

Blue Ridge Baptist Association

BALANCE SHEET

As of September 30, 2020

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
1st National Bank - Checking Account	17,101.55
1st National Bank - Savings Account	1,532.42
Total Bank Accounts	\$18,633.97
Total Current Assets	\$18,633.97
TOTAL ASSETS	\$18,633.97
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Direct Deposit Payable	0.00
Payroll Liabilities	
Federal Taxes (941/944)	371.76
Federal Unemployment (940)	55.52
MD Income Tax	402.24
MD Unemployment Tax	0.00
WV Income Tax	0.00
Total Payroll Liabilities	829.52
Total Other Current Liabilities	\$829.52
Total Current Liabilities	\$829.52
Total Liabilities	\$829.52
Equity	
Opening Balance Equity	1,577.23
Retained Earnings	-471.90
Net Income	16,699.12
Total Equity	\$17,804.45
TOTAL LIABILITIES AND EQUITY	\$18,633.97

2020/21 Nominating Committee Report Blue Ridge Baptist Association

ADMINISTRATIVE OFFICERS (One Year Term to begin Jan 2020)

<i>Moderator</i>	Joseph Giles, Jr.	Berkeley Baptist
<i>Vice Moderator</i>	Clayton Clark	Pleasant Valley
<i>Treasurer/Bookkeeper/Clerk</i>	Darlene Ely	Myersville
<i>Assistant Treasurer</i>	Mary Ann Graves	FBC Brunswick

COMMITTEES (Three Year Terms)

<i>Audit/Review</i>	Mary Ann Graves (21) Bill Turney (21)	FBC Brunswick FBC Brunswick
<i>Credentials</i>	*Joe Engel (21) Thom Smith (21) Frank Duncan (21) Kevin Marr (22) Joe Lindstrom (22)	Emmitsburg FBC Hagerstown Paramount Faith Baptist Third Day
<i>Personnel</i>	*Kimberly Hazell (21) Michael Cooper (21) Chris Walls (21) Bob Miller (21) Clayton Clark (21)	Faith Baptist South End Covenant Paramount Pleasant Valley
<i>Stewardship</i>	*Richard Allen (21) *OPEN (21) Jonathan Beall (21) Sandi Bonesteel (21) Justin Wycoff (22)	Faith Baptist New Hope New Hope Faith Baptist FBC Brunswick
<i>Nominating</i>	OPEN (21) Phil Graves (21) Dan Housam (21) Bill Miller (21) *Jay Beard (22)	Covenant FBC Brunswick Summit Trace FBC Hagerstown FBC Thurmont
<i>Church Planting Facilitator</i>	Joel Rainey	Covenant
<i>Church Development Facilitator</i>	Randy Williams	West End

*denotes committee chairperson

CONSTITUTION and BY LAWS REVISION COMMITTEE

Joey Giles, Moderator (Berkeley Baptist)
Joe Engel (Emmitsburg)
Ashley Littleton, Faith
Dan Housam, North Valley
Joe Lindstrom, Third Day

Bruce Conley ex-officio

**Blue Ridge Baptist Association
Personnel Committee Report 2020**

Reporting on behalf of the BRBA Personnel Committee (Michael Cooper, Joseph Giles, Chris Walls, Bob Miller, Clayton Clark and Kimberly Hazell)

In this most challenging year for our churches and the Association, we are extremely grateful for the continued and outstanding leadership of our Director of Missions, Bruce Conley. Bruce is a servant leader whose life is a testimony of his faith in and devotion to Jesus Christ. Helping church leaders navigate these most uncertain times, Bruce has been a steadfast support to Association churches for kingdom ministry. Seeking the Lord's direction, he continues to guide our Association with a passion for the lost and a commitment to the body of Christ through church planting and evangelism. He is an advocate for and champion of the local church and helped traverse a myriad of legal issues facing local congregations. He has an undeniable love for local church leaders and a passion to equip and encourage others, so although he was not able to meet or visit the churches in person for the past six months, he has maintained daily contact with pastors as they prayerfully considered continuing church operations in light of state mandates and congregational health and financial concerns. He appropriately emphasizes the local church over the Association and continues to serve as mentor, mediator, and ministry partner to Association churches and church leaders.

He has employed inspired creativity to meet the challenges of our times such as reallocating budget resources to respond to the immediate needs of churches for PPE amid the COVID-19 pandemic by taking advantage of bulk pricing to purchase and provide PPE to Association churches. Unfortunately, continued budget constraints prevent us from being able to offer a pay increase to Bruce in the coming year, and a minor adjustment to Karen Dryden's salary was made for ease of bookkeeping purposes only. Under a recommendation from the Treasurer and the Stewardship Committee, we are endorsing a proposed trial to reinstate 1/2 of the \$12K cut in the DOM's annuity from last year that was necessary to balance the budget. This will reinstate \$6K in his annuity for the 2021 budget year. We continue to pray with faith, knowing that the Lord will continue to meet the needs of the Association to reach the lost and to build and strengthen the local church.

In these uncertain times, we are blessed by the steadfast dedication and service of all the Blue Ridge personnel and contractors and we praise God for them.

In His Service,

Ms. Kimberly Hazell
Faith Baptist Church, Knoxville, MD
BRBA Personnel Committee

Blue Ridge Baptist Association

INCOME AND EXPENSES

January - September, 2020

	TOTAL
Income	
Grant for DOM Mileage	2,000.00
Interest Earned	0.71
Non-Profit Income	
Disaster Relief	
Disaster Relief - Berkley	82.75
Disaster Relief - PV	500.00
Total Disaster Relief	582.75
Total Non-Profit Income	582.75
PPP	13,100.00
Uncategorized Income	
Berkeley	4,733.58
Buck Valley Christian	2,100.00
Covenant	5,334.35
Cumberland Valley	10,107.00
Eglise Baptise Hatienne	300.00
Emmitsburg Community	2,400.00
Faith BC	11,350.06
FBC Brunswick	800.00
FBC Hagerstown	8,689.80
FBC Thurmont	4,745.00
Fellowship BC	1,492.01
Friendship BC	700.00
Greenbrier BC	1,133.05
Hagerstown Church	460.46
Harvest Pointe Community	503.91
Home Church	459.00
Hopeful BC	50.00
Individual Donations	1,748.10
Myersville BC	1,949.21
New Hope C	700.00
NorthStar Community C	200.00
Paramount BC	11,333.36
Pleasant Valley BC	3,322.69
River's Edge Ministries	273.95
Smithsburg Valley C	1,480.04
South End BC	2,405.35
Summit Trace	1,080.00
Surrender Christian Fellowship	1,607.95
The Lord's Church of Frederick (Korean)	400.00
Third Day Community	2,500.00

Blue Ridge Baptist Association

INCOME AND EXPENSES

January - September, 2020

	TOTAL
West End Baptist Chapel	1,450.00
Total Uncategorized Income	85,808.87
Total Income	\$101,492.33
GROSS PROFIT	\$101,492.33
Expenses	
100 DIRECTOR OF MISSIONS (Conley)	
103 Annuity - DOM	4,500.00
104 Health Insurance (ESADD/STD/SPEVNT)	1,214.34
105 Life Insurance (Genworth)	315.00
Total 100 DIRECTOR OF MISSIONS (Conley)	6,029.34
120 CONSULTING/CONTRACTUAL	
121 Admin Asst (Hilton)	138.00
122 Fleet Manager (Hays \$11.00/hr)	1,253.50
125 Media and IT Specialist (Graves)	1,456.25
Total 120 CONSULTING/CONTRACTUAL	2,847.75
130 MILEAGE REIMBURSEMENT	
131 Director of Missions mileage	1,311.03
Total 130 MILEAGE REIMBURSEMENT	1,311.03
140 ASSOCIATIONAL EXPENSES	
142 Insurance	
142.1 Business General Package	1,284.82
142.2 Workmen's Compensation	297.15
Total 142 Insurance	1,581.97
143 Office Supplies/Postage/Contribution Envelopes	642.34
144 Computers & Multimedia	1,749.10
145 Telephone/Communications	1,003.43
147 CPA Tax Services	260.00
149 Miscellaneous - Association	120.22
Total 140 ASSOCIATIONAL EXPENSES	5,357.06
150 ON MISSIONS TOGETHER	
152 Assisting Churches	4,378.48
158 Hospitality	121.32
Total 150 ON MISSIONS TOGETHER	4,499.80
160 MISSION ENDEAVORS	
162 Surrender Christian Fellowship - Restart	1,750.00
167 Home Church - Plant	1,350.00
168 Third Day Community - Plant	1,350.00
169 Hagerstown Church - Plant	1,575.00
170 Myersville - Restart	3,600.00

Blue Ridge Baptist Association

INCOME AND EXPENSES

January - September, 2020

	TOTAL
171 SriLankan Church or other Plant	1,800.00
Total 160 MISSION ENDEAVORS	11,425.00
200 Vehicles	
201 Insurance Claims/Grants/Gifts - contra acct	-152.25
202 Tags/Title/Registration/Inspections	119.66
203 Insurance - Vehicle	1,913.75
204 Repairs & Maintenance	712.25
205 Equipment/Supplies	1,368.01
Total 200 Vehicles	3,961.42
Payroll Expenses	
Taxes	1,220.90
Wages	48,140.91
Total Payroll Expenses	49,361.81
Total Expenses	\$84,793.21
NET OPERATING INCOME	\$16,699.12
NET INCOME	\$16,699.12

The Credentials Committee of the Blue Ridge Baptist Association had a meeting on October 3rd, 2020 and a discussion was held regarding the following matters:

RIVERBEND CHRISTIAN FELLOWSHIP in Falling Waters, WV is still in process to be considered for membership in the association. The church is a vibrant evangelical congregation within a 400 acre camping resort along the Potomac River. Residents are in the park from April to October each year, with many worshipping there on weekends. The church ascribes to the Baptist Faith and Message. Approval for this church's membership is anticipated in 2021.

ROCK OF HOPE MINISTRIES in Hagerstown MD has applied for membership with BRBA. Started as a outreach ministry to homeless, substance abusers, and down trodden people - they have become a vibrant church with a board and church council. They meet Sundays for worship, Saturdays for community outreach, and every Tuesday for fellowship. The church recently purchased a baptistry and they have 6 people waiting to be baptized! The pastor is Bob Miller - a southern baptist leader who came out of Paramount Baptist Church in Hagerstown. Approval for this church's membership is anticipated in 2021.

NEW BUSINESS:

POLICY TO ADMIT NEW CHURCHES:

The Credentials Committee recognizes that our constitution and by-laws is in need of adjustment in the wording that allows new churches to come into membership in the association. Our Moderator, Pastor Joey Giles is working to that end. While that process is happening, the credentials committee would like for the Association to approve a TEMPORARY OPERATIONAL PROCEDURE that will allow our DOM to admit churches under WATCH-CARE in the association, allowing this committee up to 1 year to do the follow up evaluation before recommending the new church into full membership.

BLUE RIDGE BAPTIST ASSOCIATION

Stewardship Committee Report

October 2020

The Stewardship Committee of the Blue Ridge Baptist Association met on September 19th by way of a ZOOM video conference. Moderator Joey Giles and BRBA Treasurer Darlene Ely joined the meeting, along with DOM Bruce Conley. Financial and budget reports were reviewed, and we worked on a proposed budget for FY 2021 for the Association.

We are praising God that our financial situation is much better than it was this time last year! We believe that this is primarily due to God's favor and faithfulness, but also because of the wonderful support that we receive for local missions from our family of churches in BRBA. Even with the onset of the COVID-19 pandemic, leaders in our association have made wise decisions to help us solidify our financial base for the future.

In October 2019, our Director of Missions voluntarily diminished his salary package (annuity) by \$12,000. in order to assure a balanced budget in the face of an extreme budget deficit. Our committee reluctantly agreed to his strategy. With finances being better this year, we propose that ½ of that amount - or \$6,000. be put back into his annuity for the 2021 budget. We also make the motion that before the end of *this* fiscal year (2020), the treasurer be instructed to reimburse the DOM's annuity with \$6,000. Both of these actions will bring us half-way to a point where we can reinstate the full DOM salary package by 2022. Our BRBA treasurer, Darlene Ely, affirms that we can do this without hurting the current budget or future mission projects or endeavors.

Adjustments in the proposed 2021 budget include:

- Replenishing \$6,000. in annuity to the DOM (out of \$12K cut last year)
- An extremely small increase in Karen Lewis-Dryden's salary for bookkeeping purposes only. (rounding of numbers)
- Changes based on need for our mission churches and church revitalization(s)
- Salary package breakdown for the DOM (for IRS purposes)

PRAISE GOD FROM WHOM ALL BLESSINGS FLOW! He has and will continue to provide for our churches and our association as we trust and follow Him!

Sandi Bonesteel - reporting on behalf of the Stewardship Committee