

Minutes of the 215th Annual Session
of the
Baptist Missionary Association of Mississippi
Convening with
Big Creek Baptist Church
Soso, Mississippi
October 19, 2021

2021-2022 Officers of the State Association

President

Blake McCain Sumrall

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Sydney Farmer Hattiesburg

Second Vice-President

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Vernon Newman Soso

Assistant Clerk

Ted Quimby Hattiesburg

Director of Public Information

Don Brown Laurel

2022 Annual Session

October 18-19, 2022

South Forrest Baptist Church

Hattiesburg, Mississippi

Sermon Bro. Charlie Holmes

Alternate Bro. John Adams

2022 Midyear Meeting

May 17, 2022

Southeastern Baptist College

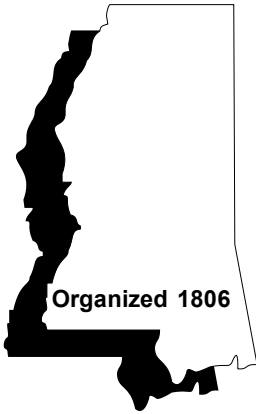
Laurel, Mississippi

Sermon Bro. Dewitt Bain

Alternate Bro. Matt Hudson

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
OCTOBER 2021

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Baptist
 Missionary
 Association
 of Mississippi
2021 Minutes

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President's Message

"No Other Name", Acts 4:10-12

The worldwide Covid-19 pandemic is still a factor as we meet for the state association meeting today here at Big Creek Baptist Church in Soso, Mississippi for the 215th Annual Session; but not enough to cause the messengers and visitors to avoid the meeting, to dampen the spirit of the day, to hinder the business, or to take away from the theme - "No Other Name" based on Acts 4:10-12. For the name of Jesus is the name we are to proclaim emphatically and resolutely to "the uttermost part of the earth" (Acts 1:8)!

I. There Is No Other Name to Make Universally Known

"Let it be known unto you all, and to all the people of Israel, that by the name (and all the name represents) of Jesus Christ of Nazareth, whom ye crucified, whom God raised from the dead, even by him doth this man stand here before you whole." (Acts 4:10)

Acts 4 records the arrest of Peter and John, their defense before the Sanhedrin Court the following day, and the Sanhedrin's opposition to any ministry in the "name" of Christ. Notice the words "at all" in Acts 4:18: "And they called them, and commanded them not to speak at all nor teach in the name of Jesus."

To this day the forces of Satan oppose anything being done, "at all", in the name of Jesus. The world does not mind if we are religious, but not in the name of Christ. To this day, however, do we as an association of churches "go" (Matthew 28:19) together in His name? We "go" because of the crucifixion, resurrection, ascension, and commission of Christ. We "go" because of the promise of His return. We "go" in the power of the Holy Spirit, or we don't go far. We "go" with the faith and courage of Peter and John, trusting all circumstances to God. That is, we "go" and preach Christ, come what may. For there is no other name to make universally known!



Greg Medenwald
President

II. There Is No Other Name to Fulfill God's Eternal Plan

"This (Jesus) is the stone which was set at nought (rejected by) of you builders (religionists building their own religion), which is become the head of the corner (the chief cornerstone of God's eternal plan of salvation)." (Acts 4:11)

God has always had a plan to bless and benefit people. His first plan, recorded in Genesis 1-2, was that of procreation and is the very reason why all of us are here and enjoying this very day.

God also purposefully and masterfully had (has) a plan of salvation for that moment when Adam would sin and cause his offspring to have a sin nature which would lead to our personal sin and also to separation from God – the one and only source of life.

Jesus was and is "the head of the corner", or chief cornerstone, of the building of God's salvation plan. The plan was given in prophecy in Psalm 118:22, is in progress in Acts 4:11, and our purpose today is to tirelessly and resoundingly proclaim this truth.

That is, the very people who were harassing Peter and John in Acts 4, says Peter,

were rejecting the foundation of God’s plan of salvation for them, and they were doing so to their own confusion, chaos, and condemnation. We can’t be like them! Instead, we must tell the world that there is no name to fulfill God’s eternal plan other than Jesus.

III. There Is No Other Name by Which People Can Be Saved

“Neither is there salvation in any other: for there is none other name under heaven given among men, whereby we must be saved.” (Acts 4:12)

“No other name” is exclusive in that there is no other Savior in the world. There never has been and there never will be because no other savior is needed. Peter made this clear in Acts 4:12, Jesus in John 14:6, and Paul in I Timothy 2:5.

“No other Name” is also inclusive in that Jesus died for all people, and all people can be saved by faith in Him. Remember Peter being told in Acts 4 not to speak “at all” in the name of Jesus? Well listen to him later on in the house of Cornelius in Acts 10:43: “To him give all the prophets witness, that through his name whosoever believeth in him shall receive remission of sins.” Catch those words “through his name whosoever believeth”. That’s inclusive!

IV. There Is No Other Name with Greater Unifying Power

“We must be saved” (Acts 4:12a)

“We” are all saved because of Jesus. “We” know and love each other because of Jesus. “We” work together because of Jesus. “We” are all going to heaven together because of Jesus. And “we” would all be doomed by any other name than Jesus. May God help us to do a little less political speaking about today’s well-known political figures, and a lot more preaching about Jesus. Our job is not to correct the world, but to connect the world to Jesus as the one and only Savior who can truly change a life and make the planet a better place.

May God help us to do a little less debating about Biblical themes and issues in reference to well-known religious names, and a lot more preaching about Jesus. Surely there are some Biblical matters that have to be settled from time to time, but then the best we have to offer and the strongest of our passions need to be reserved for the proclaiming of Christ!

May God help us to be less vocal in criticizing people we often refer to as John Doe, and to do a lot more preaching in the name of Jesus. We’re all going to answer for ourselves – and only for ourselves – before Christ in judgment. It stands to reason, therefore, since we will be judged for “good or bad” (II Corinthians 5:10), that we would spend every available moment preaching about “the name which is above every name” which is “the name of Jesus” (Philippians 2:9, 10). For there is no other name with greater unifying power than the name of Jesus!

Thank you for your kindness, gracious help, and Christ-like understanding in these last two years. May God bless you!

Greg Medenwald, President

Special Workers List

Nominating Committee

Jason Goodwin	601-323-6185	2022
Vernon Newman	601-606-6910	2022
Leon Carmical	601-466-2782	2022
Sean Piper	601-580-3249	2023
Scott Brocious	251-377-5412	2023
Corbey Jones	601-433-8337	2023

Program Committee

Blake McCain (President)	Sumrall
Sydney Farmer (1st Vice President)	Hattiesburg
Wesley Martin (2nd Vice President)	Diamondhead
Vernon Newman (Clerk)	Soso
Larry Geraldson (Missions)	Laurel
Dr. Scott Carson (Southeastern Baptist College)	Laurel
Dwight Lindsey (Children's Home)	Laurel
Don Brown (Publications)	Laurel
(Youth)	
Jason Howard (History & Archives)	Richton
Dr. John Adams (Moral Action)	Mantachie
Don Brown (Senior Adults)	Laurel
Mark Jones (Brotherhood)	Fulton
Stacy Smith (Women's Missionary Auxiliary)	Fulton

Enrollment Committee

Scott Kirkland / Sean Piper / Adam Sloan

Final Statistical Report for 2021

Churches Represented by Messenger	65
Churches Represented by Letter	32
Messengers Present	119
Visitors Present	2
Associational Fund	\$4,525.00
Petitionary Letters	2

Order of Reports for 2022

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

2021 Associational Fund Report

Balance Brought Forward 10-1-2020 \$1,981.03

Received

Received from Enrollment Committee \$4,055.00

Received from Churches after meeting \$405.00

Received from State WMA \$200.00

Interest from Revolving Loan Fund account \$65.15

Total Received \$4,725.15

Total to account for \$6,706.18

Paid Out

Midway Baptist Church (Annual Meeting Host) \$500.00

Southeastern Baptist College (Mid-Year Meeting Host \$500.00

Clerk Hire (Justin Cameron) \$1,000.00

Minute Books (Printing) \$2,900.00

Postage/Envelopes \$164.67

Total Paid Out \$5,064.67

Ending Balance 9-30-2021 \$1,641.51

NOTE: During the reading of the 2021 Clerk’s Financial Report, a motion was made by Bro. Justin Rhodes, 2021 Clerk, to no longer separate the Minute & Program funds in order to have one Associational Fund to cover the expenses of the minutes and meetings as approved by the association. This motion was approved.

Salary Committee

The salary committee met October 19, 2001 at Big Creek Baptist Church. Those present were Bro. Sprayberry (Missions), Bro. Carmical (SBC), Bro. Burge (Children's Home), Bro. Knight (RLF), Bro. Jones (Publications) and Bro. Parker (Youth). A motion and second was received to approve capping salary increases at 5% for all Directors, with the exception of Southeastern Baptist College's Director. Southeastern Baptist College would be allowed to override the salary increase cap one time and catch up the director's salary due to past years that the school was not financially able to give pay raises. Now that the college is doing better financially, the college wants to compensate Dr. Carson for all he does. Motion carried.

- Bro. James Sprayberry, Chairman

Salary Packages for Department Heads

Publications	Annual Salary -- \$18,000.00 Annual Housing -- \$12,000.00 Annual Retirement -- \$1,500.00 Insurance provided Travel expense (fuel, lodging & food)
Youth	Annual Salary -- \$12,000.00 Travel expense (fuel, lodging & food)
Moral Action	Annual Salary -- \$14,572.92 Travel expense (fuel, lodging, & food)
Senior Adults	Annual Salary -- \$6,000.00 Travel expense (fuel, lodging & food)
Southeastern Baptist College	Annual Salary -- \$63,208.32 House/Utilities proved Travel expense (fuel, lodging & food)
Mississippi Baptist Children's Home	Annual Salary -- \$40,000.00 Retirement -- 6% Insurance provided Automobile provided Travel expense (lodging & food) House/Utilities provided
Missions	Annual Salary -- \$65,766.15 Retirement -- 6% Hospitalization -- \$500.00 per month Automobile provided Travel expense (lodging & food) House/Utilities -- \$800.00 per month
History & Archives	No Salary Package

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 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 receive or seek out invitations to host the Annual and Midyear meetings of the BMA of Mississippi no later than August 1st of each year and make a recommendation at the annual meeting of the association concerning the host sites for the following year.

C. 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.

D. The recording secretary shall be authorized to cover any expenses of the Program Committee from the 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 number of three year terms a committeeman may serve on that 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.

Rules and regulations established by the Constitution, or the by-laws of any department, 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
2021 Annual Meeting
Big Creek Baptist Church
Soso, Mississippi
October 19, 2021
Clerk's Report

Tuesday Morning Session:

The 215th Annual Session of the Baptist Missionary Association of Mississippi met on October 19, 2021 at 9:30am at Big Creek Baptist Church in Soso, Mississippi.

Moderator, Bro. Greg Medenwald called the meeting order. The welcome was given on behalf of the host church by Pastor Justin Rhodes. The Moderator offered the response to the welcome on behalf of Association. He expressed the association's thanks to Big Creek Church for hosting the meeting and to Southeastern Baptist College for providing the lunch meal.

The Moderator appointed Bro. Frank Panzrino as Parliamentarian for this meeting. Bro. Panzrino read from Romans 8:32 and led the congregation in prayer.

The Moderator read the Rules of Order and asked that messengers to please stand and to go to a microphone when speaking and to otherwise participate in the meeting.

Bro. Danny Holifield, Big Creek Baptist Church's Music Minister led the congregation in singing.

Bro. Greg Medenwald presented the President's Message from Acts 4:10-12 and introduced the Themes – "No Other Name".

The Moderator called for the clerk, Bro. Justin Rhodes, to present the Constitutional changes that had been presented for consideration.

1. Southeastern Baptist College Trustees presented the following recommendation to change the Constitution and By-Laws of Southeastern Baptist College. In Article IV; Section 2; Paragraph B, to be amended to read, "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 Tuesday in October, January, May, and July. 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.

2. The Recording Secretary, Bro. Justin Rhodes, read a recommendation from the Program Committee to change how the association receives nominations for the Annual and Mid-Year meeting location. In Article VII – Committees; Section 2: Program Committee, it was recommended to add a new paragraph B. to read "This committee shall receive or seek out invitations to host the Annual and Mid-Year meetings of the BMA of MS no later than August 1 of each year and make a recommendation at the annual meeting of the association concerning the host sites for the following year. Paragraph B would become paragraph C. and Paragraph C would become paragraph D. 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.

Bro. Wesley Martin read the initial report from the Enrollment Committee. 55 churches present by messenger / 20 churches represented by letter only / 110 messengers present / 1 visitor present / \$3,380.00 received for Program & Minute Funds / 2 Letters to petition membership. A motion and second was given to approve this report. Motion carried.

The Clerk read the petition letters from the two (2) churches; Midway Baptist Church, Batesville, MS and El Camino Baptist Church, Hattiesburg, MS. Upon their affirmation of the BMA of MS Constitution and By-Laws, a motion and second was made to accept them into the state association. Motion carried. Their messengers were seated.

The Moderator called on the two (2) Pastors of the new BMA of MS churches to come forward. Dr. Kenneth Pollock from Midway, Batesville and Bro. Leobardo Adan from El Camino, Hattiesburg came forward. Bro. Frank Panzrino welcomed them on behalf of the association.

The Election of Officers was held:

- President Bro. Blake McCain
- 1st Vice President Bro. Sydney Farmer
- 2nd Vice President Bro. Wesley Martin
- Clerk Bro. Vernon Newman
- Asst. Clerk Bro. Ted Quimby
- Director of Public Information Bro. Don Brown

Midyear Meeting Tuesday May 17, 2022

- Location Southeastern Baptist College
- Speaker Bro. Dewitt Bain
- Alternate Bro. Matt Hudson

Annual Meeting Tuesday October 18-19, 2022

- Location South Forrest Baptist Church
- Speaker Dr. Charlie Holmes
- Alternate Dr. John Adams

The Nominating Committee Report was presented by Bro. Vernon Newman. A motion and second was given to approve this report. Motion carried.

Nominations were received for the Nominating Committee for expiring term of 2023. Bro. Sean Piper, Bro. Scott Brocious, and Bro. Corbey Jones were elected.

The Mississippi Baptist Children’s Home was recognized for their report. Bro. Jason Goodwin gave the Trustee minutes and Bro. Dwight Lindsay gave the Director’s Report. A motion and second was given to approve the minutes and report. Motion carried.

The Brotherhood was recognized for their report. Bro. Vernon Newman gave this report. A motion and second was given to approve this report. 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.

The clerk’s financial report was given by Bro. Justin Rhodes. A motion and second was given to approve this report. Motion carried.

Bro. Rhodes made a recommendation that the association combine the Minute and Program Funds; to be called the Associational Fund. A motion and second was given to approve this change. Motion carried.

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

Bro Greg Cook closed the first session by reading from Colossians 11:15-18, offering prayer, and dismissal for lunch.

Tuesday Afternoon Session:

Bro. Jason Howard led the congregation in singing and prayer was given to open the second session.

The Moderator brought the constitutional changes forward for a vote.

1. The constitutional change from Southeastern Baptist College carried (Trustee meetings).

2. The constitutional change from the Program Committee carried (meeting locations).

Southeastern Baptist College was recognized for their report. The Trustee minutes were presented by Dr. Kenneth Pollock and Dr. Scott Carson gave his Director's Report. A motion and second was given to approve these report. Motion carried.

The Youth Department was recognized for their report. Bro. Adam Parker, Trustee Chairman presented the Trustee minutes and the Financial Statement. A motion and second was given to approve these reports. Motion carried. Bro. Parker, on behalf of the Trustees of the Youth Department, presented Bro. Justin Rhodes for the Youth Director's position. A motion and second was given to approve this recommendation. Motion carried. Bro. Parker asked the churches to support the Youth Department with their prayers and financial support.

The Missions Department was recognized for their report. Bro. James Sprayberry chaired this report. Bro. Larry Geraldson gave the Director's Report. Bro. Geraldson recognized the Missionaries that had just led their churches to organize (Bro Wesley Martin, Diamondhead, Dr. Kenneth Pollock, Batesville, and Bro. Leobardo Adan, Hattiesburg) and presented them with a "Well Done" plaque. He recognized the newly approved Missionaries (Bro. Daniel Allen, and Bro. Samuel Yager) and allowed them to introduce themselves to the messengers. Bro. James Sprayberry was recognized for his service as a tenured Trustee of the Mission Department and he was presented with a "Well Done" plague. Bro. Geraldson then introduced the new Mississippi Missions Moment (M3) newsletter with a viewing on the screens. Bro. Clayton read the Trustee minutes. A motion and second was given to approve the report and minutes. Motion carried.

The Revolving Loan Fund was recognized for their report. Bro. Dennis Knight chaired this report. Bro. Jeff Dixon gave his Manager's Report. Bro. Roy Caldwell read the Trustee minutes. A motion and second was given to approve this report and these minutes. Motion carried.

A special presentation was given by Bro. Kenneth Flynt (former Director of the Commission on Senior Adults). Bro Flynt presented Bro. Frank Panzrino with a plaque for his 50 years in the ministry. Bro. Medic Savell was presented a plaque for his tenure as a Trustee of the Commission. Bro. Ron Montague, Chairman of the Trustees for the Commission on Senior Adults, presented Bro. Flynt with a plaque for his dedication and service to the Commission.

The Publications Department was recognized for their report. Bro Corbey Jones chaired this report. Sis. Jean Jefcoat read the Trustee minutes. Bro. Don Brown gave his Director's Report. A motion and second was given to approve the minutes and the report. Motion carried.

The BMA of MS Foundation was recognized for their report. Bro. Dwight Lindsay chaired this report. Bro. Lindsay recognized Bro. Don Brown to read the minutes. There were questions within this board as to (1) whether the Commission on History and Archives needed to have a board of trustees and (2) a legal question concerning one person holding two director positions. A legal opinion had been directed by the Chairman of the Foundation Trustees but there was no action taken

by the Trustees to resolve the matter. A motion and second was given to approve these minutes. Motion carried.

Bro. Don Brown was recognized as a messenger from First Baptist Church Shady Grove, Laurel with a recommended change to the BMA of MS Foundation By-Laws. This recommendation would add to the by-laws to allow the Chairman of a Department/Commission's Trustee to sit on the Foundation as a Trustee if that Department/Commission's Director held two Directorships. There was a motion and second received to approve this recommendation. There was a motion and second received to table this recommendation indefinitely until the matter could be discussed within the Foundation Trustee board. Motion to table carried.

The Commission on Senior Adults was recognized for their report. Bro. Ron Montague, Trustee Chairman, presented the Trustee minutes. During the report, The Senior Adult Trustees put forward Bro. Don Brown as the new Director for the Commission. A motion was given that we accept these minutes. Bro. Greg Medenwald separated the approval of the report and the election of the Director as two different matters. Bro. Don Brown gave a report on the Commission as the Interim Director. Motion carried to approve the minutes and the report. The floor was then open on the matter of the Director's position. Along with the Trustees' nomination of Bro. Don Brown, Bro. Harold Floyd was nominated from the floor. Bro. Don Brown was elected by a vote of the messengers.

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

The Commission on History and Archives was recognized for their report. Bro. Jason Howard gave his Director's Report and Financial Statement. A motion was given to approve this report. Motion carried.

The Salary Committee report was given by Bro. Adam Parker. The Salary Committee recommended a cap on salary increases at 5% for all departments with the exception of a special request that was received from Southeastern Baptist College to consider a catch-up on salary increases for Dr. Carson (increases had been skipped in the past due to financial limitations) with a cap at \$65,000.00. A motion and second was received to approve this report. Motion carried.

The final report from the Enrollment Committee was given by Bro. Wesley Martin. 65 churches present by messenger / 32 churches represented by letter only / 119 messengers present / 2 visitors present / \$4,525.00 received for the Associational Fund / 2 Letters to petition membership. A motion and second was given to approve this report. Motion carried.

Bro. Greg Medenwald appointed Bro. Scott Kirkland, Bro. Sean Piper, and Bro. Adam Sloan to serve on the 2022 Enrollment Committee. A motion and second was given to approve these appointments. Motion carried.

A recommendation was made by Bro. Justin Rhodes that a three-man committee be elected from the floor to help resolve the legal matter that had been previously discussed related to the BMA of MS Foundation Trustees. The recommendation reads as follows: "Motion that a committee of three (3), elected from the floor, to meet with the Trustees of the BMA of MS Foundation and each Chairman of the various Trustees for the purpose of bringing a recommendation to this association concerning the proper legal procedures concerning the by-laws of the BMA of MS Foundation. A motion and second was received to approve this recommendation. Motion carried. The floor was opened for nominations for this special committee. Bro. Ed Steele, Bro. Leon Carmichael, and Bro. Vernon Newman were nominated

from the floor. A motion and second was received to appoint these men to this task. Motion carried.

Bro. Medenwald gave an opportunity to the BMA of America representatives that were present to speak about their departments. Presentations were given about LifeWord, BMAA Publications, BMAA Theological Seminary, Daniel Springs Camp-ground, and BMAA Missions.

Bro. Justin Rhodes closed out the second session with scripture reading from II Timothy 1:8, a congregational hymn, a time of prayer, and the blessing for the evening meal that was provided by Big Creek Baptist Church.

Tuesday Evening:

The worship hour was opened in music by the Musicians and Choir of Big Creek Baptist Church

Bro. Justin Rhodes read from Psalms 6 and prayed for the evening service and speaker. Musicians and Singers from Paramount Baptist Church lead in worship with special music.

Bro. Dennis Knight brought the annual message from II Timothy 4:1-7, “When Our Departure Is Near”. A time of invitation was given. A hand of appreciation was given to Bro. Knight by Bro. Sydney Farmer for the wonderful message.

Moderator, Bro. Greg Medenwald offered his support to the incoming President, Bro. Blake McCain and asked the churches to remember him in prayer over the next year. He then passed the gavel to Bro. Sydney Farmer, 1st Vice President of the BMA of MS for 2022 (Bro. McCain was absent due to illness).

The closing scripture was offered by Bro. Ted Quimby from Proverbs 16:20 and a special time of silent prayer was given to each of the BMA of MS Departments.

The 215th Session of the BMA of MS was officially closed.

Baptist Missionary Association of Mississippi
Program Committee Minutes
Thursday, September 9, 2021

The Program Committee met at the Missions Office on September 9, 2021. Members present were Greg Medenwald, President, Justin Rhodes, Clerk, Ted Quimby, Assistant Clerk, Larry Geraldson, Dwight Lindsey, Don Brown, and Jason Howard.

Bro. Greg Medenwald welcomed everyone, called the meeting to order, and led the opening prayer.

Bro. Greg Medenwald presented the theme for the 2021 annual meeting – “No Other Name” from Acts 4:10-12. A motion and second was given to approve the theme. Motion carried.

The order of the reports for the 2021 annual meeting was reviewed. No changes were made to the list as printed in the handbook.

A schedule of the 2021 annual meeting was discussed. Plans and times were set to be able to conduct the meeting in one day

1. A motion and second was received to set the time for meals to 1½ hours to allow the schedule to be met. Motion carried.

2. Schedule includes a morning (1st) session, lunch provided by Southeastern Baptist College, afternoon (2nd) session, dinner provided by Big Creek Baptist Church, and an evening worship service. A motion and second was received to approve the schedule. Motion carried.

3. A motion and second was made to not ask for national reports until after all state reports are completed. Motion carried.

4. The by-laws were reviewed and discussion was had concerning Trustee minutes being included in each Department’s report. A motion and second was received to allow the clerk to send letters to each Department/Commission Director to remind them to include their Trustee Minutes in their report. Motion carried.

5. A motion and second was received on behalf of the Pastor of First Baptist Church of Shady Grove, Laurel to move the location of the 2021 annual meeting. Motion carried. After discussion, Big Creek Baptist Church, Soso volunteered to host the meeting. The committee approved the new location.

6. A motion and second was received to allow Justin Rhodes, Dwight Lindsey, and Jason Goodwin to plan the music for the 2021 annual association meeting. Motion carried.

The meeting was closed in prayer.

Mississippi Baptist Children's Home



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

Trustees	Term Ending
Estuardo Marroquin	2022
Josh Daniels	2022
John Burge	2022
Rosalind Dixon	2023
Joseph Henderson	2023
Lane Flynt	2023
Duane Ledlow	2024
Jason Goodwin	2024
Jessica Haden	2024

Out of State Trustees

Alabama

Willie Oldenquist
 Lenny Bolton

Louisiana

Deryl Jones
 George Scruggs

Mt. Pisgah Association

Sam Brown
 Steve Krase

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.

2021 Annual Report

God is faithful. 2 Timothy 2:11–13 says, “It is a faithful saying: For if we be dead with Him, we shall also live with Him: If we suffer, we shall also reign with Him: if we deny Him, He also will deny us: If we believe not, yet He abideth faithful: He cannot deny Himself.” I am very thankful for His faithfulness.

The Children’s Home ministry has been a ministry of revitalization. That was the theme of my comments to the association in October of 2018 when you elected me the new director. I listed several goals that day. We have met or are meeting several of those goals:

1. We have increased the number of children helped at the Home exponentially (16 in the past 18 months).
2. We have accomplished and continue foster care training.
3. We have seen the Home used as a temporary facility for children reunited with their families.
4. We have helped coordinate multiple events with our churches at the Home.
5. We have communicated this work with our churches whenever we are given the opportunity.
6. We have operated within the donations that we have received for two years in a row through a pandemic.

In short we told you what we planned to do and the Lord has been faithful to do it.

Today I ask you a question I asked the trustees back in May. Have we done enough? In one sense as long as there are children hungry and homeless in this world, we have not. In another sense we have done what we could for every child that the Lord has sent our way. This is where we begin to measure enough. To do more we need more. We need more help, an increase in giving from our churches and our private donors, and we need to expand our facilities. We need to adapt to a cottage model of individual family houses that would allow more couples to take in more children. We then need to employ more couples to fill those houses and care for more children while serving as back up parents for each other. The big house would remain the place for long term referral placements and those transitioning to adulthood. All of these steps will require larger financial support than what we currently have. I cannot tell you how often I have been asked about when we will get more kids. I can say, this is the “how” we get more kids in the future.

I don’t ask for my own desire. I ask for the sake of future generations. I ask because God is the faithful owner of all things. He commands for His children to call upon Him for His help and how He provides through a variety of means. God has been faithful to accomplish what we have placed before you as goals. Will you be a part of the next steps of God’s faithfulness?

In His Service,
Director:
Dwight Lindsey

MSBCH TRUSTEE MEETING

MAY 4, 2021

Bro. Denny opened the meeting with a Psalm reading and prayer.

Trustees in attendance: Denny Patterson, Deryl Jones, Jessica Haden, Jason Goodwin, Joseph Henderson, Josh Daniels, Jason French, Keith McMahan, Duane Ledlow, and There are no board members from Alabama at this time.

Bro. Denny Patterson was elected moderator

Bro. John Burge was elected assistant moderator

Bro. Jason Goodwin was elected clerk

Minutes from the September 2020 meeting were approved.

There was a motion and second to accept the financial statement...

Discussion was had concerning the loss side due to decrease in giving, increase in number of children, and vehicle purchases.

Motion was approved to accept the financial report.

Bro. Dwight provided updates on the children in the care of the Children's Home. Dxxx is close to graduating radiology school at JC and will be 21 at the end of the year. lxxx will be graduating from West Jones this month and is working at Chick-fil-A. Bxxxx is in the process of being adopted by Dwight and Lindsay, and prayerfully will be completed soon. Jxxxxxx is the newest addition to the home and comes via a family referral. There are still some issues surrounding his situation, but the Children's Home is doing all they can to keep Jxxxxxx in their care.

Txxxxxx and the Hxxxxx boys are no longer under the care of the Children's Home.

Points for consideration:

- Prioritizing fund raising is a necessity to hire house parents, adding additional homes, and make necessary repairs to the existing home (big house).

- \$30,000 base salary for house parents with them also receiving any moneys the state sends for child care.

-Motion and second was made to approve room and board for a summer intern with FBC Shady Grove.

This was approved.

-Motion and second was made to approve the Children's Home to invest \$1,000 in the BMAA Foundation.

This was approved.

- Conversations with "Missing Peace" about women needing help with children while in rehab.

-Motion was made to dismiss and Bro. John Burge led in prayer.

Clerk – Jason Goodwin

MSBCH Trustee Meeting

October 5th 2021

Bro. John Burge began the meeting with Scripture reading from Ephesians 3:14-21 and prayer.

Trustees in attendance: John Burge, Deryl Jones, Estuardo Marroquin, Jessica Haden, Jason Goodwin, Joseph Henderson, Josh Daniels, Jason French, Keith McMahan, Duane Ledlow, Lane Flynt, George Scruggs, and There are no board members from Alabama at this time.

The minutes from the previous meeting were approved as printed.

The financial report was presented and motion and second was made so that dis-

cussion concerning the finances could take place. Bro. Dwight provided explanations for the accounts and expenditures.

Motion to accept was passed.

Bro. Dwight then provided us with an update on each of the children in the home. There was the mentioning of potentially providing assistance to Dxxx if the need should arise even after she graduates from college and turns 21. An update was provided on Jxx and the legal situation surrounding his placement. Dxxxxx is the newest child in the home. She is now five months old and was placed here by the state. There is the possibility for her to be here long term, but the situation is also being handled on the legal side. Please be in prayer for all of these children, as well as Philip, Reid, and Blake as Dwight and Lindsey provide care for all of them faithfully.

Next, Bro. Dwight mentioned the need for house parents to provide assistance with caring for children as well as giving help with upkeep around the complex. (Further conversation on house parents and respite care families was had by the committee)

Fundraising is also an issue for the Children's Home. Especially during the special emphasis period, but there was also the mentioning of Bro. Dwight having a conversation with a fund raising firm to help raise additional funds.

Motion was made and seconded to provide further assistance to Dxxx if the need should arise in the immediate future even after her 21st birthday.

Motion was approved.

Motion was made to allow Bro. Dwight to form a foundation for the Children's Home to complete 501(c)3 status and oversee licensing and fundraising for the home.

Motion was approved

Motion was made a seconded to adjourn and Bro. Jason French dismissed us in prayer and asked blessings over the Home, the Lindsey's, and the food.

Clerk – Jason Goodwin

Assistant Moderator – John Burge

Director – Dwight Lindsey



HOLT & ASSOCIATES, PLLC
CERTIFIED PUBLIC ACCOUNTANTS

Julie M. Uher, CPA
Kari M. Blackledge, CPA
Sheri A. Kelly, CPA

H. I. Holt, CPA
Founder (1915-1997)
W. David Dill, CPA (Retired)

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, 2021 and 2020, 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 11 to the financial statements, in January 2020 the World Health Organization declared COVID-19 to constitute a "Public Health Emergency of International Concern." 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 15, 2021

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MISSISSIPPI BAPTIST CHILDREN'S HOME
STATEMENTS OF FINANCIAL POSITION
AUGUST 31, 2021 AND 2020

	2021	2020
ASSETS		
Current Assets:		
Cash and cash equivalents	\$ 64,361	\$ 58,714
Property, Plant, and Equipment :		
Property, plant, and equipment	1,082,133	1,071,793
Less: Accumulated depreciation	<u>(928,350)</u>	<u>(925,658)</u>
Net property, plant and equipment	<u>153,783</u>	<u>146,135</u>
TOTAL ASSETS	<u>\$ 218,164</u>	<u>\$ 204,849</u>
 LIABILITIES AND NET ASSETS		
Current Liabilities:		
Refundable advance	\$ 18,583	\$ 13,283
Accounts payable	3,477	3,711
Payroll liabilities	<u>5,602</u>	<u>5,715</u>
Total current liabilities	<u>27,662</u>	<u>22,709</u>
Total liabilities	<u>27,662</u>	<u>22,709</u>
Net Assets		
Without donor restrictions	190,302	181,284
With donor restrictions	<u>-</u>	<u>856</u>
Total net assets	<u>190,302</u>	<u>182,140</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 218,164</u>	<u>\$ 204,849</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME
STATEMENT OF ACTIVITIES AND FUNCTIONAL ACTIVITIES
YEAR ENDED AUGUST 31, 2021

	Without Donor Restrictions	With Donor Restrictions	Total
REVENUE AND SUPPORT			
Contributions - general	\$ 172,726	\$ -	\$ 172,726
Contributions - specific children	4,100	-	4,100
Payroll Protection Program income	13,283	-	13,283
Interest income	551	-	551
Paypal cash back	115	-	115
Total revenue and support	<u>190,775</u>	<u>-</u>	<u>190,660</u>
EXPENSES			
Automobile expense	8,023	-	8,023
Children's spending money	7,037	-	7,037
Gifts from Contributors	1,311	-	1,311
Clothing	876	-	876
Depreciation	2,692	-	2,692
Farm	2,033	-	2,033
Food	17,134	-	17,134
Garbage pickup	829	-	829
Insurance	25,051	-	25,051
Legal and accounting	17,310	-	17,310
Medical expense	858	-	858
Miscellaneous	7,192	-	7,192
Office and postage	4,419	-	4,419
Payroll taxes	3,520	-	3,520
Pest control	314	-	314
Repairs and maintenance	4,033	-	4,033
Retirement contributions	2,681	-	2,681
Salaries and wages	46,011	-	46,011
School supplies and fees	2,951	-	2,951
Taxes and licenses	205	-	205
Telephone	2,137	-	2,137
Travel	3,284	-	3,284
Utilities	22,610	-	22,610
Total expenses	<u>182,613</u>	<u>-</u>	<u>182,613</u>
CHANGE IN NET ASSETS	8,162	-	8,162
NET ASSETS RELEASED FROM RESTRICTIONS:			
Restrictions satisfied by payments	856	(856)	-
NET ASSETS, SEPTEMBER 1	<u>181,284</u>	<u>856</u>	<u>182,140</u>
NET ASSETS, AUGUST 31	<u>\$ 190,302</u>	<u>\$ -</u>	<u>\$ 190,302</u>

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	9,846	-	9,846
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>178,041</u>	<u>-</u>	<u>178,041</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>\$ 181,284</u>	<u>\$ 656</u>	<u>\$ 182,140</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME
STATEMENTS OF CASH FLOWS
YEARS ENDED AUGUST 31, 2021 AND 2020

	<u>2021</u>	<u>2020</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ 8,162	\$ 5,426
Adjustments to reconcile increase (decrease) in net assets to cash provided (used) by operating activities:		
Depreciation	2,692	1,506
Increase (decrease) in operating liabilities:		
Refundable advance	5,300	13,263
Accounts payable	(234)	1,335
Payroll liabilities	87	4,108
Net cash flows from operating activities	<u>18,007</u>	<u>25,660</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, plant, and equipment	<u>(10,340)</u>	<u>(1,284)</u>
Net cash flows from investing activities	<u>(10,340)</u>	<u>(1,284)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	5,667	24,376
CASH AND CASH EQUIVALENTS, SEPTEMBER 1	<u>58,714</u>	<u>34,338</u>
CASH AND CASH EQUIVALENTS, AUGUST 31	<u>\$ 64,381</u>	<u>\$ 58,714</u>

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2021 AND 2020

Note 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.

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.

Functional Allocation of 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.

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.

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.

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

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 those resources be maintained in perpetuity. Donor-imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, when the stipulated purpose for which the resource was restricted has been fulfilled, or both.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2021 AND 2020

Note 1 – Summary of Significant Accounting Policies - continued

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, 2021 and 2020, 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.

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.

Revenue and Revenue Recognition

The Organization recognizes revenue from donor contributions. All donor contributions and fundraisers are recorded when received.

A portion of our revenue is derived from refundable advances which are conditioned upon incurrence of allowable qualifying expenses. Amounts received are recognized as revenue when expenditures have been incurred in compliance with the contract provisions. Amounts received prior to incurring qualifying expenditures are reported as refundable advances in the statement of financial position. See note 8. As of August 31, 2021, \$13,263 has been recognized as revenue.

Reclassification

Certain reclassifications of amounts previously reported have been made to the accompanying consolidated financial statements to maintain consistency between periods presented. The reclassifications had no impact on previously reported net assets.

Note 2 – Adoption of New Accounting Standards

In 2020, the Organization adopted Financial Accounting Standards Board's (FASB) ASC Topic 606, Revenues from Contracts with Customers, which requires the recognition of revenue when promised goods or services are transferred to customers in an amount that reflects the consideration to which an entity expects to be entitled in exchange for those goods or services.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2021 AND 2020

Note 2 – Adoption of New Accounting Standards – Continued

In June 2018, the FASB issued ASU 2018-08, Not-for-Profit Entities (Topic 958), Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made. The ASU clarifies and improves guidance for contributions received and contributions made, and provides guidance to organizations on how to account for certain exchange transactions. This change is preferable in that it clarifies whether to account for transactions as contributions or as exchange transactions. In addition, it clarifies whether a contribution is conditional. As a result, it enhances comparability of financial information among not-for-profit entities.

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.

Note 3 – Cash and Cash Equivalents

Cash and cash equivalents consisted of the following at August 31, 2021 and 2020:

	<u>2021</u>	<u>2020</u>
Main operating accounting-Trustmark National Bank	\$ 39,987	\$ 25,162
Baptist Missionary Association revolving loan fund-General	24,103	33,552
PayPal bank	<u>291</u>	<u>-</u>
Total cash and cash equivalents	<u>\$ 64,381</u>	<u>\$ 58,714</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 4 – 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, 2021, and 2020, the Home's accounts were fully insured by the FDIC.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2021 AND 2020

Note 5 – Property and Equipment

Investment in property and equipment, stated at historical cost, consists of the following at August 31, 2021 and 2020 respectively:

	2021	2020
Land	\$ 123,000	\$ 123,000
Buildings and improvements	772,380	772,380
Furniture and fixtures	31,205	27,365
Equipment	110,923	110,923
Vehicles	44,625	38,125
	1,082,133	1,071,793
Less: accumulated depreciation	(928,350)	(925,658)
Net property, plant, and equipment	\$ 153,783	\$ 146,135

Depreciation expense was \$2,692 and \$1,506 for the years ended August 31, 2021 and 2020, respectively.

Note 6 – Net Assets with Donor Restrictions

Net assets with donor restrictions at August 31, 2021 and 2020 are available for the following periods:

	2021	2020
Designated for the Children	\$ -	\$ 856

Note 7 – Retirement Plan

For the years ended August 31, 2021 and 2020, the Children's Home paid 6% of the gross salary of all employees wishing to participate into a retirement plan which amounted to \$2,681 in 2021 and \$4,396 in 2020. The plan is administered by the Baptist Missionary Association of America.

Note 8 – Refundable Advance – Payroll Protection Program

Mississippi Baptist Children's Home was granted \$18,583 under the Paycheck Protection Program "PPP" administered by the Small Business Administration (SBA). The loan is uncollateralized and is fully guaranteed by the Federal government. The Organization is eligible for loan forgiveness of up to 100% of the loan, upon meeting certain requirements. The loan is recorded as a refundable advance and will record the forgiveness in accordance with guidance for conditional contributions when there is no longer a measurable performance or other barrier and a right to return of the PPP loan or when such conditions are explicitly waived. Proceeds from the loan are eligible for forgiveness if the Organization maintains employment levels during its 24-week covered period and uses the funds for certain payroll, rent, and utility expenses.

MISSISSIPPI BAPTIST CHILDREN'S HOME
NOTES TO THE FINANCIAL STATEMENTS
YEARS ENDED AUGUST 31, 2021 AND 2020

Note 9 – 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.

Note 10 – 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>2021</u>	<u>2020</u>
Financial assets, at year end:		
Cash and cash equivalents	\$ 64,381	\$ 58,714
Less contractual or donor-imposed restrictions:		
Donor restrictions for children	-	(856)
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 64,381</u>	<u>\$ 57,858</u>

11 – COVID-19 Pandemic

The Coronavirus (COVID-19) pandemic and related actions taken by federal and state governments in response may materially impact the Organization's financial position and its results of operations. While the Mississippi Baptist Children's Home continues to develop and execute plans to mitigate these risks, the extent of the impact to the Organization will depend on future developments beyond its control, including the overall duration and spread of the outbreak, which cannot be fully determined at this time.

12 – Subsequent Events

Subsequent events were evaluated through October 15, 2021, which is the date the financial statements were available to be issued. There were no known material subsequent events that required recognition or additional disclosure in these financial statements.

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



Mark Jones, Brotherhood President

Officers

- President Mark Jones
- First Vice-President Vernon Newman
- Second Vice-President Richey Hester
- Secretary/Treasurer Roy Caldwell
- Galilean Director Mark Jones
- Assistant Galilean Director Larry Tramel

Brotherhood Disaster Relief Trustees

- Middle - Vernon Newman 2022
- South - Roy Caldwell 2023
- North - Roger Akers 2024

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.

Brotherhood of the Baptist Missionary Association of Mississippi Annual Brotherhood Meeting 9:00 a.m. October 18, 2021

(13 churches were represented by 27 Brotherhood messengers present)

Welcome was given by Bro. Vernon Newman, 1st Vice-President.

Meeting was opened with prayer by Bro. James Sprayberry.

Bro. Danny Holifield led an opening song and a welcome was given by the Bro. Justin Rhodes.

Bro. Roy Caldwell read the minutes and gave the financial report. Reports approved as read.

The current officers were re-elected for the upcoming year.

The North-Area Disaster Relief Trustee was elected:

- North – Bro. Roger Akers to serve till 2024
- South – Bro. Roy Caldwell to serve till 2023
- Middle – Bro. Vernon Newman to serve till 2022

The projects for the year was presented: -

- 60% - BMA of MS Youth Department
- 40% - BMA of MS Galileans

Bro. Jeff Dixon provided an update on the Missions & Revolving Loan Fund Department and brought the devotion.

Bro. Vernon Newman (on behalf of Mark Jones) gave an update on the State Galilean Program and Camps.

The next meeting of the State Brotherhood will be on Monday night prior to the Mid-Year BMA of MS meeting at Southeastern Baptist College in May 2022.

The meeting was closed with prayer.

Vernon Newman, 1st Vice-President

Roy Caldwell, Clerk

Women's Missionary Auxiliary



Stacy Smith, President

WMA OFFICERS

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GMA/YLA Promoter Lakelan Jenkins
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Lakelanflynt@gmail.com 601-517-1476

Sunbeam PromoterLinda Dertinger
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tldert@yahoo.com 601-422-5552

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Co-Chair Theresa Reus 601-508-9697
Registration Beth Caldwell
166 Twin Creek Dr. Lucedale, MS 39452
Roybeth4@att.net 601-947-6011

Project Promoters

CentralMarilyn Welborn
601-433-6859
North/out of state/Mission churchesElaine Smith
662-332-6974
South Jean Knight
601-928-3764

Advisory Council

Bryson Hayden 662-251-0443
Don Brown 601-426-3293
Joey Reus 601-508-9798

2020-2021 MS State WMA Project
Living Hope, Mission Church in Meridian

**Report for Mississippi WMA
Annual Meeting
2021**

The Mississippi WMA met October 18, 2021 at Big Creek Baptist in Soso, MS. There were 18 churches represented with 25 in attendance including missionary wives and visitors.

Mary Sprayberry and Pat Davis began our meeting by leading the congregation in a song, Set our Hearts on Fire Lord. Dee Dee Yeager spoke to our group about the mission work in Meridian and spoke on why being mission minded matters. One statement I'd like to recall from her devotion is, "What if we weren't mission minded?" If you're wondering if supporting missions really matters, think what the world would look like if we weren't mission minded.

Bro. Sam Freeman spoke about our project for the last two years the renovation of the BMAP building. He explained what that work will look like now with him and Dawn back in the states, and expressing their thanks for the WMA's efforts in this project. We were able to raise 10,000 this year helping us to meet our goal of 20,000 over the last 2 years.

Rosemary Davis, a spokesman for the college, also spoke to the group. She gave a beautiful testimony of growing up in the BMA work and how it led her to her position at the college. She spoke on the college's new classes and goals they have for the future.

Mrs. Shirlene Smith gave the treasures report and acknowledged churches giving \$100.00 or more to the project. A brief discussion followed, led by our central project promoter, Marilyn Wellborn, on how different churches raised money this year. A WMA member from Bethel MBC in Louise reminded us that even when you're a small church, if you make giving a matter of prayer and a priority, God will bless your efforts.

The Resolutions committee gave us 3 new resolutions to commit to the next year, praying daily for the BMA, being steadfast in our work, and rejoicing always in our Lord.

Our Project this next year will be Living Hope, a mission church in Meridian.

Beth Caldwell stood in for Lynn Brown to give our new officers a charge to remember God has a plan for our lives and has placed us in this position, at this time, for His purpose.

Southeastern Baptist College



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

Trustees	Term Expires
Matt Hudson	2022
Scott Kirkland	2022
Emma Hensarling	2022
Bennie Hudson	2022
Arthur Broadhead	2023
Chris Floyd	2023
Dwight Sibley	2023
Charles Blackwell	2023
Leon Carmical	2024
Sam Oglesby	2024
Kenneth Pollock	2024
Sidney Davis	2024

Out of State Association

Patsy Green	Florida
Wesley Whitworth	Alabama
Vacant	Louisiana

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 Tuesday October, January, May, and July.

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.

Southeastern Baptist College Trustee Meeting October 5th 2021

Meeting was called to order by Leon Carmichael. Kenneth Pollack read from Romans on why Christians need to study, to read, and to show God's word to others and not to be ashamed to do those actions; he concluded with prayer.

After being read by Arthur Broadhead, the minutes from the previous meeting were accepted and approved.

The audit report, given by Barlow and Company from Brandon, Mississippi, was given and was approved by the trustees. A booklet concerning the Southeastern Baptist College Foundation, Inc. was given to each member, the booklet was covered for the members and discussions were had concerning certain problem areas. Two recommendations were given: one, examine the use of a school credit card and the people who use that card, and two, centralization of monies into one system. A motion was made and approved to establish a central treasury to oversee all monies coming in and going out, concerning credit cards, athletic contests, personal receipts, etc.

Another motion was made and approved to establish a purchase order policy concerning all college approved expenditures to have full accountability. Another motion was made and

approved to establish a system of a primary controller and a secondary controller to transact

business with Raymond James.

Several people gave up-to-date reports concerning SBC. Rosemary Davis gave a report on fund-raising efforts with the Timothy Group and reaching people with the message of Southeastern. Coach Lopez gave a report concerning athletics at the college: almost 85% of the student body are athletes; each sport is a ministry for players and for the school; he explained the recruiting of student athletes; he maintained that the athletic program is the public face of SBC. Jan Walker gave an update on the progress in classes, studies, and degree plans; she also gave information concerning SBC's Gospel Fest—three-nights of gospel music with twelve groups on April 21 through April 23 in 2022 to be held at First Baptist Church in Laurel, Mississippi.

Christina Lucas gave an update concerning SBC's five-year plan and the annual report concerning the effectiveness of the institution. Doctor Carson gave updates on the progress made on the buildings on campus, on the parking lot, on the school's bus, on the gym floor, on cameras for security on campus, on a picture-badge system, on upgrading on-line system, on the school's septic tank system, on the cleaning of the dorms and of all floors, on a new choir director, and on the meal ticket system for Holloway's on campus. A list of students who were are scheduled to graduate at the end of the Fall 2021 Semester was presented and approved.

The trustee board selected officer for next year.

President: Leon Carmichael

Vice-president: Sam Oglesby

Recording Secretary: Arthur Broadhead

Assistant Secretary: Ken Pollock

The meeting closed with prayer.

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SBC President's Report
BMA of MS Annual Meeting
Oct 19, 2021

Let me begin this report by giving all the glory to the Lord for what is happening at Southeastern Baptist College. He consistently presents us with opportunities and leads us forward.

This semester has broken the previous fall's semester record with a 73-year historic high of 95 full-time students, with a total of 122 students, and another historic record high for the number of hours attempted.

I want to share with you that in this current semester at our weekly chapel programs, we have had ten students make public professions of faith, with 14 more rededicating their lives to living for the Lord. SBC is not only an educational platform, but we believe it to be an essential ministry of the BMA of Mississippi. A major emphasis among our faculty and staff, is the evangelism and discipleship of the student body.

We are currently at near full capacity with 85 students living on campus. Whereas the college had every dormitory shuttered just four years ago, all student housing has been renovated and upgraded, and we completed an expensive remodeling project of the Presidents House, changing it into a dormitory that can house 16 students and is currently fully occupied.

With our being at near full capacity in campus housing, we are at a juncture for the future of SBC. Sadly, we are already turning away students who otherwise would be on our campus for next school year. We must solve our housing issues by either buying or building more living space. A conservative cost estimate for a new student resident's hall will cost us three million dollars.

Because of this challenge and other clear, strategic needs, the college has for the first time in its history, hired a part-time fund raiser. Rosemary Davis has joined us as Advancement Officer and is currently in training with the Timothy Group to learn the ins and outs of major fund raising campaigns. Rosemary is an SBC alumnus and has taught English for us for many years.

The U.S. Department of Education has given us over \$485,000 since January.

Most of this money is specifically earmarked by the department for Covid expenses and for upgrades to our Information Technology infrastructure. A portion is also allowed for use towards power bills and salaries. This has enabled us to divert some funds toward other necessary projects and the hiring of additional and greatly needed personnel.

Our sports programs are going well as they prepare for their upcoming seasons. Our former Athletic Director, Buddy Duke retired and we have hired an SBC alumnus, Richard Lopez as our new Athletic Director. Our previous head basketball coach, Coach Hall has gone on to a public school opportunity and Coach White has moved up from Assistant Coach to be our head men's basketball coach, and Coach Gibson has been promoted to head coach of women's basketball. This school year will be the second year for our men's baseball team and we will field our first women's softball team in the spring.

We have spent many hours restructuring our academics which has enabled us to expand our two four-year degree programs and can now offer six Bachelor of Science degrees. We aggressively continue to work on our Elementary Education degree requirements with the Mississippi Department of Education.

Although the Lighthouse Café closed due to economic effects of Covid, Holloway's Dairy Bar has contracted with SBC to offer hot meals to our students and is also open to the public. Come support SBC by dining at Holloway's Dairy Bar!

With so many things going on, our staff is overworked and stress can be high at times. However, with their dedication to the future of SBC, and with your continued prayers and encouraging words of support, we are steadfastly following the Lord forward for the future of the college.

Thank you for your church financial support and individual, special donations which has helped us to advance and grow to become the solid institution the college is today. All of us here at SBC are committed to the doctrinal statement of the BMA of MS. We are determined, especially as our society becomes more secular, that Southeastern Baptist College continues to stand as a conservative, Bible believing, Bible teaching, higher educational institution.

Equipping the Saints,
Dr. Scott R. Carson

Barlow & Company, PLLC

Certified Public Accountants

Charles S. Barlow, CPA
Kristi G. Fournier, CPA
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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, 2021, 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 qualified audit opinion.

Basis for Qualified Opinion

No accounting controls are exercised over ticket and concession sales at athletic events prior to the initial entry of such revenues in the accounting records. We were unable to obtain sufficient appropriate audit evidence about the amount recognized for ticket and concession sales at athletic events collected by Southeastern Baptist College, Inc. for the year ended June 30, 2021, because there were no accounting controls. Consequently, we were unable to determine whether any adjustments to those amounts were necessary.

Qualified Opinion

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph, the financial statements referred to above present fairly, in all material respects, the financial position of Southeastern Baptist College, Inc., as of June 30, 2021, 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.

Barlow & Company, PLLC

November 12, 2021
Brandon, Mississippi

Southeastern Baptist College, Inc.
Statement of Financial Position
June 30, 2021

ASSETS	Without Restrictions	With Restrictions	Total
Current assets:			
Cash and cash equivalents	\$ 20,262	\$ 254,480	\$ 274,742
Accounts receivable, net	29,682	-	29,682
Due from SBC Foundation, Inc.	24,026	-	24,026
Prepaid expenses and deposits	28,663	-	28,663
Inventory - book store	13,505	-	13,505
Total current assets	116,138	254,480	370,618
Property, plant and equipment:			
Land	143,094	-	143,094
Buildings, furniture and fixtures	1,017,577	-	1,017,577
Equipment	434,311	-	434,311
Vehicles	82,118	-	82,118
Library books	73,594	-	73,594
Construction in progress	44,284	-	44,284
	1,794,978	-	1,794,978
Less: accumulated depreciation	(1,218,917)	-	(1,218,917)
Property, plant and equipment, net of accumulated depreciation	576,061	-	576,061
Total assets	\$ 692,199	\$ 254,480	\$ 946,679

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Financial Position
June 30, 2021

	Without Restrictions	With Restrictions	Total
LIABILITIES AND NET ASSETS			
Current liabilities:			
Accounts payable	\$ 28,423	\$ -	\$ 28,423
Deferred revenue	1,250	-	1,250
Payroll liabilities	1,429	-	1,429
Accrued interest	259	-	259
Total current liabilities	31,361	-	31,361
Total liabilities	31,361	-	31,361
Net assets:			
Without restrictions	660,838	-	660,838
With restrictions	-	254,480	254,480
Net assets	660,838	254,480	915,318
Total liabilities and net assets	\$ 692,199	\$ 254,480	\$ 946,679

Southeastern Baptist College, Inc.
Statement of Activities
For the Year Ended June 30, 2021

	Without Restrictions	With Restrictions	Total
Operating revenues:			
Student fees and tuition, net of in-house scholarships of \$9,406	\$ 107,548	\$ -	\$ 107,548
Federal awards - Pell Grants	362,406	-	362,406
CARES Act Higher Education Relief funds	-	638,791	638,791
Foundations donation	162,259	-	162,259
General (regular church support)	121,077	-	121,077
Special emphasis donations	-	19,374	19,374
Other donations	51,254	63	51,985
Interest	219	-	219
Library donations	650	-	650
Donority fees	120,863	-	120,863
Athletics income	16,137	-	16,137
Other income	95,720	-	95,720
Sales and services of auxiliary enterprise - bookstore sales net of cost of sales of \$6,135, and yearbooks books	7,368	-	7,368
Net assets released from restriction	471,612	(471,612)	-
Total operating revenues	1,519,211	167,184	1,706,395

Southeastern Baptist College, Inc.
Statement of Activities
for the Year Ended June 30, 2021

	Without Restrictions	With Restrictions	Total
<i>Operating expenses:</i>			
Advertising	21,033	-	21,033
Athletic expense	87,615	-	87,615
General expense	1,733	-	1,733
Insurance - emp. bene health	59,803	-	59,803
Insurance - other	30,213	-	30,213
Interest	947	-	947
Occupancy	124,064	-	124,064
Office expense	102,217	-	102,217
Payrol. taxes	40,227	-	40,227
Recruiting expense	658	-	658
Library expenses	6,146	-	6,146
Salaries	525,765	-	525,765
Scholarship contributing education	500	-	500
Depreciation expense	52,132	-	52,132
Bad debts	43,977	-	43,977
Legal and accounting	11,959	-	11,959
ADHHS expense	12,493	-	12,493
Travel	3,429	-	3,429
Total expenses	<u>1,124,951</u>	<u>-</u>	<u>1,124,951</u>
Change in net assets	394,263	187,184	581,447
Net assets at July 1, 2020	<u>266,575</u>	<u>67,296</u>	<u>333,871</u>
Net assets at June 30, 2021	<u>\$ 660,838</u>	<u>\$ 254,480</u>	<u>\$ 915,318</u>

See accompanying notes to financial statements

Southeastern Baptist College, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2021

Cash flows from operating activities:	
Change in net assets	<u>\$ 581,447</u>
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:	
Depreciation	52,152
(Increase) decrease in accounts receivable	(6,229)
(Increase) decrease in due from foundation	(19,915)
(Increase) decrease in prepaid expenses	(25,725)
(Increase) decrease in inventory - book store	(13,503)
Increase (decrease) in accounts payable	(5,076)
Increase (decrease) in payroll liabilities	311
Total adjustments	<u>(17,987)</u>
Net cash provided (used) by operating activities	<u>563,460</u>
Funds provided (used) by investing activities:	
Purchase of equipment	(236,295)
Payments for construction in progress	<u>(44,284)</u>
Net cash provided (used) by investing activities	<u>(280,579)</u>
Funds provided (used) by financing activities:	
Payments on short-term debt	<u>(106,004)</u>
Net cash provided (used) by financing activities	<u>(106,004)</u>
Net increase (decrease) in cash and cash equivalents	176,877
Cash and cash equivalents at beginning of year	<u>97,865</u>
Cash and cash equivalents at end of year	<u>\$ 274,742</u>
Supplemental data:	
Cash paid for interest	<u>\$ 947</u>
Cash paid for taxes	<u>\$ -</u>

See accompanying notes to financial statements

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 worldview 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 women'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, 2021

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

All revenue is recognized in the year services are provided by the College.

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. Revenue from Pell Grants is recognized during the tuition period covered by the Pell Grant.

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, 2021).

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

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 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.

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year ended June 30, 2021

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, 2021. Filings for all tax periods ending after the year ended June 30, 2017, 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, 2021

Accounts receivable at June 30, 2021, are as follows:

Total accounts receivable	\$ 62,182
Less: allowance for doubtful accounts	<u>(32,500)</u>
Accounts receivable, net of allowance for doubtful accounts	<u>\$ 29,682</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, 2021, was \$362,406.

Southeastern Baptist College received CARES Act Higher Education Emergency Relief funds of \$675,711, of which \$247,964, was paid directly to students, resulting in net CARES Act funding to the College of \$427,747.

NOTE 4 - Assets with Restrictions

Assets with restrictions are comprised of amounts held in trust for future student scholarships and unspent Pell grant and CARES Act funds. Assets with restrictions at June 30, 2021, amounted to \$254,480.

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 2021, the Foundation contributed \$162,259 to the College. At June 30, 2021, the total due to the College from the Foundation was \$24,026.

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, 2021). 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, 2021, 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.

NOTE 7 - Liquidity and Availability of Financial Assets

At June 30, 2021, the College has \$73,970 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 \$20,262, and accounts and other receivables totaling \$53,708. Additionally, the College has cash and cash equivalents totaling \$234,450, available to meet restricted purposes.

Southeastern Baptist College, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2021

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, 2021.

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	Fund-raising	Total
Salaries	\$ 413,870	\$ 103,454	\$ 8,441	\$ 525,765
Employee benefits	44,852	13,754	1,196	59,802
Payroll taxes	30,170	9,252	805	40,227
AT/TE fees	-	(2,493)	-	12,493
Professional fees	-	11,959	-	11,959
Advertising	-	-	21,035	21,035
Office Expenses	102,215	-	-	102,215
Occupancy costs	124,064	-	-	124,064
Travel	-	3,929	-	3,929
Depreciation	47,458	4,694	-	52,152
Insurance	30,233	-	-	30,233
Interest	958	-	-	958
Other expenses	140,119	-	-	140,119
	<u>\$ 933,939</u>	<u>\$ 159,536</u>	<u>\$ 31,477</u>	<u>\$1,124,951</u>

NOTE 9 - Subsequent Events

Management has evaluated subsequent events through November 12, 2021, 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.

Barlow & Company, PLLC

Certified Public Accountants

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INDEPENDENT AUDITOR'S REPORT

Board of Trustees
Southeastern Baptist College Foundation, Inc.

We have audited the accompanying financial statements of Southeastern Baptist College Foundation, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2021, 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 Foundation, Inc., as of June 30, 2021, 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.


Brandon, MS
September 24, 2021

Southeastern Baptist College Foundation, Inc.
Statement of Financial Position
June 30, 2021

	Without Donor Restrictions	With Donor Restrictions	Total
ASSETS			
Cash in checking account	\$ 6,208	\$ -	\$ 6,208
Investment in money market accounts	-	41,720	41,720
Other investments	-	859,519	859,519
Total assets	\$ 6,208	\$ 901,239	\$ 907,447
 LIABILITIES AND NET ASSETS			
Liabilities			
Due to Southeastern Baptist College, Inc.	\$ -	\$ 24,026	\$ 24,026
Net assets	6,208	877,213	883,421
Total liabilities and net assets	\$ 6,208	\$ 901,239	\$ 907,447

See accompanying notes to financial statements.

Southeastern Baptist College Foundation, Inc.
Statement of Activities
For the Year Ended June 30, 2021

	Without Donor Restrictions	With Donor Restrictions	Total
Revenues, gains and other support:			
Contributions	\$ 11,421	\$ 102,345	\$ 113,766
Investment earnings	-	25,049	25,049
Realized gain (loss) on sale of investments	-	43,446	43,446
Unrealized gain (loss) on investments	-	110,796	110,796
Total revenues	11,421	281,636	293,057
Net assets released from restriction	162,259	(162,259)	-
Total revenues, gains and other support	173,680	119,377	293,057
Expenses and contributions:			
Contribution to Southeastern Baptist College, Inc.	162,259	-	162,259
Audit and tax return preparation	4,290	-	4,290
Total expenses	166,549	-	166,549
Change in net assets before transfers	7,131	119,377	126,508
Transfers	(7,496)	7,496	-
Change in net assets	(365)	126,873	126,508
Net assets, beginning of year	6,573	750,340	756,913
Net assets, end of year	\$ 6,208	\$ 877,213	\$ 883,421

See accompanying notes to financial statements.

Southeastern Baptist College Foundation, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2021

Cash flows from operating activities:	
Change in net assets	\$ 126,508
Adjustments to reconcile change in net assets to net cash provided by operating activities:	
(Gain) loss on investments	(43,446)
Unrealized (gain) loss on investments	(110,796)
Increase (decrease) in amounts due to Southeastern Baptist College, Inc.	<u>(19,915)</u>
Net cash (used) by operating activities	<u>(47,649)</u>
Cash flows from investing activities:	
Proceeds from sale of investments	552,249
Purchase of investments, including dividend reinvestments	<u>(480,072)</u>
Net cash provided by investing activities	<u>72,177</u>
Net increase in cash	24,528
Cash, beginning of year	<u>23,400</u>
Cash, end of year	<u>\$ 47,928</u>
Cash is comprised of:	
Cash in checking account	\$ 6,208
Investment in money market accounts	<u>41,720</u>
	<u>\$ 47,928</u>
Supplemental information:	
Cash paid for taxes	<u>\$ -</u>
Cash paid for interest	<u>\$ -</u>

See accompanying notes to financial statements.

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2021

NOTE 1 – Summary of Significant Accounting Policies

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

Nature of Activities

The Foundation was formed by the Baptist Missionary Association of Mississippi under the laws of the State of Mississippi to establish, maintain and enlarge a foundation to 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. The foundation is located in Laurel, Mississippi.

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 Foundation 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 Donor Restrictions: net assets whose use is not limited or restricted by donors. They generally arise as a result of exchange transactions, unrestricted contributions, or restricted contributions whose restrictions have expired.
- Net Assets With Donor Restrictions: net assets whose use is limited by donors for the purpose and/or time in which they may be expended. The income may be unrestricted or may also be restricted according to donors' wishes.

Fair Value Measurement

The Foundation adopted the provisions of FASB ASC §20, Fair Value Measurement. FASB ASC §20 defines fair value, establishes a framework for measuring fair value, establishes a fair value hierarchy based on the quality of inputs (assumptions that market participants would use in pricing assets and liabilities, including assumptions about risk) used to measure fair value, and enhances disclosure requirements for fair value measurements. The Foundation accounts for a significant portion of its financial instruments at fair value or considers fair value in their measurement.

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. The most significant estimate is the fair value of investments.

Cash and Cash Equivalents

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

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2021

Investment Policy

The Foundation's investments are allocated among money market funds and other investments containing equity and fixed income securities. The Foundation desires to maintain a diversified mix of assets and maintains an investment policy that is monitored by the Trustees of the Foundation.

Money Market Funds

Money market funds include cash and highly liquid mutual funds that invest in short-term securities. The funds' objectives are to maintain fair market values at \$1 per share.

Other Investments

Other investments presented in the Statement of Financial Position include investments in brokerage accounts containing mutual funds and equity securities which are measured at fair values based upon quoted prices in active markets (Level 1) and debt instruments which are measured at fair values based upon quoted prices for identical or similar assets or liabilities in markets that are not active (Level 2). Unrealized gains and losses are included in the change in net assets in the accompanying Statement of Activities as increases or decreases in net assets with donor restrictions.

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 the impact of adopting ASC 606 on the Organization's fiscal 2021 revenue was not material.

The financial statements are prepared using the accrual basis of accounting. Revenues are recognized when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows.

Contributions are recognized as revenue when they are received.

The Foundation reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets.

Contributions of services are recognized if the services received (a) create or enhance nonfinancial assets or (b) require specialized skills, are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation.

Functional Classification of Expenses

All Foundation expenses are stated in natural expense categories and are for the Organization's purpose of advancing Christian education and the Christian faith.

Income Taxes

The Foundation 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 Foundation has determined that there are no significant uncertain tax positions as of June 30, 2021. All tax periods after 2017 remain subject to examination by federal and state taxing jurisdictions to which the Foundation is subject.

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2021

NOTE 2 – Common Control and Related Party Activities

The Foundation and Southeastern Baptist College, Inc. (“the College”) share common board members, which are both elected by the Baptist Missionary Association of Mississippi.

During FY 2021, the Foundation contributed \$162,259 to the College, which is owned and operated by the Baptist Missionary Association of Mississippi, for general support. At June 30, 2021, the total due from the Foundation to the College was \$24,026. The Foundation makes distributions to the College based upon realized investment gains and earnings, less audit and broker fees.

NOTE 3 – Other Investments

The details of other investments at June 30, 2021 are as follows:

	Cost	Fair Value	Unrealized Gain (Loss)
Stock Funds	\$ 89,710	\$ 105,163	\$ 15,453
Mixed Mutual Funds	617,106	658,787	41,681
Exchange Trade Funds	83,973	85,493	1,520
Certificates of Deposit	10,000	10,076	76
	\$ 800,789	\$ 859,519	\$ 58,730

Amounts shown as cost include reinvested dividends.

Investment return is classified in the statements of activities based on the donor's requirements for invested funds. The following schedule summarizes the investment return and its classification in the statements of activities for the year ended June 30, 2021.

	With Donor Restrictions
Dividends and interest	\$ 29,339
Net realized and unrealized gains and losses	154,242
External fees (brokerage charges)	(4,290)
Total return on investments	\$ 179,291

The Foundation invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of financial position and activities.

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2021

NOTE 4 – Fair Value Disclosures

ASC 820, *Fair Value Measurements and Disclosures* ("ASC 820"), establishes a framework for measuring fair value and establishes a hierarchy that categorizes and prioritizes the sources to be used to estimate fair value. ASC 820 also expands financial statement disclosures about fair value measurements. Under ASC 820, fair value is defined as an exit price, representing the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. ASC 820 also establishes a three-tier hierarchy for inputs used in measuring fair value, which prioritizes the inputs used in the valuation methodologies in measuring fair value:

- Level 1 Quoted prices in active markets for identical assets or liabilities.
- Level 2 Directly or indirectly observable inputs other than Level 1 prices, such as quoted prices for identical or similar assets or liabilities in markets that are not active; inputs other than quoted prices that are observable for the asset or liability (for example, interest rates and yield curves observable at commonly quoted intervals, volatilities, prepayment speeds, loss severities, credit risks and default rates); or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
- Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities would include financial instruments whose value is determined using pricing models, discounted cash flow methodologies or similar techniques, as well as for which the determination of the fair value requires significant management judgment or estimation.

Financial assets and financial liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurements. Management's assessment of the significance of a particular input to the fair value measurements requires judgment, and may affect the valuation of assets and liabilities being measured and their placement within the fair value hierarchy.

Asset fair value measurement methodologies utilized on a recurring basis, are summarized below. There have been no changes in the valuation methodologies used at June 30, 2021.

Money market funds (Level 1). Valued at net asset value of shares held by the funds at year-end.

Stock funds (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded.

Bond funds (Level 2): Valued based on yields currently available on comparable securities of issues with similar credit ratings; none at June 30, 2021.

Mixed-Mutual funds (Level 1): Valued by the national brokerage at the value of shares held by the funds at year-end.

Exchange Trade funds (Level 1): Valued by the national brokerage at the value of shares held by the funds at year-end; none at June 30, 2021.

Publicly traded partnership interest (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded; none at June 30, 2021.

Cash alternatives (Level 1): Valued at the closing price reported on the active market on which the individual securities are traded; none at June 30, 2021.

Certificates of deposit (Level 2): Valued based on yields currently available on comparable securities of issues with similar credit ratings.

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2021

The following table sets forth by level, within the fair value hierarchy, the Foundation's assets at fair value as of June 30, 2021:

	Level 1	Level 2	Level 3
Money market funds	\$ 41,721	\$ -	\$ -
Stock Funds	105,163	-	-
Mixed Mutual Funds	658,787	-	-
Exchange Trade Funds	85,493	-	-
Certificates of Deposit	-	10,075	-
	\$ 891,164	\$ 10,075	\$ -

The Foundation recognizes transfers between levels in the fair value hierarchy at the end of the reporting period. The Board of Trustees reviews and approves the Foundation's fair value measurement policies and procedures annually. At least annually, the finance committee and the Board determine if the valuation techniques used in fair value measurements are still appropriate.

NOTE 5 – Concentration of Credit Risk

Financial instruments that potentially subject the Foundation to concentrations of credit risk consist principally of money market funds and securities at brokerage firms. Balances are insured up to \$500,000, including a \$250,000 limit for cash, by the Securities Investor Protection Corporation. Additional insurance coverage of \$1,400,000, is provided by one brokerage account utilized by the Foundation for a significant portion of investment holdings. At June 30, 2021, none of the Foundation's brokerage accounts were in excess of insured limits.

NOTE 6 – Endowment Funds

The Foundation's endowment is established to support its mission of the advancement of Christian education and the promotion of the Christian faith. As required by generally accepted accounting principles, net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions.

The Board of Trustees of the Foundation has interpreted the Uniform Prudent Management of Institutional Funds Act (UPMIFA) as requiring the preservation of the original gift amount of the donor-restricted endowment funds, absent explicit donor stipulations to the contrary. As a result of this interpretation, the Foundation classifies as net assets with donor restrictions: (a) the fair value of gifts donated to the endowment, (b) the fair value of subsequent gifts to the endowment, and (c) accumulations to the endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. The donor-restricted endowment fund is classified as net assets with donor restrictions until those amounts are appropriated for expenditure by the organization in a manner consistent with the standard of prudence prescribed by UPMIFA.

In accordance with UPMIFA, the Foundation considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

1. The duration and preservation of the fund
2. The purposes of the Foundation and the donor-restricted endowment fund
3. General economic conditions
4. The possible effect of inflation and deflation
5. The expected total return from income and the appreciation of investments

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2021

6. Other resources of the Foundation
7. The investment policies of the Foundation

Investment Return Objectives, Risk Parameters and Strategies. The Organization has adopted investment and spending policies, approved by the Board of Trustees, for endowment assets that attempt to provide a predictable stream of funding to programs supported by its endowment funds while also maintaining the purchasing power of those endowment assets over the long-term. Accordingly, the investment process seeks to achieve an after-cost total real rate of return, including investment income as well as capital appreciation, which exceeds the annual distribution with acceptable levels of risk. Endowment assets are invested in a well-diversified asset mix, which includes equity and debt securities, mixed mutual funds, money market funds and certificates of deposit, that is intended to result in a consistent inflation-protected rate of return that has sufficient liquidity to make an annual distribution of net, while growing the funds if possible. Therefore, the Organization expects its endowment assets, over time, to keep pace with the Consumer Price Index plus 4% annually. Actual returns in any given year may vary from this amount. Investment risk is measured in terms of the total endowment fund; investment assets and allocation between asset classes and strategies are managed to not expose the fund to unacceptable levels of risk.

Spending Policy. The Organization has a policy of appropriating for distribution each year the net realized investment earnings, less the cost of annual audit services. Unrealized gains and losses are not distributed; however, are considered when an annual distribution is approved by the Board of Trustees. In establishing this policy, the Organization considered the long-term expected return on its investment assets, and the possible effects of inflation. The Organization expects the current spending policy to allow its endowment funds to grow at a rate consistent with the Organization's objective to maintain the purchasing power of the endowment assets as well as to provide additional real growth through investment return.

The following table summarizes the endowment net asset composition at June 30, 2021 (all with donor restrictions):

Investment in money market accounts	\$ 41,720
Investments in mutual funds	<u>859,519</u>
	<u>\$ 901,239</u>

The following is a summary of changes in endowment net assets (all with donor restrictions):

Endowment net asset, June 30, 2020	\$ 750,340
Contributions	102,345
Investment Earnings	25,049
Realized gain (loss) on investments	43,446
Unrealized gain (loss) on investments	110,796
Transfers	7,496
Net assets released from restrictions	<u>(162,259)</u>
Endowment net asset, June 30, 2021	<u>\$ 877,213</u>

Southeastern Baptist College Foundation, Inc.
Notes to the Financial Statements
For the Year Ended June 30, 2021

NOTE 7 – Liquidity and Availability of Financial Assets

All of the assets of Southeastern Baptist College Foundation, Inc. are restricted to the support of Southeastern Baptist College. This support is determined annually based upon realized investment earnings less operating costs. To this purpose, the Foundation has \$907,447, of financial assets available within one year of the statement of financial position date to generate revenues to meet cash needs for general operating expenditures, consisting of interest bearing money market funds totaling \$41,720, and other investments totaling \$859,519. Additionally, the Foundation has cash totaling \$6,208, in a checking account.

NOTE 8 – Contingencies

The impact of COVID-19 on future performance and therefore on the measurement of some assets and liabilities or on liquidity might be significant and might therefore require disclosure in the financial statements, but management has determined that they do not create a material uncertainty that casts significant doubt upon the entity's ability to continue as a going concern.

NOTE 9 – Subsequent Events

Management has evaluated subsequent events through September 24, 2021, the date on which the financial statements were available to be issued. During the period from the end of the year end through this date, no circumstances occurred that require recognition or disclosure in these financial statements.

Youth Department

Trustees	Term Expires
Ben Flynt	2022
Aaron Waite	2022
Rick Clark	2022
Adam Parker	2023
Brody McCool	2023
Tommy Shroads	2023
Cliff Jenkins	2024
Chris Yager	2024
Wesley Martin	2024

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 trustee 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.

Baptist Missionary Association of Mississippi Department of Youth Trustee Minutes

June 3, 2021 Meeting Minutes

The Trustees of the BMA of MS Department of Youth met at 6:60 p.m. via Zoom meeting. Bro. Philip Burns opened the meeting in prayer.

There were no minutes from a previous meeting to be read.

Trustees present were Philip Burns, Chris Freeman, Ricky Owens, Aaron Waite, Adam Parker, Chris Myers, Ben Flynt, and Tommy Shroads.

Motion and second to elect Bro. Adam Parker as Chairman of the Trustees.

It was decided by common consent that Bro. Philip Burns would moderate the meeting since he was familiar with everything that has taken place since the resignation of Bro. Kelby Johnson as department director.

Motion and second to elect Bro. Chris Freeman as Clerk of the Trustees.

It was mentioned that Bro. Brody McCool, Bro. Chris Yager, and Bro. Samuel Yager to serve as possible trustees for the youth department.

We discussed the department's financials. Motion and second to set the director's salary at \$1,000.00 per month.

It was discussed that we authorize Chairman Adam Parker to sign the paperwork to finalize the transfer of the enclosed trailer to the Mission Department. A letter will be typed by the clerk for Bro. Adam making this official.

Bro. Kelby Johnson had asked the trustees to consider giving the department's pickup truck to him and stated that it was in poor shape. After a discussion about this, there was a motion and second to have Bro. Kelby Johnson bring the department's pickup truck back to the Mission Office for evaluation on whether to sell or donate.

We have received three responses regarding the position of Youth Director (Bro. Justin Rhodes, Bro. Anders Lee, and Bro. Matt Hudson). It was discussed to run an ad in the Mississippi Baptist Paper for one month in order to give any other candidates the possibility to respond with their interest.

The meeting was closed in prayer by Bro. Aaron Waite.

August 19, 2021 Meeting Minutes

The Trustees of the Department of Youth met via conference call. Trustees present were Aaron Waite, Ben Flynt, Adam Parker, and Philip Burns. Adam Parker opened the meeting in prayer.

Adam Parker made a motion and Aaron seconded it to interview the top two candidates as needed – Motion carried

Adam Parker made a motion and Philip Burns seconded it to give the Chairman the approval to get the Youth Department pickup in selling order and sale it if possible – motion carried

Aaron Waite closed the meeting in prayer.

September 13, 2021 Meeting Minutes

Adam Parker, Ben Flynt, Aaron Waite, and Philip Burns met at the Youth Department conference room in Laurel, MS; while Tommy Shroads joined in via Zoom. Bro. Adam Parker opened the meeting with Prayer.

The purpose of this meeting was to conduct the first interview for the position of State Youth Department Director.

Philip Burns closed the meeting in prayer.

September 23, 2021 Meeting Minutes

Adam Parker, Ben Flynt, Aaron Waite, and Philip Burns met at the Youth Department conference room in Laurel, MS; while Tommy Shroads joined in via Zoom. Bro Adam Parker led in prayer.

Adam Parker made a motion and Ben Flynt seconded it that Philip Burns serve as Clerk – motion carried

The purpose of this meeting was to conduct the second interview for the position of State Youth Department Director.

Adam Parker closed the meeting in prayer.

October 7, 2021 Meeting Minutes

Adam Parker, Ben Flynt, Aaron Waite, and Philip Burns met at the Youth Department conference room in Laurel, MS; with Tommy Shroads joined in via Zoom. Bro Adam Parker opened the meeting in prayer.

After discussion of the two interviews of the two candidates for State Youth Department Director, Adam Parker made a motion and Aaron Waite seconded to recommend Bro. Justin Rhodes as the new State Youth Department Director – motion carried

Philip Burns made a motion and Ben Flynt seconded to secure campsite facilities at Lake Waukaway Sprins, Vossburg, MS for a Youth Summer Camp. If a deposit is required, Chairman Adam Parker may have the authority to use department funds to pay the deposit – motion carried

Bro. Adam Parker closed the meeting in prayer.

Adam Parker, Chairman of Trustees

Philip Burns, Clerk

**BMA of MS Dept of Youth
Profit & Loss
July 2020 through June 2021**

Jul '20 - Jun 21

Ordinary Income/Expense

Income

100 · General Church Contributions	14,957.46
130 · Interest Income	<u>1,204.89</u>
Total Income	16,162.35

Expense

200 · Director's Compensation	16,500.00
230 · Employees' Salary (bookkeeping).....	3,600.00
250 · Insurance Expenses	354.84
270 · Office Supplies, Expense and Po	255.53
315 · Depreciation Expense	<u>3,167.00</u>
Total Expense	<u>23,877.37</u>
Net Ordinary Income	<u>-7,715.02</u>
Net Income	<u>-7,715.02</u>

State Missions Department



Larry Geraldson, Director

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

Missionary Trustees	Term Expires
Kevin Clayton	2022
J.R. Hartfield	2022
Blake McCain	2022
Harold Floyd	2023
John Michael Poulin	2023
Justin Rhodes	2023
Justin Cameron	2024
Chris Flynn	2024
Chad Cummins	2024

Revolving Loan Fund Trustees	Term Expires
Willie Tebow	2022
Kenneth Lott	2022
Greg Jones	2022
John Prickett	2023
Wayne Rice	2023
Dennis Knight	2023
Greg Cook	2024
Roy Caldwell	2024
James Sprayberry	2024

STATE MISSIONARIES & ASSOCIATES

Refuge Baptist Mission (Kiln) - Meets at Kiln Storm Shelter (Physical)
22090 Rayvan Lane, Kiln, MS 39556 (Mailing)
Missionary: Josh Daniels (22090 Rayvan Lane, Kiln, MS 39556)
Phone: (228) 216-3064 Email: workin4god@yahoo.com

Canaan Land Baptist Mission (Buckatunna) -
1863 US 45, Buckatunna, MS 39322 (Physical)
64 Pilgrim Rest Road, Leakesville, MS 39451 (Mailing)
Missionary: Scott Brocious (64 Pilgrim Rest Road, Leakesville, MS 39451)
Phone: (251) 377-5412 Email: scottbrocious24@gmail.com

Salt Light Baptist Mission (Waveland) -
100 Jeff Davis Ave, Waveland, MS 39576 (Physical)
PO Box 3465, Bay St Louis, MS 39521 (Mailing)
Missionary: To Be Determined

Living Hope Baptist Mission (Meridian) -
6648 North Hills Street, Meridian, MS 39307 (Physical)
1102 62nd Street, Meridian, MS 39305 (Mailing)
Missionary: Chris Yager (1102 62nd Street, Meridian, MS 39305)
Phone: (810) 869-3063 Email: timothyministries2019@gmail.com
Associate Missionary: Samuel Yager (3315 North Hills Street, Apt#501,
Meridian, MS 39305) Phone: (810) 965-0061 Email: syager2017@icloud.com

HISPANIC COORDINATOR & MISSIONARIES

Estuardo Marroquin - Hispanic Coordinator
(1811 Wansley Road, Laurel, MS 39443)
Phone: (601) 433-0085 Email: estuardo@comcast.net

El Camino Baptist Mission (Canton) - Meets in a Home (Physical)
4113 Highway 15 North, Laurel, MS 39440 (Mailing)
Missionary: Lucas Gomez (4113 Highway 15 North, Laurel, MS 39440)
Phone: (601) 433-0085 Email: estuardo@comcast.net

Way Truth Life Baptist Mission (Oxford) -
170 County Road 215, Oxford, MS 38655 (Physical)
144 Bails Road, Ripley, MS 38663 (Mailing)
Missionary: Luis Huchin (144 Bails Road, Ripley, MS 38663)
Phone: (601) 433-0085 Email: estuardo@comcast.net

Way Truth Life Baptist Mission (Tupelo) -
Meets at South Green Baptist Church (Physical)
3185 South Green Street, Tupelo, MS 38804
(Physical for South Green Baptist Church)
144 Bails Road, Ripley, MS 38663 (Mailing)
Missionary: Humberto Regalado (144 Bails Road, Ripley, MS 38663)
Phone: (601) 433-0085 Email: estuardo@comcast.net

STATE MISSIONARY COACHES

Sidney Farmer - Coach (464 Churchwell Road, Hattiesburg, MS 39401)
Pastor of South Forrest Baptist Church (Hattiesburg)
Phone: (601) 596-1004 Email: sidney@southforrest.org

Wesley Martin - Coach (792 Ewa Street, Diamondhead, MS 39525)
Pastor of Redemption Baptist Church (Diamondhead)
Phone: (228) 380-0690 Email: leaderinworship@yahoo.com

Jason Howard - Coach (272 Little Creek Drive, Leakesville, MS 39451)
Pastor of Canaan Baptist Church (Richton)
Phone: (601) 689-1491 Email: jasonowenshoward@gmail.com

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
Annual Report
Larry Geraldson, Director

In Psalms 27:17-19 we find these words, “His name shall endure for ever: ...and men shall be blessed in him:...blessed be his glorious name for ever: and let the whole earth be filled with his glory; Amen, and Amen.” This psalm was likely written by David and possibly the last psalm that he wrote. He was writing to his son Solomon but what is in view is not just Solomon’s dominion, but the dominion of Christ, when He is enthroned on earth and reigns from sea to shining sea.

Everything that we do in Missions is about glorifying the name of Jesus. It is in, through, and by His name that we preach the gospel to the lost and plant churches across our state.

More than 58 counties, in Mississippi, have 65% of households that are unchurched. Some have more that 70%. Even secular polls record that the percent of people who consider themselves religious has dropped from 83% in 2014, to 77% in 2021. Many of these unchurched households do not have a single believer represented in the home. Though many believe all is well on the home front, that is just not the case.

Ten years ago, I stood before you and shared my vision for church planting. I told you that we would operate around 4 simple principles:

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

Since we adopted these principles, we have organized 12 new churches which have taken their place among the family of churches which make up the Baptist Missionary Association of Mississippi. Three of those churches were organized this year and we want to recognize the missionaries who led in their organization:

- Bro. Wesley Martin and his wife Hollie
- Dr. Kenneth Pollock and his wife Carole
- Bro. Leo Adan and his wife Evencia (“Eve”)

Looking forward, we have a number of opportunities that are developing. Bro. Daniel Allen and his wife, Sherri, will be coming out of the Associate Missionary program, after the first of the year, and will begin planting a church in or around the D’Iberville area. Bro. Samuel Yager and his wife, Carolyn, came on board in September and will be working in our Associate Missionary program for the next two years. I want to introduce these folks to you and let you hear a word from them.

We have a great group of missionaries. Our missionaries made over 4000 new contacts this past year and shared the gospel with many. They witnessed 70 professions of faith and baptized 24 people.

At our table in the back, you can get a copy of our most recent newsletter, that captures a number of Missions Moments that have happened, recently. We hope to do a better job of communicating these Missions Moments. Our goal is to get the information to you quickly! We want to close the gap between when the Missions Moment happens and when you hear about it. Just a couple of examples of these Missions Moments are: 1) The organization of Midway Baptist Mission which occurred this past Saturday; 2) That Living Hope Baptist Mission in Meridian, a mission which was begun in the middle of COVID, had a record attendance, this past Sunday of 42 people.

To that end, we are developing a program that aligns with our strategy to communicate these Missions Moments quickly, over multiple platforms, and through mul-

multiple means. We are hoping to increase the number of folks that are aware of what is going on in State Missions. We have a short video that will provide some explanation.

We are super excited about the camaraderie that has developed among our missions team. We owe much of this to our coaches, who are doing a wonderful job training and coaching our missionaries in the areas of Discipleship, Church Doctrine, Church Polity and Church Discipline. We are genuinely concerned about the success of our church planters and are doing all that we can to help them and their families along this journey. If we fail, it should not be because we didn't do everything we could.

We have worked hard to encourage our missionaries and pastors/preachers to enroll in our Seminary. We have 10 men who are currently enrolled and taking courses from the BMA Theological Seminary and are receiving Scholarship support from our scholarship fund, and one at Southeastern Baptist College. Through the relationship we have developed with our National Seminary, which is a 50/50 burden sharing, any missionary or pastor or preacher, in the State of Mississippi, can enroll and take courses tuition free. The only thing you pay is for books and fees. Our seminary is highly capable of providing quality education through resident and online means.

We are genuinely concerned about our missionary families and work hard to ensure that their needs are met. A number of our missionaries have taken advantage of our program to provide housing through our loan guarantee agreement with the Revolving Loan Fund.

The bottom line is, we love missionaries and will do everything we can to help them.

Bro. Estuardo is doing a great job as our Hispanic Missions Manager. His is constantly coordinating the Hispanic mission work and promoting our Hispanic missions fund. We currently have three Hispanic churches and three Hispanic missions. Bro. Estuardo has led in the organization of a Hispanic Association. He has led the Hispanic Association to begin supporting Hispanic missionaries. Bro. Estuardo is working to bring an additional full time missionary here from Guatemala to begin church planting on the Gulf Coast. We are asking all of our churches to include the Hispanic Missions Fund in your budget, in addition to your regular missions offering. This will enable us to continue to have a healthy growth in this much needed area. Here is another Missions Moment; El Camino, Laurel, will be hosting a conference next week which will include, as speakers, the current President of the BMA of Mexico, Bro. Grady Johnson, Pastor of First Baptist Church of Jacksonville and Bro. Freddy Didier, Pastor of the Church Without Walls in Puerto Rico.

Dr. Paul Spurlin is doing a great job with our Jail Ministry. In spite of COVID restrictions, he has been successful in establishing active jail ministries in both the Jasper and Jones county jails. Our vision is that churches will embrace this ministry and begin participating. If a number of churches will step up, Dr. Spurlin could develop a rotating plan that would have each church visiting their local jail occasionally. As soon as Jasper and Jones County jail have been assigned, Dr. Spurlin can move to other counties and begin development of new local jail ministries. Please ask your church to pray about participating in this ministry.

We continue to help our churches under the mandate to provide Church Ministries support. When churches are without a pastor, they can load that information onto our website where preachers, who are available, can see the information and connect. We maintain a list of available preachers and resumes. When the need

arises, churches can call us and we will help provide pulpit supply. The men who are in our associate missionary program are ready and willing to get that pulpit time. Please take advantage of these men.

Well, it has been 10 years! During that 10 years we have operated within our budget each year. We have gradually improved our efficiency and have reached the place of operating at 100% efficiency. We have had a good year financially, in spite of COVID, and had a record Special Emphasis campaign. We set our goal at \$25,000.00 and we received approximately \$42,000.00. We are very grateful for your financial support. Soon, we will be releasing our Top Ten List of Churches who gave to State Missions. As I have said before, I say again, we could not do what we do without the support of our churches.

The things we do in Missions and Revolving Loan Fund require a lot of work and involve the efforts of the men who serve on our committees. Some of those men are leaving us this year and I want to recognize their faithfulness. Others are moving from one committee to another but we still want to recognize their faithfulness for the time they have served. We honor Bro. Greg Medenwald, Bro. James Sprayberry and Bro. Justin Cameron for a job well done!

I am grateful to have Bro. Jeff Dixon join me this year as the Revolving Loan Fund Manager. Not only is he my friend, but he has already proven himself to be a valuable asset to the overall ministry of Missions and Revolving Loan Fund. He will provide you a short detailed report on Revolving Loan Fund in a moment. Suffice it for me to say that we have seen growth in the gross assets to nearly 30 million dollars and even during the COVID crisis we have had one of our best years. Even though loans slowed and receipt of money had to slow as well, we are very close to seeing things begin to pick up again, which will mean we will be able to receive more new money. We have been successful in keeping our rate of return to shareholders at 2 percent. I do not see that rate going down. We consider it an honor to be able to help over 650 shareholders make a return on their money during these difficult financial times. In the Revolving Loan Fund minutes you will hear the approval of over \$10 million in new loans. In addition to this, loans have been made for the purchase of property and the construction and renovation of buildings for three of our missions. We were also able to provide debt forgiveness to three missions this past year. The Revolving Loan Fund is a tremendous asset to our missions and churches.

Let me close my report by giving praise to our Lord and exalting His holy name. He alone is the only reason for all that is good about our Missions and Revolving Loan Fund activity. By His grace He has allowed me to serve as your Director and by His grace we will continue. He is a good God and deserves all the glory. May we one day stand before Him, having served over this little, and hear Him say, "Well Done!"

God bless you,

Larry Geraldson

Director of Missions and Revolving Loan Fund

Baptist Missionary Association of Mississippi

**Baptist Missionary Association of Mississippi
State Missions Department
MISSIONARY COMMITTEE
Minutes**

October 20th, 2020

The Missionary Committee held an organizational meeting at the BMA of MS State Meeting held at Midway First Baptist Church in Sumrall, MS.

Present were James Sprayberry, Kevin Clayton, Blake McCain, Justin Rhodes, and John Michael Poulin.

Motion and Second was made to retain the same officers.

Meeting Adjourned

Bro. James Sprayberry, Chairman

Bro. Kevin Clayton, Vice-Chairman

Bro. Blake McCain, Clerk

**Baptist Missionary Association of Mississippi
State Missions Department
MISSIONARY COMMITTEE
Minutes**

May 4, 2021

The Missionary Committee met at 9:30 a.m. in the State Missions Office. Members present were James Sprayberry, Justin Rhodes, J.R. Hartfield, Harold Floyd, Blake McCain and Jeff Dixon.

Chairman James Sprayberry called the meeting to order.

Bro. Blake McCain gave the devotion.

Bro. Justin Rhodes was appointed to bring the next devotion.

Reading of the minutes from the meeting on October 6, 2020 and October 20, 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

Reviews were conducted of Missionary Coaches and Coordinators:

- Sidney Farmer

- Jason Howard

- Wesley Martin

Interview with Samuel Yager, applicant for Associate Missionary at Living Hope Baptist Mission in Meridian.

Motion and second to approve Samuel Yager to serve as an Associate Missionary for up to 2 years.

Motion and second to approve director's disbursement of proceeds from sold properties for Redemption Baptist Mission

Motion and second to approve director's disbursement of proceeds from sold properties for Refuge Baptist Mission

Bro. Estuardo Marroquin gave the committee a report on Hispanic Missions.

Meeting adjourned at 1 p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

Baptist Missionary Association of Mississippi
State Missions Department
MISSIONARY COMMITTEE
Minutes
July 12, 2021

The Missionary Committee met at 9:30 a.m. in the State Missions Office. Members present were James Sprayberry, Justin Rhodes, J.R. Hartfield, Harold Floyd, Kevin Clayton and Chad Cummins.

Chairman James Sprayberry called the meeting to order.

Bro. Justin Rhodes gave the devotion from John 13:17.

Bro. J.R. Hartfield was appointed to bring the next devotion.

Reading of the minutes from the meeting on May 4, 2021.

- 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 to approve Director's proposed budget for fiscal year 2021-2022.

- Motion carried unanimously.

Reviews were conducted of the following Missionaries:

- Chris Yager

- Josh Daniels

- Johnny Williams

Meeting adjourned at 1:00 p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

Baptist Missionary Association of Mississippi
State Missions Department
MISSIONARY COMMITTEE
Minutes
October 4, 2021

The Missionary Committee met at 9:30 a.m. in the State Missions Office. Members present were James Sprayberry, J.R. Hartfield, Kevin Clayton, Harold Floyd, and Justin Rhodes.

Chairman James Sprayberry called the meeting to order.

Audit report was presented by Clint King of Horne LLP.

- Motion and second was made to approve the report.

Bro. J.R. Hartfield gave the devotion from 2 Thessalonians 2:7.

Bro. Harold Floyd was appointed to bring the next devotion.

Reading of the minutes from the meeting on July 12, 2021.

- 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

Annual Reviews were conducted of:

- Scott Brocious, Waynesboro
- Daniel Allen, Diamondhead
- Josh Daniels, Kiln

- Chris Yager & Samuel Yager, Meridian
- Johnny Williams, Waveland (ABSENT)
- Sidney Farmer, Wesley Martin & Jason Howard, Missionary Coaches
- Estuardo Marroquin, Hispanic Missions Manager
- Kenneth Pollock, Batesville
- Paul Spurlin, Jail Ministry

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
- Estuardo Marroquin - \$19,000.00
- Johnny Williams - \$20,000.00
- Jason Howard - \$15,000.00
- Scott Brocius - \$26,644.00
- Chris Yager - \$25,000.00

Motion and second to approve a donation of up to \$100,000 from Proceeds of Properties Sold for the purpose of renovating the building for Living Hope, Meridian.

Motion and second to allow up to the amount set by the salary committee and that we send a request to the salary committee to request a 5% increase.

Motion and second to gift Bro. Larry Geraldson a Christmas bonus in the amount of \$5,000 to honor his 10th anniversary as the BMA of MS Missions Director.

Motion and second to reaffirm our support for Bro. Larry Geraldson as the Director of Missions for the BMA of MS and to thank him for his 10 years of faithful service.

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

Meeting adjourned at 3 p.m.

Brother James Sprayberry, Chairman

Brother Kevin Clayton, Vice-Chairman

Brother Blake McCain, Clerk

**Revolving Loan Fund Annual Report
October 19, 2021**

I count it an honor to serve as your Revolving Loan Fund Manager and am thankful to report to you that the state of the Fund is strong. Recently, we completed our annual audit and, once again, were given an unmodified opinion which is the best audit opinion that can be received. We thank the team at Horne LLP for the thorough job they performed.

As far as the numbers go, we have 653 shareholder accounts totaling \$25,432,947.00, which is a dollar increase of 4.8% from the previous year. The slowdown is not due to hesitancy from potential shareholders to invest in the fund. Right the opposite is true. Due to the pandemic, loan requests did not meet expectations. Consequently, we placed a temporary hold on opening new shareholder accounts and capped the reception of funds from existing shareholders until sufficient loans could be secured. This has allowed us to maintain an excellent rate of return of 2% to our current shareholders. With an extensive waiting list of new and existing shareholders ready to invest, we hope to receive these new funds soon. Borrower confidence is on the rise, and in recent months we have received new loan requests totaling over \$10M. As these new loans are secured, we will open new accounts and remove the deposit cap on existing accounts.

Currently, we have 68 loans totaling \$13,604,991.00. Nineteen (19) are in the form of new loans totaling \$5,362,104.00.

Gross assets of the RLF are approaching \$30M and represent a 98% growth rate over the past 11 years.

One of the main goals of the RLF is to assist our church planters with the financial resources they will need for future property and buildings. When the need arises for the new church plant to purchase property, they may not be established long enough to acquire conventional bank financing. This can leave the mission church with a daunting challenge. The BMA of MS Revolving Loan Fund is here to help meet the need. As a former church planter, I have the privilege and insight to walk through the loan process with our missionaries and help secure financing solutions for their property needs.

Additionally, established churches are taking advantage of the RLF to help with construction, remodeling, and refinancing. Combined with the excellent rate of return to our investors, the RLF is genuinely a ministry worth the investment.

I want to thank our Director, Bro. Larry Geraldson and our excellent team of Trustees for the leadership and management skills they provide to help maintain one of the greatest assets we have as an association. May the Lord continue to bless our efforts as we move forward for the glory of God.

Jeff Dixon,
Revolving Loan Fund Manager

**Baptist Missionary Association of Mississippi
Revolving Loan Fund Trustee Meeting**

RLF trustees met on January 26, 2021 at 9:30 am. Trustees present: Roy Caldwell, Justin Cameron, Willie Tebo, Dennis Knight, Greg Medenwald, Greg Jones, Kenneth Lott and Wayne Rice.

Meeting was called to order by Chairman Kenneth Lott.

The devotional was presented by Bro. Willie Tebo, from Hebrews 10:21, Christ

our High Priest.

Prayer by Bro. Greg Jones.

Next meeting devotional is to be presented by Bro. Dennis Knight.

Previous minutes M/S to approve; approved.

Smith Shellnut Wilson of Ridgeland, MS made an investment management presentation. (Will Johnson and Dodd Williams) M/S to proceed with Director's authority to invest upcoming maturing CDs with Smith Shellnut Wilson. Approved.

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

1. Approval of loan request of \$250,000.00 to Bro. Gary Harper to purchase a home.

2. Approval of the sell of 19.12 acres of land in Sumrall, MS next to Day Star Baptist Church.

3. Approval of loan request of \$20,000.00 to Temple Baptist Church.

4. Approval of loan request of \$128,000 to Bro. Larry Geraldson to refinance and restructure existing loan.

Director's RLF Overview: Operation, Financial, Investment, Obligated Loans.

M/S to approve. Approved.

Director's Missions Update presented.

New Business:

1. Loan of up to \$450,000.00 to Refuge Baptist Mission. M/S to approve. Approved.

2. Approval to restructure the loan for Grace Hills in Bentonville, AR to include an additional \$35,000.00. M/S to approve. Approved.

3. Loan of up to \$275,000.00 to Jason Howard to build a home. M/S to approve. Approved.

4. Loan of up to \$94,000.00 to Bro. Estuardo Marroquin to refinance his home. M/S to approve. Approved.

5. Loan of up to \$425,000.00 to Bible Baptist Church of Beebe, AR. M/S to approve. Approved.

6. Approval to enlarge our scholarship program to William Carey University. M/S to approve. Approved.

7. M/S to authorize, a sub-committee: Kenneth Lott, Greg Jones, Justin Cameron to work with Director regarding the investment account with Smith Shellnut Wilson. Approved.

Closing prayer by Bro. Wayne Rice.

Baptist Missionary Association of Mississippi Revolving Loan Fund Trustee Meeting

RLF trustees met on September 27, 2021 at 9:30 am. Trustees present: Roy Caldwell, Willie Tebo, Dennis Knight, Greg Medenwald, Kenneth Lott and John Prickett.

Meeting was called to order by Chairman Kenneth Lott.

The devotional was presented by Bro. Dennis Knight. Psalm 37:5

Prayer by Bro. Dennis Knight.

Next meeting devotional is to be presented by Bro. Jeff Dixon, John Prickett, Alt.

Previous minutes M/S to approve; approved.

Audit Report, Clint King, Horne was presented.

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

- 1.Approval of loan request of \$83,986.10 to Bro. Mike Angus to purchase a home.
- 2.Approval of refinance of loan of \$1,250,000.00 for Temple Baptist in Jonesboro, AR.
- 3.Approval of 2021-22 Budget.
- 4.Approval of loan of up to \$460,000.00 for Living Hope Mission.

Director's Overview: Missions Update & Investment Account Reports
M/S to approve. Approved.

RLF Mangers Report: Financial Overview Report, Liquidity Report, Statement of Income and Statement of Financial Condition..

M/S to approve. Approved.

New Business:

- 1.Recommendation to raise the loan amount for Refuge from \$450,000.00 to \$550,000.00. M/S to approve. Approved.
- 2.Recommendation to raise the loan amount for Redemption from \$200,000.00 to \$360,000.00. M/S to approve. Approved.
- 3.Recommendation to approve a loan to Antioch Georgetown, TX for up to \$5,000,000.00. M/S to approve. Approved.
- 4.Recommendation to approve a loan to Lonesome Dove Baptist Church, South Lake, TX for\$4,500,000.00. M/S to approve. Approved.
- 5.Recommendation to approve a loan to Bible Baptist Church of Beebe, AR for up to \$850,000.00. (from\$350,000.00 previously approved). M/S to approve. Approved.
- 6.Recommendation to approve a loan to Fairhope Baptist Church of Beaumont of \$70,000.00 for a mobile home. M/S to approve. Approved.

Miscellaneous

1.Recommendation a 5% raise or to the cap recommendation of the Salary Committee and a one-time Christmas bonus of \$5,000.00 for Director Bro. Larry Geraldson. M/S to approve. Approved.

2.The trustees of the RLF acknowledge Bro. Geraldson's 10 years of leadership and reaffirm his leadership for the coming years. M/S to approve. Unanimously approved.

Closing prayer by Bro. Greg Medenwald.

INDEPENDENT AUDITOR'S REPORT

Board of Trustees
Baptist Missionary Association of Mississippi
Missions and Revolving Loan Fund Departments
Laurel, 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, 2021 and 2020, 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.

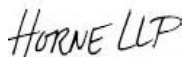
Auditor's Responsibility

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.

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, 2021 and 2020, 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.



Ridgeland, Mississippi
September 24, 2021

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Statement of Financial Position
July 31, 2021

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
ASSETS				
Cash and cash equivalents	\$ 42,088	\$ 4,347,956	\$ -	\$ 4,390,042
Interfund receivables and (payables) related to work funds, disaster relief fund and missions reserve account	2,024,714	(2,024,714)	-	-
Trading investments	-	10,294,064	-	10,294,064
Interest receivable	-	29,790	-	29,790
Loans receivable, net of allowance of \$347,083	134,974	12,855,928	-	12,990,902
Property held for sale	-	185,000	-	185,000
Property and equipment, net	-	1,042,750	323,848	1,366,598
Total assets	<u>\$ 2,201,774</u>	<u>\$ 26,730,774</u>	<u>\$ 323,848</u>	<u>\$ 29,256,396</u>
LIABILITIES AND NET ASSETS				
Liabilities				
Payroll taxes and other withholdings	\$ 126	\$ -	\$ -	\$ 126
Other liabilities	337,559	2,333	-	339,892
Accrued interest	-	42,848	-	42,848
Notes payable to related parties	-	2,014,866	-	2,014,866
Notes payable to investors	-	21,400,036	-	21,400,036
Total liabilities	337,685	23,460,083	-	23,797,768
Net assets				
Without donor restrictions	1,467,686	3,270,691	323,848	5,062,225
With donor restrictions	396,403	-	-	396,403
Total net assets	<u>1,864,089</u>	<u>3,270,691</u>	<u>323,848</u>	<u>5,458,628</u>
Total liabilities and net assets	<u>\$ 2,201,774</u>	<u>\$ 26,730,774</u>	<u>\$ 323,848</u>	<u>\$ 29,256,396</u>

See accompanying notes.

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	\$ 2,856,498	\$ -	\$ 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
Interfund 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	1,946,085	2,654,031	272,532	4,872,648
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 Changes in Net Assets
Year Ended July 31, 2021

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Changes in net assets without donor restrictions				
Revenues, gains and other support				
Donations from churches	\$ 287,087	\$ 3,080	\$ -	\$ 290,167
Donations from others	127,724	-	-	127,724
Salary supplement support from local associations	57,483	-	-	57,483
Interest earned	48,891	593,487	-	842,378
Gain on disposal of property and equipment	-	-	7,669	7,669
Investment income	-	891,731	-	891,731
Late fees	-	1,082	-	1,082
Miscellaneous income	-	96,810	-	96,810
Total unrestricted revenues, gains and other support	521,185	1,594,890	7,669	2,113,744
Expenses				
Salaries, wages and other compensation	346,224	92,185	-	438,409
Health insurance	34,152	28,714	-	62,866
Housing allowance	48,168	-	-	48,168
Contract labor	-	1,850	-	1,850
Insurance expense	2,347	23,533	-	25,880
Interest expense	-	487,467	-	487,467
Donations	50,000	66,176	-	116,176
Legal and accounting fees	28,565	45,029	-	73,594
Miscellaneous expense	32,585	-	-	32,585
Office supplies and expense	-	9,982	-	9,982
Property tax	-	2,170	-	2,170
Depreciation expense	-	31,661	33,302	64,963
Repairs and maintenance	-	67,246	-	67,246
Hispanic mission expense	1,200	-	-	1,200
Scholarships	27,177	24,000	-	51,177
Travel expense	1,208	11,268	-	12,476
Total expenses	571,926	891,281	33,302	1,496,509
Other changes				
Net transfers between funds	-	(76,949)	76,949	-
Change in net assets without donor restrictions	(50,741)	616,660	51,316	617,235
Changes in net assets with donor restrictions				
Released from donor restrictions	(39,081)	-	-	(39,081)
Contributions	7,584	-	-	7,584
Interest income on temporarily restricted net assets	242	-	-	242
Change in net assets with donor restrictions	(31,255)	-	-	(31,255)
Change in net assets	(81,996)	616,660	51,316	586,980
Net assets at beginning of year	1,946,085	2,654,031	272,532	4,872,648
Net assets at end of year	\$ 1,864,089	\$ 3,270,691	\$ 323,848	\$ 5,458,628

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	126,633	-	-	126,633
Salary supplement support from local associations	62,262	-	-	62,262
Interest earned	43,738	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	259,728	119,988	-	379,694
Health insurance	41,819	38,096	-	76,915
Housing allowance	38,819	-	-	38,819
Contract labor	-	3,537	-	3,537
Insurance expense	1,746	8,975	-	10,721
Interest expense	-	610,430	-	610,430
Donations	301,500	50,260	-	351,760
Legal and accounting fees	438	41,517	-	41,955
Miscellaneous expense	8,800	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
Hispanic mission expense	1,200	-	-	1,200
Scholarships	18,803	24,000	-	42,803
Travel expense	3,489	8,988	-	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 Cash Flows
Year Ended July 31, 2021

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Cash flows from operating activities				
Change in net assets	\$ (81,990)	\$ 010,000	\$ 51,310	\$ 565,980
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities				
Depreciation expense	-	31,661	33,302	64,963
Unrealized gains on Investments	-	(516,604)	-	(516,604)
Realized gains on investments	-	(142,967)	-	(142,967)
Gain on disposal of property and equipment	-	-	(7,669)	(7,669)
Loan Forgiveness	-	(90,167)	-	(90,167)
Changes in assets and liabilities				
Interfund receivables and payables	(204,988)	204,988	-	-
Interest receivable	-	24,922	-	24,922
Accrued expenses	67,707	1,453	-	69,160
Other liabilities	41	-	-	41
Net cash provided by (used in) operating activities	(219,214)	99,924	76,949	(12,341)
Cash flows from investing activities				
Loans receivable	205,812	574,175	-	779,987
Purchase of property and equipment	-	-	(105,200)	(105,200)
Proceeds from sale of property and equipment	-	-	28,251	28,251
Purchase of investments	-	(7,504,475)	-	(7,504,475)
Sale of Investments	-	7,455,716	-	7,455,716
Net provided by (used in) investing activities	205,812	525,416	(76,949)	654,279
Cash flows from financing activities				
Issuances of notes payable	-	4,227,789	-	4,227,789
Repayment of notes payable	-	(3,361,671)	-	(3,361,671)
Net cash provided by financing activities	-	866,118	-	866,118
Net increase (decrease) in cash and cash equivalents	(13,402)	1,491,458	-	1,478,056
Cash and cash equivalents, beginning of year	55,488	2,856,498	-	2,911,986
Cash and cash equivalents, end of year	\$ 42,086	\$ 4,347,956	\$ -	\$ 4,390,042
Supplemental disclosure of cash flow information				
Cash paid for interest	\$ -	\$ 485,893	\$ -	\$ 485,893
Supplemental disclosure of noncash investing activities				
Transfers of property and equipment	\$ -	\$ 76,949	\$ (76,949)	\$ -

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 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	-	-	(1,663)	(1,663)
Changes in assets and liabilities				
Interfund receivables and payables	(559,412)	559,412	-	-
Interest receivable	-	(3,701)	-	(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	-	(164,084)	(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 cash provided by (used in) investing activities	735,427	(798,295)	(16,650)	(79,518)
Cash flows from financing activities				
Issuance of notes payable	-	4,669,680	-	4,669,680
Repayment of notes payable	-	(2,677,301)	-	(2,677,301)
Net cash provided by financing activities	-	1,992,379	-	1,992,379
Net increase in cash and cash equivalents	13,194	1,676,252	-	1,689,446
Cash and cash equivalents, beginning of year	42,204	1,180,246	-	1,222,540
Cash and cash equivalents, end of year	\$ 55,468	\$ 2,856,498	\$ -	\$ 2,911,966
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
Years Ended July 31, 2021 and 2020

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 \$21,400,000 at July 31, 2021 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, 2021, the Association had over \$14,600,000 in nonrestricted 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, 2021, the World Health Organization declared the Coronavirus outbreak a "Public Health Emergency of International Concern" and on March 11, 2021, 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, 2021, 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, 2021 and 2020

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, 2021 and 2020, management had allowances for credit losses totaling \$347,083 and \$367,453, respectively. Interest is accrued daily on the outstanding balances. The Association had loans receivable over 90 days or more past due of \$185,442 at July 31, 2021, as compared to \$185,634 at July 31, 2020.

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, 2021 and 2020

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, 2021 and 2020

NOTES TO FINANCIAL STATEMENTS

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, 2021, 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, 2021 and 2020. Accruing loans 90 days past due as a percent of loans was 1.42 percent and 1.36 percent at July 31, 2021 and 2020, respectively.

The composition of total loans as of July 31, 2021 and 2020, was as follows:

	2021	2020
Consumer loans	\$ 1,825,053	\$ 462,632
Commercial loans:		
Churches	11,512,932	13,351,350
Gross loans	13,337,985	13,813,982
Allowance for loan losses	(347,083)	(367,453)
Loans, net	<u>\$ 12,990,902</u>	<u>\$ 13,446,529</u>

Note 3. Trading Investments

The composition of trading investments at July 31, 2021 and 2020, is set forth in the following table:

	Revolving Loan Fund	
	2021	2020
Fixed income	\$ 6,567,023	\$ 1,121,998
Equity securities	3,727,041	1,933,736
Total investments	<u>\$ 10,294,064</u>	<u>\$ 3,055,734</u>

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2021 and 2020

NOTES TO FINANCIAL STATEMENTS

Note 3. Continued

Investment income for investments was comprised of the following for the years ended July 31, 2021 and 2020:

	2021		2020
Investment income			
Interest and dividend income	\$ 202,160	\$	275,368
Realized gains	142,967		142,298
Change in fair value	546,604		(111,640)
	<u>\$ 891,731</u>	<u>\$</u>	<u>306,026</u>

Note 4. Property and Equipment

Property and equipment consisted of the following at July 31, 2021:

	Mission Fund	Revolving Loan Fund	Equipment Fund	Total
Land	\$ -	\$ 537,274	\$ -	\$ 537,274
Buildings and improvements	-	790,356	701,715	1,492,071
Total property and equipment	-	1,327,630	701,715	2,029,345
Less accumulated depreciation	-	(284,880)	(377,867)	(662,747)
Property and equipment, net	<u>\$ -</u>	<u>\$ 1,042,750</u>	<u>\$ 323,848</u>	<u>\$ 1,366,598</u>

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>

Depreciation expense for the Revolving Loan Fund for the years ended July 31, 2021 and 2020 amounted to \$31,661 and \$29,510, respectively. Depreciation expense for the Equipment Fund for the years ended July 31, 2021 and 2020 amounted to \$33,302 and \$40,399, respectively.

BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS
Years Ended July 31, 2021 and 2020

NOTES TO FINANCIAL STATEMENTS

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, 2021, the notes consisted of 653 loans with an interest rate of 2 percent with individual balances varying from \$1 to \$809,988. 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. Interest expense totaled \$487,767 and \$510,430 for the years ended July 31, 2021 and 2020, respectively.

At July 31, 2021 and 2020, \$2,014,866 and \$2,324,849, respectively, represented related party payables.

During 2020, 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. The PPP loan, including all related interest, was forgiven on April 26, 2021.

Note 6. Net Assets With Donor Restrictions

Net assets with donor restrictions totaling \$396,403 and \$427,658 as of July 31, 2021 and 2020, 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, 2021 and 2020

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, 2021 and 2020:

	2021			
	Missions	Loans	General and Administrative	Total
Salaries, wages and other compensation	\$ 290,660	\$ 92,185	\$ 55,564	\$ 438,409
Health insurance	34,152	28,714	-	62,866
Housing allowance	48,468	-	-	48,468
Contract labor	-	1,850	-	1,850
Insurance expense	2,347	23,533	-	25,880
Interest expense	-	487,467	-	487,467
Donations	50,000	66,176	-	116,176
Legal and accounting fees	-	-	73,594	73,594
Miscellaneous expense	32,585	-	-	32,585
Office supplies and expense	-	-	9,982	9,982
Property tax	-	-	2,170	2,170
Depreciation expense	-	-	64,963	64,963
Repairs and maintenance	-	9,921	57,325	67,246
Hispanic mission expense	1,200	-	-	1,200
Scholarships	39,177	12,000	-	51,177
Travel expense	1,208	-	11,268	12,476
Total	\$ 499,797	\$ 721,846	\$ 274,866	\$ 1,496,509

	2020			
	Missions	Loans	General and Administrative	Total
Salaries, wages and other compensation	\$ 198,454	\$ 119,968	\$ 61,272	\$ 379,694
Health insurance	41,819	35,095	-	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	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	-	-	69,909	69,909
Repairs and maintenance	-	18,482	35,514	53,996
Hispanic mission expense	1,200	-	-	1,200
Scholarships	30,803	12,000	-	42,803
Travel expense	3,322	-	9,135	12,457
Total	\$ 623,483	\$ 766,912	\$ 232,711	\$ 1,623,086

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**
Years Ended July 31, 2021 and 2020

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, 2021 and 2020:

Fair Value Measurements at July 31, 2021

	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, 2021
Fixed income	\$ -	\$ 6,567,023	\$ -	\$ 6,567,023
Equity securities	3,727,041	-	-	3,727,041
Total	\$ 3,727,041	\$ 6,567,023	\$ -	\$ 10,294,064

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

**BAPTIST MISSIONARY ASSOCIATION OF MISSISSIPPI
MISSIONS AND REVOLVING LOAN FUND DEPARTMENTS**
Years Ended July 31, 2021 and 2020

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, 2021 and July 31, 2020 include the following:

	2021	2020
Financial assets at year-end:		
Cash and cash equivalents	\$ 4,366,163	\$ 2,911,986
Short term investments		6,500,000
Tracing investments	10,294,064	3,055,734
Current maturities of loans receivable	1,262,484	1,336,559
Total financial assets	15,922,711	13,804,279
Less amounts not available to be used within one year:		
Net assets with donor restrictions not available within one year	357,322	378,720
Financial assets available to meet general expenditures over the next twelve months	\$ 15,565,389	\$ 13,425,559

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.

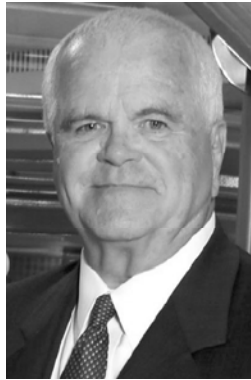
Note 10. Concentration of Credit Risk and Market Risks

At July 31, 2021, 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 \$3,942,000 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 September 24, 2021, 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
Danny Bartlett	2022
Clell Allen	2022
Corbey Jones	2023
Anders Lee	2023
Adam Sloan	2024
Rayburn Freeman	2024

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.

**2021 Annual Report of Publications Department
to the Baptist Missionary Association of Mississippi
October 19, 2021
Don Brown, Editor**

Theme

Our president has chosen this year's theme No Other Name taken from Acts 4:10-12. I share verse 10 here: "Be it known unto you all, and to all the people of Israel, that by the name of Jesus Christ of Nazareth, whom ye crucified, whom God raised from the dead, even by him (Jesus) doth this man stand here before you whole..." The writer was referring to the lame man that was healed and mentioned in chapter 3. That man was no longer lame due to the name of Jesus and his healing and saving power. All of us today stand as believers through that same name that is like none other. We are saved only by the grace of the Lord and through His sacrifice on Calvary's cross for the purpose of offering salvation to repentant sinners.

This is my 44th annual report to this group. I have been your editor since March 1978. It is an honor to serve the Lord in this ministry and to serve our Association. I do love our work and have made it my purpose to serve you honorably and faithfully. To put it more plainly, I love and enjoy the work of editor and strive to perform it in a manner that pleases the Lord and the churches of our association.

Assistant Editor

Three years ago I told this group that there was a need to find an individual who could learn the basic operations of this department. There are many facets to this work that one must know. During last year's meeting I presented the trustee board's commendation of Bro. Corbey Jones as Assistant Editor. This was not necessarily to appoint a successor, even though I think he would make a good editor. It was for the purpose of having an individual who could step in and do this work in the event he was needed. The Association approved that recommendation and Bro. Jones, who is chairman of our committee, agreed to begin learning our operation and procedures. That was in October. In late November Bro. Jones contracted Covid and was hospitalized for over 70 days. Quite frankly, some of his doctors did not really expect him to survive. The Lord had other plans and he has resumed his ministry, is teaching full time at a Christian school, and also teaching at Southeastern College.

This has certainly slowed the plans of his becoming familiar with all the basics of the Publication's Department. We do have plans, even with his really full schedule, of continuing this process.

It was mentioned to this editor that the constitution of our association does not permit an employee to served on a board which has authority over his position. Bro. Jones' position as Assistant Editor was voluntary on his part with no salary or editorial authority. Even though on the surface it appears that his position would be a violation, in actual practice I do not feel it was. Knowing of the concern shared, Corbey agrees he is no longer the Assistant Editor, but as Chairman of the Publications Trustees, he is still in line to learn the operations of this department. The name has been dropped, but the purpose and goal is the same.

Churches

I now want to share that this department continues to fulfill its mission of producing a publication that informs our readers and churches of the progress, needs, blessings, and actions of the departments, commissions, and ministries of the BMA of

Mississippi and other such information that is of interest.

We encourage each church to provide their families with the Mississippi Baptist, which is the designated official journal of the BMA of Mississippi.

Finances

Our finances have remained stable again this year. We ended our 2020-21 fiscal year on August 31, 2021, and our records show us ending in the black by almost \$3,000.00. What a blessing that is. Our resources are only our church subscriptions, our church and individual donations throughout the year, and our annual Special Emphasis drive each January. We acknowledge your faithful support of this work. It is greatly appreciated.

Website

We stated last year that we were updating our website. We have completed that task. It looks better, is more user friendly and has links to all major areas of the work of the BMA of Mississippi and BMA of America. We have plans to enhance the site and offer a number of additional options. I want to thank Bro. Philip Rice and others at the BMA of America building in Conway, Arkansas, for their help in making this transition.

Not only is the site better in a number of ways, the transition will save us several hundred dollars per year in operational expense. Our email and domain name remain the same.

Contributors

The purpose of your paper is to disseminate information from each department, commission, auxiliary, and church of the BMA of Mississippi as well as highlighting the national and world-wide ministries of the BMA of America. This publication has been doing this for over 75 years and continues to be open to all of our work. I have continued the ministry of your Paper for over 43 years and pledge to continue to do so in an open and unbiased way.

We have been blessed during these 43 plus years to have had some special people to contribute to these pages from time to time. I would do most a disservice if I tried to name them all. Each one's efforts are greatly appreciated. We continue to receive articles and columns from at least four individuals. Anders Lee, pastor of Central Church, Southaven, Mississippi, continues to share his insights of Youth ministry. He has had a long successful ministry with many of those years spent in ministering to young people. He continues to do this through the pages of the Mississippi Baptist.

Where would we be without the contributions of Barbara White through the eyes of Sofilthy McNasty. We would be poorer if we did not have her continuing thoughts. Dr. Tony Cleaver has his own unique way of seeing and expressing life's experiences. We value his contribution to our pages. Our latest contributing columnist is Mrs. Carolyn Hagler. She is a member of Westover Church in Hattiesburg, a retired educator, former trustee of Southeastern College, and just a nice lady with spiritual insight while she constantly values being 'In His Grip'.

The Printed Page

In last year's report I emphasized that many publications, especially religious publications, had gone out of existence, reduced the number of issues due to rising costs, or had stopped printing a publication and gone completely digital. Several

large denominational publications have begun offering digital only services.

I like the printed page. My hope is that we can continue to actually mail the printed page to our churches and members.

As you heard in the reading of our minutes, costs have risen and continue to rise. With the current economic situation in our nation and with rising costs, we do not know what the future holds. We have asked that the association approve in advance, our ability to change the number of issues we print each year if it becomes a financial necessity. We only print one issue in December and that seems to have worked well for a number of years. If prices continue to rise we may be forced to make some hard decisions. We recently raised our rates for the first time in years and I do not want to ask our churches for another rate increase. Current conditions of our nation's economy have put a strain on the household budget and on church budgets.

There are other ways we can continue to service our churches without extra costs being laid on the shoulders of our churches. We can go with fewer issues at certain times of the year. We can begin printing once per month and print a 12 page, full color paper and still save on printing costs and postage.

We are committed to putting the printed page in the hands of our churches. I do not think the printed page can be adequately replaced by digital media only.

We send out an Email copy of our print edition on each publishing date. The file the recipient receives is a copy of the actual file that is printed and mailed to our readers.

This email copy of the paper is free to pastors of supporting churches and we provide the paper at no cost to state mission projects for one year. We need the mother churches of each mission to help us with this cost. That would be considered a part of the church's support for the mission.

The Missions department presentation of new communication methods is very impressive. I would encourage the department to continue to report regularly though the Mississippi Baptist. I fear a large number of our readers will miss news due to it being limited to digital means.

Your Publications Trustees are very supportive of this work and we appreciate their service.

May the Lord continue to bless the BMA of Mississippi as we continue to reach the lost for Christ.

Don Brown, editor

John 3:30

Mississippi Baptist Trustee Minutes

October 12, 2021

The trustees of the Christian Publication's Department met at First Baptist Church of Shady Grove Baptist on Tuesday October 12, 2021 at 7:00 pm. Present for the meeting were Don Brown, Editor and Director of Christian Publication Department and Trustees Adam Sloan, Jean Jefcoat (Clerk), including Anders Lee and Danny Bartlett via electronic median. Also, present via media was Rayburn Freeman nominee for trustee.

The meeting was called to order by Don Brown and Adam Sloan led the opening prayer.

Editor, Don Brown, was recognized to give his annual report. Because there has been a marked increase in printing and postage for the Mississippi Baptist Paper and probable additional increase in the near future, a motion and second was made

to allow the editor to change frequency of mailing the paper if and when it is needed. The financial report was approved by a motion and second.

Corbey Jones will no longer carry the title of Assistant Editor to avoid a perceived conflict with the constitution of the state association regarding employees and trustees. It was noted that the position was not a normal employee relationship since it was voluntary and had no salary or implied authorities. The position title was honorary by nature and in intent.

Elected for the coming year were Corbey Jones, Chairman and Adam Sloan, Clerk.
 A motion and second to adjourn. Don Brown led in closing prayer.
 Corbey Jones, Chairman
 Jean Jefcoat, Clerk

**Financial Report
 9-1-2020 to 8-31-2021**

INFLOWS

Church Subs	54,046.94
Donations	12,167.03
Individual Subs	655.00
Jones Offering Inc	500.00
Special Emphasis	11,651.00
Special Proj inc	3,200.00
TOTAL INFLOWS	82,219.97

OUTFLOWS

Bank Charge	494.37
Editor Housing	12,000.00
Editor Salary	18,000.00
Equipment	1,254.02
Health Insurance	6,858.72
INTERNET SERVICE	329.66
Jones offering exp	500.00
Misc	562.37
Postage:2nd Class Postage	14,950.00
Postage:Office Postage	1,149.49
TOTAL Postage	16,099.49
Printing	14,114.63
Retirement	1,500.00
Software	146.82
Special Project	2,028.36
Subscriptions	224.70
Supplies, Bus	613.06
Soc Sec	1,995.80
Telephone	885.40
Travel, Bus	478.78
Web Access	350.90
Website	804.85
TOTAL OUTFLOWS	79,241.93
TOTAL	2,978.04

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.

Minutes

Baptist Missionary Association of Mississippi Foundation, Inc. September 9, 2021

The Trustees of the BMA of Mississippi Foundation met on September 9, 2021 in the conference room of the Missions Department. Attending were President Dwight Lindsey, VP Larry Geraldson, Clerk-Treasurer Don Brown, and Jason Howard.

Officers of the Foundation were reelected after a motion and second.

President Dwight Lindsey

Vice-president Larry Geraldson

Clerk-Treasurer Don Brown

Asst. Clerk-Treasurer Scott Carson

A verbal financial report was given noting that there had been no financial activity during the past fiscal year. No expenses have been due and no income was received. The balance in the Foundation account with the Revolving Loan Fund at the end of August 2021 is \$24,103.90.

Larry Geraldson presented two items for discussion. He stated that unincorporated religious societies must have a board of trustees or the operation would default to the Foundation. It was discussed that the Commission on History may need to elect a board of trustees to be in compliance.

Bro. Geraldson then asked Editor Don Brown how he managed to have Trustee Chairman Corbey Jones on his board and still have him serve as Assistant Editor. He stated that if it was possible he would like to have the current Revolving Loan Manager back on his board, noting that in order to become an employee he had to

resign his trustee position. Bro. Geraldson stated that this is prohibited by the Constitution of the BMA of Mississippi in ARTICLE X Section 3 which states that "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. "

After sharing that Bro. Jones received no compensation, was technically not an employee, and that as Chairman of the Trustees he was volunteering to learn every aspect of the operation of the Publications Department, Editor Brown suggested the problem would be solved by simply dropping the title of Assistant Editor.

A motion was then made to seek legal counsel on the function of trustees of the Foundation in relation to other departments and commissions. The two agenda items of interest were the need for each entity to be supported by a board of trustees (re: Commission on History) and the requirements of Trustees in relation to other departments and commissions. The question concerning other departments and commissions was the potential conflict if one individual was a department head and also served as director of one of the three commissions. Motion Passed.

President Dwight Lindsey asked Larry Geraldson to seek legal counsel on these two matters.

President Lindsey closed the meeting in prayer.

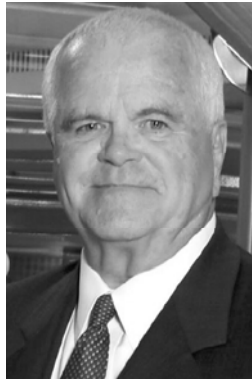
Dwight Lindsey, President

Don Brown, Clerk-Treasurer

**BMA of Mississippi Foundation
Financial Report
June 30, 2021**

Beginning Balance July 1, 2020	
Revolving Loan Fund	\$23,627.99
Receipts	\$ 0.00
Interest Earned	<u>\$ 475.91</u>
Ending Balance June 30, 2021	\$24,103.90

Mississippi Baptist Commission On Senior Adults



Don Brown, Director
8 Reagan Lake Rd, Laurel 39443
601-426-3293

Trustees	Term Expires
Frank Everett	2022
Bennie Clark	2022
Carolyn Hagler	2023
Ron Montague	2023
Tim Hosonback	2024
Marilyn Welborn	2024

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.

Commission on Senior Adults by Director Don Brown

I am pleased to report to you that I am excited about the future of the Commission on Senior Adults. I was given authority by the trustees of this commission during their meeting this past June. I appreciate their confidence and support. With their endorsement we have begun to make preliminary plans for our two Senior Adult Conferences this next spring.

Covid has put its stamp on just about every area of our lives over the past two years. Our churches, schools, many employment areas, our social lives, and just about any area of life you can think of, has been negatively effected by this virus. Most of us have resumed our normal daily lives, church attendance is up, as are many other areas of life. Athletic stadiums are full and life is returning to normal. With this in mind, we are making plans to have both 2022 conferences.

I hope our senior adults are excited also and plan to participate. As we push forward with these plans, we will be very aware of any changes or future problems related to the Covid virus. If plans need to be changed those decisions will be made as soon as possible and in keeping with being as safe as possible.

I am vaccinated. I have had my booster shot. I am still fairly careful about what I do or where I go. I try not to be paranoid, but also I do not plan on doing anything that would put my health at risk. I think most of us today think along these lines.

Prime Timers With A Purpose!

We have adopted the theme of “Prime Timers With A Purpose”. Our thinking with this is to make sure we are not just coasting along during this time in our lives - this Prime Time. Many older saints are retired, have planned for their retirement, and are enjoying life. I had one ‘senior citizen pastor’ tell me recently that he and his wife were enjoying being able to go where they wanted to and to go when they wanted to. He was speaking about traveling and enjoying his family.

At the end of the work day folks come home. They have their dinner. They rest. And then many turn to their favorite Television show. They do this before their rest for the work of the next day. Most TV networks used to promote their early evening shows as ‘prime time’. Many seniors have finished their work and they know that etenal rest is closer than it has ever been. Between the work cycle of our lives and the eternal rest we shall inherit, I view that as our ‘prime time’. It is a period of life that we mostly have time to do and travel as we see fit.

I want to encourage our senior adults to use this prime time in our lives as their prime time to do meaningful service to the Lord. There are so many ways a senior adult can serve the Lord. There are really too many to list, but think about the possibility of adopting a ‘personal’ mission project. Look for a place to volunteer in your church, community, or civic organization. Take snacks for family members in hospital ICU waiting rooms if allowed. Look for a volunteer grandparent operation near you. Mentor a child who has no parents, no father, or grandparents.

You may wish to help with a backyard VBS for some of our mission projects. You may ask a foreign missionary about some particular need on their field and either fund that need personally or be the one who rallies your WMA, Brotherhood, Sunday School Class, or other group in your church to take that as a project.

There is so much to do and if you have the health, finances, and are available, I urge you to be a Prime Timer with a Purpose.

May the Lord bless our senior adults and may we seek opportunities to serve Him.

**Commission on Senior Adults
Trustee Meeting
June 15, 2021**

The Trustees met at the Missions Office at 9:30 a.m.

Those present were Ronald Montague, Frank Everett, Bennie Clark, and Medrick Savell. Tim Holsonback did not make the long trip to the meeting, but was available by phone.

Since Director Kenneth Flynt had resigned, our main business was to recommend someone for the new Director. Don Brown had asked to be considered for the position.

The Trustees nominated him to be recommended to the Association as Director. He was asked to come in and discuss his ideas.

There was a good general discussion concerning what the Commission needs to do for our Senior Adults.

Ronald Montague, Chairman

Medrick Savell, Clerk

**Commission on Senior Adultss
Financial Statement
October 1, 2020 - August 31, 2021**

Beginning Balance		\$47,462.47
Income		
Contributions	\$7,528.34	
South Conference	.00	
North Conference	<u>.00</u>	
Total Income		\$7,528.34
Expenses		
Director Kenneth Flynt		
Salary	\$4,000.00	
Christmas Bonus	500.00	
Director Expenses	<u>.00</u>	
		\$4, 500.00
Secretary (Kimberly Parker)		
Salary - Yearly	\$2,400.00	
Christmas Bonus	<u>250.00</u>	
		\$2,650.00
Office Expense	867.61	
Trustee Mileage	127.65	
RLF Investment	.00	
South Conference	.00	
North Conference	<u>.00</u>	
Total Expenses		<u>\$ 8,145.26</u>
Ending Balance		\$46,845.55

Moral Action of Mississippi



Dr John M. Adams

P. O. Box 88

Mantachie, MS 38855

(662) 231-3863

www.moralactionofms.net

Trustees	Term Expires
Roger Akers	2022
Sarah Fikes	2022
Ed Duvall	2022
Shane Singleton	2023
Richard “Dickey” Welborn	2023
Jake Staten	2023
Randy Boyd	2024
Glen Allen	2024
Greg Medenwald	2024

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.

Commission on Moral Action of Mississippi Annual Report

I count it a joy to be here working for the Lord and being able to work for him in Jackson, MS and in Washington, D.C. I want all of you to understand that we are a family.

When I think of all the things that the Lord has led me to do, I reflect back on all the churches that I have pastored. I love these churches. The BMA has been my life, having pastored for 51 years. We are brothers and sisters in the Lord and we need to remember that.

Proverbs 28:28 says, “When the wicked arise, men hide themselves, but when they perish, the righteous increase”. With all the phone calls and emails, going to Jackson and Washington, and working with our association, I am trying to represent the BMA. We are a small entity in ourselves but we are fighting a mighty enemy. The devil wants to destroy me, you, and our churches. Our differences need to be set aside so that we can be “about the Master’s business”.

Wise leadership is compared with wicked leadership throughout God’s word. We pray, “Dear God, please give us wise leaders”. In 1776, John Adams stated, “statesmen may plan and speculate for liberty but it is Christ and morality alone which will establish the principles that our freedom can surely stand”. I do NOT like what I see going on in Washington, D.C. I felt as unwelcomed there in Washington back in July as I have ever felt. There were mobs, fences, graffiti and riots everywhere. We are living in a different and difficult world. May God bless the efforts of the BMA of MS. Without morals, a republic cannot survive any length of time. We see this happening today.

As a citizen we do this by voting, praying, paying taxes, speaking up, modeling personal holiness and Christian examples of morality and Godly maturity. I want to see the BMA of MS remain strong in Christ. I see Satan himself coming against us.

Well I have retired now, 51 years of pastoring and I feel like I am fighting the devil alone sometimes. When I am talking to people about gambling and abortion...you know that is coming up in Mississippi. Likewise, Marijuana is on the agenda at the state capital. Whether the reason is medical or personal choice, I know if they get on marijuana then they will have trouble getting off marijuana.

“God help us”. May God continue to bless the efforts of the Commission on Moral Action of Mississippi and the Baptist Missionary Association of Mississippi.

Dr. John Adams, Director

**Commission on Moral Action of Mississippi
Financial Report
September 2020 - September 2021**

Balance Brought Forward 9/2020	\$14,119.86
Contributions	\$34,952.20
Total to account for	\$49,072.06
Expenses	\$34,002.95
Balance in checking 9/30/2021	\$15,069.11

Expenses

Director Salary	\$13,878.97
Social Security	\$2,507.07
Office Personnel.....	\$11,159.50
Office Supplies	\$516.62
Postage	\$362.00
Printing	\$231.94
Promotion	\$837.17
Telephone/Web	\$1,807.40
Travel	
Gas	\$1,724.45
Hotels	\$338.15
Meals	\$125.13
Van Expenses	<u>\$514.55</u>
Total Expenses	\$34,002.95

Contributions

Berean, Soso	385.00	Little Creek, Perkinson	60.00
Bethel, Fulton	961.00	Midway, First, Sumrall	540.00
Big Creek ASSN.....	840.00	Magnolia, Hattiesburg.....	500.00
Big Creek, Soso	712.57	Mineral Springs, Taylorsville	252.00
Buffalo, McLain	492.00	Mount Pleasant, Fulton	1200.00
Canaan, Purvis	500.00	Mulberry, Richton	1100.00
Centerville, Mantachie	128.00	Mulberry WMA, Richton	220.00
East Amory, Amory	975.00	Oakland, Vicksburg	1015.78
East Fulton, Fulton	641.00	Paramount, Wiggins	1755.00
Fairhope, Beaumont	551.75	Parkview, Laurel	655.00
Fikes, Sarah	2875.00	Pine Grove, Purvis	605.70
First, Calhoun	1580.00	Pine Ridge, Laurel	1100.00
First, Mantachie	1915.00	Plainview, Poplarville	600.54
First, Oak Grove	1225.70	Pleasant Hill, Tupelo	24.16
First, Shady Grove	527.00	Ramsey Creek, Saucier	150.00
First, Windsor Park	550.00	Scotland, Bentonia	600.00
Forked Oak, Booneville	1100.00	Shady Grove, Iuka	120.00
Good Hope, Columbia	600.00	Skyway Hills, Pearl	900.00
Good Hope, Ovett	315.00	South Green, Tupelo	142.54
Harmony ASSN	1364.18	Springhill, Laurel	240.00
Hopewell, Fulton	300.00	Spring Hill, Ocean Springs	65.48
Hopewell, Laurel	50.00	Tombigbee, Mantachie	1166.21
Judson ASSN	1200.00	Unity, Guntown	480.00
Lebanon, Laurel	500.04	Washington ASSN	480.00
Lee's Chapel #2, Picayune	97.50	Washington, Neely	594.05

**Mississippi Baptist Commission
On History and Archives**



Jason Howard
35768 Hwy 63 N
Richton, MS 39476
601-394-8723

Kim Parker 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.

**Mississippi Baptist Commission on History and Archives
Director's Report**

To the churches composing the BMA of Mississippi, it has been my privilege and honor to serve as your Director for the Commission on History and Archives. Discovering and preserving the history of our Baptist ancestors and the great heritage we have is a joy, and it is needed!

We continue forward with the work of building the website. I trust this year that work will be completed. This will of course make it much easier for anyone to search for historical information related to our churches. It will also make it easier for the Baptist's of Mississippi today to reunite with their heritage, and with the Baptist's of years gone by.

There is a rich Baptist history in our great state. It is my desire to make that information - that history and heritage- accessible and available to you all! Refreshing ourselves with our history can and should help recalibrate us. The knowledge gained through a historical investigation of who we were as Baptist's can help secure us in the present and future as the churches of Christ!

Thank you all!

Bro. Jason Howard
jasonowenshoward@gmail.com
601-689-1491

Mississippi Baptist Commission on History and Archives
Financial Report
October 1, 2020 to September 30, 2021
Jason Howard, Director

Beginning Balance in Checking Account	\$18,159.69
Income	
Book Sales	\$1,050.00
Special Emphasis	\$27.00
Contributions	<u>\$2,122.40</u>
Total Income	\$3,199.40
Expense	
Amy Hinton, Website Maintenance	\$900.00
Meyers Media LLC – Website Building	<u>\$2,375.00</u>
Total Expense	\$3,275.00
Ending Balance in Checking Account.....	\$18,084.09
Balance in RLF Savings.....	\$15,212.03

Church Directory

Baptist Missionary Association of Mississippi

Church Directory Baptist Missionary Association of Mississippi

CHURCH / ORGANIZED / CONTACT	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
All Nations 2014	Phys: 103 French Road, Indianola, MS 38751 Mali: 103 French Road, Indianola, MS 38751	H 662-887-3283	C 662-303-7209 donnieoggins@gmail.com C 662-303-6329 C 662-635-5075 tammysimmon@gmail.com	Great River
Antioch	Phys: 2000 E Canal Street, Picayune, MS 39466 Mali: 2000 E Canal Street, Picayune, MS 39466	601-798-4014		Hobolochitto
Ballardsville 1884	Phys: 100 Ballardsville Church Road, Tupelo, MS 38804 Mali: 100 Ballardsville Church Road, Tupelo, MS 38804	H 601-798-3365 662-862-7486	C 601-523-3769 panz@tds.net C 662-891-0178 susanchristian23@yahoo.com	Tombigbee
Benville 1944	Phys: 12011 Lott McCarty Road, Picayune, MS 39466 Mali: 12471 Old Kiln Road, Picayune, MS 39466			Hobolochitto
Berean 12/28/1947	Phys: 3310 Hwy 29 N, Soso, MS 39480 Mali: PO Box 238, Soso, MS 39480			Big Creek
Bethel 8/31/1869	Pastor Dale Broom Clerk Kristin Welborn Phys: 1370 Bethel Church Road, Bassfield, MS 39421 Mali: 342 Miller Road, Bassfield, MS 39421	601-740-0567 601-736-1859	marlonbroom308@yahoo.com kwelborn25@gmail.com	Oak Grove
Bethel 1875	Phys: 445 Bethel Church Road, Fulton, MS 38843 Mali: 445 Bethel Church Road, Fulton, MS 38843	662-862-7375		Harmony
	Pastor Kevin Clayton Asst Pastor Tracy McMillan Clerk Jamie Wheeler Phys: 475 Bethel Church Road, Fulton, MS 38843 PO Box 363, Mantachie, MS 38855	C 662-687-3002 C 662-401-7956	bethelbaptist445@gmail.com kclaytonbethelbc@yahoo.com mcmillan@gmail.com	

CHURCH Organized	ADDRESS	PHONE #S	E-MAIL	ASSOCIATION
Bethel	1940 PhyS: 2975 Seven Mile Road, Louise, MS 39097 Mail: PO Box 43, Louise, MS 39097 Pastor Jim Ingram Clerk Renee Pruden	662-836-6450 C 501-382-7542 C 562-836-6450	jim Ingram29@gmail.com rmprudenf3@yahoo.com	NO ASSN
Bethel	1881 Douglas Moore, Interim Pastor Lisa Sanford, Clerk	C 501-517-9514		Big Creek
Bethel	1925 Freddie Wagner, Pastor Kathy Stringer, Clerk	601-928-7280 F 601-928-9680		Ten Mile
Bible	4/27/1981 Darnell Minyard, Pastor Bonnie Wilson, Clerk	C 501-528-2692	meanasasnake67@yahoo.com	East Central
Big Creek	1862 NO PASTOR Ronald Faircloth, Clerk	F 601-947-2304 F 601-344-7120 601-763-8100	office@bigcreeksoso.com rfairdcloth@pecofoods.com	Big Creek
Big Oak	1940 Kelly Wayne Knight, Pastor Patty Jenkins, Clerk	C 501-670-1501		Harmony
Biloxi Creek	PhyS: 906 Perkinson-Silver Road, Perkinson, MS 39573 Mail: 27639 Hwy 53, Saucier, MS 39574 NO PASTOR James Lizana, Clerk	F 662-862-3640 F 228-831-2567	pattyval25@hotmail.com	Ten Mile
Broadmoor	5/16/1975 Chris Floyd, Pastor Stephanie Hollifield, Clerk	601-482-2229 C 501-323-4400 F 601-626-0068	chfsoo@yahoo.com	Big Creek

CHURCH Organized	ADDRESS	PHONE #S	E-MAIL	ASSOCIATION
Buffalo	Phys: 1594 Buffalo Road, McLain, MS 39456 Mail: 1594 Buffalo Road, McLain, MS 39456			Washington
1936				
Donald Brown	Pastor	H 601-525-3828	C 601-508-3782	
Regina Ireland	Clerk	H 601-525-3770	C 601-525-7366	teachforjov7577@gmail.com
Caledonia	Phys: 7840 Wolfe Road, Columbus, MS 39705 Mail: 7840 Wolfe Road, Columbus, MS 39705			Tombigbee
3/18/2017				
Kelby Johnson	Pastor	C 662-316-5233	kelbyjohnson@yahoo.com	
Dale Cook	Clerk	C 205-712-5710	dale.cook80@yahoo.com	
Calvary	Phys: 1233 MS-471, Brandon, MS 39042 Mail: 1233 Hwy 471 N, Brandon, MS 39042	601-825-2864		Capitol
6/30/1974				
Adair Jernigan	Pastor	H 601-824-9005	C 601-540-3219	dlane.jernigan@att.net
Deloris Ladd	Clerk	H 601-825-8403		
Calvary	Phys: 23211 MS-63, Leakesville, MS 39451 Mail: PO Box 727, Leakesville, MS 39451	601-394-4516		East Central
4/10/1998				
Greg Hillman	Pastor	C 601-525-3677	gmb3264@gmail.com	
Stacy Pipkens	Clerk	H 601-525-6482		
Calvary	Phys: 292 Old Hwy 26, Lucedale, MS 39452 Mail: 292 Old Hwy 26, Lucedale, MS 39452			Washington
Jacob Bogard	Pastor	C 228-697-2092		
Darlene Hearmdon	Clerk	C 601-508-3705		
Calvary	Phys: 23 MS-589, Purvis, MS 39475 Mail: PO Box 393, Purvis, MS 39475			Oak Grove
12/7/1974				
NO PASTOR	Pastor			
Lainey Hickman	Clerk	C 601-325-7047	loislott32@gmail.com	
Calvary	Phys: 840 Mayfield Street, Taylorsville, MS 39168 Mail: 840 Mayfield Street, Taylorsville, MS 39168			Big Creek
4/7/1976				
NO PASTOR	Pastor			
Judy Eubanks	Clerk	C 601-452-0709		
Calvary	Phys: 5145 US-51, Horn Lake, MS 38637 Mail: 5145 US-51, Horn Lake, MS 38637	662-393-3239		NO ASSN
Greg Cook	Pastor	C 901-831-7812	info@focalvary.org	
Britt Taylor	Asst Pastor	C 662-820-5393	gregcook439@gmail.com	
Whitney Woods	Clerk			

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Campground 9/20/1991	PhyS: 20577 MS-53, Gulfport, MS 39503 Mail: 20577 MS-53, Gulfport, MS 39503	228-832-9016		Ten Mile
Sam Freeman Krislin Thomas	Pastor		C 601-795-3990 sfree71@gmail.com ktriplett2@yahoo.com	
Canaan 9/15/1965	PhyS: 15017 Sageswood Street, Gulfport, MS 39503 Mail: 16128 MS-26, Lucedale, MS 39452	H 228-832-9016		Washington
NO PASTOR Judy Havard	Pastor Clerk	H 601-947-4573		
Canaan 11/5/2003	PhyS: 34 Elliott Circle, Purvis, MS 39475 Mail: PO Box 874, Purvis, MS 39475		C 601-297-9860	Oak Grove
Brad Courtney Gloria Steele	Pastor Clerk	H 601-794-6060 601-525-6174	C 601-575-6066 gssteele4@gmail.com	
Canaan 1/18/1970	PhyS: 36020 MS-63, Richton, MS 39476 Mail: 272 Little Creek Drive, Leakesville, MS 39451		C 601-689-1491 C 601-525-6174	East Central
Jason Howard Vanessa Freeman	Pastor Clerk	251-377-5412	jasonowenshoward@gmail.com mghyf@tds.net	
Canaan Land Mission Mother Church Canaan, Richton	PhyS: 1863 US-45, Buckaturna, MS 39322 Mail: 64 Pilgrim Rest Road, Leakesville, MS 39451		C 601-525-6174	East Central
Scott Brocious	Pastor		scottbrocious24@gmail.com	
Catahoula	PhyS: 22140 MS-43 S, Picayune, MS 39466 Mail: 22140 MS-43 S, Picayune, MS 39466	601-798-1112		Hobolochitto
Ray Lee Chassity Ladner	Pastor Clerk		C 601-916-4415 C 601-916-0608 mammladner@gmail.com	
Centerville 1928	PhyS: 25 Centerville Church Road, Mantachie, MS 38855 Mail: 6940 Hwy 363, Mantachie, MS 38855		C 662-610-1873	Judson
Greg Jones Linda Curtiss	Pastor Clerk	H 662-282-4486	gjones@nexband.com	
Central 5/1/1972	PhyS: 241 CR 218, Corinth, MS 38834 Mail: 241 CR 218, Corinth, MS 38834			Harmony
Frank Wilson Linda Sellers	Pastor Clerk	H 662-462-7200 H 662-462-5803	C 662-293-0106	

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Central	Phys: 622 Blank Street, Ellisville, MS 39437 Mail: 77 Neil Road, Ellisville, MS 39437			Rig Creek
1955	Joseph Harris Linda Smith	H 601-477-1191 C 601-498-8418 C 601-498-4174	houdini59@att.net	
Central	Phys: 1374 MS-15, Richton, MS 39476 Mail: PO Box 791, Richton, MS 39475			East Central
7/7/1967	Sean Piper Edna Siddon	C 601-580-3249 C 601-788-7271	seampiper8@gmail.com ssiddon2@gmail.com	
Central	Phys: 7100 Getwell Road, Southaven, MS 38671 Mail: PO Box 344, Southaven, MS 38671			Mt. Calvary, AR
2018	Arders Lee Justin Burdick	C 901-343-3292 C 601-466-4175	arders.lee571@gmail.com jburd325889@gmail.com	
College Heights	Asst. Pastor Justin Burdick	C 601-466-4175	jburd325889@gmail.com	Hobolochitto
	Phys: 217 US-11, Poplarville, MS 39470 Mail: PO Box 389, Poplarville, MS 39470		collegeheightsbcc@gmail.com	
	Walter Pierce Larry Lumpkin			H 601-795-2932
Community	Phys: 33 Community Church Road, Poplarville, MS 39470 Mail: 886 Barth Road, Poplarville, MS 39470			Hobolochitto
1949	Bill Cameron Gail Ladner	C 601-928-8426 C 228-697-4381	rideshim@vmail.com	
Corinth	Clerk Phys: 231 Fig Farm Road, Lucedale, MS 39452 Mail: 231 Fig Farm Road, Lucedale, MS 39452	601-947-7595		Washington
10/14/2019	Jeff Bass Jackie Pierce	H 601-947-7595 H 601-947-2589		
Corinth	Clerk Phys: 276 Corinth Church Road, Petal, MS 39465 Mail: 27 Woodview Drive, Petal, MS 39465			Oak Grove
1926	NC PASTOR Ruth Wigley			
Cornerstone	Clerk Phys: 3202 W 7th Street, Hattiesburg, MS 39401 Mail: 3202 W 7th Street, Hattiesburg, MS 39401	H 601-543-4746 601-264-6646		Oak Grove
1960	Clen Pace Theresa Pace	H 601-264-6646 C 601-520-5376 H 601-264-6646		

CHURCH	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Cypress Creek 1879 Kenneth Shelton Lavette Mixon	PhyS: 2731 MS-29, Brooklyn, MS 39425 Mail: 2731 MS-29, Brooklyn, MS 39425 Pastor 2731 Hwy 29, Brooklyn, MS 39425 Clerk 2447 Hwy 29, Brooklyn, MS 39425	H 601-598-2297 C 601-928-8953 H 601-598-2621		Ten Mile
Day Star 2019 Phillip Burns Dawn Burns	PhyS: 1665 MS-42, Sumrall, MS 39482 Mail: PO Box 502, Sumrall, MS 39482 Pastor 652 N Slade Road, Sumrall, MS 39482 Clerk 652 N Slade Road, Sumrall, MS 39482	C 601-670-6191	pburns4488@gmail.com	Oak Grove
Derby Place 9/1/1974 NO PASTOR Barbara Smith	PhyS: 9675 US-11, Poplarville, MS 39470 Mail: 9675 US-11, Poplarville, MS 39470 Pastor Clerk 103 Homestead Lane, Poplarville, MS 39470	H 601-463-1153	bs164709@gmail.com	Hobolochitto
Divine Grace 3/19/2009 Mike Angus Michelle Angus	PhyS: 5570 Red Creek Road, Long Beach, MS 39560 Mail: PO Box 1392, Long Beach, MS 39560 Pastor 106 Graham Street, Gulfport, MS 39503 Clerk 106 Graham Street, Gulfport, MS 39503	C 228-669-1108 C 228-861-0755	bromikeangus@yahoo.com miknmikki@yahoo.com	Ten Mile
Dykes Chapel 1944 JR Hartfield Bridgette Dykes	PhyS: 262 Dykes Chapel Road, Richton, MS 39476 Mail: PO Box 631, Richton, MS 39476 Pastor 507 Max White Road, Purvis, MS 39475 Clerk	C 601-794-7031	jadrack@live.com	East Central
East Amory 1/20/1952 Roger Akers Peggy Fooshee	PhyS: 905 Hatley Road, Amory, MS 38821 Mail: 905 Hatley Road, Amory, MS 38821 Pastor 600 11th Ave North, Amory, MS 38821 Clerk 60011 Highland Street, Amory, MS 38821	662-256-5650 H 662-257-9839 C 662-231-4025	rhakers@gmail.com	Tombigbee
East Fulton 1886 Brac Creely Beverly Beane	PhyS: 1200 E Main, Fulton, MS 38843 Mail: 105 Digby Drive, Fulton, MS 38843 Pastor 105 Digby Drive, Fulton, MS 38843 Clerk 10348 Hwy 25 S, Fulton, MS 38843	662-862-3963 H 662-862-6151 C 662-312-8740 H 662-862-9277 C 662-255-1021	eastfbc@gmail.com bkbeane68@gmail.com	Tombigbee
East Main 2/17/1967 Carnell Jackson Priscilla McGill	PhyS: 307 E Main Ave, Lumberton, MS 39455 Mail: 307 E Main Ave, Lumberton, MS 39455 Pastor Clerk 146 Dubose Road, Lumberton, MS 39455	C 601-494-1316 H 601-794-7885	rodjackson@icloud.com macnanny218@yahoo.com	Oak Grove

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
El Camino 2/17/2011 Estuardo Marroquin Marciano Montalvo Yasmin De Marroquin	Phys: 4113 M/S-15, Laurel, MS 39440 Mail: 4113 M/S-15, Laurel, MS 39440 Pastor 1811 Wansley Road, Laurel, MS 39443 Co-Pastor Clerk 1811 Wansley Road, Laurel, MS 39443	601-425-5980 C 601-433-0085 C 601-433-4054	estuardo@comcast.net	Big Creek
El Camino - Biloxi Jaime Galicia Mother Church El Camino, Laurel	Phys: 1860 Popp's Ferry Road, Biloxi, MS 39532 Mail: 4113 Hwy 15 N, Laurel, MS 39440 Pastor 4113 Hwy 15 N, Laurel, MS 39440 Meeting: Temple Baptist Church in Biloxi, MS	601-433-0085	estuardo@comcast.net	Ten Mile
El Camino - Canton Lucas Gomez Mother Church El Camino, Laurel	Phys: Mail: 4113 Hwy 15 N, Laurel, MS 39440 Pastor 4113 Hwy 15 N, Laurel, MS 39440	601-433-0085	estuardo@comcast.net	
El Camino - H'burg 2021 Leobardo Adan	Phys: 4903 W.4th Street, Hattiesburg, MS 39402 Mail: 4113 Hwy 15 N, Laurel, MS 39440 Pastor 4113 Hwy 15 N, Laurel, MS 39440 Clerk Meeting: Westover Baptist Church in Hattiesburg, MS	601-433-0085	elcaminohattiesburg@gmail.com	Oak Grove
Emmanuel 11/27/1953 Roger Franks Debbie Franks	Phys: 955 Scott Street, Tupelo, MS 38804 Mail: 955 Scott Street, Tupelo, MS 38804 Pastor 1926 Road 1451, Mooreville, MS 38857 Clerk 1926 Road 1451, Mooreville, MS 38857	C 601-401-3230 C 662-436-5927		Harmony
Evergreen 1933 Chad Cummins Cherie Humphrey	Phys: 65 Evergreen Church Road, Seminary, MS 39479 Mail: 65 Evergreen Church Road, Seminary, MS 39479 Pastor 77 Evergreen Church Road, Seminary, MS 39479 Clerk 37 Ray Harvey Road, Seminary, MS 39479	C 601-580-7037 C 601-641-4344	chadcummins17@gmail.com humphreycherie@gmail.com	Big Creek
Fairhope 1870 Wendell Helton Kathy Herring	Phys: 299 Arlington Road, Beaumont, MS 39423 Mail: 57 North Kitzrell Loop, Beaumont, MS 39423 Pastor 245 Pinelevel Road, Leakesville, MS 39451 Clerk 57 North Kitzrell Loop, Beaumont, MS 39423	C 601-525-6316 C 601-508-1606		East Central
Fairview NO PASTOR Eleanor Burge	Phys: 39 Fairview Church Road, Laurel, MS 39443 Mail: 563 Poole Creek Road, Laurel, MS 39443 POC: George or Diane (601-649-2922)		elburge59@gmail.com	Big Creek

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Faith Missionary	Phy: 6212 Grierson Street, Moss Point, MS 39563 Mail: 479 CR 1711, Bay Springs, MS 39422	228-990-7129		Gulf
Randall Knight	Pastor 479 CR 1711, Bay Springs, MS 39422	C 601-310-4549		
Debby Green	Clerk 2621 Cauty Street, Pascagoula, MS 39567	C 228-217-3853	miniigreen50@hotmail.com	Harmony
Farmington	Phy: 84 Alcorn CR 106A, Corinth, MS 38834 Mail: 84 Alcorn CR 106A, Corinth, MS 38834	662-286-8855	mail@farmingtonbaptistchurch.com	
Ralph Culp	Pastor	C 662-284-9442		
Tina Moss	Clerk 13 CR 118, Corinth, MS 38834	C 662-212-3363	tmoss613@yahoo.com	Judson
Fellowship	Phy: 700 CR 885, Sallitto, MS 38866 Mail: PO Box 449, Sallitto, MS 38866			
Eric Dobbs	Pastor 463 Hodge Drive, Mantachie, MS 38855	H 662-282-4316	brodobbs@yahoo.com	
David DeV Vaughn	Clerk 1100 Pine Lake Drive, Corinth, MS 38834	H 662-668-0300	dtd8123@gmail.com	
First, Bay Springs	Phy: 319 MS-18, Bay Springs, MS 39422 Mail: PO Drawer O, Bay Springs, MS 39422	601-764-2492	hillight@bayspringstel.net	Big Creek
1828 James Sprayberry	Pastor 463 Hwy 528, Bay Springs, MS 39422	H 601-764-6573	jesprayberry@gmail.com	
Bobby Hinton	Clerk			
First, Calhoun	Phy: 14 Calhoun Cemetery Road, Laurel, MS 39443 Mail: 14 Calhoun Cemetery Road, Laurel, MS 39443	601-426-9771	firstbaptistcalhoun@gmail.com	Big Creek
11/2/1947 Dallas Hickey	Pastor			
Cherrrie Dearman	Clerk 178 Dogwood Hills Road, Laurel, MS 39443	H 601-498-4298	cherrrie.dearman@11hgroupp.com	
First, Henleyfield	Phy: 5723 MS-43, Carriere, MS 39426 Mail: 60 Joseph Burkes Road, Carriere, MS 39426	C 601-590-4324		Hobolochitto
1874 Vernon Watts	Pastor 60 Joseph Burkes Road, Carriere, MS 39426	C 601-916-2869	fbchenleyfield@yahoo.com	
Jack Burks	Clerk 5283 Hwy 43 N, Carriere, MS 39426	C 601-590-0690	jackb2896@gmail.com	
First, Louin	Phy: Hwy MS-15, Louin, MS 39338 Mail: 98 CR 1543, Louin, MS 39338			Big Creek
1855 Keith Ulmer	Pastor 429 CR 1711, Bay Springs, MS 39422			
Rosamond Ward	Clerk 92 CR 1543, Louin, MS 39338	C 601-670-0965		Harmony
First, Mantachie	Phy: 6080 MS-363, Mantachie, MS 38855 Mail: PO Box 159, Mantachie, MS 38855	662-282-7425		
1843 David Long	Pastor			
Wanda Grimes	Clerk 405 Bud Isalah Road, Mantachie, MS 38855	H 662-282-4308	pastordavidlong@tcbold.com	

CHURCH
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E-MAIL

PHONE #s

ADDRESS

ASSOCIATION

First, Midway 1886	Phys: 77 Midway Church Road, Sumrall, MS 39482 Mall: 77 Midway Church Road, Sumrall, MS 39482 Pastor Blake McCain Asst Pastor Jess Jackson Clerk Elizabeth LouL	601-264-6647	midwayfirs.baptist@hotmail.com blake@midwayfirsbaptist.com jess@midwayfirsbaptist.com lizlou@aLL.net	Oak Grove
First, Oak Grove 10/11/1902	Phys: 4931 Old Hwy 11, Hattiesburg, MS 39402 Mall: 4931 Old Hwy 11, Hattiesburg, MS 39402 Pastor Greg Bennett Clerk Wanda Stringer	601-543-4248 H 601-606-6167	gbennett79@gmail.com	Oak Grove
First, Orange Grove 11/19/1959	Phys: 15486 Orange Grove Road, Gulfport, MS 39503 Mall: 15486 Orange Grove Road, Gulfport, MS 39503 Pastor Christopher Flynn Clerk Linda Foster	228-297-3562 H 228-832-8175 601-426-6098	bro.chrisflynn@yahoo.com	Ten Mile
First, Shady Grove 1888	Phys: 4514 MS-15, Laurel, MS 39440 Mall: 4514 Hwy 15 N, Laurel, MS 39440 NO PASTOR David Parker	H 601-426-3976	fbeshadygrove@yahoo.com	Big Creek
First, Windsor Park 8/1/1961	Phys: 6108 N Washington Ave, Ocean Springs, MS 39564 Mall: 6628 Columbus Circle, Ocean Springs, MS 39564 Pastor Eddie Lambert Clerk Betty Jean Hilton	228-875-6870 C 228-382-2658 H 228-875-6062		Gulf
Forked Oak	Phys: Hwy 355 CR 2312, Burton Community Mall: 548 Hwy 365, Booneville, MS 38829 Pastor Rickey Johnson Clerk Carolyn McCombs	H 662-462-7511 H 662-728-3674	Ronnie_and_Carolyn@yahoo.com	Harmony
Freedom	Phys: 529 MS-365, Burnsville, MS 38833 Mall: 491 CR 313, Burnsville, MS 38833 Pastor Bobby Elliott Clerk	C 662-603-5660 C 662-720-2232 C 662-423-8373	beme@bellsouth.net	Harmony
Friendship	Phys: 890 CR 2578, Baldwyn, MS 38824 Mall: 5 CR 518B, Rienzi, MS 38865 Pastor Mike Johnson Clerk Earl Stone	662-348-5969 C 662-416-3271 H 662-348-5374	cjohnsonwu@yahoo.com kimesandstone@aol.com	Tombigbee

CHURCH	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Organized				
Good Hope	Phy: 208 Good Hope Road, Columbia, MS 39429 Mail: 208 Good Hope Road, Columbia, MS 39429	601-736-6187	ghbcmis@gmail.com brojohnwilliams@gmail.com	Oak Grove
7/12/1896			C 728-234-3121	
Johnny Williams	Pastor		C 601-441-0337	
Janice Ramshur	Clerk		jgramshur@hotmail.com	
Good Hope	Phy: 2304 MS-15, Overtt, MS 39464 Mail: 2304 Hwy 15 S, Overtt, MS 39464		rick39479@gmail.com	Big Creek
12/3/1904				
Ricky Mitchell	Pastor			
Raymond Landrum	Clerk	H 601-319-6544		
Good Hope	Phy: 1067 County Road 19, Stringer, MS 39481 Mail: PO Box 93, Moss, MS 39460			Big Creek
1919				
Corbey Jones	Pastor		C 601-433-8647	
Barbara McCarty	Clerk	H 601-475-5384	grandbabiesakellrw@gmail.com	
Good Hope	Phy: 2400 Good Hope Road, Yazoo City, MS 39194 Mail: 2400 Good Hope Road, Yazoo City, MS 39194			Capitol
	Cary Burrough Patricia Cranston			
Grace	Phy: 584 Clinton-Tinnin Road, Clinton, MS 39056 Mail: PO Box 186, Clinton, MS 39056	C 662-746-5364		Capitol
	Danny Bartlett Brenda Barillell		C 601-218-0735 C 601-218-2601	
Grace	Phy: 1169 US-45, Guntown, MS 38849 Mail: 126 Sleepy Hollow Drive, Baldwyn, MS 38824	662-231-1827		Harmony
1/1/2002				
Neil Murphy	Pastor	H 662-231-1827	gracebaptistclinton@gmail.com crestonthills@bellsouth.net	
Andrea Parker	Clerk		pastorlneilmurphy@gmail.com	
Grace	Phy: 24560 MS-53, Saucier, MS 39574 Mail: 196 Hester Loop, Perkinston, MS 39573			Ten Mile
3/15/1992				
Greg Wells	Pastor		C 601-528-4734	
Margie Hester	Clerk	H 601-928-7422		
Greenwood	Phy: 1400 Greenwood Church Road, Fulton, MS 38843 Mail: 1400 Greenwood Church Road, Fulton, MS 38843			Tombigbee
11/1/1930				
Joseph Baine	Pastor		C 601-674-1019	
Crystal Grimes	Clerk	H 662-862-2913	josephbaine77@gmail.com christymhgrimes@gmail.com	

<u>CHURCH</u> Organized	<u>ADDRESS</u>	<u>PHONE #s</u>	<u>E-MAIL</u>	<u>ASSOCIATION</u>
Harmony	PhyS: 2602 MS-1 S, Greenville, MS 38701 Mail: 2602 Hwy 1 S, Greenville, MS 38701			NO ASSN
1992				
Stephen Ramsey	Pastor 2602 Hwy 1 S, Greenville, MS 38701	C 662-379-3439		
Diane Carlisle	Clerk 476 Goldfinch Drive, Greenville, MS 38701	H 662-335-1728 C 662-822-5171	carlisle2@suddenlink.net	
Harvest	PhyS: Mail: PO Box 863, Olive Branch, MS 38654			Great River
	Pastor PO Box 863, Olive Branch, MS 38654	C 901-233-1851	jamescookjr@yahoo.com	
	Clerk			
Heritage	PhyS: 15368 Shriners Blvd, Biloxi, MS 39532			Ten Mile
10/1/1995	Mail: 16294 Mayhaw Drive, Biloxi, MS 39532			
Douglas Ralson	Pastor 16294 Mayhaw Drive, Biloxi, MS 39532	C 601-723-9778	douglasralston@juno.com	
Angela Goss	Clerk 15439 Lanfair Road, Biloxi, MS 39532	H 228-669-2647 C 228-669-3629	lgoss3629@gmail.com	
Hickory Grove	PhyS: 39 Hickory Grove Road, Lumberton, MS 39455			Hobolochitto
	Mail: 16 Jerry Nall Road, Lumberton, MS 39455			
Tommy Jones	Pastor	H 601-796-7885		
Patricia Nall	Clerk 16 Jerry Nall Road, Lumberton, MS 39455	H 601-723-0519		
Hillcrest	PhyS: 353 Bus Station Road, Yazoo City, MS 39194			Capitol
11/1/1992	Mail: 353 Bus Station Road, Yazoo City, MS 39194	662-746-3030		
Jerí Dixon	Pastor 4224 Hwy 15 North, Laurel, MS 39440		hilcrestchurc9204@atl.net	
Ben Rush	Co-Pastor		edixonhbc@gmail.com	
Anita McBride	Clerk 2551 Coxburg Road, Lexington, MS 39095		benrushhbc@gmail.com	
			amcbridehbc@gmail.com	
Homestretch	PhyS: 4370 Hwy 8, Cleveland, MS 38732			Great River
2010	Mail: PO Box 233, Cleveland, MS 38732			
Ed Duvall	Pastor PO Box 233, Cleveland, MS 38732	C 662-998-0546		
Patricia Duvall	Clerk PO Box 233, Cleveland, MS 38732	C 662-571-4956		
			duvalledward3@gmail.com	
Hopewell	PhyS: 2100 Hopewell Keys Road, Fulton, MS 38843			Tombigbee
1843	Mail: 1530 Loden Road, Fulton, MS 38843			
Daryl Cooper	Pastor			
James McMillen	Clerk 1132 Hopewell-Keys Road, Fulton, MS 38843	H 662-862-9819 C 662-791-1998		
Hopewell	PhyS: 95 Jasper MS-533, Laurel, MS 39443			Big Creek
1934	Mail: 95 Jasper Hwy 533, Laurel, MS 39443			
Sleven Clark	Pastor 48 West Chain Road, Mt. Olive, MS 39119	C 601-498-1827	bennieslevenclark@gmail.com	
Shirlene Smith	Clerk 730 Hwy 533, Laurel, MS 39443	H 601-729-5638	arthursmith@bayspringsteel.net	

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Leakesville Missionary 9/30/1983	Phvs: 1701 Lackey Street, Leakesville, MS 39451 Mail: PO Box 1273, Leakesville, MS 39451	C 601-508-7843 H 601-394-2851 C 601-394-9910		Washington
Wilkie Parker Gail Hamilton	Pastor Clerk			
Lebanon 1905	Phvs: 460 Lebanon Road, Laurel, MS 39443 Mail: 460 Lebanon Road, Laurel, MS 39443	601-729-2436 H 601-770-2123 C 601-528-4153	kwiriley@hayspringsteel.net	Big Creek
Ken Riley Nicole Hill	Pastor Clerk		reader_pink@yahoo.com	
Lee's Chapel #3 1928	Phvs: 27015 Leetown Road, Picaune, MS 39466 Mail: 27015 Leetown Road, Picaune, MS 39466	C 228-547-6159 C 601-528-3531	LCB2pastor@aol.net	Hobolochitto
Jarrad Lee Ann Hester	Pastor Clerk			
Lifepoint 1/1/2009	Phvs: Mail:			
Kit Kitchens Laura Walker	Pastor Clerk	C 901-277-3058 C 901-493-4796	lyhandie@gmail.com	
Little Creek 10/10/1909	Phvs: Wire Road E, Perkinston, MS 39573 Mail: 320 Cable Bridge Road, Perkinston, MS 39573	C 601-723-0532 H 601-928-9859	creativeinnovations@rocketmail.com	Ten Mile
Scott Kirkland Johnetta Bond	Pastor Clerk			
Living Hope Mission Mother Church Big Creek, Soso	Phvs: 6648 N Hill Street, Meridian, MS 39307 Mail: 1102 62nd Street, Meridian, MS 39305	601-337-1727 C 810-869-3063	livinghope-meridian@gmail.com limolthymnistries2019@gmail.com	Big Creek
Chris Yager	Pastor			
Lone Oak 6/7/1974	Phvs: 1261 Lone Oak Road, West Point, MS 39773 Mail: 233 Lone Oak Road, West Point, MS 39773	662-436-6415 C 662-436-6415	loneoakbaptist@gmail.com	Tombigbee
John Parker Melinda Buttrey	Pastor Clerk		johnparker6974@yahoo.com	
Magnolia 10/20/1950	Phvs: 148 King Road, Hattiesburg, MS 39404 Mail: PO Box 15907, Hattiesburg, MS 39404	601-264-8087 H 601-264-8987 C 601-520-3135	medenwald@yahoo.com	Oak Grove
Greg Medenwald Ellen Reece	Pastor Clerk			

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ASSOCIATION

E-MAIL

PHONE #s

ADDRESS

Magnolia Heights 1977	Phys: 19229 US-80, Forest, MS 39074 Mail: 19229 Hwy 80 E, Forest, MS 39074 Pastor Chris Sledge Clerk Jeremy Ezell	19229 Hwy 80 E, Forest, MS 39074 19229 Hwy 80 E, Forest, MS 39074 1629 East 4th Street, Forest, MS 39074	C 501-416-3441 C 501-900-5700	jennmylezell@aol.com	Big Creek
Midway 7/12/1942	Phys: 62 Midway Church Road, Leakesville, MS 39451 Mail: 30 Shorty O'Neal Road, Leakesville, MS 39451 Pastor John Burge Asst Pastor 206 East McCormick Drive, Richton, MS 39476 Pastor Chance Cameron Clerk Dianne Helton	62 Midway Church Road, Leakesville, MS 39451 30 Shorty O'Neal Road, Leakesville, MS 39451 206 East McCormick Drive, Richton, MS 39476 3005 Freemantown Road, Richton, MS 39476 30 Shorty O'Neal Road, Leakesville, MS 39451	C 501-315-0848 C 501-606-5499 H 601-947-4412	iburge68@gmail.com sy1DH50@gmail.com	Washington Harmony
Midway 10/16/2021	Phys: 27971 MS-6, Sandis, MS 38666 Mail: PO Box 802, Batesville, MS 38606 Pastor Kenneth Pollock Clerk Dorothy Shroads	27971 MS-6, Sandis, MS 38666 PO Box 802, Batesville, MS 38606 8155 Hwy 363, Mantachie, MS 38855 2691 Eureka road, Batesville, MS 38606	C 562-755-1748 H 662-563-4810	kplock1@nexusband.com djsroads2@gmail.com	Hobolochitto
Mill Creek 11/23/1909	Phys: 11 Old Kiln Road, Picayune, MS 39466 Mail: 11 Old Kiln Road, Picayune, MS 39466 Pastor Rusty Kuhn Clerk Marsel Contrer	11 Old Kiln Road, Picayune, MS 39466 11 Old Kiln Road, Picayune, MS 39466	601-337-4501 C 501-799-9955	rkuhn@ilovelesus.net	Hobolochitto
Mineral Springs 1918	Phys: 1643 SCR 19, Taylorsville, MS 39168 Mail: 1611 SCR 19, Taylorsville, MS 39168 Pastor Nathan Brown Clerk Catherine Ivey	1643 SCR 19, Taylorsville, MS 39168 1611 SCR 19, Taylorsville, MS 39168 1231 SCR 19, Taylorsville, MS 39168	H 601-782-4966 H 601-782-9437	NateBrown19@iclbuc.net catherinelvey3@gmail.com	Big Creek
Movella 1933	Phys: 175 Movella Church Road, Lucedale, MS 39452 Mail: 175 Movella Church Road, Lucedale, MS 39452 Pastor Joey Reus Clerk Robin Cochran	175 Movella Church Road, Lucedale, MS 39452 1264 Dean Nursery Road, Lucedale, MS 39452 3206 Dean Nursery Road, Lucedale, MS 39452	C 501-508-9697 C 501-508-6656	robinco4@bellsouth.net	Washington
Mt Calvary 1941	Phys: 310 Mitchell Street, Picayune, MS 39466 Mail: 310 Mitchell Street, Picayune, MS 39466 Pastor Beau Comeaux Clerk Judy Henderson	310 Mitchell Street, Picayune, MS 39466 310 Mitchell Street, Picayune, MS 39466 504 Joseph Ave, Picayune, MS 39466 158 Grover Barrett Road, Picayune, MS 39466	601-215-9445 H 601-916-8308	beaumellissacomeaux@yahoo.com	Hobolochitto
Mt Carmel 6/5/1944	Phys: 2 Fred Johnson Road, Carrier, MS 39426 Mail: 326 Mount Carmel Road, Carrier, MS 39426 Pastor Cedric Lumpkin Clerk Brenda Johnson	326 Mount Carmel Road, Carrier, MS 39426 326 Mount Carmel Road, Carrier, MS 39426 93 Fred Johnson Road, Carrier, MS 39426	H 601-798-1215 H 601-798-7908	kpilsmpl@bellsouth.net	Hobolochitto

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Mt Gilead 7/1/1936	Phys: 137 Mt Gilead Road, Columbia, MS 39429 Mail: 131 Mt Gilead Road, Columbia, MS 39429	601-736-5002		Oak Grove
Richard Clark Eric Ramshur	Pastor 131 Mt Gilead Road, Columbia, MS 39429 Clerk 218 Bethel Church Road, Columbia, MS 39429	C 601-335-1886 C 601-731-4559	brorickclark@gmail.com gramshur@gmail.com	
Mt Glory 1924	Phys: 400 County Road 169, Iuka, MS 38852 Mail: 275 CR 992, Iuka, MS 38852			Judson
Neil Edmondson Monica Moss	Pastor 275 CR 992, Iuka, MS 38852 Clerk 303 CR 144, Tishomingo, MS 38873	C 662-279-0179 C 662-660-2224	npedmo@hotmail.com mrmoss@tcsk12.com	
Mt Joy	Phys: 234 County Road 193, Iuka, MS 38852 Mail: PO Box 274, Iuka, MS 38852			Judson
Sammy Barnett Clerk	Pastor Clerk	C 662-279-3152		
Mt Moriah 1854	Phys: 1164 Old Hwy 15 S, Ellisville, MS 39437 Mail: 1164 Old Hwy 15 S, Ellisville, MS 39437	601-428-8004		Big Creek
Ray Matthews Sherry Shows	Pastor 1168 Old Hwy 15 S, Ellisville, MS 39437 Clerk 122 Jeans Drive, Overt, MS 39464	H 601-428-8004 H 601-344-5888	raymatthews46@gmail.com	
Mt Olive 1911	Phys: 10281 County Road 298, Union, MS 39365 Mail: 1935 Eshee Road, Little Rock, MS 39327			Big Creek
Bill Raines Hannah Holley	Pastor 1935 Eshee Road, Little Rock, MS 39327 Clerk 11287 Road 717, Union, MS 39365	C 601-490-4421 C 601-562-8319	raires4@bellsouth.net hannahwalters55@yahoo.com	
Mt Pisgah	Phys: 1455 SE Mt Pisgah Road, Fulton, MS 38843 Mail: PO Box 484, Fulton, MS 38843	662-652-3977		Tombigbee
Scott Bryant Gwyndola Umfress	Pastor Clerk	H 662-862-6388 H 662-652-3533		
Mt Pleasant 1847	Phys: 1822 Mt Pleasant Road, Fulton, MS 38843 Mail: PO Box 901, Fulton, MS 38843	662-585-4283		Tombigbee
Tim Holsonback Jacob Worley Vicki Hamm	Pastor PO Box 652, Fulton, MS 38843 Asst Pastor 77 Indian Creek Road, Fulton, MS 38843 Clerk 101 Drake Drive, Fulton, MS 38843	C 662-322-7679 C 662-523-7871 C 662-678-3553	timholsonback@yahoo.com jacobworley50@gmail.com vwhamm1@gmail.com	
Mulberry 1904	Phys: 1774 Camp 8 Road, Richton, MS 39476 Mail: 40 Willie Mae Pitts Road, Richton, MS 39476	H 662-862-5540 601-735-6489		East Central
Shott Stinson Jamie Stevinson	Pastor 91529 Hwy 42, Richton, MS 39476 Clerk 40 Willie Mae Pitts Road, Richton, MS 39476	H 601-788-4643 H 601-671-8790		

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
New Beginnings 3/24/2006	Phys: 6125 Pleasant Hill Road, Olive Branch, MS 38654 Mail: 6125 Pleasant Hill Road, Olive Branch, MS 38654 Pastor Allan Lunyoun Clerk James McCallie	662-895-0822 H901-426-2050	C 662-812-8366 allunyou@gmail.com	BMA of Memphis
New Bethany 6/2/1921	Phys: 2798 MS-588, Ellisville, MS 39437 Mail: 2798 Hwy 588, Ellisville, MS 39437 Pastor Ricky Owens Clerk Katherine Meiler	601-763-7300 C 601-297-1748 C 601-319-9074	rowens39479@yahoo.com katiemeller@yahoo.com	Big Creek
New Bethel	Phys: 8 Z R Mitchell Road, Poplarville, MS 39470 Mail: Pastor Mike Reed Clerk			Hobolochitto
New Hope	Phys: 11642 Hwy 494, Collinsville, MS 39325 Mail: 11642 Hwy 494, Collinsville, MS 39325 Pastor Lyn Chesney Clerk			NO ASSN
New Hope 1945	Phys: 591 New Hope Church Road, Mantachie, MS 38855 Mail: 591 New Hope Church Road, Mantachie, MS 38855 Pastor Cody Tucker Clerk Casey Clayton	662-282-4418 H 662-397-7010		Harmony
North Gautier 1966	Phys: 2405 Callie Road, Gautier, MS 39533 Mail: 2405 Callie Road, Gautier, MS 39533 Pastor Nick Seymour Clerk Bud Bloom		C 228-669-2715 C 228-235-2927	Gulf northgautierbaptistchurch@yahoo.com
O'Neal Road 9/23/1973	Phys: 14049 O'Neal Road, Gulfport, MS 39503 Mail: 14049 O'Neal Road, Gulfport, MS 39503 Pastor NO PASTOR Clerk Diane Reed	228-596-7166		Ten Mile
Oak Grove 7/1/1917	Phys: 14170 US-98, Lucedale, MS 39452 Mail: 14170 US-98, Lucedale, MS 39452 Pastor Roger Hickman Clerk Joanie Evans	601-947-2803	C 228-569-5640 diane-reed@live.com	Washington
	Clerk 175 Davis Wade Road, Lucedale, MS 39452		C 601-947-8636	

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Oak Grove 1875 Rodney Lindsey Juanita Farrar	Phy: 751 Oak Grove Road, Mantachie, MS 38855 Mail: 751 Oak Grove Road, Mantachie, MS 38855 Pastor 3149 Shiloh Road, Mantachie, MS 38855 Clerk 350 Centerville Road, Mantachie, MS 38855	C 662-255-5509 H 662-282-4364 601-638-6724		Judson
Oakland 7/1/1934 Dwight Sibley Casey Winnigham	Phy: 2959 Oak Ridge Road, Vicksburg, MS 39183 Mail: 2959 Oak Ridge Road, Vicksburg, MS 39183 Pastor 4669 Redwood Road, Vicksburg, MS 39183 Clerk 9373 Oak Ridge Road, Vicksburg, MS 39183	C 601-218-5190 H 601-634-4749	oaklandbaptist@bellsouth.net dikmsib@yahoo.com	Capitol
Old Antioch 1805	Phy: 1805 MS-28, Soso, MS 39480 Mail: 9 Ruffin Road, Soso, MS 39480		rcwhite@baysprings.net	Big Creek
Palestine	Robbie White Gary Ward NO PASTOR Anna Roberts	127 County Road 1515, Bay Springs, MS 39422 9 Ruffin Road, Soso, MS 39480 4 County Road 206, Louin, MS 39422 167 Downs Road, Bay Springs, MS 39422 5367 Hwy 15, Louin, MS 39338	C 601-764-2285 H 601-729-4595 601-649-8656 H 601-739-3407	Big Creek
Paramount 1880	Phy: 63 Paramount Church Drive, Perkinston, MS 39573 Mail: 63 Paramount Church Drive, Perkinston, MS 39573 Pastor 2978 Hwy 15, Wiggins, MS 39577 Clerk 2980 Hwy 15, Wiggins, MS 39577			Ten Mile
Parkview 10/13/1974 John Cagle Bonny Moore	Phy: 663 East Clayton Street, Baldwin, MS 38824 Mail: 269 CR 7200, Booneville, MS 38829 Pastor 269 CR 7200, Booneville, MS 38829 Clerk 223 CR 911, Guntown, MS 38849	662-365-3153 H 662-365-7320 601-428-7354	bmnoore@bellsouth.net	Harmony
Parkview 1875 Shane Singleton Judy Evanson	Phy: 930 N 10th Ave, Laurel, MS 39440 Mail: 930 N 10th Ave, Laurel, MS 39440 Pastor 920 N 10th Ave, Laurel, MS 39440 Clerk 31 Calhoun Estates Road, Laurel, MS 39440		pastorparkviewbaptist@gmail.com	Big Creek
Parkway 1960 Tray Lamkin Becky Holcomb	Phy: 1522 MS-42, Petal, MS 39465 Mail: 1522 MS-42, Petal, MS 39465 Pastor 1524 Hwy 42 E, Petal, MS 39465 Clerk 207 Albert Street, Petal, MS 39465	C 601-319-0344 C 601-428-1014 C 601-433-6499 H 601-596-4971		East Central

<u>CHURCH</u> Organized	<u>ADDRESS</u>	<u>PHONE #s</u>	<u>E-MAIL</u>	<u>ASSOCIATION</u>
Pilgrim's Rest 3/6/1938	Phys: 125 Pilgrims Rest Road, Lucedale, MS 3945 Mall: 125 Pilgrims Rest Road, Lucedale, MS 39451 Pastor Jourdon Colburn Clerk Vickie Everett	C 501-508-0090 H 601-394-5653 601-270-3261	veverett@greene.k12.ms.us	Washington
Pine Grove 1890	Phys: 860 Purvis Oloh Road, Purvis, MS 39475 Mall: 77 Morrow Road, Purvis, MS 39475 Pastor Charles Lee Clerk Mayme Johnson	C 501-596-3416 C 501-270-3261	leecharles@yahoo.com mjoh6@att.net	Oak Grove
Pine Ridge 2/14/1960	Phys: 220 Service Road, Laurel, MS 39443 Mall: 220 Service Road, Laurel, MS 39443 Pastor Brandon Wilson Clerk Michelle Blackwell	C 501-580-1304 C 501-498-6316	bcalcwilson@gmail.com cshaygo2001@yahoo.com	Big Creek
Pineview 3/1/1957	Phys: 120 Bennie Wall Road, Lucedale, MS 39452 Mall: 120 Bennie Wall Road, Lucedale, MS 39452 Pastor William Oldenquist Clerk Ann Eubanks	601-766-1428 H 601-508-9909		Washington
Plainview 7/1/1970	Phys: 2506 Silver Run Road, Poplarville, MS 39470 Mall: 2506 Silver Run Road, Poplarville, MS 39470 Pastor Holden Stegall Clerk Wendall Smith			Ten Mile
Pleasant Hill 1978	Phys: 23146 US-49, Saucier, MS 39574 Mall: 23146 Hwy 49, Saucier, MS 39574 Pastor Steven Hunt Clerk Geraldine Necaize	228-832-0108 C 501-528-2426 C 501-528-3539 C 228-223-1166	jgNecaize2@gmail.com	Ten Mile
Pleasant Hill 1948	Phys: 1169 State Park Road, Tupelo, MS 38804 Mall: 1169 State Park Road, Tupelo, MS 38804 Pastor Richey Hestler Clerk Mary Murphree	C 562-231-2686 C 562-322-8784	richey_hestler@yahoo.com	Tombigbee
Providence 11/7/1993	Phys: 1311 Highland Drive, Amory, MS 38821 Mall: 1311 Highland Drive, Amory, MS 38821 Pastor Michael Easter Clerk Melissa Doublin	C 562-825-1243	gasterfamily11@yahoo.com	Harmony

CHURCH	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Ramsey Creek 1972	Phys: 4547 Bethel Road, Saucier, MS 39574 Mail: 4547 Bethel Road, Saucier, MS 39574	H 601-528-9586 C 601-528-3317		Ten Mile
	Pastor Kirk Ladner	H 601-528-9586 C 601-528-3317		
	Clerk Dot Williamson	H 228-392-3868		
Red Creek	Phys: 200 Red Creek Church Road, Lucedale, MS 39452 Mail: 200 Red Creek Church Road, Lucedale, MS 39452	601-947-7737		Washington
	Pastor Charles McClure	H 601-947-2700 C 601-508-1185		
	Clerk Amy McClure	H 601-947-9914		
Redemption 2021	Phys: 16794 Kapalama Road, Pass Christian, MS 39571 Mail: 16794 Kapalama Road, Pass Christian, MS 39571		redemptionchurchdmsd@yahoo.com	Ten Mile
	Pastor Wesley Martin	MS 39575	C 228-380-0690	leaderinworship@yahoo.com
	Clerk Shea Hollingsworth	MS 39574	C 228-326-8619	shea.hworth@gmail.com
Refuge Mission	Phys: 17065 MS-603, Kiln, MS 39556 Mail: 22090 Rayvan Lane, Kiln, MS 39556	228-216-3064		
	Pastor Josh Daniels	MS 39556		workin4god@yahoo.com
	Clerk Mother Church: Midway First	Meeting: Kiln Public Library in Kiln, MS		
Rhymes 1950	Phys: 1056 Lamar Street, Lucedale, MS 39452 Mail: 1056 Lamar Street, Lucedale, MS 39452			Washington
	Pastor Dale Dean	MS 39452	C 601-508-3780	
	Clerk Ruthie Havard	MS 39452	C 601-508-8246	
Riverbend	Phys: 1634 River Bend Road, Lena, MS 39094 Mail: 3151 Bridgeport Road, Madison, MS 39110			NO ASSN
	Pastor NO PASTOR	MS 39110		
	Clerk Elizabeth Johnson	MS 39110	H 601-906-1390	
Riverside 1932	Phys: 383 Riverside Church Road, Ellisville, MS 39437 Mail: 383 Riverside Church Road, Ellisville, MS 39437			Big Creek
	Pastor NO PASTOR			
	Clerk Shellie Gajjour	MS 39437	H 601-752-5651	
Rock Creek 1842	Phys: 3183 Little Rock County Line Road, Union, MS 39365 Mail: 523 Rock Creek Road, Union, MS 39365			Big Creek
	Pastor Wayne Stockstill	MS 39365	C 601-416-7118	RobertStockstill98@gmail.com
	Clerk Linda Smith	MS 39365	C 601-728-7341	7heartstrings@gmail.com

CHURCH Organized	ADDRESS	PHONE #S	E-MAIL	ASSOCIATION
Rocky Branch 1882	Phys: 2401 Rocky Branch Road, Sumrall, MS 39482 Mail: 2401 Rocky Branch Road, Sumrall, MS 39482			Oak Grove
Robert Arinder Leah Moore	Pastor 930 Columbia Purvis Road, Columbia, MS 39429 Clerk 312 Porter Hudson Road, Sumrall, MS 39482	C 601-517-1551 C 601-740-0619	arinder.robert1220@icloud.com leahmore1956@icloud.com	
Rowland Mills 1930	Phys: 203 MS-365, Burnsville, MS 38833 Mail: 203 Hwy 365 S, Burnsville, MS 38833			Judson
Franky Smith Linda Roberts	Pastor 210 CR 169, Burnsville, MS 38833 Clerk 57 CR 206, Burnsville, MS 38833	C 662-279-6052 H 662-427-9059 601-764-3777		
1944	Phys: 723 CR 17, Bay Springs, MS 39422 Mail: 723 CR 17, Bay Springs, MS 39422			Rig Creek
Noah Clark Tim Upton	Pastor 723 CR 17, Bay Springs, MS 39422 Clerk 11.6 CR 1723, Bay Springs, MS 39422	C 601-606-1064 C 601-577-0422	tupton@jdfcc.com	
Salt Light Mission	Phys: 100 Jeff Davis Ave, Waveland, MS 39576 Mail: PO Box 3465, Bay St. Louis, MS 39521			
NO PASTOR Mother Church Campground, Gulfport	Pastor			
Sand Hill	Phys: 4195 Old Hwy 63 N, Lucedale, MS 39452 Mail: 4195 Old Hwy 63 N, Lucedale, Ms 39452		sandhillchurch@bellsouth.net	Washington
John Grimes Mary Mallette	Pastor Clerk 2164 Cooks Corner Road, Lucedale, Ms 39452			
1877	Phys: 206 CR 169 (Mt Gilead Road), Iuka, MS 38852 Mail: 18 CR 435, Iuka, MS 38852			Judson
Doug Evans Kathleen Kiddy	Pastor Clerk 18 CR 435, Iuka, MS 38852	H 601-508-2828		
Scotland	Phys: 5617 Scotland Road, Benton, MS 39040 Mail: 5617 Scotland Road, Benton, MS 39040			Capitol
1944	Pastor 206 E Semmes Street Canton, MS 39046 Earl Reyer Asst Pastor 5526 Scotland Road, Benton, MS 39040 Shirley Gilmer Clerk 8615 Myrtleville Road, Benton, MS 39039	C 601-291-9109 C 662-571-2409 H 662-673-0073	brailms49@icloud.com	
Shady Grove 10/6/1940	Phys: 251 CR 141, Tishomingo, MS 38873 Mail: 251 CR 141, Tishomingo, MS 38873			Harmony
Bobby Casteel Barbara Thompson	Pastor 1401 Meadowcreek Drive, Booneville, MS 38825 Clerk 271 CR 209, Burnsville, MS 38833	C 662-416-0973 H 662-427-9881		

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Sharon 1889	Phvs: 4346 Sharon Road, Laurel, MS 39443 Mail: 4346 Sharon Road, Laurel, MS 39443 Pastor Joe Watson Clerk Patricia Watson	C 601-319-5488 C 601-580-4284		Big Creek
Shiloh 1/25/1975	Phvs: 810 MS-12, Kosciusko, MS 39090 Mail: 7136 Attala Road 2247, Ethel, MS 39067 Pastor Kelly Mitchell Clerk Beth Burkes	C 662-739-0948 H 662-289-7634 C 662-582-6667	bburkes.burkes@gmail.com	Capitol
Shiloh 10/1/1860	Phvs: 795 MS-532, Mt. Olive, MS 39119 Mail: 795 Hwy 532 E, Mt. Olive, MS 39119 Pastor NO PASTOR Clerk Wanda Clark	601-797-4597		Big Creek
Shiloh 1945	Phvs: 28531 Shiloh Church Road, Perkinston, MS 39573 Mail: 28531 Shiloh Church Road, Perkinston, MS 39573 Pastor Arthur Lee Clerk Hayley Ladner	C 601-382-3968		Hobolochitto
Silver Run	Phvs: 2865 Silver Run Road, Poplarville, MS 39470 Mail: 2865 Silver Run Road, Poplarville, Ms 39470 Pastor Ryan Swilley Clerk Karen Dedeaux	C 601-543-6133 H 601-928-9584	ryanwsz71@yahoo.com	NO ASSN
Skyway Hills 9/6/1963	Phvs: 3790 US-80, Pearl, MS 39208 Mail: 3790 Hwy 80 E, Pearl, MS 39208 Pastor Gary Harper Clerk Gina Harper	601-939-5373	skywayhillsbaptistchurch@juno.net cropping4christ@yahoo.com mrsfancyface@yahoo.com	Capitol
South Forrest 12/1/2016	Phvs: 760 Churchwell Road, Hattiesburg, MS 39401 Mail: 464 Churchwell Road, Hattiesburg, MS 39401 Pastor Sidney Farmer Clerk Becky Farmer	C 601-759-0138 C 936-668-6133	sidney@southforrest.org	Oak Grove
South Green 1971	Phvs: 3185 South Green Street, Tupelo, MS 38804 Mail: PO Box 2234, Tupelo, MS 38804 Pastor Guyton Hinds Asst. Pastor James Coker Clerk Marcelle Bethany	662-842-8447 C 662-871-0627 C 662-213-5328 H 662-680-3160	sgbc3185@comcast.net gwhinds@yahoo.com lcoker@comcast.net marcellebethany@comcast.net	Tombigbee

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
South Prentiss 1/13/1934	Phys: 6 CR 5450 Hwy 366, Baldwin, MS 38824 Mail: 132 Sleepy Hollow Drive, Baldwin, MS 38824 Pastor Dan Mobley Clerk Cori James	H 662-365-3309 H 662-365-9150	spedcandystore@msr.com	Tombigbee
Spencer Memorial 1942	Phys: 3607 Lanier Ave, Pascagoula, MS 39567 Mail: 3607 Lanier Ave, Pascagoula, MS 39567 Pastor NO PASTOR Clerk Jeraldine Hamton	H 251-229-7675		Gulf
Spring Hill 1978	Phys: 4500 Gibson Road, Ocean Springs, MS 39564 Mail: 17401 Indian Lane, Vancleave, MS 39565 Pastor Duane Ledlow Clerk Kelly Hutcherson	C 228-282-5704 C 228-217-0355	ledlows@bellsouth.net khutcherson2007@gmail.com	Gulf
Springhill 1886	Phys: 558 Springhill Road, Laurel, MS 39443 Mail: 558 Springhill Road, Laurel, MS 39443 Pastor Bryson Haden Clerk Cindy McLauchlin	601-729-8019	blhaden@gmail.com	Big Creek
Sycamore 1912	Phys: 112 Sycamore Road, Carriere, MS 39426 Mail: 152 Sycamore Road, Carriere, MS 39426 Pastor Donnie Smith Clerk Jan Burks	C 662-251-0443 C 601-498-1157		NO ASSN
Temple 8/20/1953	Phys: 1860 Poppas Ferry Road, Biloxi, MS 39532 Mail: 1860 Poppas Ferry Road, Biloxi, MS 39532 Pastor NO PASTOR Clerk Lorna Shoemaker	228-388-3077		Ten Mile
Temple 2/19/1961	Phys: 249 MS-365, Burnsville, MS 38833 Mail: 146 CR 217, Burnsville, MS 38833 Pastor Tommy Leatherwood Clerk Gerald Gildewell	H 662-427-9804	Tonylorna@att.net	Harmony
Temple 1958	Phys: 811 Rogers Ave, Columbia, MS 39429 Mail: 402 Chinaberry Ave, Columbia, MS 39429 Pastor NO PASTOR Clerk Marcha Ellis			Oak Grove

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Temple 5/20/1948	Phys: 12 Hillcrest Drive, Laurel, MS 39440 Mail: 12 Hillcrest Drive, Laurel, MS 39440 Pastor Cliff Jenkins Clerk Melody Floyd	C 501-498-2767 C 501-323-5140	clifton.m.jenkins@gmail.com	Big Creek
Temple 1958	Phys: 88 Summer Street, Lucedale, MS 39452 Mail: 88 Summer Street, Lucedale, MS 39452 Pastor BJ Hudson Clerk Bea Hudson	C 501-770-4555	HUDSONBJ@live.com	Washington
Ten Mile 1870	Phys: 65 Ten Mile Church Road, Perkinston, MS 39573 Mail: 65 Ten Mile Church Road, Perkinston, MS 39573 Pastor Tim Parker Clerk Kimberly Foster	601-928-2062 C 228-324-9374		Ten Mile
Tiger Creek 1903	Phys: 694 Tiger Creek Road, Ovell, MS 39464 Mail: 2901 Hwy 15 S. Ovelt, MS 39464 Pastor Jerry Overstreet Clerk Earlene Scarbrough	601-344-7331 H 601-735-0141	bjover60@gmail.com earlenscarbrough@gmail.com	East Central
Tombigbee 1903	Phys: 335 Tombigbee Church Road, Mantachie, MS 38855 Mail: 335 Tombigbee Church Road, Mantachie, MS 38855 Pastor Joseph Jones Clerk James Jones	H 662-862-5923 H 662-871-1281 H 662-282-4608	redjones@nexusband.com	Judson
Trace City	Phys: 29 Fatherland Road, Natchez, MS 39121 Mail: 29 Fatherland Road, Natchez, MS 39121 Pastor Ronnie Randall Clerk	C 501-442-0198		NO ASSN
Trinity 7/1/1979	Phys: 128 MS-469, Florence, MS 39073 Mail: 128 MS-469, Florence, MS 39073 Pastor James Brown Clerk Debbie Willoughby	601-845-2328 H 601-825-3250 H 601-421-0324	jameswbrown50@gmail.com mwillio2262@yahoo.com	Capitol
Union 1836	Phys: 620 SCR 13, Bay Springs, MS 39422 Mail: 620 SCR 13, Bay Springs, MS 39422 Pastor Adam Sloan Clerk Johnnie Bryant	C 501-323-4531	bro.sloan@gmail.com	Big Creek

CHURCH Organized	ADDRESS	PHONE #S	E-MAIL	ASSOCIATION
Unity 1840	Phys: 925 CR 1303, Baldwyn, MS 38824 Mail: 925 CR 1303, Baldwyn, MS 38824 Pastor David Long	662-869-5258 H 662-869-5662 C 662-397-9410		Harmony
Unity 3/14/1991	Phys: 236 US 49, McHenry, MS 39561 Mail: 236 US 49, McHenry, MS 39561 Donnie Sims Preston Love Teresa Sauls	C 601-528-3295 H 228-928-4202 C 228-216-3023	pastorsims@hotmail.com	Ten Mile
Vardaman Street 1546	Phys: 334 S Vardaman Street, Wiggins, MS 39577 Mail: PO Box 1, Wiggins, MS 39577 Pastor Jake Stalen Lesa Mallett	601-928-3943 C 601-795-3508 H 601-528-3588	vardamanstreetba@bellsouth.net lesamallett@yahoo.com	Ten Mile
Walnut Grove 2007	Phys: 1904 S Adams Street, Fulton, MS 38843 Mail: 1904 S Adams Street, Fulton, MS 38843 Pastor Matt Hudson Rebecca Armstrong	C 662-260-0244 C 662-825-3504	mlhudson85@yahoo.com beckjohn316@yahoo.com	Tombigbee
Washington 1845	Phys: 6236 Old Hwy 24, Neely, MS 39461 Mail: 135 Lube Drive, Richton, MS 39476 Pastor Joy Hillman	H 601-989-2261 C 601-433-2694 H 601-525-3729 C 601-394-3561	rsfree39@gmail.com georgiahillman@gmail.com	Washington
Way Truth & Life	Phys: 144 Bails Road, Ripley, MS 38663 Mail: 144 Bails Road, Ripley, MS 38663 Byron Morales Gustavo Cartagena	601-433-0085		Harmony
Way Truth & Life - Oxford	Phys: 170 County Road 215, Oxford, MS 38655 Mail: 144 Bails Road, Ripley, MS 38663 Luis Huchin Mother Church Way, Truth & Life, Ripley	601-433-0085	esluarado@comcast.net	Harmony
Way Truth & Life - Tupelo	Phys: 3185 South Green Street, Tupelo, MS 38804 Mail: 144 Bails Road, Ripley, MS 38663 Humberto Regalado Mother Church Way, Truth & Life, Ripley	601-433-0085	esluarado@comcast.net	Harmony

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Westhaven	Phys: Mall: Pastor			
	Nettie Welsh Clerk	206 Adams Street, Richland, MS 39218	H 601-420-3548	
Westlawn	Phys: 2703 Jackson Landing Road, Picayune, MS 39466 Mall: 2703 Jackson Landing Road, Picayune, MS 39466		601-798-2320	Hobolochitto
1964	James Reeves Pastor	76 Moiaive Lane, Picayune, MS 39466		westlawn2320@bellsouth.net
	Dorothy Dillard Clerk	41 Sam Mitchell Road, Picayune, MS 39466	H 601-798-9461	sfcreeves2003@yahoo.com ilovegodinthebeginning@hotmail.com
Westover	Phys: 4903 W 4th Street, Hattiesburg, MS 39402 Mall: 5002 W 4th Street, Hattiesburg, MS 39402		601-264-4843	Oak Grove
11/9/1974	Sam Oglesby Pastor	5002 W 4th Street, Hattiesburg, MS 39402		pastor@westoverbaptist.org pastor_1@comcast.net
	Carolyn Hagler Clerk	219 Springhill Drive, Hattiesburg, MS 39402	H 601-264-8240	cmhagler@bellsouth.net
White Oak	Phys: 224 Ira G Odom Road, Ellisville, MS 39437 Mall: 793 Ira G Odom Road, Ellisville, MS 39437			NO ASSN
1985	Mike Walker Pastor			
	James Lawrence Clerk	793 Ira G Odom Road, Ellisville, MS 39437	H 601-425-3772	
Wilderness	Phys: 5415 Gibson Road #C, Vicksburg, MS 39183 Mall: 5415 Gibson Road #C, Vicksburg, MS 39183		601-636-3525	Capitol
8/16/1983	Zach Rogers Pastor			C 662-372-5730
	Linda Harvey Clerk	4304 Yorktown Road, Vicksburg, MS 39180		C 601-415-2036
Wolf Creek	Phys: 26041 Wolf Creek Road, Kiln, MS 39556 Mall: 29280 Deschamp Road, Pass Christian, MS 39571			
1900	NO PASTOR Pastor	POC: Craig Martin (228-216-9877)		
	EJ Martin Clerk	29280 Deschamp Road, Pass Christian, MS 39571		C 228-493-9437
Woodlawn	Phys: 2919 Old Mobile Hwy, Pascagoula, MS 39567 Mall: 2919 Old Mobile Hwy, Pascagoula, MS 39567		228-762-8636	Gulf
1958	Sidney Davis Pastor	89 Floyd Walters Road, Laurel, MS 39443		woodlawnbaptist@bellsouth.com
	Wanda Davis Clerk	2308 11th Street, Pascagoula, MS 39567		C 601-310-0108 C 228-218-4029
Zion	Phys: 1060 Widow Bayou Road, Anguilla, MS 38721 Mall: 3599 Sunflower River Road, Rolling Fork, MS 39159			NO ASSN
1930	NO PASTOR Pastor			
	Pamela Phillips Clerk	3599 Sunflower River Road, Rolling Fork, MS 39159	H 662-873-6864	C 662-907-0136

CHURCH Organized	ADDRESS	PHONE #s	E-MAIL	ASSOCIATION
Zion's Rest 1925 Dustin Helton Kelvin Freeman	Phys: 1891 Freeman Town Road, Richton, MS 39476 Mall: 1596 Freeman Town Road, Richton, MS 39476 Pastor 241 Pinelevel Road, Lsakesville, MS 39451 Clerk	C 601-433-2694 H 601-410-8590		East Central
Belle Fontaine 1974 NO PASTOR Robbie Tyson	Phys: 9135 Dauphin Island Pkwy, Theodore, AL 36582 Mall: 9135 Dauphin Island Pkwy, Theodore, AL 36582 Pastor Clerk			BMA of South AL
Fountain of Faith 6/76/2005 Al Moore Donna Richardson	Phys: 1308 Dead Lake Road, Creola, AL 36528 Mall: 1308 Dead Lake Road, Creola, AL 36525 Pastor 207 West-Canal Drive, Gulf Shores, AL 36542 Clerk 1408 Holmes Road, Creola, AL 36525	C 251-599-3758 H 251-675-9441		BMA of South AL
Harmony John Weston Deborah Stewart	Phys: 2335 Firetower Road, Semmes, AL 36575 Mall: 5204 Bannister Pl, Mobile, AL 36608 Pastor Clerk 5204 Bannister Pl, Mobile, AL 36608	251-649-0060 H 251-344-0776 251-653-1030	C 251-327-6264	BMA of South AL
Helton Road 1974 Skip Holland Sylvia Rankin	Phys: 7500 Helton Road, Theodore, AL 36582 Mall: 7500 Helton Road, Theodore, AL 36582 Pastor Clerk 5026 Gunn Road, Mobile, AL 36619	H 251-666-5618	C 601-530-2061 C 251-581-3900 skipholland@att.net Sylvia@rankincabinets.com	BMA of South AL
Philadelphia John Wommack Mary Duff	Phys: 10651 Old Pascagoula Road, Grand Bay, AL 36851 Mall: 10890 Lockwood Drive, Grand Bay, AL 36851 Pastor 12610 Cunningham Road, Grand Bay, AL 36541 Clerk	H 251-865-4086	C 251-689-0525 C 251-656-0739 lw1s1982@icloud.com	BMA of South AL
Temple 1968 Kevin Neary (interim) Trish Spliers	Phys: 1300 City Limits Road, Bogalusa, LA 70427 Mall: 810 Avenue B, Bogalusa, LA 70427 Pastor Clerk 810 Ave B, Bogalusa, LA 70427	H 985-516-3798 251-633-6280		Hobolochitto
Westwood 1972 Winford Smith Vernon Williams	Phys: 1101 S. Snow Road, Mobile, LA 36695 Mall: 1101 Snow Road, Mobile, AL 36695 Pastor 5873 Chunn Road, Eight Mile, AL 36613 Clerk 9280 Maplewood Drive, Mobile, AL 36695	H 251-649-0029 H 251-510-8479	C 251-402-0136 winfan06@att.net	BMA of South AL

OUT OF STATE

Note: A current list of churches is available at <https://bmams.org> under the resources tab.

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, Joseph	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
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 Hollifield Rd, Laurel 39443	601-729-8171
Frogue, 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		
Horn, Hunter	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, Bentonla 39040	662-673-0073
Rock, David	50026 Miller Rd, Amory 38821	662-640-2525
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	662-335-1728
	Cell- 662-820-3871; carlisle2@suddenlink.net	
Carlson, Allen	720 N Black Creek Rd, Sumrall 39482	601-549-1063
	alan@midwayfirstbaptist.com	
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	662-862-3785
	Cell- 662-316-8233; tclayton@nexband.com	
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	662-665-1244
	bce.22757@yahoo.com	
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	662-282-7692
	teresafarris@hotmail.com	
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	662-402-0624
	toocentz@yahoo.com	
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	601-433-7086
	mrdlaguin@gmail.com	
Hudspeth, Nikki	1419 W Bristow Rd, Tupelo 38801	662-231-6163
	Ndbuse@gmail.com	
Hutcherson, Kenneth	17403 Indian Ln, Vancleave 39565	228-217-3599
Ingram, Kelton	118 Atkinson Rd, Sumrall 3948	601-758-3336
	Cell- 601-942-0148; ki1122@me.com	
Ishee, Bobbie	6637 CR 99, Bay Springs 39422	601-764-3637
James, Kenneth	20 Eastside Church Rd, Richton 39476	601-580-1566
Johnson, Scott	50014 Robbie Gregg Dr., Aberdeen 39730	662-436-6518
King, Hunter	3110 Winchester Cr, Tupelo 38801	662-687-0237
	mhkmsu1@yahoo.com	
Kitchens, Luther	433 Hwy 533, Laurel 39443	601-729-2326
Lee, Gene	844 Henleyfiled/Mcneil Rd, Carriere 39426	601-798-1959

	Cell- 601-569-0673; briarpatch62@yahoo.com	
Lott, Larry	23 Lott Lane, Columbia 39429	601-441-2986
Martin, E.J.	29280 Deschmp Rd, Pass Christian 39571	228-493-9437
Martin, Jim	410 N Joann St, Tupelo 38801	662-842-6566
McCarty, Arthur	CR 155, Stringer 39481	601-422-5384
McCombs, Ronnie	12 CR 3501, Booneville 38829	662-728-3674
	Cell-662-554-9876; ronnie_and_carolyn@yahoo.com	
McLemore, Charles	109 Maxey Rd, Laurel 39443	601-580-3011
Mitchell, Caleb	131 Mt Carmel Rd, Carriere 39426	601-916-3015
Mooney, Charles	47 CR 1711, Louin 39338	
Morris, B.J.		
Moss, Jerry	275 CR 992, Iuka 38852	662-423-5774
Musgrove, Glen	11 RL Musgrove Dr, Soso 39480	601-606-9306
Necaise, Scott	490 Derby/Whitesand Rd, Poplarville 39470	601-746-5085
Oswalt, Danny	3161 Burnt Fields Rd, Fulton 38843	662-585-3655
	Cell-662-401-8682; dgoswalt@gmail.com	
Pace, Brian	2798 Hwy 588, Ellisville 39437	601-470-5620
Parker, Lane		662-549-7542
Pasley, Sean	6425 Scenic Hollow Rd, Walls 38680	901-212-8264
Patterson, Debbie	2651 Wilmer Rd, Wilmer 36587	601-433-4197
Penson, Terry	10211 Road 717, Union 39365	601-562-7039
Phifer, Doyle	9 CR 132, Tishimingo 38873	662-438-6910
Phillips, David	3371 Sunflower River Rd, Rolling Fork 39159	662-397-9564
Polk, Rae	313 Callum Dr, Taylorsville 39168	601-826-3045
Powe, Mike	4219 Evie St, Pascagoula 39581	228-623-3586
Raynes, Jonathan	7 Walleys Way, Purvis 39475	601-543-9326
Reid, Doug	12259 Prudie St, Gulfport 39503	228-234-7343
Richardson, Chris	1408 Holmes Rd, Creola, AL 36525	
Rigdon, Willie	101 Reid Rd, Laurel 39443	601-425-9716
Robinson, Gary	1520 Walker Smith Rd, Gulfport 39503	
Ryan, Sherry	70 CR 5331, Baldwyn 38824	662-365-8078
Schuit, Jacob	41 J Cooper Rd, Wiggins 39577	
Shoemaker, Tony	20132 Scarborough Rd, Saucier 39574	228-539-3601
	Cell- 228-669-5606; tonylorna@att.net	
Shores, Howard	2901 Hwy 15 South, Ovett 39464	601-344-7735
	Cell- 601-498-0314; hshores88@gmail.com	
Simpson, Billy	1366 Votech Rd, Leakesville 39451	601-394-2562
Skinner, Gatha	10521 Rd 509, Union 39365	601-774-5295
Smith, Pat	37 Peachtree Ln, Seminary 39479	601-517-8014
Smith, Sandra	14527 Wolfridge Rd, Moss Point 39562	228-218-4726
Smith, Wendall	204 Jess Williams Rd, Poplarville 39470	601-528-2426
Stanfield, Cecil	816 New Hope Rd, Wiggins 39577	
Stanford, Steve	3253 NW Mt Pisgah Rd, Mantachie 38855	662-282-7234
Stewart, Brett	139 Melvin Welborn Rd, Laurel 39443	601-323-1297
	brettstewart2014@gmail.com	
Taylor, Larry	127 Clear Creek Rd, Wiggins 39577	601-528-4781
Thames, Bob	45 Wallace Dr, Seminary 39479	601-722-3354
Trest, Dwayne	108 Estelle Dr, Vicksburg	601-529-1487
Walley, Glen	114 Holmes St, Lucedale 39452	
Warren, Ray	60078 Faulkner Rd, Amory 38821	662-256-7465
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	Galilee	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	Theibert 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
2021	Big Creek, Soso	Greg Medenwald	Justin Rhodes	Dennis Knight

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