur Smith	Billy Huffmaster	Gary Smith
2002	Laurel*	Arthur Smith	Billy Huffmaster	LaVay Crawley
2003	Laurel*	Terry Coleman	Billy Huffmaster	Rayburn Freeman
2004	Laurel*	Terry Coleman	Billy Huffmaster	John Adams
2005	Laurel*	Dennis Knight	Billy Huffmaster	Gary O'Neal
2006	Laurel*	Dennis Knight	Billy Huffmaster	Grover T. Laird
2007	Laurel*	Neil Murphy	Billy Huffmaster	John Adams
2008	Laurel*	Neil Murphy	Billy Huffmaster	Rayburn Freeman
2009	Laurel*	Leon Carmical	Billy Huffmaster	Ken Riley
2010	Laurel*	Leon Carmical	Danny Pitts	Gary Smith
2011	Laurel*	Shane Singleton	Danny Pitts	James Sprayberry
2012	Laurel*	Shane Singleton	Danny Pitts	Gary Smith
2013	Laurel*	Ken Riley	Danny Pitts	Dewitt Bain
2014	Laurel*	Ken Riley	Justin Cameron	Bryan Atwood
2015	Laurel*	Matt Hudson	Justin Cameron	Larry Geraldson
2016	Laurel*	Matt Hudson	Justin Cameron	Dr. John Adams
2017	Laurel*	Matt Hudson	Justin Cameron	David E. Steele
2018	Laurel*	Justin Rhodes	Justin Cameron	Wesley Martin
2019	Big Creek, Soso	Justin Rhodes	Justin Cameron	Dr. Scott Carson
2020	Midway, Sumrall	Greg Medenwald	Justin Cameron	Blake McCain

* Southeastern Baptist College