

2024 Annual
of the
Baptist General Convention
of the State of Oklahoma

One hundred and eighteenth Annual Meeting
First Moore Baptist Church, Moore
November 11-12, 2024

Michael Butler, President
Manuel Parker, First Vice President
Duncan Blackwell, Second Vice President

**No portion of the BGCO Annual may be used for solicitation,
development or mailing lists, or any commercial purpose.**

Organizational Dates of Oklahoma Baptist Bodies

1876	The Baptist General Association of Indian Territory
1883	The Baptist Missionary and Educational Convention
1895	The Oklahoma Baptist State Convention
1898	The Oklahoma Baptist Convention
1906	The Indian Territory and Oklahoma Territory Conventions united at Shawnee, Oklahoma and formed the Baptist General Convention of Oklahoma

Historical Table **Oklahoma Baptists Organized at Tahlequah, June 1, 1883**

Year	Place	President	Recording Secretary	Assistant Recording Secretary	Corresponding Secretary	Preacher of Annual Sermon	Text
June 1883	Tahlequah	J. S. Murrow	W. P. Blake				
July 1884	High Hill	Daniel Rogers	A. Frank Ross			J. S. Murrow	
June 1885	Hillabee	Daniel Rogers	A. Frank Ross			Daniel Rogers	
July 1886	Sasakwa	Daniel Rogers	Samuel Rice			Wesley Smith	
Sept. 1887	S. Canadian	Daniel Rogers	A. F. Ross			R. J. Hogue	
Sept. 1888	Big Arbor	J. S. Murrow	Henry A. Martin			V. M. Thrasher	
Sept. 1889	Atoka	J. S. Murrow	F. B. Smith				
Sept. 1890	Atoka	J. S. Murrow	F. B. Smith			H. L. Moorehouse	
1891	Muskogee	J. S. Murrow	A. F. Ross			A. J. Essex	Colossians 1:27
1892	Oklahoma City	J. S. Murrow	W. P. Blake		M. L. Brown	S. H. Mitchell	Revelation 2:18
1893	S. McAlester	J. S. Murrow	W. P. Blake		M. L. Brown	D. Crosby	John 7:17
1894	Ardmore	J. S. Murrow	W. P. Blake		M. L. Brown	H. H. Cordell	Romans 1:14
1895	Vinita	J. S. Murrow	W. P. Blake		M. L. Brown	W. P. King	I Peter 4:11
1896	Oklahoma City	J. S. Murrow	W. P. Blake		W. P. Blake	W. P. Blake	I John 3:14
1897	S. McAlester	J. S. Murrow	W. P. Blake		J. F. Young	L. H. Holt	I Peter 2:21
1898	Duncan	J. S. Murrow	W. P. Blake		J. F. Young	W. M. Hays	Philippians 1:9-10
1899	Muskogee	J. S. Murrow	W. P. Blake		C. Stubblefield	L. L. Smith	
1900	Durant	J. S. Murrow	W. P. Blake		C. Stubblefield	J. N. Edwards	John 14:2
						J. W. Wright	
	Gen. Association	J. M. Green	W. P. Hill		L. W. Wright	A. G. Washburn	Titus 2:1
	Consolidated	J. C. Stalcup	W. P. Blake		C. Stubblefield		
1901	Muskogee	J. C. Stalcup	W. P. Blake		A. G. Washburn	J. M. Caves	Luke 10:25-37
					J. N. Edwards		
1902	S. McAlester	J. C. Stalcup	W. P. Blake		A. G. Washburn	J. M. Newman	Ephesians 2:10
					J. M. Newman		
1903	Duncan	J. C. Stalcup	W. P. Blake		J. C. Stalcup	J. M. B. Gresham	Romans 11:13
1904	Vinita	E. D. Cameron	W. P. Blake		J. C. Stalcup	C. Stubblefield	Luke 1:15
1905	Oklahoma City	E. D. Cameron	W. P. Blake		J. C. Stalcup	J. H. Bennett	Psalms 41:19
1906	Shawnee Union of State Bodies	J. A. Scott	W. P. Blake	L. W. Marks	J. C. Stalcup	H. A. Porter	John 6:67
						Wm. Crawford	Hebrews 13:8
<i>NOTE: Baptist General Convention of Oklahoma was organized in 1906 at Shawnee by the uniting of the two Baptist Bodies in the State.</i>							
1907	Ardmore	J. A. Scott	W. P. Blake	L. H. Holt	J. C. Stalcup	A. N. Hall	Isaiah 55:4
1908	Muskogee	H. M. Furman	W. P. Blake	L. H. Holt	J. C. Stalcup	J. A. Sutton	"Doctrine of Forgiveness"
1909	Chickasha	H. M. Furman	W. P. Blake	L. H. Holt	J. C. Stalcup	C. Helm Jones	Hebrews 10:12-13
1910	Enid	A. J. Holt	W. P. Blake	T. B. Harrell	J. C. Stalcup	J. R. Jester	Ephesians 3:14-21
1911	Durant	A. J. Holt	W. P. Blake	T. B. Harrell	J. C. Stalcup	C. Helm Jones	I Peter 2:21
1912	Shawnee	C. Stubblefield	W. P. Blake	T. B. Harrell	J. C. Stalcup	Wm. Crawford	"The Uplifted Christ"
1913	Chickasha	C. Stubblefield	W. P. Blake	E. D. Hamilton	J. C. Stalcup	H. H. Hulten	Hebrews 4:15
1914	Shawnee	C. Stubblefield	W. P. Blake	E. D. Hamilton	J. C. Stalcup	E. G. Butler	Matthew 28:18-20
1915	Tulsa	C. Stubblefield	W. P. Blake	E. D. Hamilton	J. C. Stalcup	L. E. Floyd	Jeremiah 6:16
1916	Oklahoma City	J. C. Stalcup	W. P. Blake	E. D. Hamilton	F. M. McConnell	G. H. Stigler	Philippians 4:4-6
1917	McAlester	J. C. Stalcup	W. P. Blake	E. D. Hamilton	F. M. McConnell	E. L. Compere	John 21:15-18
1918	Enid	J. C. Stalcup	W. P. Blake	E. D. Hamilton	F. M. McConnell	C. Stubblefield	Romans 11:13
1919	Shawnee	J. C. Stalcup	E. D. Hamilton	M. A. Summers	F. M. McConnell	A. Potter	Romans 8:28
1920	Blackwell	J. C. Stalcup	E. D. Hamilton	M. A. Summers	F. M. McConnell	S. J. Porter	Psalms 24
1921	Oklahoma City	J. C. Stalcup	E. D. Hamilton	D. N. Curb	F. M. McConnell	R. C. Miller	I Corinthians 1:30

Year	Place	President	Recording Secretary	Assistant Recording Secretary	Corresponding Secretary	Preacher of Annual Sermon	Text
1922	Altus	R. C. Miller	E. D. Hamilton	D. N. Curb	J. B. Rounds	Holmes Nichols	II Corinthians 3:18
1923	Ada	R. C. Miller	E. D. Hamilton	D. N. Curb	J. B. Rounds	W. W. Anderson	I John 2:2
1924	Chickasha	A. N. Hall	E. D. Hamilton	D. N. Curb	J. B. Rounds	A. N. Hall	John 14:16, Acts 1:8, Revelation 2:7
1925	Muskogee	A. N. Hall	E. D. Hamilton	John T. Daniel	J. B. Rounds	John A. Huff	
1926	Enid	A. N. Hall	E. D. Hamilton	John T. Daniel	J. B. Rounds	W. Lee Rector	I Corinthians 3:11
1927	Tulsa	A. N. Hall	E. D. Hamilton	John T. Daniel	J. B. Rounds	W. W. Chancellor	John 3:9
1928	Ardmore	A. N. Hall	E. D. Hamilton	John T. Daniel	J. B. Rounds	W. O. Leach	Matthew 16:18
1929	Shawnee	W. O. Leach	E. D. Hamilton	John T. Daniel	J. B. Rounds		
1930	Oklahoma City	W. O. Leach	E. D. Hamilton	John T. Daniel	J. B. Rounds	J. W. Hodges	John 1:1-14
1931	Okmulgee	W. O. Leach	E. D. Hamilton	John T. Daniel	J. B. Rounds	T. L. Holcomb	Genesis 45:23
1932	Ponca City	Andrew Potter	John T. Daniel	W. B. Smith	J. B. Rounds	T. P. Haskins	Job 13:15
Title changed to Executive Secretary							
1933	Tulsa	C. C. Morris	John T. Daniel	W. B. Smith	Andrew Potter	T. W. Meaderis	I Corinthians 15:1-3
1934	Ada	C. C. Morris	John T. Daniel	W. B. Smith	Andrew Potter	J. W. Storer	II Kings 7:9
1935	Enid	C. C. Morris	John T. Daniel	W. B. Smith	Andrew Potter	Chesterfield Turner	Mark 1:38
1936	Oklahoma City	Rupert Naney	John T. Daniel	W. B. Smith	Andrew Potter	A. F. Wasson	Revelation 2:10
1937	McAlester	Rupert Naney	John T. Daniel	Roger Hebard	Andrew Potter	W. B. Harvey	Matthew 6:33
1938	Shawnee	Rupert Naney	John T. Daniel	Roger Hebard	Andrew Potter	T. G. Nanney	Genesis 1:26
1939	Muskogee	J. W. Storer	John T. Daniel	Roger Hebard	Andrew Potter	H. W. Stigler	“Changing Crews”
1940	Tulsa	J. W. Storer	John T. Daniel	Roger Hebard	Andrew Potter	Oren C. Reid	Jeremiah 37:13-18
1941	Oklahoma City	J. W. Storer	John T. Daniel	R. L. McClung	Andrew Potter	George C. Boston	“The Answer by Fire”
1942	Oklahoma City	Auguie Henry	John T. Daniel	J. A. Pennington	Andrew Potter	A. L. Lowther	Galatians 6:14-18
1943	Oklahoma City	Robert S. Kerr	John T. Daniel	J. A. Pennington	Andrew Potter	A. Hope Owen	Deuteronomy 33:25
1944	Tulsa	H. T. Wiles	John T. Daniel	J. A. Pennington	Andrew Potter	B. M. Jackson	Philippians 2:5-8
1945	Oklahoma City	T. B. Lackey	John T. Daniel	J. A. Pennington	Andrew Potter	C. C. Morris	I Corinthians 2:1-5
1946	Oklahoma City	R. C. Howard	John T. Daniel	J. A. Pennington	Andrew Potter	I. L. Yearby	Luke 13:34-35
1947	Tulsa	Harold K. Graves	John T. Daniel	J. A. Pennington	Andrew Potter	Rupert Naney	Matthew 16:18
1948	Muskogee	M. E. Ramay	John T. Daniel	Tom E. Carter	Andrew Potter	Robert S. Scales	I Timothy 1:1-17
1949	Oklahoma City	T. P. Haskins	John T. Daniel	Tom E. Carter	Andrew Potter	E. F. Hallock	Romans 5:1, Philippians 4:7, 9
1950	Tulsa	W. A. Carleton	John T. Daniel	Tom E. Carter	Andrew Potter	Frank Alee	Matthew 16:13-28
Title changed to Executive Secretary-Treasurer							
1951	Oklahoma City	Anson Justice	John T. Daniel	J. Marvin Gaskin	T. B. Lackey	Horace Lee Janes	Hebrews 10:28
1952	Oklahoma City	Robert S. Scales	John T. Daniel	J. Marvin Gaskin	T. B. Lackey	Earl Stark	I Peter 4:15-16
1953	Tulsa	E. F. Hallock	John T. Daniel	Hale A. Dixon	T. B. Lackey	J. E. Kirk	II John 8
1954	Oklahoma City	W. A. Evans	John T. Daniel	Hale A. Dixon	T. B. Lackey	M. F. Ewton	Acts 1:1-12
1955	Tulsa	Max Stanfield	John T. Daniel	Hale A. Dixon	T. B. Lackey	Claybron Deering	I Samuel 7:3-12
1956	Oklahoma City	Thurmond George	John T. Daniel	Hale A. Dixon	T. B. Lackey	John T. Daniel	Joshua 1:1-9
1957	Tulsa	H. H. Hobbs	John T. Daniel	Hale A. Dixon	T. B. Lackey	H. H. Hobbs	Luke 24:46-53
1958	Oklahoma City	Leonard Stigler	John T. Daniel	Hale A. Dixon	T. B. Lackey	Harry Roark	Philippians 2:5-11
1959	Tulsa	J. Frank Davis	John T. Daniel	Hale A. Dixon	T. B. Lackey	Robert S. Jackson	Matthew 6:24-34, Luke 14:23-25
1960	Oklahoma City	C. Murray Fuquay	John T. Daniel	Hale A. Dixon	T. B. Lackey	M. E. Ramay	Malachi 3:1-6
1961	Tulsa	Hugh Bumpas	John T. Daniel	Hale A. Dixon	T. B. Lackey	H. Tom Wiles	Ephesians 1:1-14; 2:13-22
1962	Shawnee	M. J. Lee	John T. Daniel	Hale A. Dixon	T. B. Lackey	A. A. Davis	I Peter 1:1-12
1963	Oklahoma City	J. C. Segler	John T. Daniel	Hale A. Dixon	T. B. Lackey	Lowell Milburn	Hebrews 12:25-13:8
1964	Tulsa	Jack Carroll	John T. Daniel	Hale A. Dixon	T. B. Lackey	Warren C. Hultgren	Philippians 3:8-11
1965	Oklahoma City	Richard Hopper	John T. Daniel	Hale A. Dixon	T. B. Lackey	Weldon Marcum	Jeremiah 31:18

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1966	Tulsa	J. M. Gaskin	John T. Daniel	Hale A. Dixon	T. B. Lackey	David A. Hause	II Corinthians 8:9
1967	Oklahoma City	T. Hollis Epton	Hale A. Dixon	C. Eugene Thomas	T. B. Lackey	Jerold McBride	I John 1:37
1968	Tulsa	D. A. Williams	Hale A. Dixon	C. Eugene Thomas	T. B. Lackey	Stanley Jordan	II Chronicles 7:12-16; Isaiah 55:6-7
1969	Oklahoma City	J. P. Dane	Hale A. Dixon	C. Eugene Thomas	T. B. Lackey	Douglas Manning	Matthew 5:13-20
1970	Tulsa	J. P. Dane	Hale A. Dixon	C. Eugene Thomas	T. B. Lackey	Finley Tinnin	Hebrews 12:2, Philippians 2:8, I Corinthians 1:18; 2:2
1971	Oklahoma City	Forrest Siler	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	L. E. Stith	Genesis 26:16-25
1972	Tulsa	Sam W. Scantlan	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	James T. Draper	Matthew 28:18-20
Title changed to Executive Director-Treasurer							
1973	Lawton	Lavonn Brown	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Robert S. Scales	Matthew 13:52
1974	Tulsa	Warren C. Hultgren	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Keith Wiginton	Deuteronomy 12
1975	Oklahoma City	Charles D. Graves	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Richard Hopper	John 14:12-14, Matthew 14:22-23
1976	Oklahoma City	Richard Douglass	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Robert N. Hammons	Acts 10
1977	Tulsa	Jerry Don Abernathy	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Bob Woods	Luke 12:49
1978	Oklahoma City	Jerry Don Abernathy	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	J. C. Bunn	I Peter 1:3-5
1979	Tulsa	Bailey Smith	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Anson Justice	Acts 16:4-5
1980	Oklahoma City	Sam Pace	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Sam Pace	I Corinthians 14:8
1981	Tulsa	Keith Wiginton	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Charles D. Graves	Exodus 14:15
1982	Oklahoma City	William H. Cook	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Paul Box	I Peter 1:14-16
1983	Oklahoma City	William H. Cook	Hale A. Dixon	C. Eugene Thomas	Joe L. Ingram	Bill Elliff	Mark 6:45-52
1984	Oklahoma City	Wendell Estep	Gene Thomas	Eugene Stockwell	Joe L. Ingram	Hayes Wicker	Hebrews 11:31
1985	Oklahoma City	Wendell Estep	Gene Thomas	Eugene Stockwell	Joe L. Ingram	Warren C. Hultgren	Philippians 3:7-14
1986	Oklahoma City	Rod Masteller	Gene Thomas	Eugene Stockwell	William G. Tanner	J. V. Lobaugh	Exodus 15
1987	Oklahoma City	Rod Masteller	Gene Thomas	Eugene Stockwell	William G. Tanner	Gary Smith	Luke 24
1988	Oklahoma City	Rod Masteller	Gene Thomas	Eugene Stockwell	William G. Tanner	Ruffin Snow	Matthew 14:22-33
1989	Tulsa	Hoyt Aduddell	Eugene Stockwell	David N. Freeman	William G. Tanner	Tom Elliff	Acts 4
1990	Moore	Hoyt Aduddell	Eugene Stockwell	David N. Freeman	William G. Tanner	Keith Russell	Ezekiel 37:1-10
1991	Bethany	Anthony L. Jordan	Eugene Stockwell	David N. Freeman	William G. Tanner	Doug McClure	Revelation 21:1-4, 13-27
1992	Moore	Anthony L. Jordan	Eugene Stockwell	David N. Freeman	William G. Tanner	Russell Duck	II Corinthians 12:2-10
1993	Bethany	Keith Russell	Eugene Stockwell	David N. Freeman	William G. Tanner	Alton Fannin	Luke 9
1994	Oklahoma City	Keith Russell	Eugene Stockwell	David N. Freeman	William G. Tanner	W. C. (Nick) Garland	II Corinthians 12:1-10
1995	Edmond	Charles D. Graves	Eugene Stockwell	David N. Freeman	William G. Tanner	Eldridge Miller	Matthew 1:18-25
1996	Oklahoma City	Charles D. Graves	David N. Freeman	Marty Harkey	Anthony L. Jordan	Ron Rice	Exodus 32 & 33
1997	Bethany	Ted Kersh	David N. Freeman	Marty Harkey	Anthony L. Jordan	Jerry Fielder	Philippians 3:12-14
1998	Bethany	Ted Kersh	David N. Freeman	Marty Harkey	Anthony L. Jordan	Mack Roark	
1999	Oklahoma City	James M. Robinson	David N. Freeman	Marty Harkey	Anthony L. Jordan	Randall Adams	Philippians 1:3-8
2000	Edmond	James M. Robinson	David N. Freeman	Marty Harkey	Anthony L. Jordan	Lee Cooper	Joshua 10:1-13
2001	Broken Arrow	Wendell Lang	Lonnie Latham	Alan Quigley	Anthony L. Jordan	Ledtkey McIntosh	Acts 3:1-17
2002	Moore	Wendell Lang	Lonnie Latham	Lee Herring	Anthony L. Jordan	Kevin Clarkson	Genesis 32:22-31
2003	Oklahoma City	Wade Burleson	Lonnie Latham	Pat Wagstaff	Anthony L. Jordan	Doug Melton	Revelation 2
2004	Del City	Wade Burleson	Lonnie Latham	Pat Wagstaff	Anthony L. Jordan	Tom Elliff	Hosea 10:12
2005	Edmond	Robert H. Green	Lonnie Latham	Pat Wagstaff	Anthony L. Jordan	Jeff Moore	Mark 11:15-19
2006	Oklahoma City	Robert H. Green	Pat Wagstaff	Keith Jacobs	Anthony L. Jordan	Keith Wiginton	Hebrews 11:34-35
2007	Moore	Alton Fannin	Pat Wagstaff	Keith Jacobs	Anthony L. Jordan	Roger Ferguson	Isaiah 6:1-3, 8
2008	Broken Arrow	Alton Fannin	Pat Wagstaff	Keith Jacobs	Anthony L. Jordan	Ted Lam	Jonah 1:1
2009	Moore	Emerson Falls	Pat Wagstaff	Jeanie Wrather	Anthony L. Jordan	Hance Dilbeck	Ephesians and II Chronicles

Year	Place	President	Recording Secretary	Assistant Recording Secretary	Executive Director-Treasurer	Preacher of Annual Sermon	Text
2010	Shawnee	Emerson Falls	Pat Wagstaff	Jeanie Wrather	Anthony L. Jordan	Doug Melton	I Peter 3:8-9
2011	Moore	Doug Melton	Pat Wagstaff	Debbie Thompson	Anthony L. Jordan	Michael Williamson	Acts 2:44
2012	Moore	Doug Melton	Pat Wagstaff	Debbie Thompson	Anthony L. Jordan	Bobby Kelly	Romans 8:18-39
2013	Broken Arrow	Nick Garland	Pat Wagstaff		Anthony L. Jordan	Larry Nigh	Acts 16:6-15
2014	Oklahoma City	Nick Garland	Pat Wagstaff		Anthony L. Jordan	Jeremy Freeman	Philippians 1:27 and 1 Timothy 1:1-11
2015	Oklahoma City	Hance Dilbeck	Pat Wagstaff		Anthony L. Jordan	Sam Dyer	John 4
2016	Oklahoma City	Hance Dilbeck			Anthony L. Jordan	Shane Hall	Matthew 6:9-13
2017	Oklahoma City	Joe Ligon			Anthony L. Jordan	Rick Frie	Acts 9:26-29
2018	Edmond	Joe Ligon			D. Hance Dilbeck Jr.	Keith Wiginton II	Acts 20:18-35
2019	Oklahoma City	Blake Gideon			D. Hance Dilbeck Jr.	Rusty McMullen	Philippians 1:12
2020	Broken Arrow	Blake Gideon			D. Hance Dilbeck Jr.	Andy Taylor	Acts 28:31
2021	Oklahoma City	Todd Fisher			Joe Ligon, Interim	Charlie Blount	John 17:20-26
2022	Mustang	Chris Wall			Todd Fisher	Duncan Blackwell	Hebrews 10:19-25
2023	Del City	Chris Wall			Todd Fisher	Michael Staton	Philippians 4:8-9
2024	Moore	Michael Butler			Todd Fisher	Brent Prentice	1 Thess 2:7-9

General Information

Place of meeting for 2025.....Southern Hills Baptist Church
Date.....November 10-11
Annual Sermon..... David Wallace
Alternate..... Danny Mills
Executive Director-Treasurer Todd Fisher

As stated in the constitution of the Baptist General Convention of Oklahoma, the executive director-treasurer serves as an officer of the convention.

**The following officers, boards and committees are listed
as approved in the 2024 annual session.**

Officers

Baptist General Convention of Oklahoma

President..... Michael Butler
First Vice President.....Manuel Parker
Second Vice PresidentDuncan Blackwell



**BOARDS
AND
COMMITTEES**

2024

MICHAEL BUTLER
President

TODD FISHER
Executive Director-Treasurer

OFFICERS

OKLAHOMA BAPTISTS

President.....Michael Butler
First Baptist Church, 324 W Colorado Ave, Chickasha 73018

First Vice President.....Manuel Parker
New Hope Baptist Church, PO Box 27, Mannford 74044

Second Vice PresidentDuncan Blackwell
First Baptist Church, 1600 W Country Club Blvd, Elk City 73644

Executive Director-Treasurer..... Todd Fisher
Baptist Building, 3800 North May Avenue, OKC 73112

2024 OKLAHOMA BAPTISTS ANNUAL MEETING

MONDAY - TUESDAY
NOVEMBER 11-12, 2024

First Baptist Church, Moore

Annual SermonBrent Prentice
Eagle Heights Baptist Church, Stillwater

Alternate Danny Mills
First Baptist Church, Hugo

BOARD OF DIRECTORS OKLAHOMA BAPTISTS

THREE YEAR TERM

Paul Brady, Wilburton, First
Lin Brister, Tulsa, Parkview
Cole Bryce, Forgan, First @
Darci Coffman, Bixby, Evergreen
Ron Fleming, Sardis
Mirandy Ford, Mounds, First
Esther Gee, Okmulgee, Belvin
Sophia Geiger, Snyder, First @
Rick Geist, Seminole, First
Aaron Glover, Marlow, First
Patrick Griffin, Hennessey, First
Suzanne Russell, Connerville, Okchamali
Roger Snow, Walters, Calvary
Carl Storm, Kingfisher, First @
Rio Taylor, Verdigris, First @
Blake Wallace, Locust Grove, First
Todd White, Fort Supply
Robert Wilson, Loco, First

TWO YEAR TERM

Robert Bernhardt, Perkins, Immanuel @
Keith Burkhart, Del City, First Southern
Brayden Buss, Okmulgee, First @
Michael Butler, Chickasha, First
Collin Coffee, Inola, Calvary
Julio Crespo, Oklahoma City, Iglesia Bautista Central
Dana Darby, Oklahoma City, Emmaus
Jeff DeGiacomo, Shawnee, Immanuel @
Ray Earley, Durant, Silo
Josh Galcatcher, Stilwell, Cherry Tree @
Jonathan Gilliland, Enid, First
Gary Harvanek, Atoka, First
Bentley Hill, Poteau, Southside
Nick Johnson, Lindsay, First
Cecil Mackey, Madill, Little City
Scott Melton, Ponca City, Northeast
Danny Mills, Hugo, First @
Harvey Sparks, Oklahoma City, Portland Avenue
Skylar Spradlin, Weatherford, Trinity
Colin Stallcup, Fort Cobb, First
Joe Taylor, Sallisaw, First
Stefan Valdez, Sayre, First @
Darren Wallace, Muskogee, Eastern Heights

@ At-large member

Italics denotes persons who are not ordained ministers of the Gospel.

ONE YEAR TERM

Brandon Adams, Choctaw, First @
Kevin Baker, Altus, Martha Road
Jennifer Barnett, Seminole, Indian Nations @
Todd Carr, Balko
Amber Crawley, Bethel Acres, New Hope @
Russell Duck, Elk City, First @
Trey Graham, Midwest City, First @
Dale Griffin, Meeker, Mammoth
Deanna Hamilton, Morris, Trinity
David Hooks, Oklahoma City, Bryant Avenue
Jess Jones, Jay, Piney
Andy Krebs, Fairland, First
Gary Lillie, Nash, Bethel Hawley
Lance McAfee, McAlester, First
Charles Miller, Boise City, First @
Bradley O'Dell, Valliant, Trinity
Victor Paul, Bartlesville, Greater First
Kerry Smith, Oklahoma City, Deaf Church @
J.P. Williams, Stonewall, First

@ At-large member

Italics denotes persons who are not ordained ministers of the Gospel.

COMMITTEES OF THE BOARD OF DIRECTORS

Executive Committee – Michael Butler, Chair

Duncan Blackwell	Todd Fisher	Nick Johnson
Jeff DeGiacomo	David Hooks	Manny Parker
Russell Duck		

Church Resources Committee – Jeff DeGiacomo, Chair

Brandon Adams (vice chair)	Julio Crespo	Manny Parker
Kevin Baker	<i>Mirandy Ford</i>	<i>Suzanne Russell</i>
Duncan Blackwell	Jess Jones	<i>Kerry Smith</i>
Paul Brady	Lance McAfee	Rio Taylor
<i>Amber Crawley</i>	<i>Charles Miller</i>	Blake Wallace

Communications/CP Committee – Nick Johnson, Chair

<i>Lin Brister</i>	<i>Deanna Hamilton</i>	Bradley O'Dell (vice chair)
Todd Carr	Bentley Hill	Harvey Sparks
Collin Coffee	Andy Krebs	Darren Wallace
Ray Earley	Gary Lillie	Robert Wilson
<i>Esther Gee</i>	Cecil Mackey	

Finance Committee – Russell Duck, Chair

Keith Burkhart	<i>Rick Geist</i>	Danny Mills
<i>Darci Coffman</i>	Jonathan Gilliland	Victor Paul
<i>Dana Darby</i>	<i>Aaron Glover</i>	<i>Carl Storm</i>
<i>Josh Galcatcher</i>	Trey Graham	J. P. Williams
<i>Sophia Geiger</i> (vice chair)	Dale Griffin	

Support Services Committee – David Hooks, Chair

<i>Jennifer Barnett</i>	<i>Patrick Griffin</i>	Colin Stallcup
Robbie Bernhardt	<i>Gary Harvanek</i>	Joe Taylor
Cole Bryce	Scott Melton	Stefan Valdez
Brayden Buss (vice chair)	Roger Snow	Todd White
Ron Fleming	Skylar Spradlin	

Italics denotes persons who are not ordained ministers of the Gospel.

BOARD OF DIRECTORS BAPTIST VILLAGE COMMUNITIES OF OKLAHOMA

THREE YEAR TERM

Kevin Bell, Ada, First
Linda Enlow, Sapulpa, First
Kellye Fuchs, Elk City, First
Will Johnson, Snyder, First
Judy Miles, Tulsa, South Tulsa
Matt Trentham, Balco
James Turner, Oklahoma City, Emmaus

TWO YEAR TERM

Paul Abbott, Broken Arrow, First
Ryan Ade, Frederick, First
Glenn Alley, Pauls Valley, Beaty
Dennis Curtis, Hugo, First
Frank Davis, Edmond, Henderson Hills
Michael Matlock, Prague, First
Paul Scott, Duncan, First

ONE YEAR TERM

Jean Barrett, Tulsa, First
Mark Gandy, Edmond, Waterloo Road
Linda Gibbs, Holdenville, First
Catherine Goddard, Tulsa, Memorial
Randy McFarland, Ardmore, First
Jacqueline Mink, Stilwell, Cherry Tree
Marty Morrow, Hobart, First

Italics denotes persons who are not ordained ministers of the Gospel.

BOARD OF TRUSTEES OKLAHOMA BAPTIST HOMES FOR CHILDREN

THREE YEAR TERM

Candace Bennight, Lawton, First
Cayci Brickman, Okeene, First
Bill Clark, Fitzhugh, First
Ross Crutchfield, Tulsa, Parkview
Kerry Glasgow, Velma
Stewart Kennedy, Edmond, First
Alicia McGee, Madill, First
Cristin Shelby, Muskogee, First

TWO YEAR TERM

Jan Bradstreet, Oklahoma City, Quail Springs
Gayla Bynum, Oklahoma City, Emmaus
D. J. Carney, Bristow, First
David Moore, Guymon, Sunset Lane
James Easley, Clayton, First
Kellie Muller, Altus, Martha Road
Mark Olmstead, Verdigris, First
Edie Stewart, Duncan, Immanuel

ONE YEAR TERM

Angela Arthaud, Keyes, First
Jennifer Barnes, Newcastle, First
Jennifer Blocker, Woodward, Ascent
Mike Geiger, Snyder, First
Tamara Goeken, Cherokee, First
Connie Quattlebaum, Leedey, First
Millie Vance, Ardmore, Mary Niblack
Doug White, Tulsa, South Tulsa

BOARD OF TRUSTEES OKLAHOMA BAPTIST UNIVERSITY

THREE YEAR TERM

Steve Bagwell, Ada, First
Matt Brown, Norman, Bethel
Randy Butler, Newcastle, First
Monty Hale, Bartlesville, Highland Park
Kent Jagers, Clinton, First
Robert Morris, Tulsa, First
Bryan Pain, Duncan, First
Steve Waechter, Salina, First
Josh Wells, Oklahoma City, Northwest
Chad Wilsie, Bethany, Council Road

TWO YEAR TERM

Ryan Aldrich, Shawnee, Immanuel
Nick Atyia, Seminole, First
Steve Hall, Allen, First
Bryan Laramore, Cherokee, First
Les Ledbetter, Ardmore, First
Kyle Lillie, Enid, First
Glenette Russell, Chickasha, First
Justin Sampler, Inola, First
Cindy Schmidt, Chickasha, Sharon
Caleb Scott, Pauls Valley, Trinity

ONE YEAR TERM

Michael Carter, Guymon, First
Aubrey Chapin, Oklahoma City, Southern Hills
Eric Costanzo, Tulsa, South Tulsa
Sam Garlow, Shawnee, First
Kari Jones, Piedmont, First
Penny Klimas, Claremore, First
John Lee, Tahlequah, Park Hill
Les Miller, Edmond, Henderson Hills
Jonathan Pickett, Lawton, First
Brian Waddell, Mountain View, First

Italics denotes persons who are not ordained ministers of the Gospel.

BOARD OF DIRECTORS WATERSEdge

THREE YEAR TERM

Bren Brown, Owasso, First
Michael Garbutt, Shawnee, Immanuel
Dustin Hayt, Midwest City, Eastwood
Nancy Hemphill, Duncan, First
Randy Long, Enid, Emmanuel
Keith Wiginton, Claremore, First

TWO YEAR TERM

Karig Culver, Enid, First
Johnny Montgomery, Red Oak, First
Vicky Petete, Ada, Trinity
Zac Pogue, Velma, First
Stephen Rummage, Oklahoma City, Quail Springs
Sherri Wall, Midwest City, First

ONE YEAR TERM

Scott Craddick, Hinton, First
Ray Foreman, Tulsa, South Tulsa
Chris Hudgins, Mannford, Lakeside
Justin King, Oklahoma City, Oakdale
Tracy Manly, Tulsa, First
Richard Mitchell, Bartlesville, Greater First

CONVENTION COMMITTEES

AUDIT COMMITTEE

THREE YEAR TERM

Kevin Baker, Altus, Martha Road
Stacie Simunek, Kingfisher, First
Paula York, Sand Springs, Broadway

TWO YEAR TERM

Cherrie Hartman, Owasso, First
Johnny Montgomery, Red Oak, First
Vicky Petete, Ada, Trinity

ONE YEAR TERM

Paul Abbott, Broken Arrow, First
Cindy Frizzell, Newcastle, First
Nate Geist, Oklahoma City, Quail Springs

ETHICS & RELIGIOUS LIBERTY COMMITTEE

THREE YEAR TERM

Jim Paslay, Grove, First
Jeremy Smith, Midwest City, Eastwood
Mitzi Woodson, Stigler, First

TWO YEAR TERM

Sandra Burchill, Altus, First
Tristan Martin, Norman, Alameda
Ryan Smith, Broken Arrow, Arrow Heights

ONE YEAR TERM

Emberly Kincer, Oklahoma City, Frontline Downtown
Kevin Moss, Oklahoma City, Antioch Fellowship
Luke Sills, Blanchard, Agape

Italics denotes persons who are not ordained ministers of the Gospel.

CONVENTION COMMITTEES (Continued)

HISTORICAL COMMISSION

THREE YEAR TERM

Jack Gallemore, Cashion, First

Mark Hamm, Moore, First

Ron Maxfield, Marlow, First

TWO YEAR TERM

Robert Haskins, Oklahoma City, Quail Springs

Max Pyron, Oklahoma City, Putnam City

Justin White, Terlton, First

ONE YEAR TERM

Michael Dershem, Yale, Fellowship

Richard McCullough, Perkins, Immanuel

Stefanie Parnell, Piedmont, First

OKLAHOMA BAPTISTS

LEADERSHIP GROUP

Todd Fisher	Executive Director-Treasurer
Joe Ligon	Senior Associate Executive Director
Lori Warren	Executive Assistant
Shasta Baker	Administrative Assistant

COMMUNICATIONS

Brian Hobbs	Communications Group Leader/Baptist Messenger Editor
Lori Coats	Ministry Assistant

BAPTIST COLLEGIATE MINISTRIES/EMERGING GENERATIONS

Cris Lowery	Collegiate Ministries Director
Chad Coleman	Collegiate Ministries Associate
Carissa Jones	Ministry Assistant

GROUP LEADERS

Joe Ligon	Associate Executive Director for Support Services Group
Leslie Osborn	Chief Financial Officer/Finance Group Leader
Alan Quigley	Associate Executive Director for Church Resources Group

ADMINISTRATIVE ASSISTANTS

Shasta Baker	Support Services Administrative Assistant
Carol Lewis	Finance Administrative Assistant
Danielle Adkins	Church Resources Administrative Assistant
Kdie Nix	Church Relations Administrative Assistant

ACCOUNTING SERVICES

Kerry Urton	Accounting Manager
Kent Gamble	Staff Accountant
Sandy Delsigne	Accounts Payable Clerk
Megan Sallee	Accounting Assistant
Rachael Campbell	Accounting Assistant

AFRICAN AMERICAN MINISTRIES

Walter Wilson	Ministry Partner
Grace Obregon	Ministry Assistant

BAPTIST BUILDING SERVICES

Randy McGrath	Maintenance
Clint Shafer	Maintenance
Robert Boulware	Maintenance
Richard Williams	Maintenance
Pat Choate	Receptionist

Sue Damlo

Snack Shoppe

BAPTIST MESSENGER

Brian Hobbs

Baptist Messenger Editor/Communications Director

Katie Brown

Ministry Assistant

Chris Doyle

Managing Editor

Sabrina Cranford

Graphic Artist

CHURCH/EMPLOYEE BENEFIT SERVICES

Thomas Jordan

Director

Lou Ann Abel

Insurance Ministry Assistant

Andrea Kelley

HR Ministry Assistant

CONFERENCE CENTERS

Andy Harrison

Director

KaraBeth Copenhaver

Director Assistant

Jeremy "Bear" Tonihka

CrossTimbers Manager

Michelle Alfred

Business Manager

Jordan Anson

Guest Experience Leader

Christian Crawford

Camp Services Associate

Rachel Crawford

Assistant Food Services Manager

Michael Davis

Multimedia Coordinator

Ashton Doughty

Front Desk/Reservation Clerk

Jason Ervin

Utilities Manager

Chad Fielding

Operations Manager

Josh Gallagher

Retail Manager

Jason Copenhaver

Camp Services Manager

Jan Shaffer

Food Services Manager

Rob Hunt

Hotel Manger

Sam Snyder

Maintenance Foreman

Corey Dodd

Guest Services Associate

Jacob Fullbright

Guest Services Associate

Nathan Thompson

Guest Services Associate

CROSSTIMBERS PROGRAM

Sarah Hagar

CrossTimbers Children's Camp & Childhood

Emily Stinnett

Ministry Assistant

DISASTER RELIEF & CHAPLAINCY

Jason Yarbrough

Director

Ryan Deatherage

Associate Director

Pat Jones

Ministry Assistant

EVANGELISM

Tarvoris Uzoigwe
Rebekah Brown
Cheryl Wilkinson

Evangelism and Apologetics Ministry Partner
Ministry Assistant
Literacy Consultant

FALLS CREEK PROGRAM

Todd Sanders
Sarah Wooten
Caroline Martinez

Falls Creek Youth Camps & Youth Ministry Partner
Falls Creek Youth Camps & Youth Ministry Associate
Ministry Assistant

HISPANIC MINISTRIES

Ever Borunda
Grace Obregon

Ministry Partner
Ministry Assistant

HISTORICAL SECRETARY

Bob Nigh

Historical Secretary

INFORMATION TECHNOLOGY

Walter Johnson
Julian Mills
Jeremy Dunning
Bradon Ligon
Ryan Williams
Andrew Womack

Chief Information Officer
IT Manager
Helpdesk Manager
Technician
Technician
Technician

MEDIA

Walter Johnson
Sabrina Cranford
Dominic Graziano
Grant Bivens
Tythan Skipworth
Aubrey Massey

Chief Information Officer
Creative Lead
Videographer
Web Developer
Web Designer
Ministry Assistant

MEN'S MINISTRIES

Prophet Bailey
Cathy Price

Ministry Partner
Ministry Assistant

MISSIONS AND WOMEN'S MINISTRY

Amy Cordova
Shelley Urton

Ministry Partner
Ministry Assistant

MULTI-VOCATIONAL PASTORS

Philip Jones Consultant
Cathy Price

Ministry Assistant

NATIVE AMERICAN MINISTRIES

Emerson Falls	Ministry Partner
Grace Obregon	Ministry Assistant

PRINT OPERATIONS

Walter Johnson	Chief Information Officer
Aubrey Massey	Ministry Assistant
VACANT	Production Manager
Billy Tuter	Graphic Artist
Linda Miller	Mail Room

REGIONAL MINISTRY PARTNERS

Andy Taylor	East Central Region
Griff Henderson	Northwest Region
Buddy Hunt	East Region
Brett Selby	Southwest Region
Amy Petersen	Ministry Wives

ROBERT HASKINS SCHOOL OF CHRISTIAN MINISTRY

Ever Borunda	Dean
Cathy Price	Ministry Assistant

STUDENT EVANGELISM

Brian Baldwin	Ministry Partner
Carly Snedeker	Ministry Assistant

WORSHIP & MUSIC MINISTRIES

Randy Lind	Ministry Partner
VACANT	Ministry Assistant

SMALL GROUPS & DISCIPLESHIP

Doug Matlock	Ministry Partner
Rebekah Brown	Ministry Assistant

YOUNG ADULT & DISCIPLESHIP

Prophet Bailey	Ministry Partner
Rebekah Brown	Ministry Assistant

BAPTIST COLLEGIATE MINISTRIES

Cameron University	Clay Phillips
Carl Albert State College	Rowdy Morris
Connors State College/Muskogee	Randy Townshend
East Central University	Lance Burnett
Eastern Oklahoma State College	James Brown
Langston University	Drake Bendabout
Murray State College	Kimily Waldron
Northeastern Oklahoma A&M College	Bobby Franks
Northeastern State University	Cathy Ballard
Northern Oklahoma State College	Rose Pisachubbe
Northern Oklahoma State College-Enid	Miles Harris
Northwestern Oklahoma State University-Alva	Matt Kearns
Oklahoma Baptist University	Brent Ross
Oklahoma University Health Sciences Center	Jason Flores
Oklahoma City Community College	Pauline Boren
Oklahoma City University	Paul Lewis
Oklahoma State University	Jay Kindsvater
Oklahoma State University-Oklahoma City	Jay Roberds
Oklahoma State University-Okmulgee	Matt Townsend
Oklahoma Panhandle State University	Jay Kindsvater
Redlands Community College	Shannon Cross
Rogers State University	Terry Thomas
Rose State College	Steven Little
Seminole State College	Trey Hedrick
Southeastern Oklahoma State University	Scott Hume
Southwestern Oklahoma State University	Jennifer Allen
Southwestern Oklahoma State University-Sayre/Western Oklahoma State College	Sarah Melott
Tulsa Community College-SE	Riley Sowell
Tulsa Community College-West/NE	Brandon Brister
Tulsa University	Shanne Kammerer
University of Oklahoma	Kyle Thomas
University of Central Oklahoma	Joseph Quickle
University of Science & Arts of Oklahoma	

DIRECTORS OF MISSIONS

Arbuckle Baptist Association	Terry Mott
Bryan Baptist Association	Tim Bowen
Frisco Baptist Association	Mark Boyd
Craig-Mayes Baptist Association	Kenneth Brownd
Union Baptist Association	Preston Collins
Enon Baptist Association	Derek Crawford
Tulsa Metro Baptist Network	Charles Cruce
Salt Fork Baptist Association	Dennis Dawson
Johnston-Marshall Baptist Association	Gary Dempsey
Pittsburg Baptist Association	Rick Dominic
Mullins Baptist Association	Kerry Glasgow
South Canadian Baptist Association	Timothy Green
Central Baptist Association	Chris Hagar
Washington-Osage Baptist Association	Monty Hale
LeFlore Baptist Association	Bentley Hill
Northeastern Baptist Association	Scott Hill
Atoka-Coal Baptist Association	Randy Hurt
Caddo Baptist Association	Daniel Litchford
Panhandle Baptist Association	David Moore
Cimarron Baptist Association	Scott Morie
Cheyenne-Arapaho Baptist Association	Jay Mule
Sans Bois Baptist Association	Ronnie Payne
Comanche-Cotton Baptist Association	Jamie Powell
Western Oklahoma Baptist Association	Terry Rials
Great Plains Baptist Association	Danny Ringer
Rogers Baptist Association	Brett Rogers
North Canadian Baptist Association	Bill Rowland
East Central Baptist Association	Kevin Russell
Grady Baptist Association of Churches	Tim Russell
Cherokee Strip Baptist Association	Matthew Spann
Chi-Ka-Sha Baptist Association	Steve Wall
Muskogee Baptist Association	Darren Wallace
Metro Baptist Network OKC	Mark Walters
Pottawatomie-Lincoln Baptist Association	James Wilder
Banner Baptist Association	J P Williams
Cherokee Baptist Association	
Choctaw-Chickasaw Baptist Association	
Kay Baptist Association	
Muscogee-Seminole-Wichita Indian Baptist Association	
Northwestern Baptist Association	

Oklahoma and SBC Organizations

Oklahoma Historical Commission Officers

Bill Rowland, Chairman
P.O. Box 549 Henryetta, OK 74437
918-652-3392

Mark Hamm, Vice Chairman
706 Harmon Circle Moore, OK 73160
405-613-6200

Lee Herring, Recording Secretary
1000 N. Adams Road Sand Springs, OK 74063
918-245-7513

Bob Nigh, Historical Secretary
300 Johnny Bench Dr, Oklahoma City, OK
73104 405-942-3800, ext. 4117
okbaptisthistoryman@gmail.com

Oklahoma Women's Missionary Union Officers

Connie Dixon, President
Julie Busler, Vice President
Shirley McDonald, Recording Secretary

Southern Baptist Convention Officers

Clint Presley, President
7200 East WT Harris Blvd, Charlotte NC 28215

Brad Graves, First Vice President
521 S Broadway Ave, Ada OK 74820

Eddie Lopez, Second Vice President
1003 College St Forney, TX 75216

Nathan Finn, Recording Secretary
48 Blackwell Road, Travelers Rest, SC 29690

Don Currence, Registration Secretary
1400 W. Jackson St., Ozark, MO 65721

Jeff Iorg, Treasurer
901 Commerce St., Nashville, TN 37203

Southern Baptist Convention Boards, Commission and Institutions

Followed by Oklahoma board members.

Executive Committee

Jeff Iorg, President
901 Commerce St, Nashville, TN 37203
615-244-2355

www.sbc.net

Mike Keahbone, Lawton
LaTrica Watson, Tulsa
Michael Butler, Chickasha
Micah Nix, Skiatook

Guidestone Financial Resources

D. Hance Dilbeck, Jr., President
5005 LBJ Freeway, Ste 2200, Dallas, TX 75244
214-720-0511

James Scrivner, Ada
Virgil Coffee, Yukon

www.guidestone.org

Oklahoma and SBC Organizations

International Mission Board

Paul Chitwood, President
3806 Monument Ave
PO Box 6767, Richmond, VA 23230
804-353-0151

www.imb.org

Willie Smith, Edmond
Douglas O. Melton, Oklahoma City
Chris Wall, Owasso
North American Mission Board

Kevin Ezell, President
4200 N Point Parkway, Alpharetta, GA
30022 770-410-6000

www.namb.net

Rick Frie, Jenks
Stephanie Kuykendall, Claremore

Lifeway Christian Resources

Ben Mandrell, President
200 Powell Pl, Ste. 100 Brentwood, TN 37027
615-251-2000

www.lifeway.com

Greg Kannady, Kingfisher
Lana Gragert, Choctaw

Ethics and Religious Liberty Commission

Brent Leatherwood, President
901 Commerce St, Ste 550, Nashville, TN 37203
615-244-2495

www.erlc.com

Eric Costanzo, Tulsa

Seminary Extension

Randal A. Williams, Executive Director
901 Commerce St, Ste 500, Nashville, TN 37203
615-242-2453

www.seminaryextension.org

Committee on Nominations

Caleb Scott, Pauls Valley
Michael Taylor, Ponca City

Associated Organizations of the Southern Baptist Convention

Woman's Missionary Union

Sandra Wisdom-Martin, Executive Director-Treasurer
100 Missionary Ridge
PO Box 830010
Birmingham, AL 35283-0010
205-991-8100

www.wmu.com

Julie Busler, Shawnee

Southern Baptist Convention Seminaries

Followed by Oklahoma board members.

Gateway Seminary

Adam p. Groza, President
3210 E Guasti Rd, Ontario, CA, 91761
909-687-1593

www.gs.edu

Heath Tucker, Edmond

Midwestern Baptist Theological Seminary

Jason K. Allen, President
5001 N Oak Trafficway, Kansas City, MO 64118
800-944-6287

www.mbts.edu

Kelli Northcutt, Ponca City
LeRon West, Tulsa
Collin Coffee, Inola

New Orleans Baptist Theological Seminary

Jamie Dew, President
3939 Gentilly Blvd, New Orleans, LA 70126
504-282-4455 or 800-662-8701

www.nobts.edu

Sarah Hager, Mustang

Southeastern Baptist Theological Seminary

Daniel L. Akin, President
PO Box 1889, Wake Forest, NC 27588
919-761-2100

www.sebts.edu

Andy Taylor, Broken Arrow

Southern Baptist Theological Seminary

R. Albert Mohler, Jr., President
2825 Lexington Rd, Louisville, KY 40280
800-626-5525

www.sbts.edu

Joe Ligon, Duncan

Harold Mathena, Edmond

Southwestern Baptist Theological Seminary

David S. Dockery, President
PO Box 22000, Fort Worth, TX 76122
817-923-1921

www.swbts.edu

Brock Hardin, Heavener

AMENDED AND RESTATED
**CONSTITUTION OF THE
BAPTIST GENERAL CONVENTION OF
THE STATE OF OKLAHOMA**

**ARTICLE I
NAME**

Section 1. Name. This body shall be known as the Baptist General Convention of the State of Oklahoma, herein after "Convention."

**ARTICLE II
OBJECT**

Section 1. Submission. This Convention shall have no ecclesiastical authority or power whatever and shall never assume to write creeds or to exercise judicial or legislative control over the churches.

Section 2. Cooperation. This Convention is a purely cooperative body and its purpose shall be to furnish a means by which Southern Baptist churches in their sovereign capacity can work together in promoting all denominational enterprises which they deem necessary in carrying out the Great Commission.

Section 3. Statement of Faith. This Convention declares the Bible as the foundation for its faith and practice, and affirms as its confession of faith the Baptist Faith and Message, as revised and adopted in 2000 by the Southern Baptist Convention, as the doctrinal parameter for its cooperative work.

**ARTICLE III
CONSTITUENCY**

Section 1. Constituency. This Convention shall consist of messengers elected by cooperating Oklahoma Baptist churches. An Oklahoma Baptist church shall be deemed to be a cooperating church if it has made any Cooperative Program or financial gift through this Convention during the previous twelve months, and which exhibits a faith and practice consistent with the statement of faith set forth in Article II. Section 3.

Section 2. Messengers. Each church shall be entitled to three (3) messengers and one (1) additional messenger for every fifty (50) members, provided that no church shall have over ten (10) messengers.

ARTICLE IV OFFICERS

Section 1. Officers. The officers of the Convention shall be a president, a first vice president, a second vice president, an executive director-treasurer, and a senior associate executive director (if one shall be elected by the board of directors).

Section 2. Elections.

- A. The president, first vice president, and second vice president shall be elected annually by the messengers of the Convention and shall hold their respective offices until their successors are elected. The person receiving the majority of all votes shall be declared elected. In the event no candidate receives a majority, subsequent ballots shall only contain the names of the top two candidates that received the most votes. No person shall be elected to the same office for more than two consecutive terms.
- B. The executive director-treasurer shall be elected by majority vote of the messengers of the Convention and shall serve until he resigns, is removed from office, or his successor is elected.
- C. The senior associate executive director shall be elected by majority vote of the board of directors upon nomination by the executive director-treasurer and shall serve until he resigns, is removed from office, or his successor is elected.

Section 3. Chief Executive Officer. The chief executive officer of the Convention shall be the executive director-treasurer. He shall supervise and administer all the affairs of the Convention and all its activities, and shall represent and carry out the policies of the Convention and the board of directors. He, or his designee, shall be an ex officio voting member of all boards and committees, including those of auxiliary corporations.

Section 4. Convention Voting Method. During election of officers at the Convention, in races drawing more than one nominee, the presiding officer shall take care to ensure that the voting method accurately represents the will of the Convention and, to that end, shall have the authority to require a standing counted vote and/or ballot vote at his own discretion.

Section 5. Vacancies. In addition to death, resignation, and removal from office, an office shall be deemed vacant if the individual holding said office is no longer a member of a church cooperating with and contributing to the work of the Convention as defined by Article III.

Section 6. Succession.

- A. **Presidential Succession.** Upon a vacancy in the office of president, the first vice president shall succeed to the presidency; upon a vacancy in the office of first vice president, the second vice president shall succeed to the office of first vice president; vacancies in the office of second vice president shall be filled by the board of directors.

- B. Executive Director-Treasurer Succession.** Upon a vacancy in the office of the executive director-treasurer, the senior associate executive director shall serve as interim executive director-treasurer until such time as the board of directors determines an executive director-treasurer-elect. Should there not be a senior associate executive director, the board of directors shall elect an interim executive director-treasurer to serve until an executive director-treasurer-elect is determined.
- C. Other Offices.** The board of directors shall fill any officer vacancies. Officers so elected shall serve until their successors are elected.

Section 7. Duties. The general duties of officers of the Convention are listed in Bylaws, Article I, and other duties may be assigned by the Convention and/or board of directors.

Section 8. Limitations. No person shall hold more than one office at a time.

Section 9. Removal from Office.

- A. Not Convention-Elected.** All officers and agents, other than those elected by the Convention, hold office at the discretion of the board of directors and shall be subject to removal at any time by the affirmative vote of a majority of the entire board of directors.
- B. Convention-Elected.** The president, first vice president, second vice president, and executive director-treasurer shall be subject to removal at any time by a two-thirds vote of the entire board of directors, provided that the removal is considered at a special meeting of the board of directors called for that purpose.

ARTICLE V

GENERAL CONVENTIONS AND THEIR PROCEEDINGS

Section 1. Annual Meeting. The Convention shall hold its meetings annually at such time and place as it may determine.

Section 2. Special Meetings. Special meetings may be called by a majority of the entire board of directors, provided that one month's notice shall be provided to the churches.

Section 3. Time and Location. The time and place of meetings may be changed by the officers of the Convention with the consent of the board of directors in case of an emergency deemed sufficient to justify the action.

Section 4. Quorum. The quorum for the annual meetings or special meetings shall be the credentialed messengers present.

Section 5. Voting. Each messenger elected in accordance with this constitution and bylaws shall be entitled to one vote. Voting by proxy shall not be allowed.

Section 6. Terms of Office. Officers elected at the annual meeting shall assume their offices upon the close of the Convention at which they are elected.

Section 7. Reports. The proceedings of the Convention, including the report of the board of directors, shall be made available annually to the churches.

Section 8. Resolutions/Policy Statements. All resolutions/policy statements, the adoption of which would result in the Convention taking a position on an issue rather than taking an action, may only be recommended by a majority vote of the board of directors. Resolutions/policy statements to be considered at the annual meeting will be published 15 days prior to the annual meeting. Scope of notice shall apply to all resolutions/policy statements.

Section 9. Minutes. The assistant to the executive director-treasurer, or his designee, shall record minutes of the Convention.

Section 10. Annual Meeting Special Committees. The president shall appoint the special committees related to the annual session over which he presides. The basic committees are

- i. Nominating Committee,
- ii. Credentials Committee, and
- iii. Tellers Committee

- A. **Nominating Committee.** The president shall appoint a fifteen (15) member nominating committee composed of persons from various geographical areas and size of churches. The committee shall meet at least twice annually: an orientation meeting prior to June 1 and a meeting to begin the nominating process prior to September 15. Between the two meetings, the committee shall provide opportunity for the general constituency to submit recommendations. The committee shall not recommend a fellow committee member or the member's spouse for nomination to any Convention-elected position. All persons nominated by the committee shall be contacted prior to the annual session to affirm their willingness to serve if elected. The nominating committee shall recommend to the Convention in annual session:
- i. persons to serve on the Convention 's board of directors and boards of all auxiliary corporations,
 - ii. nominations for the standing committees elected by the Convention, and
 - iii. preacher for the following year's Convention annual meeting.

ARTICLE VI

BOARD OF DIRECTORS

Section 1. Function. There shall be a board of directors elected by this Convention through which this Convention shall function in its cooperative work. The board of directors shall function as the Convention at all times the Convention is not in session.

Section 2. Authority. The business and property of the Convention shall be managed and controlled by the board of directors. The board of directors herein provided for shall execute bonds, mortgages and other evidence of indebtedness by a three-fourths majority vote of the

board of directors. It is understood that as many of these actions as practicable shall be presented to the Convention in annual session.

Section 3. Composition. The board of directors shall consist of sixty (60) members, plus the president, first vice president, second vice president, and the Executive Director-Treasurer.

Section 4. Eligibility. Individuals desiring to serve on the board of directors must unreservedly affirm the Baptist Faith and Message 2000 consistent with Article II Section 3, and be a member of a cooperating church within the boundaries of Oklahoma.

Section 5. Election. The board of directors shall be elected by a majority vote of the Convention in its annual meeting.

Section 6. Terms. The term of office for the sixty (60) members shall be three (3) years. Twenty (20) of them shall retire annually. Board members having served not more than one full term of three years shall be eligible for re-election to a second three-year term. Board members having served a second term shall be ineligible for re-election to this board for a period of two years.

Board members elected at the annual meeting shall assume their offices upon the close of the annual meeting at which they are elected. Members elected during the year to fill unexpired terms will begin service upon the vote of the board of directors.

Section 7. Diversity. The membership of this board shall include no fewer than sixteen (16) persons who are not ordained ministers of the gospel, including at least eight (8) men and at least eight (8) women. In electing members of the board of directors, due regard shall be given to both geographical and numerical representation.

Section 8. Process.

- A. **Associational Area Members.** The committee on nominations shall present one nominee for each recognized associational area. Additional nominee(s) shall be determined on the basis of one nominee for each additional 10,000 resident members of churches in a given associational area with the minimum being 20,000. Any board member elected from a specific associational area shall vacate the position when the person moves from that associational area.
- B. **At-Large Members.** At-large members may be elected from any area of the state. The number of at-large positions shall vary in accordance with the number of members elected from specific associational areas. An at-large member who moves from one associational area to another within the state shall retain the position.

Section 9. Officers of the Board. The president, first vice president, and second vice president of the Convention shall hold the same offices of the board of directors.

Section 10. Meetings of the Board.

- A. **Regular Meetings.** The board of directors shall hold three (3) regular meetings per year. Regular meetings shall be scheduled by the president in consultation with the executive director-treasurer.
- B. **Special Meetings.** The board of directors shall hold special meetings upon the call of the president or upon request of one-third of the entire board, provided that fifteen (15) days notice is provided to each board member.
- C. **Polling.** In lieu of calling a special board meeting, the president and executive director-treasurer in emergency situations may poll the board by U.S. and/or electronic mail upon the appropriate committee's recommendation, and the matter shall be decided upon the unanimous vote of the membership of the board of directors.
- D. **Minutes.** The assistant to the executive director-treasurer shall record minutes of the board of directors.

Section 11. Quorum. Thirty (30) members of the board of directors shall constitute a quorum for the transaction of business at all meetings of the board of directors.

Section 12. Voting. Each member of the board of directors shall be entitled to one vote. Voting by proxy shall not be allowed.

Section 13. Removal. In case any member misses two consecutive meetings of the board without giving advance notification to the office of the executive director-treasurer, the member shall be considered as having resigned. A board member shall be subject to removal at any time by a two-thirds vote of the entire board of directors, provided that the removal is considered at a special meeting of the board of directors called for that purpose.

Section 14. Vacancies. In case of any vacancy on the board of directors, the remaining directors may elect a successor to hold the office for the unexpired portion of the vacated term. A vacancy shall exist when a board member resigns, is no longer a member of a cooperating church, or is removed.

Section 15. Accountability. The board of directors shall make a general report of all of its actions at the annual meeting of the Convention.

Section 16. Annual Meeting Date. The board of directors for good cause may change the time and place for the annual meeting of the Convention, taking care to duly notify churches of necessary changes.

Section 17. Legal Counsel. The board of directors shall have the power to appoint a general counsel to represent the board of directors in such legal matters it may deem necessary. The executive director-treasurer may retain legal counsel for specialized matters as necessary.

Section 18. Limitations. Except in the case of ex officio capacity, an employee of the Convention, its agencies or auxiliary corporations, may not serve as a member of the board of directors. Should a director become an employee of the Convention, its agencies or auxiliary corporations, his or her term of service on the board will terminate immediately.

ARTICLE VII

EXECUTIVE COMMITTEE

Section 1. Composition. The president, first vice president, second vice president, executive director-treasurer, and chairmen of all standing committees of the board of directors shall serve as the executive committee of the board of directors.

Section 2. Authority. The executive committee shall function as the board of directors of the corporation for legal purposes when the board of directors is not in session, and the acts of said directors of the Convention shall be sufficient to bind the Convention for all legal purposes, provided their action shall at all times be subject to and governed by the acts of the Convention or of the board of directors elected by the Convention, acting in the Convention's place and stead.

Section 3. Actions. The executive committee may perform such duties as may be referred to it for action from time to time by the board of directors. In addition, the executive committee may act upon matters that, in the judgment of the executive director-treasurer and the elected officers of the Convention, require action before the next meeting of the board of directors. Any action by the executive committee shall be reported to the board of directors.

Section 4. Minutes. The assistant to the executive director-treasurer, or his designee, shall record minutes of the executive committee.

ARTICLE VIII

BOARDS, TRUSTEES, AND COMMITTEES, INCLUDING THOSE OF AUXILIARY CORPORATIONS

Section 1. Creation. The board of directors may establish auxiliary corporations working in connection with and in harmony with the Convention. Such auxiliary corporations shall be subject to the general control of the board of directors of the Convention.

Section 2. Election. This Convention shall have power to elect such boards, trustees, and committees, including those of auxiliary corporations, as may be necessary for the handling of the affairs of the Convention. All such boards, trustees, and committee members, including those of auxiliary corporations, shall be nominated to the Convention in its annual session by the Convention committee on nominations.

Section 3. Reports. These boards, trustees, and committees, including those of auxiliary corporations, shall make detailed annual reports of all transactions fully covering all work committed to them by this Convention.

Section 4. Conformity. All boards, trustees, and committees, including those of auxiliary corporations, shall institute and maintain their corporate charters and other documents controlling policy and operation in harmony with and conformity to the constitution of the Convention. Any deviations are subject to the approval of the Convention's board of directors.

Section 5. Authority. No boards (with the exception of the Convention board of directors), trustees, and/or committees, including those of auxiliary corporations, shall launch any expansion project, major expenditure of capital funds, creation of debt for capital needs, or any significant change in usual operations except upon authority given by a vote of the Convention, the board of directors, or the board's designee.

Section 6. Standing Convention Committees. The Nominating Committee shall submit nominations for members of standing Convention committees. Members of all standing Convention committees will be elected for three-year rotating terms. The board of directors shall establish policies and procedures governing the composition and responsibilities of each standing committee. Standing Convention committees include:

- i. Ethics and Religious Liberty Committee,
- ii. Historical Commission, and
- iii. Audit Committee

Section 7. Special Committees. The Convention may authorize certain special committees as it may consider beneficial from time to time. The president shall appoint members to committees so authorized. The board of directors shall establish policies and procedures governing the composition and responsibilities of each special committee, including annual meeting committees.

Section 8. Committee Vacancies. A member of any Convention committee shall be considered as having resigned when missing two consecutive meetings without giving advance notification to the office of the executive director-treasurer.

ARTICLE IX DISSOLUTION

Section 1. Distribution of Assets. Upon the dissolution of this corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose.

ARTICLE X
PARLIAMENTARY AUTHORITY

Section 1. Authority. The rules contained in the current edition of *Robert's Rules of Order Newly Revised* shall govern the Convention in all cases to which they are applicable and in which they are not inconsistent with the law, constitution, bylaws, and any special rules of order the Convention may adopt.

ARTICLE XI
AMENDMENT OF CONSTITUTION

Section 1. Method. This constitution may be amended by a two-thirds vote of the messengers present and voting at any session of any regular annual meeting provided a) that the proposed amendment is submitted in writing at the previous annual meeting or b) that such amendment is recommended by the board of directors and published in the *Baptist Messenger* thirty (30) days prior to the meeting of the Convention.

Section 2. Exception. Section 1 of Article II and this Section 2 of Article XI shall not be changed or amended but shall be held inviolate.

AMENDED AND RESTATED
BYLAWS OF THE
BAPTIST GENERAL CONVENTION OF
THE STATE OF OKLAHOMA

ARTICLE I
OFFICERS AND DUTIES

Section 1. President. The president of the Convention shall serve as president of the board of directors and shall preside at all meetings of the board, and by virtue of his office shall be a member of the executive committee and ex officio member of all boards and committees of the Convention. He shall have general supervision of such matters as may be designated by the board of directors. He shall have authority to appoint all standing committees of the board of directors, in consultation with the first and second vice presidents and the executive director-treasurer of the Convention. The president may delegate moderating responsibilities at meetings of the Convention and/or board of directors.

Section 2. First Vice President. The first vice president of the Convention shall serve as first vice president of the board of directors and as a member of the executive committee. He shall, in the absence of the president, preside at meetings of the board of directors and/or Convention. He shall have such other duties as shall be assigned by the board of directors and/or Convention.

Section 3. Second Vice President. The second vice president of the Convention shall serve as second vice president of the board of directors and shall serve as a member of the executive committee. He shall, in the absence of the president and first vice president, preside at meetings of the board of directors and/or Convention. He shall have such other duties as shall be assigned by the board of directors and/or Convention.

Section 4. Executive Director-Treasurer.

A. Duties. The chief executive officer of the Convention shall be the executive director-treasurer. He shall supervise and administer all the affairs of the Convention and all its activities, and shall represent and carry out the policies of the board of directors and the executive committee of the Convention. The executive director-treasurer shall have custody of all the funds and securities of the Convention, and when necessary or proper shall endorse, on behalf of the Convention for collection, checks, notes, and other obligations, and shall deposit the same to the credit of the Convention in such bank or depository as the board of directors may designate. The executive director-treasurer shall make annual reports of all funds or securities coming into his hands to the board of directors who shall audit and check the same and give the same their approval in writing. The executive director-treasurer shall employ members of the executive leadership team and staff.

B. Election.

- i. **Search Committee.** A search committee of seven members of the board of directors shall be elected without nomination by the board of directors by secret ballot; the seven persons receiving the largest number of votes shall form the committee and the one receiving the largest number of all votes shall be chairman.
- ii. **Board Approval.** When the committee has a nomination to make to the board, a meeting of the board of directors will be called to consider the recommendation, and the nominee may be elected by the board of directors by a majority vote, subject to approval of the Convention.
- iii. **Convention Approval.** The person elected by the board of directors shall serve as executive director-treasurer-elect until the Convention next meets, at which time the election of such person shall be approved or disapproved by a majority vote of the Convention.

Section 5. Senior Associate Executive Director. The senior associate executive director will have such duties as assigned by the board of directors and the executive director-treasurer.

Section 6. Signing Authority. The president, each of the vice presidents, the executive director-treasurer, the senior associate executive director, or other individuals as approved by the board of directors shall have the power and authority to sign documents affecting title to real estate owned by the Convention, promissory notes, contracts, and other documents on behalf of the corporation, which do not obligate the corporation to pay more than 1 percent of the budget as approved at the Annual Meeting, the signatures of whom shall be attested as required by law. For documents that obligate the corporation to pay more than 1 percent of the budget, two officer signatures shall be required, one of which must be the president or a vice president. Each of such officers shall have the power and authority to ratify on behalf of the corporation, as necessary, any documents signed by any other person acting on behalf of the corporation.

ARTICLE II ELECTRONIC MEETINGS

Section 1. Authorization. The board of directors, executive committee, standing committees, and special committees are authorized to meet by electronic means so long as each participant may simultaneously hear each other and participate during the meeting.

ARTICLE III

COMMITTEES OF THE BOARD OF DIRECTORS

Section 1. Special Committees. The board of directors or the executive committee are authorized to create such special committees as it may determine are beneficial. The president, in consultation with the executive director-treasurer, shall appoint members of all committees so created.

Section 2. Composition. The president is authorized to appoint Oklahoma Baptists who are not members of the board of directors to committees of the board.

ARTICLE IV

INDEMNIFICATION OF DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS

Section 1. Indemnification. The Convention shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative by reason of the fact that he is or was a director, officer, employee or agent (including volunteers) of the Convention, against expenses (including attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding except that no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for gross negligence or misconduct in the performance of this duty to the Convention.

Section 2. Authorization of Indemnification. Any indemnification under this Article shall be made by the Convention only as authorized in the specific case upon a determination that indemnification of the director, officer, employee or agent is proper in the circumstances because he has met the applicable standard of conduct set forth in this Article. Such determination shall be made: by the board of directors by a majority vote of a quorum consisting of directors who were not parties to such action, suit or proceedings; or if such quorum is not obtainable, or even if obtainable a quorum of disinterested directors so directs, by independent legal counsel in written opinion.

Section 3. Non-Exclusive Indemnification. The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under the Convention's certificate of incorporation or constitution, statutes, regulations, and agreement, any insurance purchased by the Convention, vote of the disinterested directors or otherwise, and shall continue as to a person who has ceased to be a director, officer, employee or agent of the Convention and shall inure to the benefit of the heirs and personal representatives of such person.

Section 4. Insurance. The Convention shall have power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or agent of the Convention, against any liability asserted against him and incurred by him in any such capacity, or arising out

of his status as such, whether or not the Convention would have the power to indemnify him against such liability under the provision of this Article.

ARTICLE V

AMENDMENT OF BYLAWS

Section 1. Method. The Convention shall have the power to amend these bylaws by a vote of two-thirds of the messengers present at any session of any annual meeting, or the board of directors shall have the power to amend the bylaws of the Convention at any regular or specially called meeting by a vote of two-thirds of the entire membership of the board of directors, provided that the notice calling the board meeting shall specify that amendments to the bylaws will be voted upon at the particular meeting. In case of emergency, the bylaws may be amended at any general or special meeting of the board of directors without prior notice, provided that three-fourths of the entire membership of the board of directors votes affirmatively.

Revised November 2023

BYLAWS
OF
THE BAPTIST FOUNDATION OF OKLAHOMA

PREAMBLE

The Baptist Foundation of Oklahoma declares the Bible as the foundation for its faith and practice, and affirms as its confession of faith, the Baptist Faith and Message, as revised and adopted in 2000 by the Southern Baptist Convention.

ARTICLE I
Membership

1.1 Membership. Membership in The Baptist Foundation of Oklahoma (the "Corporation") shall consist of (1) resident Oklahoma Baptist entities that are cooperating with the Baptist General Convention of the State of Oklahoma, (2) entities residing outside of Oklahoma that are cooperating with a state Baptist convention with like beliefs and commitments as the Baptist General Convention of the State of Oklahoma, or (3) organizations that possess like beliefs and commitments as the Baptist General Convention of the State of Oklahoma. Members of this Corporation will not have any voting powers and will not have authority to conduct any business on behalf of this Corporation.

ARTICLE II
Board of Directors - Composition

2.1 Number and Qualifications. There shall be eighteen (18) elected Directors of this Corporation. Each Director shall be a member of an Oklahoma Baptist church cooperating with the Baptist General Convention of the State of Oklahoma. An Oklahoma Baptist church shall be deemed to be a cooperating church if it has made a Cooperative Program or financial gift through the Baptist General Convention of the State of Oklahoma during the previous twelve (12) months and exhibits a faith and practice consistent with the statement of faith set forth in the Preamble. The membership of the Board of Directors shall geographically represent the state of Oklahoma.

Of the eighteen (18) Directors, fifteen (15) shall be lay persons and three (3) shall be ordained ministers of the Gospel or in other church related vocations. At least five (5) of the Directors shall be women. To assure continuity, at least four (4) Directors shall be persons who have previously served at least one full term on the Board of Directors.

Prerequisite vocational and personal qualifications for nomination of lay Directors shall include, among other things, (1) extensive personal knowledge in business affairs which is gained from actual experience in conducting a business or profession; (2) an established good reputation in his or her section of the State as a sound and stable business or professional person, and (3) respect by the general public in his or her section of the State as a person who, if called to mind, would make sound financial investments and decisions and safeguard funds and property.

2.2 Election and Recommendations. At the annual session of the Baptist General Convention of the State of Oklahoma, the Committee on Nominations of the Baptist General Convention of the State of Oklahoma shall, in compliance with these Bylaws, nominate six (6) persons, of which three (3) shall be returning Directors and three (3) shall be new Directors, for election by the Baptist General Convention of the State of Oklahoma to the Board of Directors of the Corporation. Recognizing that the Chief Executive Officer of the Corporation is uniquely informed as to persons whose particular capabilities and dedication set them apart for such service, the Chief Executive Officer shall recommend to said Committee on Nominations those persons from the various sections of the State whom the Chief Executive Officer deems qualified to serve as Directors, with the full expectations that the Chief Executive Officer's recommendations shall be given foremost consideration by the Committee on Nominations.

2.3 Term and Eligibility for Re-election. The term for each Director shall be three (3)

years commencing upon the adjournment of the Annual Meeting of The Board of Directors. Directors having served not more than one full term of three (3) years shall be eligible for re-election to a second three (3) year term. Directors having served a second term shall be ineligible for re-election to this board for a period of two years. During the two year absence, a former Director may serve as an Advisory Director.

2.4 Vacancies. A vacancy shall exist when a Director dies, resigns, is no longer a member of a cooperating church, or is removed. Vacancies on the Board of Directors shall be filled by the Board of Directors of the Baptist General Convention of the State of Oklahoma. The term for such appointment will be the unexpired term resulting from the vacancy commencing immediately upon appointment to the Board of Directors of the Corporation. The term the Director completes under this provision shall not count toward the term limits specified in Section 2.3.

2.5 Board Member Attendance. If a Director misses two (2) of the regularly scheduled meetings of the Board of Directors per calendar year, that Director will be considered to have resigned his or her position. At the discretion of the Chairperson, imposition of this rule may be waived and absences excused due to extenuating circumstances. The minutes will reflect any excused absences.

2.6 Ex Officio Director. The Executive Director-Treasurer of the Baptist General Convention of the State of Oklahoma shall be an ex officio, voting member of the Board of Directors. Such Executive Director-Treasurer, or his designee with vote, is entitled to attend all meetings of the Board of Directors, including any executive sessions of such meetings. The Executive Director-Treasurer shall be counted in determining a quorum.

2.7 Advisory Directors. Subject to the approval of the Board of Directors of the Corporation, the Chief Executive Officer shall appoint not more than six (6) persons to serve as Advisory Directors. The term for each Advisory Director is two (2) years commencing at the adjournment of the Annual Meeting of the Board of Directors. Advisory Directors shall serve in an advisory capacity to the Board of Directors and to the Committees of the Board of Directors. Advisory Directors shall not have the right to make motions or to vote. Advisory Directors shall not be counted in determining a quorum and have no right to receive notices of meetings.

2.8 Denominational Advisors. Other persons serving in an advisory capacity shall include at least one (1) representative of the Baptist General Convention of the State of Oklahoma other than the Ex Officio Director appointed in Section 2.6 above, at least one (1) representative of Oklahoma Baptist University, at least one (1) representative of Oklahoma Baptist Homes for Children, and at least one (1) representative of Baptist Village Communities of Oklahoma (collectively "Denominational Advisors"). Denominational Advisors shall serve in an advisory capacity to the Board of Directors and to the Committees of the Board of Directors. Denominational Advisors shall not have the right to make motions or to vote. Denominational Advisors shall not be counted in determining a quorum and have no right to receive notices of meetings.

2.9 Removal for Cause. Any member of the Board of Directors may be removed from office, for cause, by a 2/3 vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma. Advisory Directors or Denominational Advisors may be removed from office, for cause, by a 2/3 vote of the Board of Directors of the Baptist Foundation of Oklahoma.

2.10 Convention Employee Not Elected Director. Except as provided in Section 2.6 above, an employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, may not be elected as a Director of the Corporation. Should an elected Director of the Corporation become an employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, his or her term of service on the Board will terminate immediately.

ARTICLE III Duties of Directors

3.1 General Powers. The business and affairs of the Corporation shall be administered by the Board of Directors of the Corporation except as otherwise provided in the Corporation's Certificate of Incorporation, these Bylaws or the laws of the State of Oklahoma.

3.2 Chairperson of the Board. The Chairperson of the Board of Directors shall be elected from among the Directors for a term of one (1) year or until a successor is elected. The Chairperson shall preside over all meetings of the Directors, shall be the Board's official spokesperson, and shall perform such other duties as ordinarily pertain to that office. The Chairperson shall be an ex officio, voting member of all Committees of the Board of Directors. The Chairperson shall appoint the Nominating Committee of the Board of Directors.

3.3 Vice-Chairpersons of the Board. There shall be a First Vice-Chairperson and a Second Vice-Chairperson of the Board of Directors elected from among the Directors for a term of one (1) year or until successor(s) are elected. The First Vice-Chairperson shall possess the powers and perform the duties incumbent upon the Chairperson of the Board during the absence or incapacity of the Chairperson. The Second Vice-Chairperson shall possess the powers and perform the duties incumbent upon the Chairperson of the Board during the absence or incapacity of the Chairperson and the First Vice-Chairperson.

3.4 Duties. It shall be the duty of the Board of Directors to implement policies regarding the administration of all assets delivered to the Corporation by gift, devise, bequest, custody, in trust or otherwise. The Board of Directors shall also implement policies governing the distribution of assets in accordance with donor intent and applicable State and Federal law. The Board of Directors shall secure an audit of the Corporation annually. The Board of Directors shall make any reports requested by the Baptist General Convention of the State of Oklahoma regarding the management of assets entrusted to the Corporation.

3.5 Limitations by the Baptist General Convention of the State of Oklahoma. Notwithstanding any provision of these Bylaws to the contrary, the Directors shall not, except upon authority given by a vote of the Baptist General Convention of the State of Oklahoma or the Convention's Board of Directors: (a) launch any expansion project, major expenditure of capital funds as defined in Section 7.4, creation of debt for capital needs; (b) make any significant change in the Corporation's usual operations; or (c) take any action not in keeping with the purposes of the Baptist General Convention of the State of Oklahoma. No bond, mortgage or other evidence of debt shall be executed involving any of the property of the Baptist General Convention of the State of Oklahoma without the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma.

3.6 Quorum and Voting. A quorum of the Board of Directors, Executive Committee and any other Committee appointed by the Board of Directors shall consist of at least a majority of the authorized number of Directors (if the Board of Directors) or a majority of the Directors entitled to vote (if a Committee). Each Director shall be entitled to one (1) vote. All matters properly coming before the Board of Directors, Executive Committee and any other Committee shall be determined by majority vote of those Directors present (if the Board of Directors) or of those Directors present who are entitled to vote (if a Committee) unless a greater number is specifically required by these Bylaws, the Certificate of Incorporation of the Corporation or the laws of the State of Oklahoma. Except as provided for in Section 2.6 above, a Director may not vote or act by proxy at any meeting of the Directors. In the absence of a quorum, those Directors or Committee members present may adjourn any meeting from time to time without further notice other than announcement at the meeting, until a quorum shall be present.

3.7 Compensation. Directors shall not receive compensation for their services as such, although the reasonable expenses of the Directors for attendance at Board or Committee meetings may be paid or reimbursed by the Corporation.

ARTICLE IV

Meetings of the Board of Directors

4.1 Annual Meetings; Notice. The Annual Meeting of the Board of Directors shall be held during the month of December of each year. At the Annual Meeting the newly elected Directors shall be seated with their terms commencing upon adjournment of the Annual Meeting. Additionally, officers shall be elected for the ensuing year. No notice of the Annual Meeting of the Board of Directors is required where the Board of Directors has fixed a regular date, time and place for its Annual Meeting. Otherwise, the Chief Executive Officer will fix the date, time, and place of the Annual Meeting and the Secretary shall give notice of the date, time and place of the Annual Meeting by email, mail or facsimile transmission more than ten (10) days before the Annual Meeting.

4.2 Regular Meetings; Notice. Regular meetings of the Board of Directors shall be held in the months of January, April, July and October. No notice of regular meetings of the Board of Directors is required where the Board of Directors has fixed a regular date, time and place for its regular meeting. Otherwise, the Chief Executive Officer shall fix the date, time, and place of the meeting and the Secretary shall give notice of the date, time and place of each regular meeting by email, mail or facsimile transmission more than ten (10) days before the meeting.

4.3 Special Meetings; Notice. Special meetings of the Board of Directors may be called by the Chairperson of the Board of Directors, the Chief Executive Officer, or by one third of the Directors then in office. The Secretary shall give notice of the date, time, place, and purpose or purposes of each special meeting by mail more than five (5) days before the meeting or by email, facsimile transmission or telephoning more than two (2) days before the meeting.

4.4 Meetings by Electronic Communication. Both regular and special meetings of the Board of Directors may be conducted through electronic communication, teleconference, video conference or any other means approved by the Board of Directors. Meetings conducted through electronic communication, teleconference, video conference or other means shall be confirmed by minutes to be distributed to each Director for his or her approval at the next regular meeting of the Board of Directors.

4.5 Waiver of Notice of Meeting. Attendance at any meeting waives notice of that meeting, and notice may also be waived in writing either before or after such meeting.

4.6 Parliamentary Authority. The rules contained in the current edition of *Robert's Rules of Order Newly Revised* shall govern the Corporation in all cases to which they are applicable and in which they are not inconsistent with these Bylaws and any special rules of order the Corporation may adopt.

ARTICLE V

Committees

5.1 Designation of Committees. The Board of Directors may designate one or more standing or special Committees to direct the business of the Corporation. The Chief Executive Officer shall recommend to the Board of Directors those Directors he deems best qualified to serve as Members, Chairperson, and Vice-Chairperson of the Committees. Each such Committee may exercise the authority granted to it through its Committee Charter. Each Committee shall consist of two (2) or more current Directors and such other persons as the Board may designate, who need not be members of the Board of Directors. Members of a Committee shall serve until the next Annual Meeting of the Board of Directors or until successor Committee Members are appointed in the event of a vacancy.

5.2 Duties. All Committees are to report promptly to the Board of Directors and only take such action as is specifically designated in these Bylaws or in its Committee Charter setting forth its duties and responsibilities. Rules governing procedures for meetings of any Committee of the Board must be consistent with these Bylaws and shall be established by the Board of Directors or, in the absence thereof, by the Committee itself. If no rules are established, then the rules that govern the Directors shall govern each Committee.

5.3 Limitations on Committee Powers. No Committee shall have the authority of the Board of Directors to amend, alter, or repeal these Bylaws, or any policy or charter; to elect, appoint, or remove any member of any such Committee or any Officer or Director of the Corporation; to amend, alter, or repeal any resolution of the Board of Directors; or as otherwise may be prohibited by law.

5.4 Meetings of the Committees; Meetings by Electronic Communication. Regular and special meetings of the Executive Committee and any other Committee appointed by the Board of Directors may be called by the Chief Executive Officer, Chairperson or by one third of the Directors on the Committee. The Secretary of the Corporation shall give notice of the date, time, place, and purpose or purposes of each meeting by mail more than five (5) days before the meeting or by electronic communication more than two (2) days before the meeting. Attendance at any meeting waives notice of that meeting, and notice may also be waived in writing either before or after such meeting. Both regular and special meetings of the Executive Committee or of any other Committees appointed by the Board of Directors may be conducted through electronic communication, teleconference, video conference or any other means approved by the Committee. Meetings conducted through electronic communication, teleconference, video conference or other means shall be confirmed by minutes which shall be distributed to each Director on the Committee prior to the next regular or special meeting of the Committee and shall be ratified by the acceptance of the minutes of such meeting by the majority of Directors on the Committee. In the event of an absence of a Committee member from a Committee meeting, the Chairperson of the Board of Directors may designate an alternate Committee member from the current Directors to that specific Committee meeting.

5.5 Executive Committee. The Executive Committee shall consider various matters including the annual budget to be acted upon by the Directors, and shall recommend actions to be taken from time to time by the Board of Directors. The Executive Committee shall consist of the Chairperson and Vice Chairpersons of the Board, and the Chairpersons of all standing Committees. The Chief Executive Officer and any employees of the Corporation designated by the Chief Executive Officer shall serve as ex-officio members without right to vote, and shall not be counted in determining a quorum. During the intervals between meetings of the Board of Directors, the Executive Committee shall possess and may exercise all the powers and functions of the Board of Directors in the management and direction of the affairs of the Corporation in all cases in which specific direction shall not have been given by the Board of Directors. All actions of the Executive Committee shall be reported to the Board of Directors at its next meeting succeeding such action.

ARTICLE VI Officers

6.1 Number and Qualifications. The Officers of the Corporation shall consist of the Chairperson of the Board of Directors, Vice-Chairpersons of the Board of Directors, the Chief Executive Officer, Presidents, the Secretary, the Treasurer and such other Officers as may be deemed necessary or desirable by the Corporation's Directors or by the laws of the State of Oklahoma. One person may hold more than one office at a time, except that no person may simultaneously hold the offices of Chief Executive Officer and Secretary. The Chief Executive Officer shall hold the office of Treasurer, unless otherwise designated by the Board of Directors.

6.2 Election. The Chief Executive Officer shall be elected by the Directors of said Corporation and shall serve until a successor is elected. Presidents, Secretary, and Assistant Secretary, if any, shall be elected by the Directors of said Corporation with the advice and recommendation of the Chief Executive Officer, and shall serve until successors are elected. Other Officers who have the authority to bind the Corporation shall be selected by the Chief Executive Officer with the advice and consent of the Directors. No Officers, other than the Chairperson and Vice-Chairpersons, shall be members of the Board of Directors.

6.3 Authority and Duties. The Chief Executive Officer of the Corporation shall have the authority and exercise the powers and perform the duties specified by the Board of Directors or these Bylaws. All other Officers of the Corporation shall have the authority and shall exercise

the powers and perform the duties specified by the Chief Executive Officer, the Board of Directors, or these Bylaws.

6.4 Chief Executive Officer. The Chief Executive Officer shall be the chief executive and administrative officer of the Corporation. The Chief Executive Officer shall carry out the policies of the Board of Directors and shall make a full report to the Directors concerning all matters committed to the Board of Directors; and thereafter make reports to the Baptist General Convention of the State of Oklahoma. At least annually, the Chief Executive Officer shall make available for distribution all designated income, and shall furnish any interested institution any information requested concerning the investment of funds for such institution. With the exception of the Chairperson and Vice-Chairpersons of the Board of Directors, all other Officers, agents, and employees shall report and be responsible to the Chief Executive Officer.

6.5 Chief Executive Officer Succession. Upon resignation, removal, incapacity, or absence of the Chief Executive Officer, the Senior Officer as determined by the Board of Directors shall serve as Interim Chief Executive Officer. The Interim Chief Executive Officer shall possess the powers and perform the duties incumbent upon the office of the Chief Executive Officer. The Interim Chief Executive Officer shall serve until such time as the Board of Directors assigns a substitute Interim Chief Executive Officer or appoints a Chief Executive Officer.

6.6 Treasurer. Subject to the provisions of these Bylaws and to such regulations as may from time to time be prescribed by the Board of Directors, the Treasurer shall be responsible for all assets of the Corporation; keep and render accurate account of all receipts and disbursements; deposit all monies in the name of the Corporation in such banks or depositories as designated by the Board of Directors; have the power to endorse for deposit all instruments received by the Corporation; and disburse funds of the Corporation as directed by the Board of Directors. In time of an emergency occasioned by the illness or inability of the Treasurer to act, the Board of Directors may designate particular Officers to perform the duties of Treasurer. The Treasurer shall make reports of all funds, securities and properties of the Corporation annually and whenever requested by the Board of Directors.

6.7 Presidents. There shall be one or more Presidents, and within the area of duties and responsibilities prescribed for each of them by the Board of Directors upon recommendation of the Chief Executive Officer, each President shall assist the Chief Executive Officer in performing the work of the Corporation under the supervision of the Chief Executive Officer within the areas of his prescribed duties and responsibilities.

6.8 Secretary. The Secretary of the Corporation shall keep a record of all minutes of each meeting of the Board of Directors and shall perform all duties which are usual and incident to that office. The Secretary shall be the custodian of the corporate records and seal, shall furnish certifications of actions of the Board of Directors, Bylaws, and organizational documents, and shall perform such other duties as may be required by these Bylaws or as may be assigned by the Board of Directors or the Chief Executive Officer. In the absence of the Secretary, the Assistant Secretary, whether one or more, shall discharge the duties of the Secretary.

ARTICLE VII Administration of Assets

7.1 Extent of Authority. Except as may be specifically provided elsewhere in these Bylaws, the Directors shall have and exercise full authority with reference to the investment, reinvestment and administration of all assets devised, bequeathed, given or transferred to the Corporation, and shall have authority to execute property transfers, assignments, contracts, deeds, oil and gas leases and mineral deeds, releases, receipts, acquittances, and any and all instruments that may be necessary in the administration of the property, and assets of the Corporation. The purchaser or transferee of property, real or personal, notes, bonds, or securities, shall not be required to look to the application of proceeds so long as such instrument or instruments so delivered to him or them are executed by the Chief Executive Officer or a President of the Corporation.

7.2 Designated Gifts. The Officers of the Corporation may accept on its behalf, in accordance with policies set by the Board of Directors, any designated contribution, grant,

bequest, or devise consistent with its general tax-exempt purposes, as set forth in the Certificate of Incorporation. As so limited, donor designated contributions will be accepted for special funds, purposes, or uses. The Corporation shall retain sufficient control over all donated funds to assure that such funds will be used in a manner consistent with the restrictions contained in the gift and the Corporation's exempt purposes.

7.3 Undesignated Gifts. In the event that a gift is received by the Corporation without specific direction in the gift instrument as to its use, said funds will be placed in a permanent endowment trust (the "Undesignated Trust") to be managed according to the policies of the Corporation. The Corporation will provide an accounting of the Undesignated Trust to the Board of Directors of the Baptist General Convention of the State of Oklahoma at least annually. The Convention shall have full and final authority as to the allocation of any distribution from the Undesignated Trust.

7.4 Loans. Provided the Corporation is in compliance with the Constitution of the Baptist General Convention of the State of Oklahoma, the Corporation may borrow such sums as may be necessary and essential to the routine, prudent, and efficient operation of the Corporation in carrying out its corporate purposes, provided that the aggregate amount of debt incurred by the Corporation, less any indebtedness due and owing to or obtained from the Baptist General Convention of the State of Oklahoma, shall not exceed the sum of Three Hundred Fifty Thousand Dollars (\$350,000); provided that, in the event the Corporation shall need to borrow sums in excess of the aggregate amount of Three Hundred Fifty Thousand Dollars (\$350,000) (exclusive of any amounts owed or obtained from the Baptist General Convention of the State of Oklahoma), which sum shall be determined to be a "Major Expenditure" under the Constitution of the Baptist General Convention of the State of Oklahoma, the Corporation shall obtain the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma. In no event shall the Corporation give any security for such borrowing, to include mortgages and security interests in the personal property of the Corporation, without the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma.

7.5 No Purchase or Sale of Certain Property Without Approval by Board of Directors of Corporation and of Board of Directors of Baptist General Convention. No real property or personal property having a value in excess of \$350,000 may be purchased, acquired other than by gift, sold, transferred, assigned or conveyed by the Corporation other than in its fiduciary capacity, unless the Board of Directors of the Corporation and the Board of Directors of the Baptist General Convention of the State of Oklahoma approve such purchase or sale and determine that such purchase or sale shall be necessary or convenient and for the best interests of the Corporation. No acquisition, purchase, assignment, conveyance or transfer of such property or any interest therein either to or from the Corporation shall at any time be made by the Corporation other than in its fiduciary capacity until such purchase, acquisition, assignment, transfer or conveyance shall have been authorized by a vote of the Board of Directors of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such transfer or conveyance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.

7.6 No Encumbrances of Property Without Approval of Board of Directors of Corporation and of Board of Directors of Baptist General Convention. The Corporation shall not pledge, hypothecate, mortgage, assign, or grant a security interest or lien in or to any real or personal property owned or to be acquired by the Corporation other than in its fiduciary capacity without the prior approval of the Board of Directors of the Corporation and of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the Corporation until such approval has been obtained by a vote of the Board of Directors of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.

ARTICLE VIII Seal

The seal of the Corporation shall be circular in form around the outside border of which shall be inscribed the following:

"THE BAPTIST FOUNDATION OF OKLAHOMA 1946."

ARTICLE IX Miscellaneous

9.1 Indemnification. The Corporation shall indemnify any present or former Director, Officer or employee against liabilities, judgments and all expenses incurred by reason of and arising out of his service to the Corporation, except as to matters in which he shall be adjudged to be liable for negligence or misconduct in the performance of his duties to the Corporation. This right of indemnification shall not be exclusive of any other right of such person, including but not limited to rights provided by Resolution of the Corporation and by the provision of Title 18, Section 1031 of the Oklahoma Statutes.

9.2 Loans to Directors and Officers Prohibited. No loans or advances, other than customary travel advances, shall be made by the Corporation to any of its Directors or Officers.

9.3 No Private Inurement. The Corporation is organized as a nonprofit corporation and is to be operated exclusively for one or more of the purposes specified in Section 501(c)(3) of the Internal Revenue Code, or the corresponding sections of any future federal tax code, and in the promotion of purposes stated in the Certificate of Incorporation of the Corporation. The net earnings of the Corporation shall be devoted exclusively to such charitable purposes and shall not inure to the benefit of any private individual. No Director or person from whom the Corporation may receive any property or funds shall receive or shall be entitled to receive any pecuniary profit from the operation thereof, and in no event shall any part of the funds or assets of the Corporation be paid as salary or compensation to, or distributed to, or inure to the benefit of any member of the Board of Directors or Advisors thereto; provided however, a Director, Advisory Director or Denominational Representative may, from time to time, be reimbursed for his or her actual and reasonable expenses incurred in connection with the administration of the affairs of the Corporation.

9.4 Permissible Activities. Notwithstanding any other provision of the Certificate of Incorporation of the Corporation or these Bylaws, the Corporation shall not engage in any activities that are not permitted by a nonprofit corporation exempt from federal corporate tax under Section 501(c)(3) of the Internal Revenue Code or by nonprofit corporation contributions which are tax deductible under 170(c)(2) of the Internal Revenue Code.

9.5 Books and Minutes. The Corporation shall keep correct and complete books and records of account and financial statements and shall also keep minutes of the proceedings of its Board of Directors and Committees. All books and records of the Corporation may be inspected by any Director for any proper purpose at any reasonable time.

9.6 Amendments. These Bylaws may be amended by a three-fourths vote of Directors present and voting at any regular meeting of this Corporation, provided that the notice of the meeting included notice of the proposed action. No amendment shall become effective until approved by the Baptist General Convention of the State of Oklahoma.

9.7 Severability. The invalidity of any provision of these Bylaws shall not affect the other provisions hereof, and in such event, these Bylaws shall be construed in all respects as if such invalid provisions were omitted.

BYLAWS
OF
THE BAPTIST FOUNDATION OF OKLAHOMA

PREAMBLE

The Baptist Foundation of Oklahoma declares the Bible as the foundation for its faith and practice, and affirms as its confession of faith, the Baptist Faith and Message, as revised and adopted in 2000 by the Southern Baptist Convention.

ARTICLE I
Membership

1.1 Membership. Membership in The Baptist Foundation of Oklahoma (the "Corporation") shall consist of (1) resident Oklahoma Baptist entities that are cooperating with the Baptist General Convention of the State of Oklahoma, (2) entities residing outside of Oklahoma that are cooperating with a state Baptist convention with like beliefs and commitments as the Baptist General Convention of the State of Oklahoma, or (3) organizations that possess like beliefs and commitments as the Baptist General Convention of the State of Oklahoma. Members of this Corporation will not have any voting powers and will not have authority to conduct any business on behalf of this Corporation.

ARTICLE II
Board of Directors - Composition

2.1 Number and Qualifications. There shall be eighteen (18) elected Directors of this Corporation. Each Director shall be a member of an Oklahoma Baptist church cooperating with the Baptist General Convention of the State of Oklahoma. An Oklahoma Baptist church shall be deemed to be a cooperating church if it has made a Cooperative Program or financial gift through the Baptist General Convention of the State of Oklahoma during the previous twelve (12) months and exhibits a faith and practice consistent with the statement of faith set forth in the Preamble. The membership of the Board of Directors shall geographically represent the state of Oklahoma.

Of the eighteen (18) Directors, fifteen (15) shall be lay persons and three (3) shall be ordained ministers of the Gospel or in other church related vocations. At least five (5) of the Directors shall be women. To assure continuity, at least four (4) Directors shall be persons who have previously served at least one full term on the Board of Directors.

Prerequisite vocational and personal qualifications for nomination of lay Directors shall include, among other things, (1) extensive personal knowledge in business affairs which is gained from actual experience in conducting a business or profession; (2) an established good reputation in his or her section of the State as a sound and stable business or professional person, and (3) respect by the general public in his or her section of the State as a person who, if called to mind, would make sound financial investments and decisions and safeguard funds and property.

2.2 Election and Recommendations. At the annual session of the Baptist General Convention of the State of Oklahoma, the Committee on Nominations of the Baptist General Convention of the State of Oklahoma shall, in compliance with these Bylaws, nominate six (6) persons, of which three (3) shall be returning Directors and three (3) shall be new Directors, for election by the Baptist General Convention of the State of Oklahoma to the Board of Directors of the Corporation. Recognizing that the Chief Executive Officer of the Corporation is uniquely informed as to persons whose particular capabilities and dedication set them apart for such service, the Chief Executive Officer shall recommend to said Committee on Nominations those persons from the various sections of the State whom the Chief Executive Officer deems qualified to serve as Directors, with the full expectations that the Chief Executive Officer's recommendations shall be given foremost consideration by the Committee on Nominations.

2.3 Term and Eligibility for Re-election. The term for each Director shall be three (3)

years commencing upon the adjournment of the Annual Meeting of The Board of Directors. Directors having served not more than one full term of three (3) years shall be eligible for re-election to a second three (3) year term. Directors having served a second term shall be ineligible for re-election to this board for a period of two years. During the two year absence, a former Director may serve as an Advisory Director.

2.4 Vacancies. A vacancy shall exist when a Director dies, resigns, is no longer a member of a cooperating church, or is removed. Vacancies on the Board of Directors shall be filled by the Board of Directors of the Baptist General Convention of the State of Oklahoma. The term for such appointment will be the unexpired term resulting from the vacancy commencing immediately upon appointment to the Board of Directors of the Corporation. The term the Director completes under this provision shall not count toward the term limits specified in Section 2.3.

2.5 Board Member Attendance. If a Director misses two (2) of the regularly scheduled meetings of the Board of Directors per calendar year, that Director will be considered to have resigned his or her position. At the discretion of the Chairperson, imposition of this rule may be waived and absences excused due to extenuating circumstances. The minutes will reflect any excused absences.

2.6 Ex Officio Director. The Executive Director-Treasurer of the Baptist General Convention of the State of Oklahoma shall be an ex officio, voting member of the Board of Directors. Such Executive Director-Treasurer, or his designee with vote, is entitled to attend all meetings of the Board of Directors, including any executive sessions of such meetings. The Executive Director-Treasurer shall be counted in determining a quorum.

2.7 Advisory Directors. Subject to the approval of the Board of Directors of the Corporation, the Chief Executive Officer shall appoint not more than six (6) persons to serve as Advisory Directors. The term for each Advisory Director is two (2) years commencing at the adjournment of the Annual Meeting of the Board of Directors. Advisory Directors shall serve in an advisory capacity to the Board of Directors and to the Committees of the Board of Directors. Advisory Directors shall not have the right to make motions or to vote. Advisory Directors shall not be counted in determining a quorum and have no right to receive notices of meetings.

2.8 Denominational Advisors. Other persons serving in an advisory capacity shall include at least one (1) representative of the Baptist General Convention of the State of Oklahoma other than the Ex Officio Director appointed in Section 2.6 above, at least one (1) representative of Oklahoma Baptist University, at least one (1) representative of Oklahoma Baptist Homes for Children, and at least one (1) representative of Baptist Village Communities of Oklahoma (collectively "Denominational Advisors"). Denominational Advisors shall serve in an advisory capacity to the Board of Directors and to the Committees of the Board of Directors. Denominational Advisors shall not have the right to make motions or to vote. Denominational Advisors shall not be counted in determining a quorum and have no right to receive notices of meetings.

2.9 Removal for Cause. Any member of the Board of Directors may be removed from office, for cause, by a 2/3 vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma. Advisory Directors or Denominational Advisors may be removed from office, for cause, by a 2/3 vote of the Board of Directors of the Baptist Foundation of Oklahoma.

2.10 Convention Employee Not Elected Director. Except as provided in Section 2.6 above, an employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, may not be elected as a Director of the Corporation. Should an elected Director of the Corporation become an employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, his or her term of service on the Board will terminate immediately.

ARTICLE III Duties of Directors

3.1 General Powers. The business and affairs of the Corporation shall be administered by the Board of Directors of the Corporation except as otherwise provided in the Corporation's Certificate of Incorporation, these Bylaws or the laws of the State of Oklahoma.

3.2 Chairperson of the Board. The Chairperson of the Board of Directors shall be elected from among the Directors for a term of one (1) year or until a successor is elected. The Chairperson shall preside over all meetings of the Directors, shall be the Board's official spokesperson, and shall perform such other duties as ordinarily pertain to that office. The Chairperson shall be an ex officio, voting member of all Committees of the Board of Directors. The Chairperson shall appoint the Nominating Committee of the Board of Directors.

3.3 Vice-Chairpersons of the Board. There shall be a First Vice-Chairperson and a Second Vice-Chairperson of the Board of Directors elected from among the Directors for a term of one (1) year or until successor(s) are elected. The First Vice-Chairperson shall possess the powers and perform the duties incumbent upon the Chairperson of the Board during the absence or incapacity of the Chairperson. The Second Vice-Chairperson shall possess the powers and perform the duties incumbent upon the Chairperson of the Board during the absence or incapacity of the Chairperson and the First Vice-Chairperson.

3.4 Duties. It shall be the duty of the Board of Directors to implement policies regarding the administration of all assets delivered to the Corporation by gift, devise, bequest, custody, in trust or otherwise. The Board of Directors shall also implement policies governing the distribution of assets in accordance with donor intent and applicable State and Federal law. The Board of Directors shall secure an audit of the Corporation annually. The Board of Directors shall make any reports requested by the Baptist General Convention of the State of Oklahoma regarding the management of assets entrusted to the Corporation.

3.5 Limitations by the Baptist General Convention of the State of Oklahoma. Notwithstanding any provision of these Bylaws to the contrary, the Directors shall not, except upon authority given by a vote of the Baptist General Convention of the State of Oklahoma or the Convention's Board of Directors: (a) launch any expansion project, major expenditure of capital funds as defined in Section 7.4, creation of debt for capital needs; (b) make any significant change in the Corporation's usual operations; or (c) take any action not in keeping with the purposes of the Baptist General Convention of the State of Oklahoma. No bond, mortgage or other evidence of debt shall be executed involving any of the property of the Baptist General Convention of the State of Oklahoma without the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma.

3.6 Quorum and Voting. A quorum of the Board of Directors, Executive Committee and any other Committee appointed by the Board of Directors shall consist of at least a majority of the authorized number of Directors (if the Board of Directors) or a majority of the Directors entitled to vote (if a Committee). Each Director shall be entitled to one (1) vote. All matters properly coming before the Board of Directors, Executive Committee and any other Committee shall be determined by majority vote of those Directors present (if the Board of Directors) or of those Directors present who are entitled to vote (if a Committee) unless a greater number is specifically required by these Bylaws, the Certificate of Incorporation of the Corporation or the laws of the State of Oklahoma. Except as provided for in Section 2.6 above, a Director may not vote or act by proxy at any meeting of the Directors. In the absence of a quorum, those Directors or Committee members present may adjourn any meeting from time to time without further notice other than announcement at the meeting, until a quorum shall be present.

3.7 Compensation. Directors shall not receive compensation for their services as such, although the reasonable expenses of the Directors for attendance at Board or Committee meetings may be paid or reimbursed by the Corporation.

ARTICLE IV

Meetings of the Board of Directors

4.1 Annual Meetings; Notice. The Annual Meeting of the Board of Directors shall be held during the month of December of each year. At the Annual Meeting the newly elected Directors shall be seated with their terms commencing upon adjournment of the Annual Meeting. Additionally, officers shall be elected for the ensuing year. No notice of the Annual Meeting of the Board of Directors is required where the Board of Directors has fixed a regular date, time and place for its Annual Meeting. Otherwise, the Chief Executive Officer will fix the date, time, and place of the Annual Meeting and the Secretary shall give notice of the date, time and place of the Annual Meeting by email, mail or facsimile transmission more than ten (10) days before the Annual Meeting.

4.2 Regular Meetings; Notice. Regular meetings of the Board of Directors shall be held in the months of January, April, July and October. No notice of regular meetings of the Board of Directors is required where the Board of Directors has fixed a regular date, time and place for its regular meeting. Otherwise, the Chief Executive Officer shall fix the date, time, and place of the meeting and the Secretary shall give notice of the date, time and place of each regular meeting by email, mail or facsimile transmission more than ten (10) days before the meeting.

4.3 Special Meetings; Notice. Special meetings of the Board of Directors may be called by the Chairperson of the Board of Directors, the Chief Executive Officer, or by one third of the Directors then in office. The Secretary shall give notice of the date, time, place, and purpose or purposes of each special meeting by mail more than five (5) days before the meeting or by email, facsimile transmission or telephoning more than two (2) days before the meeting.

4.4 Meetings by Electronic Communication. Both regular and special meetings of the Board of Directors may be conducted through electronic communication, teleconference, video conference or any other means approved by the Board of Directors. Meetings conducted through electronic communication, teleconference, video conference or other means shall be confirmed by minutes to be distributed to each Director for his or her approval at the next regular meeting of the Board of Directors.

4.5 Waiver of Notice of Meeting. Attendance at any meeting waives notice of that meeting, and notice may also be waived in writing either before or after such meeting.

4.6 Parliamentary Authority. The rules contained in the current edition of *Robert's Rules of Order Newly Revised* shall govern the Corporation in all cases to which they are applicable and in which they are not inconsistent with these Bylaws and any special rules of order the Corporation may adopt.

ARTICLE V

Committees

5.1 Designation of Committees. The Board of Directors may designate one or more standing or special Committees to direct the business of the Corporation. The Chief Executive Officer shall recommend to the Board of Directors those Directors he deems best qualified to serve as Members, Chairperson, and Vice-Chairperson of the Committees. Each such Committee may exercise the authority granted to it through its Committee Charter. Each Committee shall consist of two (2) or more current Directors and such other persons as the Board may designate, who need not be members of the Board of Directors. Members of a Committee shall serve until the next Annual Meeting of the Board of Directors or until successor Committee Members are appointed in the event of a vacancy.

5.2 Duties. All Committees are to report promptly to the Board of Directors and only take such action as is specifically designated in these Bylaws or in its Committee Charter setting forth its duties and responsibilities. Rules governing procedures for meetings of any Committee of the Board must be consistent with these Bylaws and shall be established by the Board of Directors or, in the absence thereof, by the Committee itself. If no rules are established, then the rules that govern the Directors shall govern each Committee.

5.3 Limitations on Committee Powers. No Committee shall have the authority of the Board of Directors to amend, alter, or repeal these Bylaws, or any policy or charter; to elect, appoint, or remove any member of any such Committee or any Officer or Director of the Corporation; to amend, alter, or repeal any resolution of the Board of Directors; or as otherwise may be prohibited by law.

5.4 Meetings of the Committees; Meetings by Electronic Communication. Regular and special meetings of the Executive Committee and any other Committee appointed by the Board of Directors may be called by the Chief Executive Officer, Chairperson or by one third of the Directors on the Committee. The Secretary of the Corporation shall give notice of the date, time, place, and purpose or purposes of each meeting by mail more than five (5) days before the meeting or by electronic communication more than two (2) days before the meeting. Attendance at any meeting waives notice of that meeting, and notice may also be waived in writing either before or after such meeting. Both regular and special meetings of the Executive Committee or of any other Committees appointed by the Board of Directors may be conducted through electronic communication, teleconference, video conference or any other means approved by the Committee. Meetings conducted through electronic communication, teleconference, video conference or other means shall be confirmed by minutes which shall be distributed to each Director on the Committee prior to the next regular or special meeting of the Committee and shall be ratified by the acceptance of the minutes of such meeting by the majority of Directors on the Committee. In the event of an absence of a Committee member from a Committee meeting, the Chairperson of the Board of Directors may designate an alternate Committee member from the current Directors to that specific Committee meeting.

5.5 Executive Committee. The Executive Committee shall consider various matters including the annual budget to be acted upon by the Directors, and shall recommend actions to be taken from time to time by the Board of Directors. The Executive Committee shall consist of the Chairperson and Vice Chairpersons of the Board, and the Chairpersons of all standing Committees. The Chief Executive Officer and any employees of the Corporation designated by the Chief Executive Officer shall serve as ex-officio members without right to vote, and shall not be counted in determining a quorum. During the intervals between meetings of the Board of Directors, the Executive Committee shall possess and may exercise all the powers and functions of the Board of Directors in the management and direction of the affairs of the Corporation in all cases in which specific direction shall not have been given by the Board of Directors. All actions of the Executive Committee shall be reported to the Board of Directors at its next meeting succeeding such action.

ARTICLE VI Officers

6.1 Number and Qualifications. The Officers of the Corporation shall consist of the Chairperson of the Board of Directors, Vice-Chairpersons of the Board of Directors, the Chief Executive Officer, Presidents, the Secretary, the Treasurer and such other Officers as may be deemed necessary or desirable by the Corporation's Directors or by the laws of the State of Oklahoma. One person may hold more than one office at a time, except that no person may simultaneously hold the offices of Chief Executive Officer and Secretary. The Chief Executive Officer shall hold the office of Treasurer, unless otherwise designated by the Board of Directors.

6.2 Election. The Chief Executive Officer shall be elected by the Directors of said Corporation and shall serve until a successor is elected. Presidents, Secretary, and Assistant Secretary, if any, shall be elected by the Directors of said Corporation with the advice and recommendation of the Chief Executive Officer, and shall serve until successors are elected. Other Officers who have the authority to bind the Corporation shall be selected by the Chief Executive Officer with the advice and consent of the Directors. No Officers, other than the Chairperson and Vice-Chairpersons, shall be members of the Board of Directors.

6.3 Authority and Duties. The Chief Executive Officer of the Corporation shall have the authority and exercise the powers and perform the duties specified by the Board of Directors or these Bylaws. All other Officers of the Corporation shall have the authority and shall exercise

the powers and perform the duties specified by the Chief Executive Officer, the Board of Directors, or these Bylaws.

6.4 Chief Executive Officer. The Chief Executive Officer shall be the chief executive and administrative officer of the Corporation. The Chief Executive Officer shall carry out the policies of the Board of Directors and shall make a full report to the Directors concerning all matters committed to the Board of Directors; and thereafter make reports to the Baptist General Convention of the State of Oklahoma. At least annually, the Chief Executive Officer shall make available for distribution all designated income, and shall furnish any interested institution any information requested concerning the investment of funds for such institution. With the exception of the Chairperson and Vice-Chairpersons of the Board of Directors, all other Officers, agents, and employees shall report and be responsible to the Chief Executive Officer.

6.5 Chief Executive Officer Succession. Upon resignation, removal, incapacity, or absence of the Chief Executive Officer, the Senior Officer as determined by the Board of Directors shall serve as Interim Chief Executive Officer. The Interim Chief Executive Officer shall possess the powers and perform the duties incumbent upon the office of the Chief Executive Officer. The Interim Chief Executive Officer shall serve until such time as the Board of Directors assigns a substitute Interim Chief Executive Officer or appoints a Chief Executive Officer.

6.6 Treasurer. Subject to the provisions of these Bylaws and to such regulations as may from time to time be prescribed by the Board of Directors, the Treasurer shall be responsible for all assets of the Corporation; keep and render accurate account of all receipts and disbursements; deposit all monies in the name of the Corporation in such banks or depositories as designated by the Board of Directors; have the power to endorse for deposit all instruments received by the Corporation; and disburse funds of the Corporation as directed by the Board of Directors. In time of an emergency occasioned by the illness or inability of the Treasurer to act, the Board of Directors may designate particular Officers to perform the duties of Treasurer. The Treasurer shall make reports of all funds, securities and properties of the Corporation annually and whenever requested by the Board of Directors.

6.7 Presidents. There shall be one or more Presidents, and within the area of duties and responsibilities prescribed for each of them by the Board of Directors upon recommendation of the Chief Executive Officer, each President shall assist the Chief Executive Officer in performing the work of the Corporation under the supervision of the Chief Executive Officer within the areas of his prescribed duties and responsibilities.

6.8 Secretary. The Secretary of the Corporation shall keep a record of all minutes of each meeting of the Board of Directors and shall perform all duties which are usual and incident to that office. The Secretary shall be the custodian of the corporate records and seal, shall furnish certifications of actions of the Board of Directors, Bylaws, and organizational documents, and shall perform such other duties as may be required by these Bylaws or as may be assigned by the Board of Directors or the Chief Executive Officer. In the absence of the Secretary, the Assistant Secretary, whether one or more, shall discharge the duties of the Secretary.

ARTICLE VII Administration of Assets

7.1 Extent of Authority. Except as may be specifically provided elsewhere in these Bylaws, the Directors shall have and exercise full authority with reference to the investment, reinvestment and administration of all assets devised, bequeathed, given or transferred to the Corporation, and shall have authority to execute property transfers, assignments, contracts, deeds, oil and gas leases and mineral deeds, releases, receipts, acquittances, and any and all instruments that may be necessary in the administration of the property, and assets of the Corporation. The purchaser or transferee of property, real or personal, notes, bonds, or securities, shall not be required to look to the application of proceeds so long as such instrument or instruments so delivered to him or them are executed by the Chief Executive Officer or a President of the Corporation.

7.2 Designated Gifts. The Officers of the Corporation may accept on its behalf, in accordance with policies set by the Board of Directors, any designated contribution, grant,

bequest, or devise consistent with its general tax-exempt purposes, as set forth in the Certificate of Incorporation. As so limited, donor designated contributions will be accepted for special funds, purposes, or uses. The Corporation shall retain sufficient control over all donated funds to assure that such funds will be used in a manner consistent with the restrictions contained in the gift and the Corporation's exempt purposes.

7.3 Undesignated Gifts. In the event that a gift is received by the Corporation without specific direction in the gift instrument as to its use, said funds will be placed in a permanent endowment trust (the "Undesignated Trust") to be managed according to the policies of the Corporation. The Corporation will provide an accounting of the Undesignated Trust to the Board of Directors of the Baptist General Convention of the State of Oklahoma at least annually. The Convention shall have full and final authority as to the allocation of any distribution from the Undesignated Trust.

7.4 Loans. Provided the Corporation is in compliance with the Constitution of the Baptist General Convention of the State of Oklahoma, the Corporation may borrow such sums as may be necessary and essential to the routine, prudent, and efficient operation of the Corporation in carrying out its corporate purposes, provided that the aggregate amount of debt incurred by the Corporation, less any indebtedness due and owing to or obtained from the Baptist General Convention of the State of Oklahoma, shall not exceed the sum of Three Hundred Fifty Thousand Dollars (\$350,000); provided that, in the event the Corporation shall need to borrow sums in excess of the aggregate amount of Three Hundred Fifty Thousand Dollars (\$350,000) (exclusive of any amounts owed or obtained from the Baptist General Convention of the State of Oklahoma), which sum shall be determined to be a "Major Expenditure" under the Constitution of the Baptist General Convention of the State of Oklahoma, the Corporation shall obtain the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma. In no event shall the Corporation give any security for such borrowing, to include mortgages and security interests in the personal property of the Corporation, without the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma.

7.5 No Purchase or Sale of Certain Property Without Approval by Board of Directors of Corporation and of Board of Directors of Baptist General Convention. No real property or personal property having a value in excess of \$350,000 may be purchased, acquired other than by gift, sold, transferred, assigned or conveyed by the Corporation other than in its fiduciary capacity, unless the Board of Directors of the Corporation and the Board of Directors of the Baptist General Convention of the State of Oklahoma approve such purchase or sale and determine that such purchase or sale shall be necessary or convenient and for the best interests of the Corporation. No acquisition, purchase, assignment, conveyance or transfer of such property or any interest therein either to or from the Corporation shall at any time be made by the Corporation other than in its fiduciary capacity until such purchase, acquisition, assignment, transfer or conveyance shall have been authorized by a vote of the Board of Directors of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such transfer or conveyance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.

7.6 No Encumbrances of Property Without Approval of Board of Directors of Corporation and of Board of Directors of Baptist General Convention. The Corporation shall not pledge, hypothecate, mortgage, assign, or grant a security interest or lien in or to any real or personal property owned or to be acquired by the Corporation other than in its fiduciary capacity without the prior approval of the Board of Directors of the Corporation and of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the Corporation until such approval has been obtained by a vote of the Board of Directors of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.

ARTICLE VIII Seal

The seal of the Corporation shall be circular in form around the outside border of which shall be inscribed the following:

"THE BAPTIST FOUNDATION OF OKLAHOMA 1946."

ARTICLE IX Miscellaneous

9.1 Indemnification. The Corporation shall indemnify any present or former Director, Officer or employee against liabilities, judgments and all expenses incurred by reason of and arising out of his service to the Corporation, except as to matters in which he shall be adjudged to be liable for negligence or misconduct in the performance of his duties to the Corporation. This right of indemnification shall not be exclusive of any other right of such person, including but not limited to rights provided by Resolution of the Corporation and by the provision of Title 18, Section 1031 of the Oklahoma Statutes.

9.2 Loans to Directors and Officers Prohibited. No loans or advances, other than customary travel advances, shall be made by the Corporation to any of its Directors or Officers.

9.3 No Private Inurement. The Corporation is organized as a nonprofit corporation and is to be operated exclusively for one or more of the purposes specified in Section 501(c)(3) of the Internal Revenue Code, or the corresponding sections of any future federal tax code, and in the promotion of purposes stated in the Certificate of Incorporation of the Corporation. The net earnings of the Corporation shall be devoted exclusively to such charitable purposes and shall not inure to the benefit of any private individual. No Director or person from whom the Corporation may receive any property or funds shall receive or shall be entitled to receive any pecuniary profit from the operation thereof, and in no event shall any part of the funds or assets of the Corporation be paid as salary or compensation to, or distributed to, or inure to the benefit of any member of the Board of Directors or Advisors thereto; provided however, a Director, Advisory Director or Denominational Representative may, from time to time, be reimbursed for his or her actual and reasonable expenses incurred in connection with the administration of the affairs of the Corporation.

9.4 Permissible Activities. Notwithstanding any other provision of the Certificate of Incorporation of the Corporation or these Bylaws, the Corporation shall not engage in any activities that are not permitted by a nonprofit corporation exempt from federal corporate tax under Section 501(c)(3) of the Internal Revenue Code or by nonprofit corporation contributions which are tax deductible under 170(c)(2) of the Internal Revenue Code.

9.5 Books and Minutes. The Corporation shall keep correct and complete books and records of account and financial statements and shall also keep minutes of the proceedings of its Board of Directors and Committees. All books and records of the Corporation may be inspected by any Director for any proper purpose at any reasonable time.

9.6 Amendments. These Bylaws may be amended by a three-fourths vote of Directors present and voting at any regular meeting of this Corporation, provided that the notice of the meeting included notice of the proposed action. No amendment shall become effective until approved by the Baptist General Convention of the State of Oklahoma.

9.7 Severability. The invalidity of any provision of these Bylaws shall not affect the other provisions hereof, and in such event, these Bylaws shall be construed in all respects as if such invalid provisions were omitted.

IN WITNESS WHEREOF, the Amended Bylaws are duly executed on this 26th day of January.
2024.


Chairperson, Board of Directors

ATTEST:


Kyndal R. Kiewer, Secretary

NINTH AMENDED and RESTATED
BYLAWS
OF
BAPTIST VILLAGE RETIREMENT COMMUNITIES OF
OKLAHOMA, INC.

As amended May 21, 1996, November 18, 2003, August 10, 2004, February 15, 2005,
November 29, 2011, November 17, 2015, February 14, 2017, May 15, 2018, May 14, 2024

A not-for-profit corporation organized for charitable, religious, educational and scientific purposes in providing aged, sick or injured persons with housing, long term care and other services designed to meet their physical, social, psychological and spiritual needs and to contribute to their health, security, happiness, spiritual well-being and usefulness in longer living as mandated by the Scriptures as a ministry of the gospel of Jesus Christ.

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BYLAWS
OF
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an Oklahoma Not-For-Profit Corporation

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**NINTH AMENDED and RESTATED
BYLAWS**

OF

BAPTIST VILLAGE RETIREMENT COMMUNITIES OF OKLAHOMA, INC.

As amended May 21, 1996, November 18, 2003, August 10, 2004,
February 15, 2005, November 29, 2011, November 17, 2015, February 14, 2017,
May 15, 2018, May 14, 2024

PREAMBLE

Statement of Faith. The Corporation declares the Bible as the foundation for its faith and practice, and affirms as its confession of faith, the Baptist Faith and Message, as revised and adopted in 2000 by the Southern Baptist Convention.

ARTICLE I

OFFICES/MEMBERSHIP

1.01. Registered Office. The registered office shall be located at 3800 North May, Oklahoma City, Oklahoma 73112-6506.

1.02. Principal Office. The principal office of the Corporation is 3800 North May, Oklahoma City, Oklahoma 73112-6506.

The Board of Directors shall have full power and authority to change the principal office of the Corporation from one location to another as the Board of Directors deems advisable. Any such change shall be noted in the Bylaws by the Secretary in this section to state the new location.

1.03. Other Offices. The Corporation may also have offices at such other places within the State of Oklahoma as the Board of Directors may from time to time determine or the business of the Corporation may require.

ARTICLE II

PURPOSES AND POWERS

2.01. Purposes and Powers. A not-for-profit corporation organized for charitable, religious, educational and scientific purposes in providing aged, sick or injured persons with housing, long term care and other services designed to meet their physical, social, psychological and spiritual needs and to contribute to their health, security, happiness, spiritual well-being and usefulness in longer living as mandated by the Scriptures as a ministry of the gospel of Jesus Christ. This Corporation is an auxiliary corporation of the Baptist General Convention of the State of Oklahoma. In furtherance of its general purpose, the Corporation shall perform any or all of the following:

A. To operate one or more long term care health centers, assistance in living centers, residential living villages, adult day centers, respite care service or other housing for elderly persons.

B. To provide medical and surgical aid and nursing or other services to the aged, sick, injured, destitute or otherwise needy persons.

C. To engage in research and scientific and educational activities related to serving the aged, sick and injured in promoting long-term care and nursing.

D. To promote cooperation and coordination between health professionals, providers, individuals and public agencies in community health planning efforts.

E. To develop, produce, publish and make available items for educational purposes which will promote or improve the physical, social, psychological and spiritual needs of elderly persons.

F. To seek out and investigate cases of worthiness, destitution and want, and to administer, in deserving cases, through means derived from contributions and from other sources as may be from time to time devised, such assistance as may in the discretion of the directors be deemed judicious and proper.

G. To exercise any and all rights and powers which a corporation may now or hereafter exercise.

The purposes specified herein shall be construed both as purposes and powers and shall be in no wise limited or restricted by reference to, or inference from, the terms of any other clause in this or any other Article hereof, but the purposes and powers specified in each of the clauses herein shall be regarded as independent purposes and powers, and the enumeration of specific purposes and powers shall not be construed to limit or restrict in any manner the meanings of general terms or of the general powers of the Corporation; nor shall the expression of one thing be deemed to exclude another, although it be of like nature not expressed.

In carrying out the spirit and letter of the corporate purposes and objectives of the Corporation, as expressed in its Certificate of Incorporation and in these Bylaws, the Corporation shall have the following powers:

A. To purchase and hold title in fee simple absolute any real estate, and to convey, sell, assign, transfer, mortgage, pledge, exchange or otherwise dispose of any such reality.

B. To purchase and own personal property, which is suitable, necessary, useful or advisable for the transaction of the business of the Corporation,

C. To enter upon, improve, develop, manage and otherwise deal with such real property.

D. To solicit, collect, receive, accumulate, administer and disburse funds. To receive by gift, devise, bequest or otherwise, and to hold, barter, convey, exchange, expand, distribute, sell, invest, and otherwise dispose of all money or property, real, personal, or mixed, either absolutely or in trust to be used, either the principal or income therefrom, as may be directed in the furtherance of any of the above-mentioned purpose or any other purpose within its corporate powers;

E. To prosecute or defend any actions or suits in which the Corporation is involved;

F. To exercise any and all powers (including the borrowing of money and securing the same; the holding, administration, and disposition of property; the making of conveyances, assignments, and contracts; and incurring of obligations) which may be conferred by law, or which may be necessary, incidental or convenient to the general powers and object of this Corporation; and

G. To exercise any and all powers authorized by the General Corporation Act of the State of Oklahoma.

ARTICLE III

BOARD OF DIRECTORS

3.01. Powers/Exclusivity. Subject to the limitations provided by law and the Certificate of Incorporation of this Corporation, all corporate powers and purposes shall be exercised by or under the authority of a Board of Directors, and the business and affairs of such Corporation shall be managed and conducted exclusively by the Board of Directors. Notwithstanding any provision of these Bylaws to the contrary, the Board of Directors shall not, except upon authority given by a vote of the Baptist General Convention of the State of Oklahoma or the Convention's Board of Directors: (a) launch any expansion project, major expenditure of capital funds, or creation of debt for capital needs; (b) make any significant change in usual operations; or (c) take any action not in keeping with the purposes of the Baptist General Convention of Oklahoma.

3.02. Number of Directors. The number of directors shall be twenty-one (21).

3.03. Criteria for Selection of Directors. A director shall be a member of an Oklahoma Baptist church located in Oklahoma and cooperating with the Baptist General Convention of the State of Oklahoma. An Oklahoma Baptist Church shall be deemed to be a cooperating church if it has made a Cooperative Program or financial gift through the Baptist General Convention of the State of Oklahoma during the previous twelve (12) months and exhibits a faith and practice consistent with the statement of faith set forth in the Preamble.

The desired qualifications for service as directors of this Corporation shall include recognized effort and experience in Christian causes, knowledge of and ability in business affairs, and an interest in promoting the purposes of the Corporation.

The Board of Directors shall be geographically representative of the State of Oklahoma. Three (3) directors shall be ordained ministers or persons serving in church related vocations.

An employee of the Baptist General Convention of Oklahoma, its agencies or institutions, may not be elected as a director of the Baptist Village Retirement Communities of Oklahoma, Inc. Should an elected director of the Corporation become an employee of the Baptist General Convention of Oklahoma, its agencies or affiliated institutions, his/her term of service on the board will terminate.

3.04. Election and Term of Office.

A. Election. All directors shall be elected by the Baptist General Convention of the State of Oklahoma by a majority of those messengers present and voting at the annual meeting. These directors shall be nominated by the Convention's Committee on Nominations.

B. Term of Office and Eligibility for Re-election. The term of each director shall be three (3) years commencing at the adjournment of the Annual Meeting of the Board of Directors. No director shall serve more than two (2) consecutive three (3) year terms. Directors who have served six (6) consecutive years consistent with this section shall be eligible for re-election to the board after a two (2) year absence from membership on the Board of Directors. During the two (2) year absence, a former director may serve as an advisor to the Board of Directors.

3.05. Ex Officio Members. The Executive Director-Treasurer of the Baptist General Convention of the State of Oklahoma shall be an ex officio, voting member of the Board of Directors. Such Executive Director-Treasurer, or his designee with vote, is entitled to attend all meetings of the Board of Directors, including any executive sessions of such meetings. The Executive Director-Treasurer shall not count as one of the elected directors. The Executive Director-Treasurer shall serve as a voting member of the Presidential Search Committee of the Corporation.

3.06. Advisors to the Board of Directors. Subject to the approval of the Board of Directors of the Corporation, the President shall appoint not more than six (6) persons to serve as advisors to the Board of Directors. The term for each advisor shall be one (1) year. Advisors shall serve in an advisory capacity to the Board of Directors and to the committees of the Board of Directors. Advisors shall not have the right to make motions or to vote. Advisors shall not be counted in determining a quorum and have no right to receive notices of meetings.

3.07. Vacancies.

A. Vacancies on the Board of Directors shall be filled by the Board of Directors of the Baptist General Convention of the State of Oklahoma. The term for such appointment will be the unexpired term resulting from the vacancy commencing immediately upon appointment to the Board of Directors of the Corporation. The term the Director completes under this provision shall not count toward the term limits specified in section 3.04.

B. A vacancy or vacancies in the Board of Directors shall be deemed to exist in the event of the death, resignation or removal of any director, or if a Director is no longer a member of a cooperating church. In the event any person elected to the Board of Directors fails to attend two (2) consecutive meetings of the directors without giving advance notification to the Office of the President of the Corporation, his or her position on the Board may be deemed to have become vacant, at the discretion of the Board of Directors.

C. Any director may resign effective on giving written notice to the Chairman of the Board of Directors unless notice specifies a later time for that resignation to become effective.

3.08. Removal of Director(s). Any director may be removed, for cause, by a 2/3 vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma.

3.09. Place of Meetings. The Board of Directors may hold meetings, both regular and special, either within or without the State of Oklahoma at a place which has been designated from time to time by the Office of the President.

3.10. Annual/Regular Meetings. An annual meeting of the Board of Directors for the purpose of election of officers of the Corporation and the transaction of any other business as may be properly brought before such meeting shall be held in the month of November.

In addition to the annual meeting, the Board of Directors will hold a meeting in each other quarter of the calendar year.

Other regular meetings of the Board may be held at such time as shall from time to time be determined by the Board.

3.11. Quorum. At all meetings of the Board, a majority of directors shall constitute a quorum for the transaction of business, and the act of a majority of the directors present at any meeting shall be the act of the Board of Directors, except as may be otherwise specifically provided by law or by the Certificate of Incorporation. If a quorum shall not be present at any meeting of the Board of Directors, the directors present may adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum shall be present.

3.12. Voting. Each director shall have one (1) vote on each matter presented to the Board for a vote. No director may vote by proxy.

3.13. Special Meeting.

A. Special meetings of the Board for any purpose or purposes may be called at any time by the Chairman of the Board or President, or if either of them are absent or unable to act, by any Vice Chairman, Vice President or Secretary, when, in such person's judgment, a matter of sufficient importance requires the immediate attention of the entire Board of Directors. By unanimous consent of the directors, special meetings of the Board may be held without notice at any time and place.

B. Special meetings shall be called by the Chairman of the Board, President or Secretary in like manner and on like notice, if any, on the written request of a majority of directors.

C. No business shall be considered at any special meeting other than the purposes mentioned in the notice unless the directors present waive this section.

3.14. Continued Meetings. A quorum of the directors may adjourn any directors' meeting to meet again at a stated day and hour; provided, however, that in the absence of a quorum a majority of the directors present at any directors' meeting, either regular or special, may adjourn to a later date but may not transact any business until a quorum has been secured. At any continued meeting at which a required number of directors shall be present, any business may be transacted which might have been transacted at the meeting as originally notified.

3.15. Notice of Continued Meeting. Notice of the time and place of holding an adjourned meeting which is to be continued at a later date need not be given to absent directors if the time and place is fixed at the adjourned meeting.

3.16. Meetings by Electronic Communication. Members of the Board of Directors, or of any committee thereof, may conduct both regular and special meetings through electronic communication, teleconference, video conference or any other means approved by the Board of Directors. Meetings conducted through electronic communication, teleconference, video conference or other means shall be confirmed by minutes to be distributed to each director for approval at the next regular meeting of the Board of Directors. Such participation shall constitute presence in person at such meeting. Quorum requirements as specified in paragraph 3.11 shall apply.

3.17. Action Without Meeting. Unless otherwise restricted by the Certificate of Incorporation or these Bylaws, any action required or permitted to be taken at a meeting of the Board of Directors or of any committee thereof may be taken without a meeting, if a written consent to such action is signed by all members of the Board or of such committee as the case may be, and such written consent is filed with the minutes of proceedings of the Board or committee.

3.18. Fees and Compensation. No director (as such) of the Corporation shall receive, directly or indirectly, any salary or compensation from the Corporation, but may receive reimbursement for personal expenses actually incurred in carrying out their responsibilities as director.

3.19. Maintenance and Inspection of Bylaws. The Corporation shall keep at its principal office, the original or a copy of the Bylaws as amended to date, which shall be open to inspection by the directors at all times during office hours.

3.20. Maintenance and Inspection of Other Corporation Records. The accounting books and records and written actions and minutes of the proceedings of the Board of Directors and any committee or committees of the Board of Directors shall be kept at the principal office of the Corporation. The minutes and actions shall be kept in written form and the accounting books and records shall be kept either in written or in any other form capable of being converted into written form. Every director shall have the absolute right at any reasonable time to inspect all minutes, accounting books, records and documents of every kind and the physical properties of the Corporation.

ARTICLE IV

NOTICES

4.01. Notice of Annual/Regular Meeting of Board of Directors. The Secretary of the Corporation shall cause written notice of annual and regular meetings of the Board of Directors to be given to each member of the Board of Directors at least ten (10) days prior to any meeting of the Board of Directors. Such notices shall set forth the date, time and place of the

annual and regular meeting and shall be addressed to each director at the addresses that appear on the books of the Corporation or at such other address as supplied by such director. Delivery of notices shall be deemed sufficient if deposited in the United States Mail, postage prepaid; delivery of electronic transmission of facsimile copies, or personally delivered.

4.02. Notice of Special Meetings of Board of Directors. Except as specified in the paragraphs 3.16, 3.17 and 4.03, written notice of the place, date and hour and the purposes of all special meetings shall be delivered to each director. Notices to directors of special meetings shall be in writing and delivered personally or mailed to the directors at their addresses appearing on the books of the Corporation, or at such other address as may be supplied by said director for the purpose of notice. In case such notice is mailed or sent by facsimile transmission, it shall be deposited in the United States Mail or sent by facsimile transmission at least five (5) days prior to the time of the holding of the meeting. In case such notice is delivered personally, it shall be so delivered at least twenty-four (24) hours prior to the time of the holding of the meeting. Such mailing, facsimile transmission or delivery as provided above shall be due, legal and personal notice to such director.

4.03. Waiver of Notice. Whenever any notice is required to be given under the provisions of law or of the Certificate of Incorporation or of these Bylaws, a waiver in writing signed by the director to such notice, whether before or after the time stated therein, shall be deemed equivalent to notice. Attendance of a person at a meeting shall constitute a waiver of notice of such meeting, except when the person attends a meeting for the express purpose of objecting, at the beginning of the meeting, to the transaction of any business because the meeting is not lawfully called or convened.

ARTICLE V

OFFICERS

5.01. Officers Designated. The elective officers of this Corporation shall consist of a Chairperson of the Board of Directors, one or more Vice-Chairpersons, the President, one or more Vice-Presidents, a Secretary, and a Chief Financial Officer of the Corporation.

5.02. Election Term. The Chairperson of the Board and the Vice-Chairpersons of the Board shall be elected by the directors of the Corporation from among the directors of the Corporation for terms of one year and until their successors are elected. The President shall be elected by the directors of the Corporation and shall serve until his successor is elected. The Vice-Presidents, Secretary, and Chief Financial Officer shall be recommended by the President and elected by the directors and shall serve until their successors are elected.

5.03. Designated Other Officers. In addition to the above elective officers, the Board of Directors shall designate such additional other officers as it deems necessary or desirable, such as assistant secretaries, with such powers and duties as may be determined by the Board of Directors from time to time.

5.04. Removal and Resignation.

A. Any officer may be removed, either with or without cause, by the Board of Directors, at any regular or special meeting thereof.

B. Any officer may resign at any time by giving written notice to the Board of Directors, or to the President, or to the Secretary of the Corporation. Any such resignation shall take effect at the date of the receipt of such notice or at any later time specified therein; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

5.05. Vacancies. If the office of any officer becomes vacant by reason of death, resignation, retirement, disqualification, removal from office, or otherwise, the Directors then in office, by a vote of a majority of the members of the Board, may choose a successor or successors, who shall hold office for the unexpired term in respect of which such vacancy occurred.

5.06. Filling More Than One Office. Any two offices of the Corporation may be held by the same person, except that no officer shall execute, acknowledge or verify any instrument in more than one capacity if the instrument is required by law or the Certificate of Incorporation or the Bylaws to be executed, acknowledged, or verified by two or more officers.

ARTICLES VI

DUTIES OF OFFICERS

6.01. Chairperson of the Board. The Chairperson of the Board of Directors shall preside over all meetings of the directors, shall be their official spokesperson, and shall perform such other duties as ordinarily pertain to that office.

6.02. Vice-Chairpersons of the Board. There shall be one or more Vice-Chairpersons of the Board of Directors. It shall be the duty of each of the Vice-Chairpersons to act for the Chairperson in the absence or incapacity of said Chairperson; and to perform such designated duties as may be determined by the Board of Directors.

6.03. President. The President shall be the Chief Executive Officer of the Corporation and, subject to the control of the directors, shall supervise and control generally all the business and affairs of the Corporation, including:

A. He shall, after consulting with the Board of Directors, appoint all committees of the Board of Directors and shall be an ex-officio (nonvoting) member of each committee.

B. He, or his designee(s), shall sign or countersign, as may be necessary all such bills, notes, checks, contracts and other instruments as may pertain to the ordinary course of the Corporation's business.

C. He shall execute bonds, mortgages, and other contracts requiring a seal under the seal of the Corporation, except where required or permitted by law to be otherwise signed and executed and except where the signing and execution thereof shall be expressly delegated by the Board of Directors to some other officer or agent of the Corporation.

D. At the annual meeting of the Board of Directors, he shall submit a complete report of the operations of the Corporation's affairs as existing at the close of each year and shall report to the Board of Directors from time to time all such matters coming to his attention and relating to the interest of the Corporation as should be brought to the attention of the Board.

E. He shall have such usual powers and duties of supervision and management as may pertain to the Office of the President and shall have such other powers and duties as may be prescribed by the Board of Directors or the Bylaws.

F. In connection with the annual report submitted by the Board of Directors, the President shall submit to the Convention for publication in its annual minutes a report of all income and disbursements.

6.04. Vice-President. There shall be one or more Vice-Presidents, and within the area of duties and responsibilities prescribed for each of them by the Board of Directors upon recommendation of the President, each Vice-President shall assist the President in performing the work of the Corporation under the supervision of the President within the areas of his prescribed duties and responsibilities.

6.05. Secretary. The Secretary of the Corporation shall keep a record of all minutes of each meeting of the Board of Directors and shall perform all duties which are usual and incident to that office. The Secretary shall be the custodian of the corporate records and seal, shall furnish certifications of actions of the Board of Directors, bylaws and organizational documents, and shall perform other duties as may be required by these bylaws or as may be assigned by the Board of Directors or the President. In the absence of the Secretary, the Board approved designee shall discharge the duties of the Secretary.

6.06. Chief Financial Officer. The Chief Financial Officer of the Corporations shall:

A. Have the care and custody of all corporate funds, securities and properties of the Corporation, and shall keep full and accurate accounts of receipts and disbursements in books belonging to the Corporation;

B. Deposit all monies, and other valuable effects, in the name and to the credit of the Corporation in such depositories as may be designated by the Board of Directors;

C. Keep separate, apart, and inviolate all funds given to the Corporation in trust, or with limitations as to the income or use thereof, and the investments thereof shall be made as directed by the Board of Directors;

D. Disburse the funds of the Corporation as may be ordered by the Board of Directors;

E. Render to the President and directors, at the regular meetings of the Board or whenever they may require it, an account of all transactions made as Chief Financial Officer and of the financial condition of the Corporation.

ARTICLE VII

RECEIPT, INVESTMENT AND DISBURSEMENT OF FUNDS, ACCOUNTING OF ASSETS, BORROWING FUNDS AND AUDITORS AND AUDITS

7.01. Funds. The Board of Directors may from time to time authorize additional persons to draw upon the funds of the Corporation, whether by check or otherwise.

7.02. Trust Funds. All funds received by the Corporation in trust shall be turned over to The Baptist Foundation of Oklahoma for management. The Board of Directors shall insure that all funds received in trust for a specified purpose are used for the purpose for which they were given.

7.03. Disbursement of Funds. Except as funds are applied to the expenses of the routine operation of this Corporation, no funds or property of this Corporation shall be disbursed except for a proper corporate purpose and unless an adequate and full consideration is received for such disbursement.

7.04. Loans. This Corporation shall comply with the Constitution of the Baptist General Convention of the State of Oklahoma and in accordance therewith the Corporation may borrow such sums as may be necessary and essential to the routine, prudent and efficient operation of the Corporation in carrying out its corporate purposes, provided that the aggregate amount of debt incurred by the Corporation, excluding any indebtedness due and owed to or obtained from the Baptist General Convention of the State of Oklahoma, shall not exceed the sum of Three Hundred Fifty Thousand Dollars (\$350,000.00); provided that in the event the Corporation shall need to borrow sums in excess of the aggregate amount of Three Hundred Fifty Thousand Dollars (\$350,000.00) (exclusive of any amounts owed to or obtained from the Baptist General Convention of the State of Oklahoma), which sum shall be determined to be a “Major Expenditure” under the Constitution of the Baptist General Convention of the State of Oklahoma, the Corporation shall obtain the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma. In no event shall the Corporation give any security for such borrowing in excess of Three Hundred Fifty Thousand Dollars (\$350,000.00) (exclusive of any amounts owed to or obtained from the Baptist General Convention of the State of Oklahoma), to include mortgages and security interests in the personal property of the Corporation, without the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma.

7.05. Annual Report of Auditor. The Chief Financial Officer shall submit to the directors an annual report of all income and disbursement prepared by an independent Certified Public Accountant firm. The auditor shall answer to and report to the Board of Directors through the Chief Financial Officer its findings pertaining to the Corporation audit.

ARTICLE VIII

COMMITTEES OF DIRECTORS

The Board of Directors may, by resolution passed by a majority of the whole Board, designate one or more committees, including but not limited to an Executive Committee, each committee to consist of three or more of the directors of the Corporation, which to the extent provided in the resolution, shall have and may exercise the powers of the Board of Directors in the management of the business and affairs of the Corporation, except where action of the Board of Directors is required by law, and may authorize the seal of the Corporation to be affixed to all papers that may require it. Such committee or committees shall have such name or names as may be determined from time to time by resolution adopted by the Board of Directors.

ARTICLE IX

PROPERTY

9.01. General Powers Regarding Property. Subject to Sections 9.02 and 9.03 below, the Corporation, acting through its Board of Directors, shall have the right to own, to buy or sell, to alienate or convey, and to mortgage or pledge any or all of its property, personal, real or mixed, in such way as the Board of Directors may in its judgment think is beneficial to the Corporation and in furtherance of its general purpose as declared in the Certificate of Incorporation and in these Bylaws, including the right to lend, rent, or lease any or all of its property on such terms as the Board of Directors may think is in furtherance of the main purpose for which the Corporation is established.

9.02. No Purchase or Sale of Certain Property Without Approval by Board of Directors of Corporation and of Board of Directors of Baptist General Convention. No real property or personal property having a value in excess of Three Hundred Fifty Thousand Dollars (\$350,000.00) may be purchased, acquired other than by gift, sold, transferred, assigned or conveyed by the Corporation, unless the Board of Directors of the Corporation and the Board of Directors of the Baptist General Convention of the State of Oklahoma approves such purchase or sale and determines that such purchase or sale shall be necessary or convenient and for the best interests of the Corporation. No acquisition, purchase, assignment, conveyance or transfer of such property or any interest therein either to or from the Corporation shall at any time be made by the Corporation until such purchase, acquisition, assignment, transfer or conveyance shall have been authorized by a vote of the Board of Directors of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma at a special or regular meeting. No such transfer or conveyance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.

9.03. No Encumbrances of Property Without Approval of Board of Directors of Corporation and of Board of Directors of Baptist General Convention. Except as provided in Section 7.04 of these Bylaws, the Corporation shall not pledge, hypothecate, mortgage, assign, or grant a security interest or lien in or to any real or personal property owned or to be acquired by the Corporation without the prior approval of the Board of Directors of the Corporation and of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the Corporation until such approval has been obtained by a vote of the Board of Directors of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma at a special or regular meeting. No such encumbrance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.

ARTICLE X

LIABILITY: INDEMNIFICATION OF DIRECTORS, OFFICERS, EMPLOYEES AND VOLUNTEERS

10.01. Limited Liability. To the maximum extent permitted by the General Corporation Act of the State of Oklahoma, and any other provision of Oklahoma law, as now existing or as it may hereafter be amended, no director of this Corporation shall be personally liable to this Corporation for monetary damages for breach of fiduciary duty as a director.

10.02. Indemnification of Directors. The Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative by reason of the fact that he is or was a director, officer, employee or agent of the Corporation, or is or was serving at the request of the Corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise, against expenses (including attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding if he acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interests of the Corporation, and, with respect to any criminal action or proceeding, and reasonable cause to believe that his conduct was not unlawful.

10.03. Authorization of Indemnification. Any indemnification under Section 10.02 of this Article (unless ordered by a court) shall be made by the Corporation upon a determination that indemnification of the director, officer, employee or agent is proper in the circumstances because he has met the applicable standard of conduct set forth in Section 10.02. Such determination shall be made by the Board of Directors by a majority vote of a quorum consisting of directors who were not parties to such action, suit or proceeding; or if such quorum is not obtainable, or, even if obtainable, a quorum of disinterested directors so directs, by independent legal counsel in a written opinion.

10.04. Non-Exclusive Indemnification. The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under the law of the State of Oklahoma, as now or hereafter enacted; the Certificate of Incorporation; any agreement; and any insurance purchased by the Corporation. Such rights shall continue as to a person who has ceased to be a director, officer, employee or agent and shall inure to the benefit of the heirs, executors and administrators of such a person.

10.05. Insurance. The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or agent of the Corporation, or is or was serving at the request of the Corporation as a director, officer, employee

or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Corporation would have the power to indemnify him against such liability under the provisions of this Article X.

ARTICLE XI

CONFLICT OF INTEREST

This Article XI applies to all directors, elected advisors to the Board of Directors, and officers of the Corporation. When determining if a conflict of interest exists, the interests of such person's spouse, parents, siblings, children, and any other relative who resides in the same household as the director, advisor, or officer are attributable to such director, elected advisor, or officer.

11.01. Conflict of Interest Defined. A director, elected advisor, or officer shall be considered to have a conflict of interest if such person has existing or potential financial or other interests which might impair or might reasonably appear to impair such person's independent, unbiased judgment in the discharge of his or her responsibilities. Such person will be deemed to have a conflict of interest if such person is an officer, employee, member, partner, director, or controlling shareholder of an entity that does business or competes with the Corporation. A director, elected advisor, or officer who is uncertain whether he or she has a conflict of interest may request the Board of Directors to determine whether a conflict of interest exists and the Board of Directors shall resolve the question by majority vote, with a requesting director abstaining.

11.02. Disqualification Because of Conflict of Interest. A director of this Corporation having a conflict of interest shall be disqualified from voting upon any transaction, contract or act of the Corporation involving such director. The fact that a director has a conflict of interest shall be disclosed or shall be made known to all of the directors, or to such members thereof as shall be present at any meeting of the Board of Directors at which action upon any such contract, transaction or act shall be taken. Any vote taken by the Board of Directors in violation of this provision is void. The minutes of such meeting shall reflect that a disclosure was made and that the director declared such conflict of interest.

ARTICLE XII

DISSOLUTION

12.01. Dissolution. The Corporation may be dissolved by an affirmative vote of a majority of all the directors of the Corporation then in office at a meeting called for the purpose of considering such a proposal or, if there be not any directors, by order of a court of competent jurisdiction.

12.02. Disposition of Property. Upon final dissolution of the Corporation or disbanding of the Corporation, title to the remaining assets of the Corporation shall be vested in the Baptist General Convention of the State of Oklahoma. In the event the Baptist General Convention of the State of Oklahoma shall not be an organization qualified as exempt under Section 501(c)(3) of the Internal Revenue Code upon dissolution or disbanding of the Corporation, then the remaining assets of the Corporation shall be distributed to such other like organizations which then qualify as an exempt organization or organizations under Section 501(c)(3) of the Internal Revenue Code, as the Board of Directors of this Corporation may select and designate; and in no event shall any of said assets or property, in the event of dissolution thereof, go or be distributed to any private individuals, either for the reimbursement of any sum subscribed, donated or contributed by such private individuals, or for any other purpose.

ARTICLE XIII

FISCAL YEAR

The fiscal year shall be as the Board of Directors shall designate and may be changed from time to time as deemed for the best interests of the Corporation.

ARTICLE XIV

TAX EXEMPT STATUS

14.01. Organization Exclusively for Tax-Exempt Purposes. The Corporation is organized exclusively as a not-for-profit Corporation as defined in Section 501(c)(3) of the Internal Revenue Code of 1986, or the corresponding provisions of any future United States Internal Revenue Code.

14.02. Prohibitions to Assure Tax-Exempt Status. No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to, its directors, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for service rendered and to make payments and distributions in furtherance of the purposes set forth in Article II hereof. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of these Articles, the Corporation shall not carry on any other activities not permitted to be carried on by a corporation exempt under Section 501(c)(3) of the Internal Revenue Code.

ARTICLE XV

SEAL

The seal of the Corporation shall consist of a flat-faced die with the following words and figures cut or engraved thereon:

BAPTIST VILLAGE RETIREMENT COMMUNITIES OF OKLAHOMA, INC.

OKLAHOMA CORPORATE SEAL

ARTICLE XVI

AMENDMENTS, SEVERANCE, CAPTIONS, CONSTRUCTION AND DEFINITIONS

16.01. Amendments. These Bylaws will be reviewed annually. They may be repealed, amended, or added to, at any meeting of the Board of Directors by the affirmative vote of a majority of the directors attending such meeting, or by written assent of a majority of the directors, so long as such amendments are not inconsistent with law, and so long as such amendments do not disqualify the Corporation under Section 501(c)(3) of the Internal Revenue Code, as amended, or the corresponding provision of any future United States Revenue Law. No amendment to these Bylaws shall become effective until approved by the Baptist General Convention of the State of Oklahoma at its annual meeting or approved by the Board of Directors of the Convention.

16.02. Severance. If any phrase, clause, sentence, paragraph or provision of these Bylaws is void or illegal, it shall not impair nor affect the rest of these Bylaws and the directors do hereby declare that they would have adopted and approved the rest of these Bylaws if such void or illegal provision had been excluded therefrom.

16.03. Captions. The captions contained in these Bylaws are for convenience and reference and in no way define, describe, extend, or limit the scope or intent of these Bylaws or the intent of any provision contained herein.

16.04. Construction and Definitions. Unless the context otherwise require, the general provisions, rules of construction and definitions contained in the general provisions of the Oklahoma General Corporation Act shall govern the construction of these Bylaws.

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, being the President and Secretary of the above named Corporation, incorporated, organized and existing under and by virtue of the laws of the State, do hereby certify that the foregoing Amended and Restated Bylaws, consisting of sixteen (XVI) Articles, were duly approved and adopted as the Bylaws of the Corporation on this 14th day of May, 2024, by a majority of the Board of Directors.

ATTEST:



William M. Price

President

Mary Russell

Secretary

RESTATED AND AMENDED BYLAWS

OF

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

(As amended 12-5-95; 05-21-96; 06-22-99; 06-08-04, 05-13-05, 09-14-07; 12-04-09, 09.16.11; 12-02-16, 05-16-17)

The purposes of the Corporation
shall be charitable, eleemosynary, religious,
to provide care for children, and
to provide preventive and redemptive services for children,
parents and family as mandated by the scriptures
as a ministry of the gospel of Jesus Christ



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an Oklahoma Not-For-Profit Corporation

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RESTATED AND AMENDED BYLAWS
OF
OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

ARTICLE I
Offices/Membership

- 1.01. **Registered Office.** The registered office shall be located at 3800 North May Avenue in Oklahoma City, Oklahoma 73112.
- 1.02. **Principal Office.** The principal office of the Corporation is 3800 North May Avenue in Oklahoma City, Oklahoma 73112. The Board of Trustees shall have full power and authority to change the principal office of the Corporation from one location to another as the Board of Trustees deems advisable. Any such change shall be noted in the Bylaws by the Secretary in this section to state the new location.
- 1.03. **Other Offices.** The Corporation may also have offices at such other places within the State of Oklahoma as the Board of Trustees may from time to time determine or the business of the Corporation may require.
- 1.04. **Members of Corporation.** The subscribers of the original Certificate of Incorporation constitute the members of the Corporation upon organization, and for the purpose of adopting any bylaws, and transacting any other business. Hereafter, the duly elected Trustees of the Corporation shall be its members for all purposes.

ARTICLE II
PURPOSES AND POWERS

- 2.01. **Purposes and Powers.** The purposes of the Corporation shall be charitable, eleemosynary, religious, to provide care for children, and to provide preventive and redemptive services for children, parents and family as mandated by the scriptures as a ministry of the gospel of Jesus Christ which are in keeping with the purpose of the Baptist General Convention of the State of Oklahoma ¹and as a Statement of Faith this Corporation declares the Bible as the foundation for its faith and practice, and affirms as its confession of faith the Baptist Faith and Message, as revised and adopted in 2000 by the Southern Baptist Convention, as the doctrinal parameter for its cooperative work. This Corporation is an auxiliary Corporation of the Baptist General Convention of the State of Oklahoma under the terms of Article VI of the Convention's Bylaws. In furtherance of its general purpose, the Corporation shall perform any or all of the following:
- A. To provide and maintain facilities known as the Baptist Children's Homes and Boys Ranch Town or such other facilities as may be established for dependent, neglected, and/or needy children of the State of Oklahoma.

¹ Amended December 4, 2015

- B. To establish and maintain a child care program to meet the spiritual, physical, mental, and emotional needs of homeless and dependent children.
- C. To establish Christian homes in the State of Oklahoma as foster homes for children.
- D. To provide group care and treatment for children whose needs cannot at the time be adequately met in a family.
- E. To provide supportive and supplementary services for children in need of assistance while the child is living in his or her home with natural or foster parents.
- F. To provide and maintain facilities known as Hope Pregnancy Centers and/or such other facilities as may be established for providing help to women in crisis pregnancies, promoting sanctity of life and giving Christian witness.
- G. To secure and maintain Child Placement license, residential, and other licenses as needed.
- H. To exercise any and all rights and powers which a corporation may now or hereafter exercise.

The purposes specified herein shall be construed both as purposes and powers and shall be in no wise limited or restricted by reference to, or inference from, the terms of any other clause in this or any other Article hereof, but the purposes and powers specified in each of the clauses herein shall be regarded as independent purposes and powers, and the enumeration of specific purposes and power shall not be construed to limit or restrict in any manner the meanings of general terms or of the general powers of the Corporation; nor shall the expression of one thing be deemed to exclude another, although it be of like nature not expressed.

In carrying out the spirit and letter of the corporate purposes and objectives of the Corporation, as expressed in its Certificate of Incorporation and in these Bylaws, the Corporation shall have the following powers:

- A. To purchase and hold title in fee simple absolute, without any remainder or reversion, any real estate, and to convey, sell, assign, transfer, mortgage, pledge, exchange or otherwise dispose of any such reality.
- B. To purchase and own personal property, which is suitable, necessary, useful or advisable for the transaction of the business of the Corporation,
- C. To enter upon, improve, develop, manage and otherwise deal with such real property.
- D. To receive by gift, devise, bequest or otherwise, and to hold, barter, convey, exchange, expand, distribute, sell, invest, and otherwise dispose of all money or property, real, personal, or mixed, either absolutely or in trust to be used, either the principal or income there from, as may be directed in the furtherance of any of the above-mentioned purpose or any other purpose within its corporate powers;
- E. To prosecute or defend any actions or suits in which the Corporation is involved;
- F. To exercise any and all powers (including the borrowing of money and securing the same; the holding, administration, and disposition of property; the making of conveyances, assignments, and contracts; and incurring of obligations) which may be conferred by law, or which may be necessary, incidental or convenient to the general powers and object of this Corporation; and
- G. The Corporation is authorized to exercise any and all powers authorized by the General Corporation Act of the State of Oklahoma.

ARTICLE III **TRUSTEES**

- 3.01. Powers/Exclusivity.** Subject to the limitations provided by law and the Certificate of Incorporation of this Corporation, all corporate powers and purposes shall be exercised by or under the authority of a Board of Trustees, and the business and affairs of such Corporation shall be managed and conducted exclusively by the Board of Trustees.² Notwithstanding any provision of these Bylaws to the contrary, the Board of Trustees shall not, except upon authority given by a vote of the Baptist General Convention of the State Of Oklahoma or the Convention's Board of Directors: (a) launch any expansion project, major expenditure of capital funds, or creation of debt for capital needs; (b) make any significant change in usual operations; or (c) take any action not in keeping with the purposes of the Baptist General Convention of Oklahoma.
- 3.02. Number of Trustees.**³ The number of voting Trustees shall be twenty-four (24).
- 3.03. Criteria for Selection of Trustees.**⁵ A Trustee shall be a member of a Baptist church cooperating with the Baptist General Convention of the State of Oklahoma, and shall be a resident of the State of Oklahoma.⁶ The desired qualifications for service as Trustees of this Corporation shall include recognized effort and experience in Christian causes, knowledge of and ability in business affairs, and a demonstrated interest in the mission of Oklahoma Baptist Homes for Children. The Board of Trustees shall be geographically representative of the State of Oklahoma.

Of the 24 Trustees, 19 (19) shall be lay persons and five (5) shall be ordained ministers of the Gospel/other church related vocations or their spouses.⁷ To assure continuity, at least four (4) Trustees shall be persons who have previously served on the Board of Trustees, provided that such persons must not have served on the Board within one (1) year of their election.

An employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, may not be elected as a trustee. Should an elected trustee of Oklahoma Baptist Homes for Children become an employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, his/her term of service on the board will terminate.

² Amended June 8, 2004.

³ Amended June 22, 1999.

⁴ Amended September 16, 2011.

⁵ Amended May 21, 1996.

⁶ Amended May 13, 2005.

⁷ Amended May 13, 2005.

3.04. Election and Term of Office.

- A. Election. All trustees shall be elected by the Baptist General Convention of the State of Oklahoma by a majority of those messengers present and voting at the Annual Meeting. These trustees shall be nominated by the Convention's Committee on Nominations.
- B. Term of Office ⁸and Eligibility for Re-election. The term for each trustee shall be three (3) years commencing at the adjournment of the Annual Meeting of the BGCO Board of Directors. Board members having served not more than one full term of three years shall be eligible for re-election to a second three-year term. Board members having served a second term shall be ineligible for re-election to this board for a period of two years. Newly elected board members will begin their terms upon their election by the convention in annual session. Members elected during the year to fill unexpired terms will begin service upon the vote of the board of trustees.⁹ During the two (2) year absence, a former trustee may serve as an Advisory Trustee.

3.05. Ex Officio Members. The Executive Director of the Baptist General Convention of the State of Oklahoma shall be an ex officio, voting member of the Board of Trustees. Such Executive Director-Treasurer, the Executive Director-Treasurer's designee with vote, is entitled to attend all meetings of the Board of Trustees, including any executive sessions of such meetings. The Executive Director-Treasurer shall not count as one of the elected Trustees. The Executive Director-Treasurer shall serve as a non-voting member of the Presidential Search Committee of the Corporation.¹⁰

3.06 Advisory Trustees. Subject to the approval of the Board of Trustees of the Corporation, the President shall appoint not more than six (6) persons to serve as Advisory Trustees. The term for each Advisory Trustee shall be one (1) year. Advisory Trustees shall serve in an advisory capacity to the Board of Trustees and to the Committees of the Board of Trustees. Advisory Trustees shall not have the right to make motions or to vote. Advisory Trustees shall not be counted in determining a quorum and have no right to receive notices of meetings.

3.07 Vacancies.

- A. Vacancies may be filled by a majority of the remaining Trustees of the Corporation then in office. Any interim Trustee so chosen shall hold office until the next annual meeting of the Baptist General Convention of the State of Oklahoma. Any interim Trustee so chosen shall also serve until such interim Trustee's successor is duly elected and shall qualify, unless such Trustee resigns or is removed.
- B. A vacancy or vacancies in the Board of Trustees shall be deemed to exist in the event of the death, resignation or removal of any Trustee, or if the Board of Trustees by resolution declares vacant the office of a Trustee who has been declared of unsound mind by an order of court or convicted of a felony. In the event any person elected to the Board of Trustees fails to attend two (2) consecutive meetings of the Trustees without giving advance notification to the Office of the President of the Corporation, his or her position on the Board may be deemed to have become vacant, at the discretion of the Board of Trustees.

⁸ Amended September 16, 2011.

⁹ Amended May 16, 2017

¹⁰ Amended June 8, 2004.

- C. Any Trustee may resign effective on giving written notice to the Chairperson of the Board of Trustees, unless notice specifies a later time for that resignation to become effective. If the resignation of a Trustee is effective at a future time, the Board of Trustees may elect a successor to take office when the resignation becomes effective.
- 3.08 Removal of Trustee(s).** Any Trustee may be removed, for cause, by a majority vote at any meeting of the Board of Directors of the Baptist General Convention of the State of Oklahoma.
- 3.09 Place of Meetings.** The Board of Trustees may hold meetings, both regular and special, either within or without the State of Oklahoma at a place which has been designated from time to time by the Office of the President.
- 3.10 Annual/Regular Meetings.** An annual meeting of the Board of Trustees for the purpose of election of officers of the Corporation and the transaction of any other business as may be properly brought before such meeting shall be held on the first ¹¹Friday in December of each year. In addition to the annual meeting, the Board of Trustees will hold a meeting in each other quarter of the calendar year. Other regular meetings of the Board may be held at such time as shall from time to time be determined by the Board.
- 3.11 Quorum.** At all meetings of the Board of Trustees, Executive Committee and any other Committee appointed by the President, a majority of Trustees (if the Board of Trustees) shall constitute a quorum for the transaction of business, and the act of a majority of the Trustees (if a Committee) present at any meeting shall be the act of the Board of Trustees, Executive Committee and any other Committee shall be determined by majority vote of those Trustees present (if the Board of Trustees) or of those Trustees present who are entitled to vote (if a Committee) except as may be otherwise specifically provided by these Bylaws, the Certificate of Incorporation of the Corporation or the laws of the State of Oklahoma. If in the absence of a quorum, those Trustees or Committee members present may adjourn any meeting from time to time, without further notice other than announcement at the meeting, until a quorum shall be present. Without a quorum, no action can be taken.¹²
- 3.12 Voting.** Each Trustee shall have one (1) vote on each matter presented to the Board for a vote. No Trustee may vote by proxy.
- 3.13 Special Meetings.**
- A. Special meetings of the Board for any purpose or purposes may be called at any time by the Chairperson of the Board or President, or if either of them are absent or unable to act, by any Vice-Chairperson, Vice-President or Secretary, when, in such person's judgment, a matter of sufficient importance requires the immediate attention of the entire Board of Trustees. By unanimous consent of the Trustees, special meetings of the Board may be held without notice at any time and place.
 - B. Special meetings shall be called by the Chairperson of the Board, President or Secretary in like manner and on like notice, if any, on the written request of twelve (12) trustees.
 - C. No business shall be considered at any special meeting other than the purposes mentioned in the notice unless the trustees present waive this section.
- 3.14 Continued Meetings.** A quorum of the Trustees may adjourn any Trustees' meeting to meet again at a stated day and hour; provided, however, that in the absence of a quorum a majority of the Trustees present at any Trustees' meeting, either regular or special, may adjourn to a

¹¹ Amended December 7, 2004.

¹² Amended December 4, 2009

later date but may not transact any business until a quorum has been secured. At any continued meeting at which a required number of trustees shall be present, any business may be transacted which might have been transacted at the meeting as originally notified.

- 3.15 Notice of Continued Meetings.** Notice of the time and place of holding an adjourned meeting which is to be continued at a later date need not be given to absent Trustees if the time and place is fixed at the adjourned meeting.
- 3.16 Meetings by Electronic Communication.** Members of the Board of Trustees or of any Committee thereof, may conduct their¹³ meetings that enable all persons participating in the meeting to hear through electronic communication, teleconference, video conference or any other means approved by the Board of Trustees. Meetings conducted through electronic communication, teleconference, video conference or other means shall be confirmed by minutes to be distributed to each Trustee for his/her approval at the next regular meeting of the Board of Trustees. Such participation shall constitute presence in person at such meeting.
- 3.17 Action without Meeting.** Unless otherwise restricted by the Certificate of Incorporation or these Bylaws, any action required or permitted to be taken at a meeting of the Board of Trustees or of any Committee thereof may be taken without a meeting, if a written consent to such action is signed by all members of the Board or of such Committee as the case may be, and such written consent is filed with the minutes of proceedings of the Board or Committee.
- 3.18 Fees and Compensation.** No Trustee (as such) of the Corporation shall receive, directly or indirectly, any salary or compensation from the Corporation, but may receive reimbursement for personal expenses actually incurred in carrying out their responsibilities as Trustee.
- 3.19 Maintenance and Inspection of Amended Bylaws.** The Corporation shall keep at its principal office, the original or a copy of the Bylaws as amended to date, which shall be open to inspection by the Trustees at all times during office hours.
- 3.20 Maintenance and Inspection of Other Corporation Records.** The accounting books and records and written actions of and minutes of the proceedings of the Board of Trustees and any Committee or Committees of the Board of Trustees shall be kept at the principal office of the Corporation. The minutes and actions shall be kept in written form and the accounting books and records shall be kept either in written or in any other form capable of being converted into written form. Every Trustee shall have the absolute right at any reasonable time to inspect all minutes, accounting books, records and documents of every kind and the physical properties of the Corporation.

ARTICLE IV **NOTICES**

- 4.01. Notice of Annual/Regular Meetings of Board of Trustees.** The Secretary of the Corporation shall cause written notice of annual and regular meetings of the Board of Trustees to be given to each member of the Board of Trustees at least ten (10) days prior to any meeting of the Board of Trustees. Such notices shall set forth the date, time, and place of the annual and regular meeting and shall be addressed to each Trustee at the addresses that appear on the books of the Corporation or at such other address as supplied by such trustee. Delivery of notices shall be deemed sufficient if deposited in the United States Mail, postage prepaid;

¹³ Amended September 16, 2011.

delivery of electronic communication, transmission of facsimile copies; or personally delivered.

- 4.02. **Notice of Special Meetings of Board of Trustees.** Except as specified in the paragraphs 3.16, 3.17 and 4.03, written notice of the place, date, hour, and the purposes of all special meetings shall be delivered to each Trustee. Notices to Trustees of special meetings shall be in writing and delivered personally or mailed to the Trustees at their addresses appearing on the books of the Corporation, or at such other address as may be supplied by said Trustee for the purpose of notice. In case such notice is mailed or sent by, or facsimile transmission, it shall be deposited in the United States Mail, or sent by facsimile transmission in the place in which the principal office of the Corporation is located at least five (5) days prior to the time of the holding of the meeting. In case such notice is delivered personally, it shall be so delivered at least twenty-four (24) hours prior to the time of the holding of the meeting. Such mailing, facsimile transmission, or delivery as provided above shall be due, legal, and personal notice to such trustee.
- 4.03. **Waiver of Notice.** Whenever any notice is required to be given under the provisions of law or of the Certificate of Incorporation or of these Bylaws, a waiver in writing signed by the Trustee to such notice, whether before or after the time stated therein, shall be deemed equivalent to notice. Attendance of a person at a meeting shall constitute a waiver of notice of such meeting, except when the person attends a meeting for the express purpose of objecting, at the beginning of the meeting, to the transaction of any business because the meeting is not lawfully called or convened.

ARTICLE V

OFFICERS

- 5.01. **Officers Designated.** The elective officers of this Corporation shall consist of a Chairperson of the Board of Trustees, one or more Vice-Chairpersons, the President, one or more Vice-Presidents, a Secretary, and a Chief Financial Officer of the Corporation.
- 5.02. **Election Term.** The Chairperson of the Board and the Vice-Chairpersons of the Board shall be elected from among the members of the Trustees for terms of one (1) year and until their successors are elected. The President shall be elected by the Trustees of said Corporation and shall serve until his successor is elected. The Vice-Presidents, Secretary, and Chief Financial Officer shall be recommended by the President and elected by the Trustees and shall serve until their successors are elected.
- 5.03. **Designated Lesser Officers.** In addition to the above elective officers, the Board of Trustees shall designate such additional lesser officers as it deems necessary or desirable, such as assistant secretaries with such powers and duties as may be determined by the Board of Trustees from time to time.
- 5.04. **Removal and Resignation.**
- A. Any officer of the Corporation, other than the President, may be removed, with or without cause, by a majority vote of the Board of Trustees at any regular or special meeting thereof. The President of the Corporation may only be removed and/or have his employment terminated, with or without cause, by a super majority vote of seventy-five percent (75%) or more of the entire Board of Trustees¹⁴

¹⁴ Amended September 14, 2007.

B. Any officer may resign at any time by giving written notice to the Board of Trustees, or to the President, or to the Secretary of the Corporation. Any such resignation shall take effect at the date of the receipt of such notice or at any later time specified therein; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

5.05. Vacancies. If the office of any officer becomes vacant by reason of death, resignation, retirement, disqualification, removal from office, or otherwise, the Trustees then in office, by a vote of a majority of the members of the Board, may choose a successor or successors, who shall hold office for the unexpired term in respect of which such vacancy occurred.

5.06. Filling More Than One Office. Any two offices of the Corporation may be held by the same person, except that no officer shall execute, acknowledge or verify any instrument in more than one capacity if the instrument is required by law or the Certificate of Incorporation or the Bylaws to be executed, acknowledged or verified by two or more officers.

ARTICLE VI

DUTIES OF OFFICERS

6.01. Chairperson of the Board. The Chairperson of the Board of Trustees shall preside over all meetings of the Trustees; shall be their official spokesperson and shall perform such other duties as ordinarily pertain to that office.

6.02. Vice-Chairpersons of the Board. There shall be one or more Vice-Chairpersons of the Board of Trustees. It shall be the duty of each of the Vice-Chairpersons to act for the Chairperson in the absence or incapacity of said Chairperson; and to perform such designated duties as may be determined by the Board of Trustees.

6.03. President. The President shall be the chief executive and administrative officer of the Corporation and, subject to the control of the Trustees, shall supervise and control generally all the business and affairs of the Corporation, including:

- A. He shall, after consulting with the Board of Trustees, appoint all Committees of the Board of Trustees and shall be an ex officio (non-voting) member of each committee.
- B. He shall, when acting with the approval of the Chairman of the Operations Committee, open bank accounts for the benefit of and in the name of the Corporation as the needs of the Corporation require, and the President, or the President's designee(s), shall sign or countersign, as may be necessary all such bills, notes, checks, contracts, and other instruments as may pertain to the ordinary course of the Corporation's business.¹⁵
- C. He shall execute bonds, mortgages, and other contracts requiring a seal under the seal of the Corporation, except where required or permitted by law to be otherwise signed and executed and except where the signing and execution thereof shall be expressly delegated by the Board of Trustees to some other officer or agent of the Corporation.
- D. He ¹⁶ shall submit a complete report of the operations of the Corporation's affairs as existing at the close of each year and shall report to the Board of Trustees from time

¹⁵Amended December 5, 1995.

¹⁶ Amended September 14, 2007.

- to time all such matters coming to his attention and relating to the interest of the Corporation as should be brought to the attention of the Board.
- E. He shall have such usual powers and duties of supervision and management as may pertain to the Office of the President and shall have such other powers and duties as may be prescribed by the Board of Trustees or the Bylaws.
 - F. In connection with the annual report submitted by the Board of Trustees, the President shall submit to the Baptist General Convention of Oklahoma for publication in its annual minutes a report of all income and disbursements.
 - G. Deleted in Amendment to Bylaws, December 5, 1995.
- 6.04. **Vice-President.** There shall be one or more Vice-Presidents, and within the area of duties and responsibilities prescribed for each of them by the Board of Trustees upon recommendation of the President, each Vice-President shall assist the President in performing the work of the Corporation under the supervision of the President within the areas of his prescribed duties and responsibilities.
- 6.05. **Secretary.** The Secretary of the Corporation shall keep a record of all minutes of each meeting of the Board of Trustees. The Secretary shall be the custodian of the corporate records and seal, shall furnish certifications of actions of the Board of Trustees, Bylaws, and organizational documents, and shall perform such other duties as may be required by these Bylaws or as may be assigned by the Board of Trustees or the President which are usual and incident to that office. In the absence of the Secretary, the Board approved designee shall discharge the duties of the Secretary.
- 6.06. **Chief Financial Officer.** The Chief Financial Officer of the Corporation shall:
- A. Have the care and custody of all corporate funds, securities and properties of the Corporation, and shall keep full and accurate accounts of receipts and disbursements in books belonging to the Corporation;
 - B. Deposit all monies, and other valuable effects, in the name and to the credit of the Corporation in such depositories as may be designated by the Board of Trustees;
 - C. Keep separate, apart, and inviolate all funds given to the Corporation in trust, or with limitations as to the income or use thereof, and the investments thereof shall be made as directed by the Board of Trustees;
 - D. Disburse the funds of the Corporation as may be ordered by the Board of Trustees;
 - E. Render to the President and Trustees, at the regular meetings of the Board or whenever they may require it, an account of all transactions made as Chief Financial Officer and of the financial condition of the Corporation.
 - F. In the event the Chief Financial Officer is unable to perform his duties by reason of absence or incapacity, the President of the Corporation shall act as the Chief Financial Officer and shall be empowered to perform all of the duties required of the office.¹⁷

ARTICLE VII

RECEIPT, INVESTMENT AND DISBURSEMENT OF FUNDS, ACCOUNTING OF ASSETS, BORROWING FUNDS AND AUDITORS AND AUDITS

¹⁷Amended December 5, 1995.

- 7.01. **Funds.** The Board of Trustees may from time to time authorize additional persons to draw upon the funds of the Corporation, whether by check or otherwise.
- 7.02. **~~Deleted in Amendment to Bylaws, December 5, 1995.~~**
- 7.03. **Trust Funds.**¹⁸ Any funds received in trust or for a specific purpose shall be maintained by the Corporation in such a manner as to be able to account for such funds to insure they are being used for the purposes for which they were given. All funds received by the Corporation in trust shall be turned over to the Baptist Foundation of Oklahoma for management.
- 7.04. **Disbursement of Funds.** Except as funds are applied to the expenses of the routine operation of this Corporation, no funds or property of this Corporation shall be disbursed except for a proper corporate purpose and unless an adequate and full consideration is received therefore.
- 7.05. **Loans.** This Corporation shall comply with the Constitution of the Baptist General Convention of the State of Oklahoma and in accordance therewith the Corporation may borrow such sums as may be necessary and essential to the routine, prudent, and efficient operation of the Corporation in carrying out its corporate purposes, provided that the aggregate amount of debt incurred by the Corporation, less any indebtedness due and owing to or obtained from the Baptist General Convention of the State of Oklahoma, shall not exceed the sum of Three Hundred Fifty Thousand Dollars (\$350,000.00); provided that, in the event the Corporation shall need to borrow sums in excess of the aggregate amount of Three Hundred Fifty Thousand Dollars (\$350,000.00) (exclusive of any amounts owed or obtained from the Baptist General Convention of the State of Oklahoma), which sum shall be determined to be a "Major Expenditure" under the Constitution of the Baptist General Convention of the State of Oklahoma, the Corporation shall obtain the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma. In no event shall the Corporation give any security for such borrowing, to include mortgages and security interests in the personal property of the Corporation, without the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma.¹⁹
- 7.06. **Annual Report of Auditor.** The Audit Committee through the Committee Chair shall submit to the Trustees an annual report of all income and disbursements prepared by an independent Certified Public Accountant firm. The auditor shall answer to and report to the Audit Committee. The Committee Chair shall report to the Board of Trustees its findings pertaining to the Corporation audit.

ARTICLE VIII

COMMITTEES OF TRUSTEES

The Board of Trustees may, by resolution passed by a majority of the whole Board, designate one or more Committees, including but not limited to an Executive Committee, each Committee to consist of three (3) or more of the trustees of the Corporation, which to the extent provided in the resolution, shall have and may exercise the powers of the Board of Trustees in the management of the business and affairs of the Corporation, except where action

¹⁸Amended December 5, 1995.

¹⁹ Amended June 8, 2004.

²⁰ Amended December 4, 2009.

of the Board of Trustees is required by law, and may authorize the seal of the Corporation to be affixed to all papers that may require it. Such Committee or Committees shall have such name or names as may be determined from time to time by resolution adopted by the Board of Trustees.

ARTICLE IX **PROPERTY**

- 9.01. General Powers Regarding Property.** Subject to Sections 9.02 and 9.03 below, the Corporation, acting through its Board of Trustees, shall have the right to own, to buy or sell, to alienate or convey, and to mortgage or pledge any or all of its property, personal, real or mixed, in such way as the Board of Trustees may in its judgment think is beneficial to the Corporation and in furtherance of its general purpose as declared in the Certificate of Incorporation and in these Bylaws, including the right to lend, rent, or lease any or all of its property on such terms as the Board of Trustees may think is in furtherance of the main purpose for which the Corporation is established.
- 9.02. No Purchase or Sale of Certain Property without Approval by Board of Trustees of Corporation and of Board of Directors of Baptist General Convention of the State of Oklahoma.**²¹ No real property or personal property having a value in excess of \$350,000.00 may be purchased, acquired other than by gift, sold, transferred, assigned or conveyed by the Corporation, unless the Board of Trustees of the Corporation and the Board of Directors of the Baptist General Convention of the State of Oklahoma approves such purchase or sale and determines that such purchase or sale shall be necessary or convenient and for the best interests of the Corporation. No acquisition, purchase, assignment, conveyance, or transfer of such property or any interest therein either to or from the Corporation shall at any time be made by the Corporation until such purchase, acquisition, assignment, transfer or conveyance shall have been authorized by a vote of the Board of Trustees of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma at a special or regular meeting. No such transfer or conveyance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.²²
- 9.03. No Encumbrances of Property without Approval of Board of Trustees of Corporation and of Board of Directors of Baptist General Convention of the State of Oklahoma.** The Corporation shall not pledge, hypothecate, mortgage, assign, or grant a security interest or lien in or to any real or personal property owned or to be acquired by the Corporation without the prior approval of the Board of Trustees of the Corporation and of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the Corporation until such approval has been obtained by a vote of the Board of Trustees of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma at a special or regular meeting. No such

²¹ Amended May 13, 2005.

²² Amended June 8, 2004.

encumbrance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.²³

ARTICLE X
LIABILITY: INDEMNIFICATION OF TRUSTEES,
OFFICERS, EMPLOYEES AND VOLUNTEERS

- 10.01. Limited Liability.** To the maximum extent permitted by the General Corporation Act of the State of Oklahoma, and any other provision of Oklahoma law, as now existing or as it may hereafter be amended, no Trustee of this Corporation shall be personally liable to this Corporation for monetary damages for breach of fiduciary duty as a trustee.
- 10.02. Indemnification of Trustees.** The Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative, or investigative by reason of the fact that he is or was a Trustee, officer, employee, or agent of the Corporation, or is or was serving at the request of the Corporation as a Trustee, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorneys' fees), judgments, fines, and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding if he acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interests of the Corporation, and, with respect to any criminal action or proceeding, and reasonable cause to believe that his conduct was not unlawful.
- 10.03. Authorization of Indemnification.** Any indemnification under Section 10.02 of this Article (unless ordered by a court) shall be made by the Corporation upon a determination that indemnification of the Trustee, officer, employee, or agent is proper in the circumstances because he has met the applicable standard of conduct set forth in Section 10.02. Such determination shall be made by the Board of Trustees by a majority vote of a quorum consisting of Trustees who were not parties to such action, suit or proceeding; or if such quorum is not obtainable, or, even if obtainable, a quorum of disinterested Trustees so directs, by independent legal counsel in a written opinion.
- 10.04. Non-Exclusive Indemnification.** The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under the law of the State of Oklahoma, as now or hereafter enacted, the Certificate of Incorporation, any agreement; and any insurance purchased by the Corporation. Such rights shall continue as to a person who has ceased to be a trustee, officer, employee or agent and shall inure to the benefit of the heirs, executors, and administrators of such a person.
- 10.05. Insurance.** The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a Trustee, officer, employee or agent of the Corporation, or is or was serving at the request of the Corporation as a Trustee, officer, employee, or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Corporation would have the power to indemnify him against such liability under the provisions of this Article X.

²³ Amended June 8, 2004.

ARTICLE XI

CONFLICT OF INTEREST

- 11.01. ²⁴ **Definition.** A conflict of interest may occur when OBHC is contemplating entering into a transaction or arrangement that might benefit the private interest of an employee, Board of Trustee member, or other agent of OBHC or might result in a possible excess benefit transaction. A conflict of interest may also occur when OBHC is contemplating entering into a transaction or arrangement that might benefit the private interest of a member of the family of an employee, Board of Trustee member, or other agent of OBHC or might result in a possible excess benefit transaction. Such transactions and arrangements shall be handled in accordance with OBHC's Conflict of Interest Policy, which shall be established and set forth in OBHC's Policy Manual.
- 11.02. Deleted in Amendment to Bylaws, May 13, 2005.
- 11.03. Deleted in Amendment to Bylaws, May 13, 2005.

ARTICLE XII

DISSOLUTION

- 12.01. **Dissolution.** The Corporation may be dissolved by an affirmative vote of a majority of all the Trustees of the Corporation then in office at a meeting called for the purpose of considering such a proposal or, if there be not any trustees, by order of a court of competent jurisdiction.
- 12.02. **Disposition of Property.** Upon final dissolution of the Corporation or disbanding of the Corporation, title to the remaining assets of the Corporation shall be vested in the Baptist General Convention of the State of Oklahoma. In the event the Baptist General Convention of the State of Oklahoma shall not be an organization qualified as exempt under Section 501(c)(3) of the Internal Revenue Code upon dissolution or disbanding of the Corporation, then the remaining assets of the Corporation shall be distributed to such other like organizations which then qualify as an exempt organization or organizations under Section 501(c)(3) of the Internal Revenue Code, as the Board of Trustees of this Corporation may select and designate; and in no event shall any of said assets or property, in the event of dissolution thereof, go or be distributed to any private individuals, either for the reimbursement of any sum subscribed, donated, or contributed by such private individuals, or for any other purpose.

ARTICLE XIII

FISCAL YEAR

The fiscal year shall be as the Board of Trustees shall designate and may be changed from time to time as deemed for the best interests of the Corporation.

ARTICLE XIV

TAX-EXEMPT STATUS

²⁴ Amended May 13, 2005.

- 14.01. Organization Exclusively for Tax-Exempt Purposes.** The Corporation is organized exclusively as a not-for-profit (eleemosynary) corporation as defined in Section 501(c) (3) of the Internal Revenue Code of 1986, or the corresponding provisions of any future United States Internal Revenue Code.
- 14.02. Prohibitions to Assure Tax-Exempt Status.** No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to, its Trustees, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for service rendered and to make payments and distributions in furtherance of the purposes set forth in Article V hereof. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of these Articles, the Corporation shall not carry on any other activities not permitted to be carried on by a corporation exempt under Section 501(c) (3) of the Internal Revenue Code.

ARTICLE XV

SEAL

The seal of the Corporation shall consist of a flat faced die with the following words and figures cut or engraved thereon:

“OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.”
OKLAHOMA CORPORATE SEAL

ARTICLE XVI

AMENDMENTS, SEVERANCE, CAPTIONS, CONSTRUCTION AND DEFINITIONS

- 16.01. Amendments.** These Bylaws will be reviewed annually. They may be repealed, amended, or added to, at any meeting of the Board of Trustees by the affirmative vote of a majority of the Trustees attending such meeting, or by written assent of a majority of the Trustees, so long as such amendments are not inconsistent with law, and so long as such amendments do not disqualify the Corporation under Section 501(c) (3) of the Internal Revenue Code, as amended, or the corresponding provision of any future United States Revenue Law. No amendment to these Bylaws shall become effective until approved by the Baptist General Convention of the State of Oklahoma at its annual meeting, or approved by the Board of Directors of the Convention. ²⁵
- 16.02. Severance.** If any phrase, clause, sentence, paragraph, or provision of these Bylaws is void or illegal, it shall not impair nor affect the rest of these Bylaws and the members and Trustees

²⁵ Amended June 8, 2004.

do hereby declare that they would have adopted and approved the rest of these Bylaws if such void or illegal provision had been excluded there from.

16.03. Captions. The captions contained in these Bylaws are for convenience and reference and in no way define, describe, extend, or limit the scope or intent of these Bylaws or the intent of any provision contained herein.

16.04. Construction and Definitions. Unless the context otherwise requires, the general provisions, rules of construction, and definitions contained in the general provisions of the Oklahoma General Corporation Act shall govern the construction of these Bylaws.

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, being the President and Secretary of the above named Corporation, incorporated, organized, and existing under and by virtue of the laws of the State, do hereby certify that the foregoing Bylaws, consisting of sixteen (16) Articles, were duly approved and adopted as the Bylaws of the Corporation on the 28th day of October 1993, by a resolution of a majority of the Board of Trustees.

IN WITNESS WHEREOF, the Amended Bylaws are duly executed on this day, May 16, 2017.

ATTEST:


Phyllis L. Salamy, Corporate Secretary


Greg McNeece, President

(Seal)

BYLAWS OF THE OKLAHOMA BAPTIST UNIVERSITY
A RELIGIOUS AND EDUCATIONAL CORPORATION

Adopted by the Board of Trustees in regular session on July 3, 1984,
and amended in regular session on March 16, 1990, July 11, 1997, July 30, 2004, July 29, 2011
and amended in accordance with Article VI Meetings on September 15, 2009, February 7, 2014
February 3, 2017 and October 5, 2018.

ARTICLE I

POWER OF TRUSTEES

Section 1.

The Board of Trustees shall have the power to manage the property and business of The Oklahoma Baptist University (referred to in this and the following articles as “University”) and shall have the power to carry out any other functions which are permitted by the Charter, or these Bylaws, except insofar as such powers may be limited by law. These powers shall include but shall not be limited to the following:

1. Appoint or remove the President of the University and Officers of the Board of Trustees in accordance with these Bylaws;
2. Approve degrees in courses upon recommendation of the faculty;
3. Approve the awarding of honorary degrees upon recommendation of any of the following: Faculty, President, or appropriate Board Committee;
4. Establish and review the educational programs of the University after review by the Board Committee on Academic Services or Special Committees of Review set up by the President and Chair of the Board in financial emergency situations;
5. Establish annually the budget of the University, which shall be submitted to it upon recommendation of the Board Business Services Committee;
6. Authorize the construction of new buildings and major renovations of existing buildings;
7. Authorize the sale and purchase of land, buildings or major equipment for the use of the University;
8. Institute and promote major fundraising efforts of the University;
9. Authorize any changes in tuition and fees within the University;
10. Authorize Officers or agents of the University to accept gifts for the University;
11. Authorize the incurring of debts by the University and securing thereof by mortgage and pledge of real and personal property, tangible and intangible;
12. Any other duties or responsibilities which obtain to it under the Charter of the University.

Section 2.

Notwithstanding any provision of these Bylaws to the contrary, the Board of Trustees of the University shall not, except upon authority given by a vote of the Baptist General Convention of the State of Oklahoma or the Convention's Board of Directors: (a) launch any expansion project, major expenditure of capital funds, or creation of debt for capital needs; (b) change the Charter or Bylaws; (c) make any significant change in the University's usual operations; or (d) take any action not in keeping with the purposes of the Baptist General Convention of the State of Oklahoma.

ARTICLE II

MEMBERSHIP OF THE BOARD OF TRUSTEES

Section 1.

The Board of Trustees of the University shall consist of thirty Trustees who shall be elected by the Baptist General Convention of the State of Oklahoma. Each Trustee shall be a member of a church affiliated with the Baptist General Convention of the State of Oklahoma. Fifty percent of the Trustees shall be from among the professional clergy (pastors, church staff, directors of missions, etc.) or their spouses and fifty percent shall be from among the lay members in the churches. The Nominating Committee of the Baptist General Convention of the State of Oklahoma shall, in compliance with these Bylaws, nominate ten persons, or additional persons as are necessary to fill the entire Board, for election to the Board of Trustees of the University by the Baptist General Convention of the State of Oklahoma at its Annual Meeting. The term of office shall be three years. Trustees having served not more than one full term of three years shall be eligible for re-election to a second three-year term. An employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, may not be elected as a Trustee; and should an elected Trustee of the University become an employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, term of service on the Board will terminate at the time of such employment.

Section 2.

Vacancies in the office of the Trustees shall occur through resignation, ceasing to be a resident of the State of Oklahoma or member of a church affiliated with the Baptist General Convention of the State of Oklahoma, death of the Trustee, or as the result of inability or failure to act. Should a vacancy in the office of Trustees occur during the interval between the annual sessions of the Baptist General Convention of the State of Oklahoma, the vacancy may be filled by the Board of Directors of the Baptist General Convention of the State of Oklahoma at its next scheduled meeting.

In the event any member misses two (2) Board meetings in a year the member shall be considered as having resigned. At the discretion of the Chairperson, this rule may be waived and absences excused due to extenuating circumstances.

Section 3.

No person shall be eligible for election prior to attaining the age of twenty-one (21) years.

Section 4.

Any member of the Board of Trustees may be removed from office, for cause, at any meeting of the Board of Directors of the Baptist General Convention of the State of Oklahoma.

Section 5.

The President of the University shall be an ex officio member of the Board of Trustees without power to vote and shall not be counted as a member of the Board of Trustees or any committee on which the President may serve for any purpose.

Section 6.

The Executive Director-Treasurer of the Baptist General Convention of the State of Oklahoma shall be an ex officio, voting member of the Board of Trustees. Such Executive Director-Treasurer, or designee with vote, is entitled to attend all meetings of the Board of Trustees, including any executive sessions of such meetings. The Executive Director-Treasurer shall not count as one of the elected Trustees referenced in Article II, Section 1. The Executive Director-Treasurer shall serve as a non-voting member of the Presidential Search Committee of the University.

Section 7.

Subject to the approval of the Board of Trustees of the University, the President may appoint a maximum of eight members to serve as Advisory Board members. In addition to the eight appointed Advisory Board members, other persons serving as Advisory Board members may be designated by the Board of Trustees. Advisory Board members shall serve in an advisory capacity to the Board of Trustees and to the Standing Committees of the Board of Trustees. Advisory Board members shall not be counted in determining a quorum, and shall not have the right to make motions or to vote in deliberations of the Board of Trustees or its Standing Committees.

ARTICLE III

OFFICERS OF THE BOARD OF TRUSTEES AND UNIVERSITY CORPORATION

Section 1.

The officers of the Board of Trustees shall consist of the Chair of the Board of Trustees, one or more Vice Chair(s), Secretary, one or more Assistant Secretaries, and Treasurer, all of whom shall be appointed by the President in consultation with the Chairperson of the Board. Officers of the Board shall be approved by the Board of Trustees for a term of one year beginning at the conclusion of the annual meeting of the Baptist General Convention of the State of Oklahoma.

Section 2.

Officers of the Board of Trustees shall be members of the Board of Trustees. Officers of the Board of Trustees may succeed themselves in their office so long as they remain eligible to serve as a Trustee and are approved as such by the Board, and all officers shall hold offices until successors are appointed.

Section 3.

In the event there is more than one Vice Chair, the Board of Trustees shall designate a First Vice Chair. Should the Chair of the Board be unable to perform duties, the First Vice Chair will fulfill the responsibilities of the Chair.

Section 4.

All Officers of the Board of Trustees shall hold office at the discretion of the Board of Trustees and shall be subject to removal by affirmative vote of a majority of the entire membership of the Board of Trustees.

ARTICLE IV

POWERS AND DUTIES OF OFFICERS OF THE BOARD OF TRUSTEES

Section 1.

The Chair of the Board of Trustees shall preside at all meetings of the Board of Trustees, sign all deeds, contracts, bonds, mortgages, and other papers evidencing the official acts of the Board of Trustees where the signature of a presiding officer is required by these Bylaws or by custom or practice, and shall call all special meetings of the Board of Trustees, give notice of the time and place of all meetings of the Board of Trustees as herein provided, appoint all committees and generally exercise such authority as is usually exercised by a Chair or President of the Board of Trustees of a religious corporation. The Chair shall also perform any further duties as may be determined or assigned by the Board of Trustees.

Subject to the restrictions set forth in Article IX the Chair of the Board of Trustees, with the approval of the Board of Trustees, may authorize the President or other officers of the University to sign all deeds, contracts, bonds, mortgages, and other papers evidencing the official acts of the Board of Trustees where the signature of a presiding officer is required by these Bylaws or by custom or practice, and to exercise the same authority with regard to signing such deeds, contracts, bonds, mortgages, and other papers evidencing the official acts of the Board of Trustees as may be exercised by the Chair of the Board of Trustees.

Section 2.

The Vice Chair (or First Vice Chair) of the Board of Trustees shall perform all the duties of the office of Chair of the Board of Trustees in the absence of the Chair of the Board of Trustees, or as a result of the inability of the Chair of the Board of Trustees to perform duties.

Section 3.

The Secretary of the Board of Trustees shall keep minutes of the meetings of the Board of Trustees; issue, or cause to be issued, notices of meetings under the direction of the Chair; have charge of the seal of the University and affix and attest the same to all instruments which may require the corporate seal of the University; and shall perform the duties usually performed by a secretary of the Board of Trustees of a religious corporation and any other duties which may be assigned to the secretary by the Board of Trustees.

Section 4.

The Secretary of the Board of Trustees, with the approval of the Board of Trustees and the President of the University, may authorize an officer of the University and a person other than the Secretary of the Board of Trustees to affix the corporate seal to any diploma, transcript, or other instrument having to do with the administration of the affairs of the University, and to exercise the same authority with regard to the affixing of the corporate seal to such instrument as may be exercised by the Secretary of the Board of Trustees.

Section 5.

The Assistant Secretary shall perform all the duties of the Secretary of the Board of Trustees in the absence of the Secretary or in the event of the inability of the Secretary to attend a meeting of the Board of Trustees or as a result of the inability of the Secretary to perform duties.

Section 6.

The Treasurer of the University shall, with the Business Services Committee, manage the Board of Trustees' review of and action related to the Board's financial responsibilities, shall work with the President and Chief Financial Officer to ensure that appropriate financial reports are made to the Board, and maintain knowledge of the University's financial operations and personnel including but not limited to the annual budget.

Section 7.

For the purpose of executing legal documents in compliance with the applicable laws of the State of Oklahoma, the Board of Trustees shall be synonymous with the term "Board of Directors" as used in Title 16 O.S. 2001 § 93. For the purpose of executing legal documents in compliance with Oklahoma Law, the office of Chair of the Board of Trustees shall be synonymous with the office of the President of a corporation; the office of Vice Chair of the Board of Trustees shall be synonymous with the office of the Vice President of a corporation; and the office of Secretary of the Board of Trustees shall be synonymous with the office of Secretary of a corporation.

ARTICLE V

POWERS AND DUTIES OF THE PRESIDENT OF THE UNIVERSITY

Section 1.

The affairs of the University shall be administered by a President of the University who shall be elected by the Board of Trustees and hold office at the pleasure of the Board of Trustees under an Employment Agreement approved by the Board of Trustees. An evaluation shall be conducted annually by the Board of Trustees and/or its agents. Such evaluation shall also set the salary and compensation for the President for the term acceptable to the Board and the President.

Section 2.

The President of the University shall be the Chief Executive and Operational Officer of the University and the official adviser to and executive agent of the Board of Trustees and its Executive Committee. The President of the University must be an active member of a church affiliated with The Baptist General Convention of the State of Oklahoma. The President shall, as educational and administrative head of the University, exercise a general superintendence over all the affairs of the institution, and bring such matters to the attention of the Board as are appropriate to keep the Board of Trustees fully informed to meet its policy-making responsibilities. The President shall have power, on behalf of the Board of Trustees, to perform all acts and execute all documents to make effective the actions of the Board or its Executive Committee. Except as otherwise provided in these Bylaws, the President shall be an ex officio member of all committees of the Board of Trustees without power to vote.

Section 3.

The President of the University shall have the power and authority to appoint officers to assist him in the administration of the affairs of the University, including such officers as Vice-Presidents, Deans, Directors, Registrars, and other such officers. The officers so appointed by the President of the University shall hold office for such periods of time as the President determines and the term of office shall be subject to the will of the President and the employment procedures of the Administrative and Staff Handbooks then in force.

Section 4.

The members of the faculty of the University shall be recommended by the President of the University and elected by the Board of Trustees.

Section 5.

In the event the office of President of the University becomes vacant, a special nominating committee of three Trustees shall be elected at a meeting of the Board. The committee, each of whom shall be in at least their third year of service, shall be elected by open nomination from the floor and secret ballot. At the next meeting of the Board of Trustees, this special nominating committee shall nominate seven Trustees to serve as members of the Presidential Search Committee with opportunity provided for nominations to be made from the floor. Election shall be by secret ballot. If the Chair of the Board of Trustees is not one of the seven members elected, the Chair shall join the Presidential Search Committee as a voting member. The Presidential Search Committee shall also include as ex officio, non-voting members the Executive Director-Treasurer of the Baptist General Convention of the State of Oklahoma, and one representative each (selected by the Trustees) of the Faculty, the Alumni Association and the Student body. In the event any Trustee serving on the Presidential Search Committee should cease being a Trustee for any reason except for the normal expiration of elected term, a vacancy shall result and the Executive Committee of the Board of Trustees shall appoint another to fill such vacancy. Trustees whose terms expire during the search process shall continue to serve on the Presidential Search Committee.

The Presidential Search Committee shall notify in writing all members of the Board of Trustees of the dates and times of the on-campus visit of the candidate to be recommended. A vita of the candidate shall accompany the notification. Members of the Board of Trustees shall have opportunity to participate in the on-campus visit. Before the Presidential Search Committee presents the candidate for election, an informal meeting of the candidate and the Board of Trustees shall be held.

Section 6.

The President of the University shall recommend to the Board on an annual basis for their approval a designee and alternate designee to serve as Acting President in the event the President is unable to perform duties. Such designee shall serve as Acting President until the Board of

Trustees or the Executive Committee appoints an Acting or Interim President or the President is able to resume the required duties.

ARTICLE VI

MEETINGS

Section 1.

The Board of Trustees shall hold three regular meetings each academic year and such other special meetings as may be called by the Chair of the Board of Trustees, or, upon absence of the Chair from the State of Oklahoma, by the Vice-Chair (or First Vice-Chair) of the Board of Trustees.

At each meeting, the Board of Trustees shall receive reports and conduct any and all business that it may desire to consider concerning the affairs of the University, or its own affairs, including, but not limited to, orientation of newly-elected Trustees, election of faculty, and adoption of the University's strategic plan and budget.

The dates of regular meetings and of all special meetings, and the hour and place thereof, shall be selected by the Board of Trustees, and notice thereof shall be sent via written or other Board approved documented communication to each Trustee not less than seven days before the meeting. Notice of the time and place of all special meetings of the Board of Trustees shall be sent via written or other Board approved documented communication to each Trustee in such time and manner as the Board of Trustees deems reasonable and proper, except as hereinafter provided for amendment to the Bylaws. Notice of special meetings shall include a brief summary of the purpose of the meeting and the business item(s) for which the special meeting is called.

Section 2.

A quorum of the Board of Trustees, Executive Committee and any other committee shall consist of at least a majority of the elected Trustees (if the Board of Trustees) or a majority of the Trustees entitled to vote (if a committee). All matters properly coming before the Board of Trustees, Executive Committee and any other committee shall be determined by majority vote of those Trustees present (if the Board of Trustees) or of those Trustees present who are entitled to vote (if a committee), unless a greater number is specifically required by these Bylaws, the Charter of the University, or the laws of the State of Oklahoma.

The meetings of the Board of Trustees shall be in accordance with and governed by parliamentary law, insofar as is practicable, as laid down in the current edition of *Robert's Rules of Order*.

Section 3.

No notice of the time, place, or purpose of any meeting of the Board of Trustees, except for amendment of the Bylaws, whether prescribed by law, by the Charter or the Bylaws, need be

given to any member of the Board who attends in person without objection due to lack of notice, or who in writing, executed and filed with the records of the meeting either before or after the holding thereof, waives such notice.

Section 4.

Any action required or permitted to be taken by the Board of Trustees or by any committee thereof may be taken without a formal meeting. Meetings may be conducted by mail, electronic communication, teleconference, videoconference or any other method the Trustees shall decide. Minutes of the meeting will be distributed for customary approval at the next regular meeting of the Committee or Board of Trustees. In addition, whenever a meeting is conducted by mail or electronic communication, signed ballots of individual Board members who participated in the meeting must be retained for a minimum of six (6) months and be available for review by any Board member.

Section 5.

Minutes of regular and special meetings will be recorded and maintained with the official documents of the Board of Trustees.

ARTICLE VII

COMMITTEES

Section 1.

There shall be the Standing Committees specified in this Article. Members and Chairs of Standing Committees shall be appointed by the Chair of the Board after consultation with the President, annually, at or following the October meeting of the Board of Trustees. Except as provided in these Bylaws the Chair of the Board shall be an ex officio voting member of all Standing and Chartered Committees. The President of the University shall be an ex officio non-voting member of all Standing and Chartered Committees. Each Standing Committee shall include at least five Trustees, in addition to the Board Chair who serves as an ex officio voting member. Except where otherwise provided in this Article, the Board of Trustees may appoint non-trustees as additional resource persons to serve on individual committees, without voting privileges. Should a non-trustee be necessary to fill the specific criteria of a committee, such as the Audit Committee, the Board of Trustees will determine whether non-Trustees are eligible for appointment and their voting privileges on a specific committee. The Chair of each Standing Committee and a majority of its members shall be Trustees.

Section 2.

The Board of Trustees may at any time discontinue any of its Standing Committees for such time as may be determined, and the duties of any committee so discontinued shall be performed during such discontinuance by the Executive Committee.

Section 3.

The Chair of any committee, with the consent of the Chair of the Board, may request the President of the University to appoint an Administrative Officer of the University or a member of the administrative staff to serve as a liaison between the committee and the office of the President. Such liaison person shall assist the committee in carrying out its duties.

Section 4.

Except as provided in this Article, all Standing Committees shall meet at least once annually.

Section 5.

The Board of Trustees of the University shall be organized into the following committees:

The Executive Committee: The Executive Committee shall consist of the elected officers of the Board (Chair, Vice-Chair(s), Treasurer, Secretary) and the Chairs of the Trustee Standing Committees. The duty of the Executive Committee is to advise the President of the University concerning affairs of the University when the Board of Trustees is not in session, to make recommendations to the Board of Trustees and to perform such duties as may be referred to it by the Board of Trustees. The Executive Committee shall receive from the Secretary annually the record of attendance and participation by all Board members during the fiscal year preceding. In the event that a Trustee has failed to meet the responsibilities of service, the committee shall request from the Trustee an indication of desire for continuing service on the Board or intention to resign in light of the circumstances and report the response to the office of the Executive-Director Treasurer of the Baptist General Convention of the State of Oklahoma. The Executive Committee shall at all times be subject to and governed by the Board of Trustees of the University.

Trustee Committees: There shall be six Standing Committees of the Board: Academic Services Committee, Business Services Committee, Advancement and University Relations Committee, Campus Life Committee, Board Development and Governance Committee and Audit Committee. The committees and their Chairs shall be appointed by the Chair of the Board in consultation with the President of the University. Trustee Committees shall receive reports from University administrators and consider policies and recommendations regulating the life and function of the University.

Section 6. Academic Services Committee

The Academic Services Committee shall study and assess all academic programs, academic policies, academic personnel, and enrollment functions. Assessments shall determine the fiscal viability and missional propriety of all academically-related programs, policies, and personnel as well as recruiting and retention initiatives. The committee shall develop proposals and make recommendations regarding all academically-related matters to the Board of Trustees.

Section 7. Business Services Committee

The Business Services Committee shall review and recommend to the Board of Trustees annual operating and capital budget proposals, business management policies, property management policies and any other matters related to the business management of the University as may be required.

Section 8. Advancement and University Relations Committee

The Advancement and University Relations Committee shall review and recommend fundraising, marketing, communication, alumni and public relations programs. The committee shall report and make recommendations to the Board of Trustees as may be required.

Section 9. Campus Life Committee

The Campus Life Committee shall review all matters concerning religious activities and programs that promote spiritual growth and development at the University. The committee shall review matters affecting students of the University, other than those relating to the academic program, consider proposals on such matters, and report and make recommendations to the Board of Trustees as may be required.

Section 10. Board Development and Governance Committee

The Board Development and Governance Committee shall recommend policies to the Board pertaining to governance issues and processes including orientation and training of new Board members, the evaluation and improvement of the contribution of individual Board members and officers, and the recommendation of Bylaw changes. The committee may also submit names for the President's consideration in making recommendations to the Nominating Committee of the Baptist General Convention of the State of Oklahoma.

Section 11. Audit Committee

The Audit Committee shall be composed of members who have a basic understanding of finance and accounting and be able to read and understand fundamental financial statements. At least one member of the Committee shall have accounting or related financial management expertise. The Committee shall monitor the integrity of the University's financial reporting process and systems of internal controls regarding finance, accounting, and legal compliance related to those matters; monitor the independence and performance of the University's independent auditors

and provide an avenue of communication among the independent auditors, management, the University's financial officers and the Board of Trustees.

Section 12. Special or ad hoc Chartered Committees

There may be such special or ad hoc committees as the Board of Trustees may from time to time establish for the discharge of particular duties. In the Charter of any such committees, the Board of Trustees will determine whether non-trustees are eligible for appointment and their voting privileges on the specific committee.

ARTICLE VIII

CONFLICTS OF INTERESTS

A Trustee shall be considered to have a conflict of interest if (a) such Trustee has existing or potential financial or other interests which impair or might reasonably appear to impair such member's independent, unbiased judgment in the discharge of their responsibilities to the University, or (b) such Trustee is aware that a family member (which for purposes of this paragraph will be a spouse, parents, siblings, children, and any other relative if the latter reside in the same household as the Trustee), or any organization in which such Trustee (or family member) is an officer, director, employee, member, partner, Trustee, or controlling stockholder, has such existing or potential financial or other interests. All Trustees shall disclose to the Board any possible conflict of interest at the earliest practicable time. No Trustee shall vote on any matter, under consideration at a Board or committee meeting, in which such Trustee has a conflict of interest. The minutes of such meeting shall reflect that a disclosure was made and that the Trustee having a conflict of interest abstained from voting. Any Trustee who is uncertain whether a conflict of interest exists in any matter may request the Board or committee to determine whether a conflict of interest exists, and the Board or committee shall resolve the question by majority vote.

ARTICLE IX

ADMINISTRATOR OF PROPERTY

Section 1. Contracts

The Board of Trustees may authorize any officer or agent of the University to enter into any contract or execute and deliver any instrument in the name of or on behalf of the University, and such authority may be general or confined to specific instances.

Section 2. Checks, Drafts, Other Payment Orders

All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness issued in the name of the University shall be signed by such officer or agent of the University and in such manner as shall from time to time be determined by the Board of Trustees.

Section 3. Bonding

The Board of Trustees shall require all officers, agents, or employees charged with responsibility for the custody of any of the funds of the University to give bonds in amounts the Board of Trustees deems appropriate, the cost thereof to be paid by the University.

Section 4. Deposits

All funds of the University shall be deposited to the credit of the University in such banks, trust companies, or other depositories in accordance with an investment policy approved by the Board of Trustees.

Section 5. Gifts

The Board of Trustees may accept on behalf of the University any contribution, gift, bequest, or device for the general purpose or for any special purposes of the University, and may delegate this authority to appropriate corporate and/or administrative officers. These officers shall make regular reports to the Board of Trustees of all gifts accepted by them in the name of the University.

Section 6. Loans

Provided the University is in compliance with the Constitution of the Baptist General Convention of the State of Oklahoma, the University may borrow such sums as may be necessary and essential to the routine, prudent, and efficient operation of the University in carrying out its corporate purposes, provided that the aggregate amount of debt incurred by the University, less any indebtedness due and owing to or obtained from the Baptist General Convention of the State of Oklahoma, shall not exceed the sum of One Million Five Hundred Thousand Dollars (\$1,500,000); provided that, in the event the University shall need to borrow sums in excess of the aggregate amount of One Million Five Hundred Thousand Dollars (\$1,500,000) (exclusive of any amounts owed or obtained from the Baptist General Convention of the State of Oklahoma), which sum shall be determined to be a Major Expenditure under the Constitution of the Baptist General Convention of the State of Oklahoma, the University shall obtain the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma. In no event shall the University give any security for such borrowing, to include mortgages and security interests in the personal property of the University, without the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma.

Section 7. No Purchase or Sale of Certain Property Without Approval by Board of Trustees of University and of Board of Directors of Baptist General Convention of the State of Oklahoma.

No real property or personal property having a value in excess of One Million Five Hundred Thousand Dollars (\$1,500,000) may be purchased, acquired other than by gift, sold, transferred, assigned or conveyed by the University, unless the Board of Trustees of the University and the Board of Directors of the Baptist General Convention of the State of Oklahoma approve such purchase or sale and determine that such purchase or sale shall be necessary or convenient and for the best interests of the University. No acquisition, purchase, assignment, conveyance or transfer of such property or any interest therein either to or from the University shall at any time be made by the University until such purchase, acquisition, assignment, transfer or conveyance shall have been authorized by a vote of the Board of Trustees of the University at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such transfer or conveyance shall be valid or binding upon the University unless the vote by which the same is authorized shall have been entered and recorded in the records of the University.

Section 8. No Encumbrances of Property without Approval of Board of Trustees of University and of Board of Directors of the Baptist General Convention of the State of Oklahoma.

The University shall not pledge, hypothecate, mortgage, assign, or grant a security interest or lien in or to any real or personal property owned or to be acquired by the University without the prior approval of the Board of Trustees of the University and of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the University until such approval has been obtained by a vote of the Board of Trustees of the University at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the University unless the vote by which the same is authorized shall have been entered and recorded in the records of the University.

Section 9. Dissolution.

In the event of the dissolution of the University, all of its property, whether real, personal or mixed, of whatsoever nature and wherever situated, shall vest immediately in the Baptist General Convention of the State of Oklahoma, subject to disposition by said Convention. In the event the Baptist General Convention of the State of Oklahoma shall not be an organization qualified as exempt under Section 501(c)(3) of the Internal Revenue Code upon dissolution or disbanding of the University, then the remaining assets of the University shall be distributed to such other like organizations which then qualify as an exempt organization or organizations under Section 501(c)(3) of the Internal Revenue Code, as the Board of Trustees of this University may select and designate; and in no event shall any of said assets or property, in the event of dissolution thereof, go or be distributed to any private individuals, either for the reimbursement of any sum subscribed, donated or contributed by such private individuals, or for any other purpose.

ARTICLE X
BYLAW AMENDMENT

Section 1.

These Bylaws may be amended by the Board of Trustees at any meeting, regular or special, by a vote to amend constituting two-thirds of the members present at such a meeting, provided that the notice calling the Board meeting shall announce that amendments to the Bylaws will be voted upon and proposed amendments accompany the notice. No amendment to these Bylaws shall become effective until approved by the Baptist General Convention of the State of Oklahoma at its annual meeting, or approved by the Board of Directors of the Convention.

Section 2.

These Bylaws shall stand in the place and stead of and shall be substituted for all other and former Bylaws of the Board of Trustees of the University which have heretofore been adopted.

Section 3.

Prior to each January or February meeting of the Board of Trustees, the Board Development and Governance Committee shall review these Bylaws and suggest any necessary changes thereto.

Section 4.

The corporate Charter of the University or its Bylaws cannot be changed without final approval of the Baptist General Convention of the State of Oklahoma or its Board of Directors.

ARTICLE XI
MISCELLANEOUS

Section 1. Indemnification

Each Trustee and Officer of the University shall be indemnified by the University against all expenses actually and necessarily incurred by such Trustee or Officer in connection with the defense of any action, suit, or proceeding to which the Trustee or Officer has been made a part by reason of being or having been such Trustee or Officer except in relation to matters as which such Trustee or Officer shall be adjudicated in such action, suit, or proceeding to be liable for gross negligence or willful misconduct in the performance of duty.

Section 2. Fiscal Year

The fiscal year of the University shall begin the first day of each June and end the last day of May of the next following year.

Section 3. Severability

The invalidity of any provision of these Bylaws shall not affect the other provisions hereof, and in such event, these Bylaws shall be construed in all respects as if such invalid provision(s) were omitted.

**118th Annual Meeting
Oklahoma Baptists
Moore, First
November 11-12, 2024**

**Theme: Invested
Scripture: 1 Thessalonians 2:7-9**

Michael Butler, President
Manuel Parker, First Vice President
Duncan Blackwell, Second Vice President

Pre-Session Music by First Church, Moore, Worship Team led by Daniel Evans, minister of music, First Church, Moore.

1. Oklahoma Baptists' President Michael Butler, pastor and messenger from First Church, Chickasha, called the meeting to order at 6:30 pm.
2. Charlie Blount, pastor and messenger from First Church, Moore, brought greetings from the host church.
3. Elaine Buxton, messenger from Emmanuel Church, Oklahoma City, read Scripture from Phil. 4:4-7.
4. Terry Buxton, pastor and messenger from Emmanuel Church, Oklahoma City, opened the session in prayer.
5. Joe Ligon, Oklahoma Baptists' senior associate executive director, recognized special guests from Native Praise Choir; Southern Baptist Convention seminaries; GuideStone; North American Mission Board; International Mission Board, as well as missionaries and their families.
6. Worship in song was led by First Moore Worship Team and Daniel Evans, minister of music, First Church, Moore.
7. Cooperative Program (CP) was highlighted through a CP History video, and Todd Fisher, Oklahoma Baptists' executive director-treasurer, spoke about the history of the CP, the upcoming 100th anniversary, and how the CP is in our DNA as Southern Baptists. Fisher also shared that the CP and the Baptist Faith and Message are the same age. He shared that Southern Baptists are not going to be uniform, but we must be unified and he thanked Oklahoma Baptists' churches that selflessly and sacrificially give through the CP. In honor of Veteran's Day, Dr. Fisher recognized veterans in attendance.
8. President Butler called messengers into business session and introduced Parliamentarian C. J. Cavin, member from Henderson Hills Church, Edmond. Butler announced the appointment of committees. Committees were displayed on the screen as follows:

Credentials Committee: Luke Holmes, chairman, Immanuel Church, Duncan; Major Jemison, St. John Missionary Church, Oklahoma City; Owen Nease, Emmaus Church, Oklahoma City; Justin Sampler, First Church, Inola; Justin Turney, First Church, Pawhuska; Justin Villines, First Church, Warner; Tiller Watson, Turn Church, Tulsa

Nominating Committee: Michael Taylor, chairman, First Church, Ponca City; Jon Bawden, First Church, Sayre; Mark Boyd, First Church, Soper; Terry Buxton, Emmanuel Church, Oklahoma City; D. J. Carney, First Church, Bristow; Greg Davis, First Church, Cashion; Richard Forney, New Joy Fellowship, Tulsa; Shea Gordon, Goldsby Church; Deanna Huff, Capitol Hill Church, Oklahoma City; Kelly King, Quail Springs Church, Oklahoma City; Whitley Lent, First Church, Cheyenne; Garry

McNeill, First Church, Durant; Ginger McPherson, First Church, Tulsa; Kenny Mossman, First Church, Carnegie; Chase Rosado, First Church, Buffalo

Tellers Committee: Craig Towery, chairman, First Church, Sentinel; Josh Boles, First Church, Frederick; Pup Rogers, First Church, Okemah; Jordan Stowe, Angus Acres Church, Sand Springs; Ryan Taber, First Church Piedmont; David Treadaway, First Church, Pocasset; Scott Watkins, First Church, Kingfisher; Ryan Yount, First Church, Hulbert

9. President Butler recognized Luke Holmes, Credentials Committee chairman, pastor and messenger from Immanuel Church, Duncan. Holmes presented the following motion: "The Credentials Committee moves that the 762 messengers registered to date as duly elected messengers from the churches under the terms set forth in Article III of the Oklahoma Baptists' Constitution, and such other messengers who shall register during the convention, constitute the 2024 meeting of Oklahoma Baptists on this 11th and 12th day of November 2024."

The motion carried.

10. President Butler presented the following motion: "The Executive Committee moves that the printed program for the 118th Annual Meeting of Oklahoma Baptists be distributed among the messengers and others in attendance, and that it serve as a guideline for the meeting. The President's Address, Executive Director-Treasurer's Address, and the Annual Sermon shall be fixed items."

The motion carried and the adopted program follows:

**118th Annual Meeting
Oklahoma Baptists
First Baptist Church, Moore
November 11-12, 2024**

THEME: Invested

Scripture: I Thessalonians 2:7-9

"But we were gentle among you, like a nursing mother taking care of her own children. So, being affectionately desirous of you, we were ready to share with you not only the gospel of God but also our own selves, because you had become very dear to us. For you remember, brothers, our labor and toil: we worked night and day, that we might not be a burden to any of you, while we proclaimed to you the gospel of God."

Michael Butler, President
Manuel Parker, First Vice President
Duncan Blackwell, Second Vice President

**MONDAY EVENING
Michael Butler, Presiding**

6:20	Pre-Session Music	First Moore Worship Team Daniel Evans, director
6:30	Call to Order Greetings from Host Pastor Scripture	Michael Butler Charlie Blount Elaine Buxton

	Prayer	Terry Buxton
	Recognition of Special Guests	Joe Ligon
6:40	Worship in Song	First Moore Worship Team
		Daniel Evans, director
6:50	Cooperative Program Focus	Todd Fisher
7:00	Business Session	Michael Butler
	Appointment of Committees	
	Report of Credentials Committee	Luke Holmes
7:10	Worship in Song	Native Praise Choir
		Augusta Smith, director
7:20	Executive Director-Treasurer's Address	Todd Fisher
8:00	Closing Prayer	Victor Cope

TUESDAY MORNING
Manuel Parker, Presiding

9:00	Pre-Session Music	Singing ChurchWomen of Oklahoma
		Randy Lind, director
9:15	Call to Order	Manuel Parker
	Worship in Song	Singing ChurchWomen of Oklahoma
		Randy Lind, director
	Scripture	Jamie Schilt
	Prayer	Chris Schilt
9:25	WatersEdge	Robert Kellogg
9:35	Baptist Village Communities	Bill Pierce
9:45	Business Session	Michael Butler
	Financial Plan Presentation	Sophia Geiger
	Election of Officers	
	Report of Nominating Committee	Michael Taylor
	Report of Board of Directors	Todd Fisher
10:45	Worship in Song	Singing ChurchWomen of Oklahoma
		Randy Lind, director
10:55	President's Address	Michael Butler
11:25	Closing Prayer	Brian Waddell

TUESDAY AFTERNOON
Duncan Blackwell, Presiding

1:15	Pre-Session Music	First Moore Worship Team
		Daniel Evans, director
1:30	Call to Order	Duncan Blackwell
	Scripture	Courtney Richert
	Prayer	Brad Richert
1:40	Oklahoma Baptist University	Heath Thomas
1:50	Oklahoma Baptist Homes for Children	James Swain

2:00	Baptist Collegiate Ministries 100 th Anniversary Recognition	Cris Lowery
2:05	Business Session	Michael Butler
	Election of Officers	
	Miscellaneous Business	
2:35	Worship in Song	First Moore Worship Team
		Daniel Evans, director
2:45	Annual Sermon	Brent Prentice
	Alternate	Danny Mills
3:15	Recognition of Outgoing Officers/Presentation of Newly Elected Officers	Todd Fisher
3:20	Closing Prayer	Jacob Bice

Program Personnel

Bice, Jacob — pastor, Tulsa, Memorial
 Blackwell, Duncan — pastor, Elk City, First; second vice president, Oklahoma Baptists
 Blount, Charlie — pastor, Moore, First
 Butler, Michael — pastor, Chickasha, First; president, Oklahoma Baptists
 Buxton, Elaine — member, Oklahoma City, Emmanuel
 Buxton, Terry — pastor, Oklahoma City, Emmanuel
 Cope, Victor — pastor, Moore, First Indian
 Evans, Daniel — minister of music, Moore, First
 Fisher, Todd — executive director-treasurer, Oklahoma Baptists
 Geiger, Sophia — member, Snyder, First; vice chair, Finance Committee
 Holmes, Luke — pastor, Duncan, Immanuel; chairman, Credentials Committee
 Kellogg, Robert — chief executive officer, WatersEdge, Oklahoma Baptists
 Ligon, Joe — senior associate executive director, Oklahoma Baptists
 Lind, Randy — director, Singing ChurchWomen of Oklahoma
 Lowery, Cris — director, Baptist Collegiate Ministries, Oklahoma Baptists
 Mills, Danny — pastor, Hugo, First
 Parker, Manuel — pastor, Mannford, New Hope; first vice president, Oklahoma Baptists
 Pierce, Bill — president, Baptist Village Communities, Oklahoma Baptists
 Prentice, Brent — pastor, Stillwater, Eagle Heights
 Richert, Brad — missionary to Papua New Guinea
 Richert, Courtney — missionary to Papua New Guinea
 Schilt, Chris — IMB missionary
 Schilt, Jamie — IMB missionary
 Smith, Augusta — director, Native Praise Choir
 Swain, James — president, Oklahoma Baptist Homes for Children, Oklahoma Baptists
 Taylor, Michael — pastor, Ponca City, First; chairman, Nominating Committee, Oklahoma Baptists
 Thomas, Heath — president, Oklahoma Baptist University, Oklahoma Baptists
 Waddell, Brian — pastor, Mountain View, First

Acknowledgements:

Cavin, C.J. - member, Edmond, Henderson Hills; parliamentarian
 Towery, Craig; pastor, Sentinel, First; chairman, Tellers Committee

11. President Butler presented the following motion: “Also, that the 119th Annual Meeting of Oklahoma Baptists be held November 10-11, 2025, at Southern Hills Baptist Church in Oklahoma City.”
The motion carried.
12. Native Praise Choir shared worship in song. Director Augusta Smith, messenger from Native Stone Church, Sapulpa, shared that 25 years ago today Native Praise Choir sang together for the first time during the state WMU meeting.
13. A series of videos related to the upcoming move to the new building, formerly the Sonic Headquarters Building, were produced. The first of these “Sonic” videos was shown at this time.
14. Oklahoma Baptists’ Executive Director-Treasurer Todd Fisher shared the annual address of the executive director-treasurer. Fisher shared his vision for Oklahoma Baptists, which includes 1) the move to the Sonic Building at 300 Johnny Bench Drive, Oklahoma City; and 2) being invested in churches, pastors, and church staff – Fisher shared the strategic priorities that Convention staff will be working toward. Fisher also shared his personal testimony about his car accident and recovery, and thanked Oklahoma Baptists for their prayer and support.
15. President Butler expressed thanks to the Oklahoma Baptists’ Leadership Group who stood in the gap while Fisher was recovering.
16. President Butler provided information about the Monday evening giveaway items.
17. Victor Cope, pastor from First Indian Church, Moore, led the closing prayer for the evening session.

Tuesday Morning, November 12, 2024

Pre-session music was presented by The Singing ChurchWomen of Oklahoma in celebration of the 35th anniversary of the choir. Randy Lind, Oklahoma Baptists’ music and worship ministry partner, directs The Singing ChurchWomen.

18. First Vice President Manuel Parker, pastor and messenger of New Hope Church, Mannford, called the meeting to order at 9:15 am.
19. The Singing ChurchWomen led worship in song.
20. Jamie Schilt, International Mission Board (IMB) missionary, read Scripture from Revelation 4 & 5, and Chris Schilt, IMB missionary, led in prayer.
21. The second “Sonic” video was shown.
22. First Vice President Parker introduced Robert Kellogg, chief executive officer of WatersEdge, to share the report of WatersEdge Ministry Services. Kellogg shared an update regarding the move to the Sonic Building, the \$25x25 vision distribution of \$281 million to ministry since 2013, assets under management at just over \$734 million through October, Church Extension Fund has expanded into 38 states and since last year’s annual meeting \$3.6 million have been loaned to ten Oklahoma churches; loans to 35 churches outside of Oklahoma have been made totaling more than \$26.7 million. Kellogg continued by sharing that 370 Kingdom Investment accounts have been opened representing approximately \$39 million in new funds. Ministry Accounting Services are serving more than 250 clients in 28 states with 118 of those in Oklahoma. The third “Sonic” video was played as part of the WatersEdge report.
23. The Baptist Village Communities (BVC) report began with a video of Tom Moore playing his harmonica. President Bill Pierce stated that BVC ministers on 12 campuses across the state. Baptist Village of Enid is the newest campus serving hundreds of people from the 11 counties surrounding that campus. The Every Door in 2024 special emphasis saw over 100 volunteers involved in residents

sharing their salvation stories and witnessing to those who do not have a salvation story. The ministry of BVC serves over 1,600 residents daily. Through the Every Door in 2024 emphasis, 19 residents came to salvation in Christ and 78 recommitted their lives to Christ. Residents have shared Christ with over 1,000 residents. Pierce announced the 30th Anniversary of Entrusted Hearts that has offices in Enid, Lawton, Oklahoma City, and Tulsa. Pierce also reported on the Pierce Institute for Transforming Life Expectancies, which is designed to help the church minister to senior adults in the church and reach seniors outside of the church. Listening Sessions will be held over the next several months. Pierce reported on the Shaping the Future Capital Campaign and shared that gifts and pledges have been secured totaling \$9.19 million. He added that BVC has been able to completely remodel two of their health centers. The BVC has been serving senior adults for 66 years. The BVC report concluded with a video of Gathan Graham on the piano and showing residents from across the state.

24. The fourth "Sonic" video was shown.
25. President Butler called messengers into business session and called for Sophia Geiger, vice chair of the Oklahoma Baptists' Finance Committee and messenger from First Church, Snyder, to present the 2025 Financial Plan. Geiger moved the adoption of the 2025 Financial Plan as printed on pages 15-16 of the messenger booklet. The motion was approved.
26. First Vice President Manuel Parker presided over the election of president and called for nominations for the office of president.

Jacob Bice, pastor and messenger from Memorial Church, Tulsa, nominated Michael Butler, pastor of First Church, Chickasha, to serve a second term as president. There were no other nominations for president. Michael Butler was declared president by acclamation.
27. President Butler recognized Michael Taylor, pastor and messenger from First Church, Ponca City, and chairman of the Nominating Committee, to bring the committee report. Taylor made the motion to accept the 2024 Nominating Committee Report as printed on pages 17-20 of the messenger booklet. The motion was approved.
28. President Butler recognized Todd Fisher, executive director-treasurer, to present the Report of the Board of Directors. Fisher shared a few highlights from the printed report on pages 7-10 of the messenger booklet including the purchase of the Sonic Building and sale of the current Baptist Building; approval of changes in affiliate governing documents; and the Edna McMillan State Missions Offering goal, which is ahead of to-date last year. Butler made the motion to move the acceptance of the 2024 Board of Directors Report. A question from Randy Presley, messenger from Trinity Church, Norman, regarding the sale of the Baptist Building was answered by Butler. The motion was approved.
29. The Singing ChurchWomen of Oklahoma led worship in song.
30. President Butler presented the President's Address sharing from 1 Thess. 2:7-9.
31. Brian Waddell, pastor and messenger from First Church, Mountain View, closed the session with prayer.

Tuesday Afternoon, November 12

Pre-Session Music by First Church, Moore, Worship Team led by Daniel Evans, minister of music, First Church, Moore.

A Cooperative Program video was shown prior to the call to order.

32. Second Vice President Duncan Blackwell, pastor and messenger from First Church, Elk City, called the session to order at 1:30 pm.
33. Second Vice President Blackwell recognized missionaries to Papua, New Guinea, Brad and Courtney Richert. Courtney Richert read Scripture from 1 Thessalonians 2 and Brad Richert led in prayer.
34. The report from Oklahoma Baptist University (OBU) began with a video about the April 2023 tornado on campus and the launch of OBU's Shape the Future campaign. President Heath Thomas announced OBU is enjoying the third consecutive year of student enrollment growth and shared that between February 2023 and today, OBU has seen over 550 individuals receive Christ through chapel services, on campus conversations, and the Prison Divinity Program. Thomas shared the strategic and catalytic priorities of the Shape the Future campaign: 1) Invest in relevant and strategic academic programs, 2) transform legacy learning facilities, and 3) enhance campus life for the good of students, staff, and guests.
35. Second Vice President Blackwell recognized Oklahoma Baptists Homes for Children (OBHC) President James Swain to bring the report from OBHC. Swain shared the three primary ways OBHC is pursuing their mission and vision to show and share the love of Christ to children and their families. The first is through Foster Care ministry with new director, Gerald Peters. The second is through Hope Pregnancy Ministries that has a new location in Tulsa and the Shawnee center will be open in the near future. Swain shared the need for nurses and sonographers as well as staff and volunteers. The third is through the four OBHC campuses and the work and ministry accomplished at each location. Swain continued his report by thanking Oklahoma Baptists for their support through the Cooperative Program, the Mother's Day Offering, and the "Bring Back the Bank" initiative. He concluded by reporting 157 professions of faith in Christ were reported in 2023 and over 100 more have been seen in the first nine months of 2024.
36. Second Vice President Blackwell recognized Cris Lowery, Baptist Collegiate Ministries director. Lowery shared that BCM is celebrating 100 years and currently has 39 campuses across the state. He added that there is much to celebrate not only in Oklahoma but across the country. Lowery thanked Oklahoma Baptists for the phenomenal changes in this ministry through the years. This time of recognition concluded with a video showing people who have been impacted by the BCM.
37. The fourth "Sonic" video was shown.
38. President Butler called messengers into business session and opened the floor for nominations for the office of first vice president.

Randy Presley, minister and messenger from Trinity Church, Norman, nominated Kim Hays, pastor of First Church, Perry.

Michael Taylor, pastor and messenger from First Church, Ponca City, nominated Owen Nease, pastor of Emmaus Church, Oklahoma City.

Butler gave instructions to raise ballots. Owen Nease was elected to the office of first vice president.
39. President Butler called for nominations for the office of second vice president.

Jeremy Smith, pastor and messenger from Eastwood Church, Midwest City, nominated David Hooks, pastor of Bryant Avenue Church, Oklahoma City.

Todd Carr, pastor and messenger from Balko Church, nominated Trevor Bulls, pastor of First Church, Boise City.

Chris McDaniel, pastor and messenger from Southside Church, Atoka, nominated Randy Hurt, director of missions in Atoka-Coal Baptist Association and member of Southside Church, Atoka.

Butler instructed messenger to fill out Ballot #1. The Tellers Committee collected ballots and will report the outcome later in this session.
40. President Butler called for any miscellaneous business. There was no miscellaneous business.

Worship in Song was led by First Church, Moore, Worship Team led by Daniel Evans, minister of music, First Church, Moore.

41. President Butler introduced Brent Prentice, pastor and messenger from Eagle Heights Church, Stillwater. Prentice delivered the Annual Sermon from Psalm 43.
42. President Butler announced that the election for the office of second vice president was not a simple majority so a runoff is necessary. Butler instructed messenger to use Ballot #2 and vote for either Randy Hurt or David Hooks. The Tellers Committee collected ballots and will bring the results before the end of the afternoon session.
43. Parliamentarian C. J. Cavin recognized Derrick Carney who has been pastor at First Church, Luther, for 30 years.
44. Todd Fisher recognized the staff of Oklahoma Baptists and thanked them for their work. He also recognized Cris Lowery, Oklahoma Baptists' BCM Director for his 29 years of service and announced that he will be retiring at the end of 2024.
45. Todd Fisher presented plaques to the outgoing officers.
46. President Butler announced the final gift is a daypack and gave instructions on receiving that gift. He also asked messengers to be patient while the Tellers Committee completes the task of counting the ballots for the second vice president.
47. Following a short delay, President Butler announced that Randy Hurt was elected to serve as second vice president.
48. Todd Fisher recognized the newly elected officers.
49. Jacob Bice, pastor and messenger from Memorial Church, Tulsa, led the closing prayer.
50. The Annual Meeting adjourned at 3:30 pm.

Total Messengers: 885

2024 REPORT OF THE OKLAHOMA BAPTISTS' BOARD OF DIRECTORS

Article VI of the Oklahoma Baptists' Constitution authorizes the Board of Directors to transact Convention business between sessions. The President and Vice Presidents are entrusted with the responsibility to sign legal documents of the Convention when signatures are required.

This report consists of actions taken by the Board subsequent to the 2023 Annual Meeting. Regular meetings of the Board were held February 8, May 21, and September 10, 2024.

To effectively accomplish its tasks in 2024, the Board was organized into four committees: the Church Resources Committee, the Communications/CP Committee, the Finance Committee, and the Support Services Committee. The President and Vice Presidents, in consultation with the Executive Director-Treasurer, determined the committee assignments. There is also an Executive Committee consisting of the President, Vice Presidents, Executive Director-Treasurer, and the other four Board committee chairs.

Executive Committee – Michael Butler, Chair

Duncan Blackwell	Todd Fisher	Nick Johnson
Jeff DeGiacomo	David Hooks	Manny Parker
Russell Duck		

Church Resources Committee – Jeff DeGiacomo, Chair

Brandon Adams (Vice Chair)	Julio Crespo	Manny Parker
Kevin Baker	Mirandy Ford	Suzanne Russell
Duncan Blackwell	Jess Jones	Kerry Smith
Paul Brady	Lance McAfee	Rio Taylor*
Amber Crawley*	Charles Miller	Blake Wallace

Communications/CP Committee – Nick Johnson, Chair

Lin Brister	Deanna Hamilton	Bradley O'Dell (Vice Chair)
Todd Carr	Bentley Hill	Harvey Sparks
Collin Coffee	Andy Krebs	Darren Wallace
Ray Earley	Gary Lillie	Robert Wilson
Esther Gee	Cecil Mackey	

Finance Committee – Russell Duck, Chair

Keith Burkhart	Rick Geist	Danny Mills
Darci Coffman	Jonathan Gilliland	Victor Paul
Dana Darby	Aaron Glover	Carl Storm
Josh Galcatcher	Trey Graham	J. P. Williams
Sophia Geiger (Vice Chair)	Dale Griffin	

Support Services Committee – David Hooks, Chair

Jennifer Barnett	Patrick Griffin	Colin Stallcup
Robert Bernhardt	Gary Harvanek	Joe Taylor
Cole Bryce	Scott Melton	Stefan Valdez
Brayden Buss (Vice Chair)	Roger Snow	Todd White
Ron Fleming	Skylar Spradlin	

Asterisks (*) indicate persons who resigned from the Board of Directors in 2024—Amber Crawley resigned in April; Rio Taylor resigned in September.

SPECIAL COMMITTEE ASSIGNMENTS

FALLS CREEK 2ND CENTURY ADVISORY TEAM— March 7, 2023, Former President Chris Wall appointed an advisory team to consider present and future needs related to the upkeep of Oklahoma Baptists' Conference Centers facilities and infrastructure and to recommend strategy to address the deferred maintenance and funding of maintenance and needed repairs. An Oklahoma City construction company has agreed to provide a professional deferred maintenance report at no cost to the convention. Once that report has been received, the Advisory Team will meet to review and discuss the report. Those serving on the advisory team are: Josh Boles, pastor, Frederick, First; Tim Bowen, director of missions, Bryan Association; Bill Clark, Jr., member, Fitzhugh, First; Gene Downing, member, Oklahoma City, Southern Hills; Debbie Hilton, member, Enid, First; Greg Kannady, member, Kingfisher, First; Chris McDaniel, pastor, Atoka, Southside; and Augusta Smith, member, Sapulpa, Native Stone. The group has not met in 2024.

THE EXECUTIVE COMMITTEE

The Bylaws call for an Executive Committee to act for the Board of Directors when the Board is not in session. In addition, the Executive Committee is authorized to act upon matters that, in the judgment of the Executive Director-Treasurer and the elected officers of the Convention, require action before the next meeting of the Board of Directors. Such matters are then reported to the Board of Directors. The Executive Committee makes recommendations and reports to the Board of Directors on matters pertaining to specific assignments by the Board of Directors, encourages and supports the Executive Director-Treasurer in his work, and serves as an “interagency” committee. The 2023-2024 Executive Committee consisted of the Convention President, Vice Presidents, Executive Director-Treasurer, and the other four Board committee chairs. The committee met for regularly scheduled meetings February 7, May 20, and September 9, 2024.

DECEMBER 7, 2023, SPECIAL CALLED MEETING REPORT—

- 1. AUTHORIZATION FOR ACTION ON BID FOR ADA LODGE**—The Executive Committee was authorized to negotiate, accept, and issue final approval to terms of an offer from Midwest City, First, for the purchase of the Ada Lodge at Falls Creek. Upon final approval of the offer by the Executive Committee, the Executive Director-Treasurer is authorized to execute all documents necessary to complete the transaction.

FEBRUARY REPORT—

- 1. WATERSEDGE PURCHASE OF SONIC BUILDING APPROVED**—Directors approved WatersEdge, through its Chief Executive Officer, to spend up to \$13 million for the purchase, closing costs, and broker commission (\$10.6 million) and the remodeling, improving, and furnishing, etc. (\$2.4 million) of the building known as the Sonic Building, as authorized by the WatersEdge Board of Directors Resolution dated January 26, 2024.
- 2. OKLAHOMA BAPTISTS AND AFFILIATES AUTHORIZED TO MOVE TO NEW LOCATION**—Directors authorized Oklahoma Baptists and affiliates occupying the Baptist Building to move primary office operations to the building known as the Sonic Building on a timeline in accordance with best business practices and execute necessary lease agreements with WatersEdge, contingent upon the completion of the purchase of the Sonic Building.
- 3. BAPTIST BUILDING TO BE LISTED FOR SALE**—Directors authorized the Executive Director-Treasurer, in consultation with the Executive Committee, to enter a contractual relationship with a real estate broker for the purpose of listing the Baptist Building for sale and soliciting offers. Actual sale of the Baptist Building will be presented to the Board for approval.
- 4. WATERSEDGE GOVERNING DOCUMENTS AMENDED**— Directors approved amendments to the WatersEdge governing documents keeping them in line with Convention governing documents.

5. **VISION BANK SIGNATURE CARD UPDATED**— Directors approved the removal of Andy Harrison from the signature card with Vision Bank in Davis, Oklahoma.

MARCH 26 SPECIAL CALLED MEETING REPORT—

1. **FORMATION OF WATERSEDGE BRICKTOWN HOLDINGS, LLC RATIFIED**—The Board of Directors affirmed the action of the WatersEdge Board ratifying the formation of WatersEdge Bricktown Holdings, LLC.
2. **MOU BETWEEN WATERSEDGE AND OKLAHOMA BAPTISTS APPROVED**—Directors approved the Memorandum of Understanding Between WatersEdge and Oklahoma Baptists regarding the WatersEdge Bricktown Holdings, LLC.

MAY REPORT—

1. **BVC GOVERNING DOCUMENTS AMENDED**—Directors approved amendments to the Baptist Village Communities governing documents keeping them in line with Convention governing documents.
2. **OBU LAND EXCHANGE APPROVED**—Directors approved the resolution from the Oklahoma Baptist University Board of Trustees regarding the exchange of land with the Benedictine Fathers of Sacred Heart Mission (Abbey).
3. **RESOLUTIONS/POLICY STATEMENTS BE REFERRED TO EXECUTIVE COMMITTEE**— Directors decided that all resolutions or policy statements submitted to the Board of Directors be referred to the Executive Committee, and upon study, the Executive Committee will report back to the Board on all such statements and may include any recommendations in said report.
4. **OBHC SHAWNEE HPC AMOUNT AMENDED**— Directors agreed that the amount approved May 23, 2023, for the president of Oklahoma Baptist Homes for Children to negotiate the purchase of a building for the permanent location of the Hope Pregnancy Center in Shawnee be amended from \$550,00 to \$585,000.

SEPTEMBER REPORT—

1. **WATERSEDGE BOARD VACANCY FILLED**—Directors elected Heath Tucker, pastor at Edmond, Waterloo Road, to fill the two-year unexpired term of Stephen Rummage on the WatersEdge Board of Directors.
2. **OKLAHOMA BAPTISTS' BOARD VACANCY FILLED**—Directors elected Justin Villines, pastor at Warner, First, to fill the two-year unexpired term of Rio Taylor on the Oklahoma Baptists' Board of Directors.
3. **STRATEGIC PRIORITIES APPROVED**—Directors approved strategic priorities for advancing the gospel together by serving churches, serving pastors, and through gospel ministries. These strategic priorities will be the Convention's focus for the next three to five years.
4. **CREDENTIALS COMMITTEE SPECIAL RULES APPROVED**—Directors approved the set of special rules for the Credentials Committee. These rules were presented to the board as a joint recommendation from the Executive Committee and the Credentials Committee, which was chaired by Luke Holmes, pastor of Duncan, Immanuel.
5. **SALE OF BAPTIST BUILDING**—Directors voted for the Convention to proceed with the purchase sales agreement as presented during Executive Session, and that the Executive Committee be given authority to approve the sale of the Baptist Building at a sale price above \$3,000,000.

CHURCH RESOURCES COMMITTEE

The assignment of the Church Resources Committee is to make recommendations and reports to the Board of Directors on matters pertaining to Building Services, Children/CrossTimbers Program, Church Multiplication, Disaster Relief & Chaplaincy, Evangelism & Small Groups, Falls Creek Program, Student Evangelism & Missions, Worship & Music, Missions & Women's Ministries, and Family & Men's Ministries. Jeff DeGiacomo, pastor of Shawnee, Immanuel, served as chair. The committee met February 8, May 21, and September 10, 2024. The Church Resources Committee presented no recommendations in February or September.

MAY REPORT—

1. **EDNA MCMILLAN STATE MISSIONS OFFERING GOAL APPROVED—**The Board approved the State Missions Offering Goal of \$1,200,000, to be distributed in 2025.

COMMUNICATIONS/COOPERATIVE PROGRAM COMMITTEE

The assignment of the Communications/Cooperative Program Committee is to make recommendations and reports to the Board of Directors on matters pertaining to Baptist Messenger, Public Relations, Communications, Ethics & Religious Liberty, and Cooperative Program promotion. Nick Johnson, pastor of Lindsay, First, served as chair. The committee met February 8, May 21, and September 10, 2024. The Communications/Cooperative Program Committee presented no recommendations in 2024.

FINANCE COMMITTEE

The assignment of the Finance Committee is to make recommendations and reports to the Board of Directors on matters pertaining to Budget. Russell Duck, member of Elk City, First, served as chair. The committee met February 8, May 20, May 21, and September 10, 2024.

FEBRUARY REPORT—

1. **2024 COOPERATIVE PROGRAM ALLOCATIONS ADJUSTED—** The Board of Directors adjusted the 2024 Cooperative Program allocations to 40 percent Southern Baptist Convention / 45 percent Oklahoma Baptists / 15 percent Affiliates effective March 1, 2024. Three percent of CP receipts collected on or after March 1 will be escrowed, pending messenger approval at the next Oklahoma Baptists Annual Meeting. Upon messenger approval of the adjusted allocation, escrowed funds will be released for general purpose use to Oklahoma Baptists.
2. **2023 BUDGET SURPLUS PLACED IN ESCROW—** Directors voted to place the 2023 budget surplus of approximately \$676,000 in escrow for use toward expenses related to the possible move to the new building. Remaining funds will be placed in reserves.
3. **2025 COOPERATIVE PROGRAM ALLOCATIONS SET—** Directors approved the following:
 1. That the 2025 Cooperative Program allocation be distributed 40 percent Southern Baptist Convention / 45 percent Oklahoma Baptists / 15 percent Affiliates.
 - a. In the event Cooperative Program income for 2025 does not reach the objective, distribution to Oklahoma Baptists, affiliates, and the Southern Baptist Convention, will be proportionately adjusted.
 - b. In the event the Cooperative Program receipts for 2025 exceed the objective by 5 percent or less, the Executive Director-Treasurer is authorized to distribute Oklahoma's portion. If receipts are greater than 5 percent over budget, the Executive Director-Treasurer will recommend through the Finance Committee to the Board of Directors the distribution of Oklahoma's share.

- c. That the Executive Director-Treasurer be authorized to adjust this budget by not more than 5 percent as prudent or necessary.

MAY REPORT—

1. **2025 COOPERATIVE PROGRAM OBJECTIVE SET**—Directors set the 2025 Cooperative Program objective at \$24,500,000.

SEPTEMBER REPORT—

1. **2025 FINANCIAL PLAN ADOPTED**— Directors endorsed the 2025 Financial Plan based on the allocations presented in February.
(The Financial Plan is printed in the *2025 Financial Plan* section of this messenger booklet.)

SUPPORT SERVICES COMMITTEE

The assignment of the Support Services Committee is to make recommendations and reports to the Board of Directors on matters pertaining to the Conference Centers Operations, Personnel, Church & Employee Benefits, Creative & Print Services, Web Development, Interactive and Electronic Media, and Information Technology. David Hooks, pastor of Oklahoma City, Bryant Avenue, served as chair. The committee met February 8, May 21, and September 10, 2024. The Support Services Committee presented no recommendations in September.

FEBRUARY REPORT—

1. **SALE OF PROPERTY TO SEOSU APPROVED**—The Board authorized the Executive Director-Treasurer to complete all necessary actions to execute the sale of Lot Two (2) of The Baptist General Convention Addition in Durant, Oklahoma, to Southeastern Oklahoma State University for \$28,375.

MAY REPORT—

1. **WASHINGTON OSAGE ASSOCIATION CABIN PLAN APPROVED**— Directors voted to approve plans of Washington-Osage Baptist Association to demolish and re-build their cabin at Falls Creek.

ADDITIONAL INFORMATION

SEPTEMBER REPORT—

1. **REPORT BY CHAIR, OKLAHOMA BAPTISTS' AUDIT AND AFFILIATE AUDIT OVERSIGHT REVIEW COMMITTEE**—The Board heard the annual summarization by Audit Committee Chair Nate Geist. The Convention and affiliates all received unmodified opinions again this year. The 2023 Oklahoma Baptists' audit report, prepared and presented by Capin Crouse, CPAs, will be included in the Convention Annual.
2. **PERFORMANCE EVALUATION REPORTED**—President Michael Butler informed directors that the performance evaluation of Dr. Todd Fisher was conducted during the September 9 Executive Committee meeting. Dr. Fisher received a positive evaluation, and this evaluation will be placed in Dr. Fisher's personnel file.

Messengers by Association and Organization

885 Total Messengers

<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers		<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers	
<u>Arbuckle Baptist Association</u>	<u>(15)</u>	<u>Banner Baptist Association</u>	<u>(8)</u>
Davis, First	(1)		(5)
Rev Anthony Randol		Toby Huff	
Lindsay, Erin Springs	(3)	Bro J. P. Williams	
Mr Levi McClain		Vicki Williams	
Bro Michael Ridgway		<u>Bryan Baptist Association</u>	<u>(8)</u>
Nathaniel Roberts		Caddo, Blue River	(2)
Lindsay, First	(2)	Mack Chambers	
Mrs Erin Johnson		Shirley Chambers	
Rev Nick Johnson		Durant, Calvary	(1)
Pauls Valley, Trinity	(4)	Tim Bowen	
Ashley Gallagher		Durant, First	(4)
Mr. Joshua Gallagher		Mr Ken Bartholomew	
Rev Vincent Harrison		Mr Guillermo Garcia	
Tyler Porter		Rev Garry McNeill	
Stratford, First	(3)	Mr. Dustin Searles	
Mr Fred Stephens		Durant, Silo	(1)
Rev. Keith Stevens		Ray Earley	
Mike Sykes		<u>Caddo Baptist Association</u>	<u>(13)</u>
Sulphur, Calvary	(2)	Albert, Oney	(2)
Rev Tom Hefley		Bradley Garnett	
Todd Thomas		Mr Jackie Pledger	
<u>Atoka-Coal Baptist Association</u>	<u>(9)</u>	Anadarko, Bethel	(1)
Atoka, First	(1)	Mr Joshua Brooks	
Mr. Gary Harvanek		Apache, First	(2)
Atoka, Southside	(4)	Rev Jon Syverson	
Rev Randy Hurt		Jakeb Willoughby	
Tahrea Hurt		Carnegie, First	(1)
Rev. Chris McDaniel		Kenny Mossman	
Rev. Matthew McIninch		Fort Cobb, First	(1)
Coalgate, First	(2)	Colin Stallcup	
Jim Lewis		Gracemont, First	(1)
Brock Woolf		Sharon Edelen	
Lane, First	(1)	Hinton, Scott	(2)
Rev Phillip Barton		Claudia Cooksey	
Tupelo, First	(1)	Rev Tom Cooksey	
Rev Randall Cochran		Hydro, First	(3)
<u>Banner Baptist Association</u>	<u>(8)</u>	Pamela Colvard	
Ada, First	(2)	Timothy Colvard	
Kevin Bell		Joe Sanders	
Rev Brad Graves		<u>Central Baptist Association</u>	<u>(21)</u>
Allen, First	(1)	Cashion, First	(6)
Steve Hall		Janice Akright	
Fitzhugh, First	(5)	Becky Banks	
Easton Birchfield		Rev. Greg Davis	
Holly Birchfield		Jack Gallemore	

Messengers by Association and Organization

885 Total Messengers

<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers		<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers	
<u>Central Baptist Association</u>	<u>(21)</u>	<u>Cherokee Strip Baptist Association</u>	<u>(27)</u>
Cashion, First	(6)		(2)
Danny Hinkle		Tina Hamm	
Foster Shamburg		Enid, Emmanuel	(6)
Crescent, First	(2)	Emilie Blount	
Mrs Amy Montgomery		Jared Blount	
Paul Montgomery		Rev John Doffer	
El Reno, First	(2)	Mrs Youlonda Doffer	
Grant Findley		Bonnie Keels	
Holden McCrackin		Dr. Shonn Keels	
Greenfield, First	(1)	Enid, First	(2)
Mr Lance Whaley		Stephanie Small	
Guthrie, Seward Road	(1)	Dakota Unruh	
Michael Kirk		Enid, Garland Road	(2)
Kingfisher, First	(3)	Billy Benson	
Chris Hagar		Gene Ohls	
Rev Aaron Long		Enid, Graceway	(2)
Rev Scott Watkins		Mr Craig Bruyn	
Okarche, First	(1)	Mr Frederick CLAYTON	
Bro James Inman		Enid, Open Door	(1)
Union City, First	(2)	Dr. Matthew Spann	
Mrs. Tracy Clayton		Perry, First	(3)
Rev Walter Clayton		Mr Mark Davis	
Watonga, First	(1)	Mr. Kim Hays	
Rev Jim Westmoreland		Miss Debra Inselman	
Yukon, Bible	(2)	Pond Creek, First	(2)
Mr Griffin Smith		Beth Buster	
Matt Stewart		Richard Buster	
<u>Cherokee Baptist Association</u>	<u>(4)</u>	Ringwood, First	(2)
Jay, Piney	(2)	Jeff Berger	
Mrs Anita Jones		Mrs. Sarah Berger	
Jess Jones		<u>Choctaw-Chickasaw Baptist Association</u>	<u>(4)</u>
Tahlequah, Elm Tree	(1)	McAlester, First Indian	(3)
Priscilla Blackfox		Cheryl Billy	
Tahlequah, New Greenleaf	(1)	Yulonda Mathis	
Rev Jerry Dry		Linda Watson	
<u>Cherokee Strip Baptist Association</u>	<u>(27)</u>	Pittsburg, Sardis	(1)
Cherokee, First	(4)	Mr Ron Fleming	
Mrs Tamara Goeken		<u>Cimarron Baptist Association</u>	<u>(28)</u>
Rev Bryan Laramore		Bristow, First	(1)
Thomas Ott		Rev. Derrick Carney Jr	
Steve Spade		Cleveland, Westport	(1)
Covington, First	(1)	Brandon Morton	
Phillip Gregg		Cushing, First	(2)
Drummond, Cross	(2)	Roy Henry	
Dale Hamm		Michael Martin	

Messengers by Association and Organization

885 Total Messengers

<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers		<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers	
<u>Cimarron Baptist Association</u>	<u>(28)</u>	<u>Comanche-Cotton Baptist Association</u>	<u>(36)</u>
Kellyville, First	(2)		(2)
Robert Gooch		Jesse Wilson	
Devon Minor		Hastings	(2)
Mounds, First	(4)	Rev Phil Tallman	
Ben Drost		Mrs Sharon Tallman	
Mirandy Ford		Lawton, Central	(5)
Robert Ford		Mr Bill Brown	
Rev Steve Lewis		Mrs Janie Brown	
Perkins, First	(3)	Mr Benjamin Byrns	
Mr. Jeff Holt		Dr Jared Byrns	
Chris Sapp		Miss Madeleine Byrns	
Mr Martin Voelker		Lawton, First	(3)
Perkins, Immanuel	(6)	Rev Mike Keahbone	
Mrs Claudia Andrews		Troy Taylor	
Bro Robbie Bernhardt		Brandon Thompson	
Gale Cavanaugh		Lawton, Friendship	(4)
Rita Cavanaugh		Rev Antione Whittman	
Mr Richard McCullough		Mrs. Tammi Whittman	
Mrs Sharon Morie		Mrs. Velma Wilson	
Stillwater, Eagle Heights	(5)	Dr Walter Wilson	
Brennan Cook		Lawton, Northside	(3)
Dr Parker Goforth		Mr Tony Cook	
Bro Curtis Kinsey		Mr David DunsWorth	
Mr Brent Prentice		Mrs. Holly DunsWorth	
Mrs Tara Wolfe		Lawton, Olivet	(2)
Stillwater, Mehan Union	(2)	Sher Gresham	
Rebekah Tiner		Tim Gresham	
Toby Tiner		Snyder, Southside	(2)
Terlton, First	(2)	Morine Peevyhouse	
Rev Justin White		Tom Peevyhouse	
Susan White		Walters, Calvary	(2)
<u>Comanche-Cotton Baptist Association</u>	<u>(36)</u>	Roger Snow	
Cache, First	(4)	Sue Snow	
Mrs. Connie Baker		Walters, First	(3)
Amanda Kness		Thomas Graham	
Jordan Kness		Mr Clint Hart	
Christopher Petroff		Sandra Hart	
Chattanooga, First	(2)	<u>Craig-Mayes Baptist Association</u>	<u>(15)</u>
Rev Derek McMurtry		Bluejacket, First	(4)
Mrs. Valerie McMurtry		Rev Austin Clark	
Elgin, Crossroads	(2)	Kelsey Clark	
Curtis Erwin		Mrs Latisha Henderson	
Justin Evans		Mr Shawn Henderson	
Fletcher, First	(2)	Chouteau, First	(1)
Mr Cody Howard		Rev Caleb Parks	

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885 Total Messengers

<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers		<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers	
<u>Craig-Mayes Baptist Association</u>	<u>(15)</u>	<u>Enon Baptist Association</u>	<u>(21)</u>
Locust Grove, First	(1)	Leanne Martin	(7)
Rev Blake Wallace		Mr Caleb Williams	
Pryor, Exciting Southeast	(1)	Dickson, Faith Southern	(1)
Rev David Edwards		Chris Dutton	
Pryor, First	(2)	Marietta, First	(5)
Rev Billy Powell		Mrs Amy Norton	
Norma Powell		Mr Shane Norton	
Pryor, Life Fellowship	(3)	Mr Jaxon Smith	
Rev. Joey Dean		Brandon Twyford	
Rev Adam Tomberlin		Mrs Lacey Twyford	
Zach Wallace		Ratliff City, First	(2)
Salina, First	(1)	Glynn Baker	
Dr Steve Waechter		Tammy Baker	
Vinita, First	(2)	Thackerville, First	(4)
Carol McClain		Ruth Allen	
Skip McClain		Judy Brown	
<u>East Central Baptist Association</u>	<u>(11)</u>	Toni Jones	
Cookson	(2)	Kevin Wolfe	
Mrs Cherie Russell		<u>Frisco Baptist Association</u>	<u>(11)</u>
Rev. Kevin Russell		Antlers, First	(2)
Gore, First Southern	(2)	Ms Amanda Green	
Mrs Jill Perkins		Timothy Green	
Rev Tim Perkins		Hugo, First	(1)
Sallisaw, First	(3)	Dr. Danny Mills	
Rev Greg Burnsed		Idabel, First	(2)
Rev Buddy Hunt		Justin Benson	
Joseph W. Taylor		Jon Hicks	
Sallisaw, Prices Chapel	(1)	Soper, First	(3)
James Pathkiller		Dr Mark Boyd	
Stilwell, Victory Southern	(1)	Rev Aaron Reed	
Rev Steve Mowery		Mrs Vonda Reed	
Tahlequah, First	(1)	Valliant, First	(2)
Mike Murray		Judy Mings	
Tahlequah, Grace	(1)	Mike Mings	
Mr Kyle Murray		Valliant, Trinity	(1)
<u>Enon Baptist Association</u>	<u>(21)</u>	Rev Bradley O'Dell	
Ardmore, Emmanuel	(2)	<u>Grady Baptist Association of Churches</u>	<u>(17)</u>
Donny Custar		Amber, First	(1)
Patti Custar		Mary Bidelspace	
Ardmore, First	(7)	Blanchard, Middleberg	(3)
Bill Bergstrom		Mr Leslie Courtney	
LeeAnn Bergstrom		Mrs Sandra Grodecki	
Dr Derek Crawford		Mr Steve Grodecki	
Dr. Alton Fannin			
Ryan Goodman			

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<u>Grady Baptist Association of Churches</u>	<u>(17)</u>	<u>Great Plains Baptist Association</u>	<u>(35)</u>
Chickasha, First	(5)	Elk City, First	(5)
Dr. Michael Butler		Rev Duncan Blackwell	
Raylee Butler		Rev Carl Ringer	
Mr Joshua Gresham		Mr David Robertson	
Glenette Russell		Cory Spieker	
Dr. Tim Russell		Mr David Walter	
El Reno, New Hope	(1)	Elk City, Prairie View	(2)
Rev Tom Gragg		Logan Thornton	
Pocasset, First Missionary	(2)	Mr Tod Thornton	
Bro David Treadaway Jr		Frederick, First	(2)
Mrs Kelsey Treadaway		Rev. Josh Boles	
Tuttle, First	(5)	Bro Jacob Cooke	
Mr Caleb Bauman		Leedey, Moorewood Missionary	(1)
Mr Grant Byrns		Michael Trent	
Mrs Kathy Byrns		Sayre, First	(2)
Ms Brenda Williams		Rev Jon Bawden	
Mr Marty Williams		Bro Stefan Valdez	
<u>Great Plains Baptist Association</u>	<u>(35)</u>	Snyder, First	(3)
Altus, Emmanuel	(1)	Sophia Geiger	
Brent Logan		Layton Harper	
Altus, First	(4)	Landon Warren	
Dr Jeff Moore		Willow, Spring Creek	(2)
Sharla Moore		Matthew Riggs	
Rev Carlos Moreno		Mrs Tina Riggs	
Lupita Moreno		<u>Johnston-Marshall Baptist Association</u>	<u>(18)</u>
Altus, Primera Iglesia Bautista	(1)	Coleman Baptist	(2)
Rev. Alex Casias		Danielle OWEN	
Altus, Southside	(1)	Dustin Owen	
Rev. Jason Duree		Kingston, Cross Roads	(1)
Carter, First	(3)	Rev Kevin Meridith	
Charles Hargrove		Kingston, Texoma Southern	(2)
Jaime McGee		Rev Jeff Renard	
Mickey McGee		Sharon Renard	
Cheyenne, First	(2)	Madill, First	(4)
Mr Jason Holland		Rev Gary Dempsey	
Mr Jace Marrow		Sheila Dempsey	
Duke, First	(4)	Rev Randy Kendrix	
Ms Lara Meza		Mr Lane Pruitt	
Mrs Chelsea Williams		Madill, Little City	(3)
Mr Tylor Williams		CECIL MACKEY	
Rev David Wilson		ROBERTO ORTEGA	
Durham	(2)	MW Pruitt	
Bill Smithey		Madill, Nueva Vida	(2)
Mrs ROBIN SMITHEY		Bro Juan Cervantes	
		Jose Funez	

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<u>Johnston-Marshall Baptist Association</u>	<u>(18)</u>	<u>Metro Baptist Network OKC</u>	<u>(136)</u>
Madill, Oakview	(2)		(7)
Rev Greg Idell		Jamy Fisher	
Shawn Idell		Todd Fisher	
Tishomingo, First	(2)	Mr Colt Johnson	
Rev David Boggs		Jana Walters	
Jeremy Parham		Dr. Mark Walters	
<u>Kay Baptist Association</u>	<u>(16)</u>	<u>Del City, Sunnyside Southern</u>	<u>(2)</u>
Burbank, First	(2)	Rev Danny Gandara	
Rev Dennis Wildman		Mr. Joe Roberson	
Mrs Pat Wildman		<u>Edmond, Henderson Hills</u>	<u>(3)</u>
Ponca City, First	(4)	Rev Mark Callarman	
Quintin Magruder		Mr Shivam Patel	
Jacob Mitchell		Rev. John Wohlgemuth	
Matthew Musser		<u>Edmond, North Pointe</u>	<u>(2)</u>
Dr. Michael Taylor		Mr. Josiah Presley	
Ponca City, Northeast	(10)	Peter Sweger	
Lois Challis		<u>Edmond, Unbound</u>	<u>(2)</u>
Rick Challis		Asheri Muhizi	
Donita Cooper		Rev. John Niyondiko	
Rev Guy Cooper		<u>Edmond, Vintage</u>	<u>(1)</u>
Mario Garriga		Rev Mark Aduddell	
Ruth Garriga		<u>Edmond, Waterloo Road</u>	<u>(3)</u>
Rev. Scott Melton		Bill Pierce	
Terri Melton		Mrs Emily Townley	
Margie Prout		Rev Heath Tucker	
Mr. Doug Stephens		<u>Jones, First</u>	<u>(1)</u>
<u>LeFlore Baptist Association</u>	<u>(8)</u>	Darin Smith	
Heavener, Big Creek	(1)	<u>Luther, First</u>	<u>(1)</u>
Dr Philip Jones		Rev Derrick Carney	
Heavener, First	(4)	<u>Moore, Philippine International</u>	<u>(1)</u>
Mr Brock Hardin		Dr Paul DeGuzman	
Dalton Luman		<u>Mustang, Chisholm Heights</u>	<u>(2)</u>
Jegger Nikkel		Rev Griff Henderson	
Jerry Pitchford		Chris Watkins	
Monroe, First	(2)	<u>Mustang, First</u>	<u>(1)</u>
Bradley Hill		Dr. Michael Staton	
Kristi Hill		<u>Mustang, Mustang Heights</u>	<u>(1)</u>
Poteau, Southside	(1)	Rev Darrell Ray	
Mr Bentley Hill		<u>MWC, Country Estates</u>	<u>(4)</u>
<u>Metro Baptist Network OKC</u>	<u>(136)</u>	Mr Kurt Everhart	
Bethany, First	(1)	Mrs Sharon Everhart	
Rev John Hickman		Steve Holland	
Choctaw, First	(7)	Mr Ralph McCormick	
Mr Brandon Adams		<u>MWC, Eastwood</u>	<u>(2)</u>
Dr. Andy Finch		Jeff Brown	

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<u>Metro Baptist Network OKC</u>	<u>(136)</u>	<u>Metro Baptist Network OKC</u>	<u>(136)</u>
MWC, Eastwood	(2)		(5)
Rev Jeremy Smith		Dr. Todd Sanders	
MWC, First	(4)	Rev Jason Yarbrough	
Alec Auwen		OKC, Classen Boulevard	(1)
Trey Graham		Rev Tim Morlan	
Raymond Melton		OKC, Deaf Church	(2)
Reece Watson		Danny Bice	
MWC, Gideon's Lighthouse	(3)	Kerry Smth	
T J Patterson		OKC, Exchange Avenue	(1)
Greg Rogers		Jon Johnston	
Daran Steele		OKC, Glorieta	(3)
MWC, Korean	(2)	Mark Custalow	
Dr Chai Choism		Gail Lusty	
Rev Daniel Shim		Pam Wesley	
MWC, Soldier Creek	(2)	OKC, International Community	(1)
Marilyn Lahr		Rev Kirk Goss	
Barbara A Wilson		OKC, International Grace	(2)
Newalla, Countryside	(1)	Ms Imelda Guillermo	
Mr. Jonathan Ivers		Rev Robert Guillermo	
Nicoma Park, First	(1)	OKC, Jesus Es El Camino	(1)
Jonathan Beames		Rev Mario Zamarron	
OKC, Brookwood	(3)	OKC, Northwest	(6)
Rev Tony Butler		Mr David Cottle	
Faye Griffin		Steve Kluge	
Rev. Robert Griffin		Dr Rob Lindley II	
OKC, Bryant Avenue	(1)	Mrs. Phyllis Salamy	
Rev David Hooks		Mr. Richard Salamy	
OKC, Camille Avenue	(2)	Cody Tooley	
Rev Roger Eccles		OKC, Olivet	(1)
Mrs Sue Eccles		Marcia Harris	
OKC, Capitol Hill	(8)	OKC, Portland Avenue	(2)
Rev Henry Chan		Dr Eli Sheldon	
Ms Connie Crew		Rev Harvey Sparks	
Mr Jake Cribbs		OKC, Putnam City	(3)
Jason Crosby		Rev Dennis Dawson	
Mr Terry Davidson		Leslie Osborn	
Rev Mark DeMoss		Brett Selby	
Rev Juan Panfil		OKC, Quail Springs	(9)
Brady Paul		Mr Brad Bishop	
OKC, Central	(1)	Rev James Bradford	
Keith Thomas		Rev Nathan Crawford	
OKC, Cherokee Hills	(5)	Jennifer Griffin	
Dave Dolphin		Rev Ray Griffin	
Rev Robert Quigley		Dr Robert Haskins	
Angela Sanders		Brian Hobbs	

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<u>Metro Baptist Network OKC</u>	<u>(136)</u>	<u>Metro Baptist Network OKC</u>	<u>(136)</u>
OKC, Quail Springs	(9)	Wheatland, First	(2)
Brad Johnson		Edward Bard	
Rev Jerry Ross		Jeanie Bard	
OKC, Shields Boulevard	(3)	Yukon, Together We Church	(3)
Mrs Florita Bostwick		Jonathan Hinkle	
Rev Gary Bostwick		Brian Mills	
Rev Eric Vaughn		Mr Ty Mills	
OKC, South Lindsay	(4)	<u>Mullins Baptist Association</u>	<u>(17)</u>
Mr Clyde Hughes		Comanche, First	(3)
DJ Minnick		LeAnna Hall	
Mrs Jean Price		Dr Mark Hall	
Rev Michael Price		Jo Solomon	
OKC, Southern Hills	(9)	Duncan, First	(2)
Nathan Coats		Mr Matthew Henderson	
Clarence Fox		Dr Bryan Pain	
Clint Hayes		Duncan, Immanuel	(4)
Randy Lind		Dr Luke Holmes	
Dr Douglas Melton		Sara Holmes	
Lana Melton		Thane Koning	
Kerry Russell		Mr Randy Phillips	
Dr. James Swain		Duncan, Liberty	(2)
Cathy Tisher		Elizabeth McCullough	
OKC, Thrive	(2)	Jason McCullough	
Chotsie Barnes		Duncan, New Hope West	(2)
Tyler Barnes		Mrs. Barb Reich	
OKC, Trinity	(1)	Mr Kenton Reich	
Rev Tobin Jackson		Velma	(2)
OKC, True Light	(1)	Rev Kerry Glasgow	
Rev Travis Rollins		Brandon Sanner	
OKC, Western Avenue	(1)	Waurika, First	(2)
Dr Jimmie Moore III		Mrs Sara Keele	
OKC, Wilmont Place	(2)	Bro Joshua Keele Sr	
Simuel "Tanner" Blosser		<u>Muskogee Baptist Association</u>	<u>(32)</u>
Jacob French		Checotah, First	(1)
OKC, Zomi Christian	(1)	Dylan Clay	
Rev Hang Za Tung		Council Hill, Elm Grove	(2)
Piedmont, First	(8)	Cindy LaBounty	
Becky Carnell		Rick LaBounty	
Mark Carnell		Fort Gibson, First	(3)
Pam Kyle		Logan Lambert	
Steve Kyle		Debra Mason	
Timothy Livingston		Doug Mason	
Dalton Summers		Hulbert, First	(2)
Ryan Taber		Rev Phillip LaFave	
David Warden		Rev Ryan Yount	

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<u>Muskogee Baptist Association</u>	<u>(32)</u>	<u>No Associational Affiliation</u>	<u>(9)</u>
Muskogee, Boston Avenue	(1)	OKC, Crown Heights	(2)
Rev Donnie Echols		Nathan Hurlburt	
Muskogee, Brushy Mountain	(1)	Dr Verne McCabe Jr	
Mark Haile		OKC, Emmanuel	(1)
Muskogee, Eastern Heights	(1)	Rev Terry Buxton	
Bro James Easley		OKC, Faith Hope and Love Missionary	(1)
Muskogee, Fairview	(2)	Wayne Dallas Sr	
Cindy Hart		OKC, Iglesia Bautista Gracia De Dios	(1)
Rev Michael Hart		Luis Ruiz	
Muskogee, First	(2)	OKC, Unity Christian	(1)
Rev Kevin Chartney		Rev Emmitt Greene	
Mr Steve Grober		<u>North Canadian Baptist Association</u>	<u>(26)</u>
Muskogee, Grandview	(3)	Beggs, Crossroads	(3)
Hope Hill		Rev Berrik Brumley	
Mr Howard Hill		Bro Alex Smith	
Mrs Beth Sherrill		Benjamin Taylor	
Muskogee, Iglesia Bautista Hispana	(1)	Dewar, First	(5)
Rev Alexander Montero Sr		Dr Jeff Lester	
Muskogee, Southeast	(1)	Mrs Marilyn Lester	
Rev Daniel Milligan		Brandon McConnell	
Muskogee, Timothy	(2)	Mr. Trent Mikles	
Clay Payne		Mr Ryan Wells	
Kelly Payne		Hoffman, First	(1)
Porter, First	(1)	Rev Robert Fowler	
Rev Dennis Pearcy		Kiefer, First	(1)
Tahlequah, Crescent Valley	(2)	Matthew Collier	
Dr Darren Wallace		Morris, First	(2)
Mrs Nikki Wallace		Rev Gary McKeen	
Wagoner, First	(3)	Mrs Sherry McKeen	
Mr Keegan Byrd		Morris, Trinity	(2)
Mr Seth King		Mrs Deanna Hamilton	
Mr Mark Pointer		Bro Kendell Hamilton	
Wagoner, Immanuel Southern	(3)	Okemah, First	(1)
Rev Rick Boyne		Rob Rogers	
Mrs Grace Stoeck		Okemah, Skyview	(1)
Bro Preston Stoeck		Rev David Hamilton	
Warner, First	(1)	Okmulgee, Calvary	(2)
Rev Justin Villines		Bro Bill Rowland	
<u>No Associational Affiliation</u>	<u>(9)</u>	Teresa Rowland	
Choctaw, The Branch	(1)	Okmulgee, First	(3)
Mr Paul Colley		Dr Brayden Buss	
Del City, Jesus Is Lord Missionary	(1)	Lauren Buss	
Ronnie Amous Sr		Mr Justin Wells	
Eufaula, First	(1)	Okmulgee, Nuyaka	(1)
Joshua Czajkoski		John Russell	

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<u>North Canadian Baptist Association</u>	<u>(26)</u>	<u>Northwestern Baptist Association</u>	<u>(12)</u>
Paden, First	(2)		(2)
Rev. Terry Pittman		Vickie Evans	
Jason Ravan		Woodward, First	(1)
Weleetka, First	(2)	Steve Scott	
Bro Noah Baker		<u>Panhandle Baptist Association</u>	<u>(6)</u>
Caden Cooper		Balko	(2)
<u>Northeastern Baptist Association</u>	<u>(13)</u>	Mrs. Terra Carr	
Commerce, First	(2)	Bro Todd Carr	
Dr Timothy Osborn		Boise City, First	(2)
Whitney Osborn		Mr Cooper Bulls	
Commerce, Southeast	(1)	Rev Trevor Bulls	
Paul Case		Forgan, First	(1)
Grove, First	(4)	Mr Larry Bryce	
Dee Humphrey		Guymon, Sunset Lane	(1)
James Humphrey		David Moore	
Jim Paslay		<u>Pittsburg Baptist Association</u>	<u>(5)</u>
Mrs Lorie Paslay		Eufaula, North Fork	(1)
Kansas, First	(1)	Mr. Eric Fletcher	
Terry Wofford		Krebs, First	(1)
Miami, First	(1)	Ralph Suter	
Rev Jarrod Kendall		McAlester, First	(2)
Miami, Green Acres	(1)	Bro Naaman Renard	
Edwin Williams Jr.		Dr Michael Vallandingham	
Monkey Island, Lake Center	(3)	McAlester, Victory Park	(1)
Dr Jack Jacob		Rev Jody Domingue	
Mr. Bill Reese		<u>Pottawatomie-Lincoln Baptist Association</u>	<u>(59)</u>
Kathy Reese		Chandler, Southern	(4)
<u>Northwestern Baptist Association</u>	<u>(12)</u>	Mr Eddie Battershell	
Arnett, First	(2)	Mr Paul Brunson	
Evan Jolliff		Rev Joel McReynolds	
Torie Jolliff		Mrs Connie Wooden	
Buffalo, First	(1)	Dale	(1)
Rev Chase Rosado		Doug Parker	
Gage, First	(1)	McCloud, First	(6)
Bro Tim Hooten		Dr Charles Kimball	
Laverne, First	(1)	Clayton McCoy	
Rev Donald Scott		Mrs Debbie McCoy	
Mooreland, First	(2)	Ray Nida Jr.	
Brian Spade		Linda Ogle	
Mrs Rebekah Spade		Mr Jesse Thompson	
Seiling, First	(2)	Meeker, First	(9)
Becky Dougherty		Carolyn Dunn	
Rev Pat Dougherty		Glen Dunn	
Woodward, Crown Heights	(2)	Sherman Harris	
Jim Evans		Rev Joe Jones	

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<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers		<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers	
<u>Pottawatomie-Lincoln Baptist Association</u>	(59)	<u>Pottawatomie-Lincoln Baptist Association</u>	(59)
Meeker, First	(9)		(3)
Martha Jones		Andrew Whalen	
David Ragsdale		Stroud, First	(3)
Sharon Ragsdale		Rev James Bond	
Ike Shade		Caleb Holzrichter	
Marilyn Shade		Carson Wright	
Meeker, Mammoth	(8)	Tecumseh, First	(2)
Dr Michael Griffin		Rev Clint Bryant	
Mrs Dasha Johnson		Cameron Clark	
Mr Billy Parker		Tecumseh, Pink	(2)
Mrs Sherri Parker		Rev Steve Sanders	
Danny Price		Rev. Carl Valentine	
Mrs Debbie Price		Wellston, Trinity	(1)
Mr. Jerry Webb		Rev Lane Buckley	
Kendra Wenzel		<u>Rogers Baptist Association</u>	(11)
Prague, First	(4)	Chelsea, First	(3)
Ege Debock		Mr Quint Draeger	
Rev Nathan Howard		Autumn Martin	
Mark Shieldnight		Cerik Martin	
Trinity Tinsley		Claremore, Faith	(2)
Shawnee, First Indian	(3)	Mr Charles Downum	
Ryan Adkins		Dr Daniel Rasor	
Alphonse Patneau Jr		Claremore, New Life	(2)
Ms Ruth Walker		Debbie J. Harris	
Shawnee, Heritage Church	(1)	Ronnie Harris	
Dr. Charles Mashek		Inola, Calvary	(1)
Shawnee, Immanuel	(7)	Collin Coffee	
Dr Jeff DeGiacomo		Inola, First	(1)
Dr. Matthew Emerson		Justin Sampler	
Robert Kellogg		Oologah, Harbor	(1)
Mrs. Amber Meek		Rev Brett Rogers	
Micah Meek		Tulsa, Lynn Lane	(1)
Dr Heath Thomas		Rev Keith Stone	
James Wilder		<u>Salt Fork Baptist Association</u>	(3)
Shawnee, Sallateeska	(2)	Nash, Bethel Hawley	(1)
Rev Donald Acker		Bro Gary Lillie	
Ralph Hamblin		Nash, First	(2)
Shawnee, Temple	(2)	Dennis Sullivan	
Mrs Barbara Anderson		Nelda Sullivan	
Rev James Anderson		<u>Sans Bois Baptist Association</u>	(7)
Shawnee, University	(1)	Quinton, First	(3)
Rev Justin Dunn		Rev Daniel Henson	
Shawnee, Wallace	(3)	Joni Henson	
Larinee Dennis		Ronnie Payne	
Blake Martin			

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<u>Sans Bois Baptist Association</u>	<u>(7)</u>	<u>Tulsa Metro Baptist Network</u>	<u>(79)</u>
Stigler, First	(2)	Broken Arrow, Arrow Heights	(2)
Jeff Dover		Dr Ryan Smith	
Damon Minor		Mr Joshua White	
Wilburton, Center Point	(2)	Broken Arrow, Aspen Park	(2)
Clay McAlester		Rev Jake Taylor	
Niki McAlester		Mrs Janae Taylor	
<u>South Canadian Baptist Association</u>	<u>(17)</u>	Broken Arrow, Emmanuel Zo	(1)
Atwood, First	(3)	Peter Tuang	
Darrell Brown		Broken Arrow, First	(1)
Mrs Shelley Brown		Mr Ismael Vazquez	
Cynthia Hammonds		Broken Arrow, South BA	(2)
Cromwell, First	(5)	Rev Kelly Chronister	
Keith Cheatwood		Montgomery Wright	
Rhonda Cheatwood		Coweta, Community	(4)
Jenny Hunter		Mr John Carpenter	
Bro Ron Hunter		Mrs Marci Carpenter	
Mrs Joyce Madron		Bro Bryan Church	
Holdenville, First	(5)	Mr. Adam Mask	
Mr Luke Fornea		Jenks, First	(1)
Mrs Micah Fornea		Cody Brumley	
Alicia Gonzalez		Mannford, New Hope	(1)
Mr David Gonzalez		Rev Manuel Parker	
Rev James Poulain		Owasso, First	(2)
Seminole, First	(1)	Rev Keith Davis	
Rev Nick Atyia		Dr. Chris Wall	
Seminole, Harvey Road	(1)	Sand Springs, Angus Acres	(1)
Rev Timothy Green		Rev. Jordan Stowe	
Seminole, Indian Nations	(1)	Sand Springs, Calvary	(2)
Dr. Jennifer Barnett		Anthony Oloteo	
Wetumka, First	(1)	Mindy Oloteo	
Dr Daniel Ingle		Sand Springs, Church That Matters	(1)
<u>Tulsa Metro Baptist Network</u>	<u>(79)</u>	Rusty Gunn	
Bixby, Evergreen	(9)	Sapulpa, Church Inside Out	(2)
Mrs Pam Brumley		Gavin Jackson	
Mr Roger Brumley		Jared Jackson	
Mrs Jennifer Call		Sapulpa, Faith	(5)
Mr Phil Dietz		Tamah Bowling	
Dr Michael Gabbert		Mr Chris Matthews	
Mrs. Megan Schlagel		Mrs Stephanie Matthews	
Mr. Daniel Shlagel		Mrs Kerry Wagoner	
Mr Jerry Voris		Robert Wagoner	
Mrs Linda Voris		Sapulpa, First	(5)
Bixby, Riverview	(2)	Braden Born	
Christopher Broeker		Linda Enlow	
Michelle Broeker		Cristobal Lujan	

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<u>Tulsa Metro Baptist Network</u>	<u>(79)</u>	<u>Tulsa Metro Baptist Network</u>	<u>(79)</u>
Sapulpa, First	(5)		(4)
Jordan Satterlee		Zack Hudson	
Johnny Thompson		Mrs Judy Miles	
Sapulpa, Native Stone	(3)	Tulsa, Springdale	(1)
Wanda McCulley		Rev Jason Pyeatt	
Augusta Smith		Tulsa, Trinity	(1)
Michael Smith		Rev Rod Harris	
Skiatook, Lakeview Southern	(2)	Tulsa, View Acres	(3)
Mr Cody Hicks		Rev Hayden Dennis	
Rev Paul Thompson		Rev Roger Howell	
Tulsa, Berryhill	(2)	Rev Steve Yowell	
Josh Hall		Tulsa, Woodland Acres	(2)
Josiah Hall		Rev John McMinn	
Tulsa, Church Inside Out at Red Fork	(2)	Rev Jonathan Reichman	
Earl Krumsiek		<u>Union Baptist Association</u>	<u>(76)</u>
Mr Mike Lehw		Blanchard, Agape Life Fellowship	(1)
Tulsa, Concord	(1)	Mr Luke Sills	
Dr Dale Rolland		Blanchard, Cole First	(2)
Tulsa, Eastwood	(1)	Mr Kurt Bloomstadt	
Todd Davison		Mrs Linda Bloomstadt	
Tulsa, Garnett Road	(1)	Blanchard, First	(1)
Rev Kolby Thomas		Bro Travis Markes	
Tulsa, Gilcrease Hills	(1)	Goldsby	(3)
Rev. LeRon West		Rev Jared Lee	
Tulsa, Greater New Grove	(2)	Mr Seth Sandusky	
Arlise Jones		Rev Will Wilson Jr	
Johnnie Jones Sr		Lexington, Cornerstone	(2)
Tulsa, Harvard Avenue	(2)	Mrs Barbara Bruu	
Destiny McPheeters		Clifton Bruu	
Bro Richard McPheeters Jr		Lindsay, Banner	(2)
Tulsa, Iglesia Bautista El Camino	(1)	Bro Brian Mottinger	
Angel Melendez		Britne Mottinger	
Tulsa, Memorial	(4)	Moore, First	(8)
Rev. Jacob Bice		Gordon Allen	
Andrew McGuire		Rev Charlie Blount	
Rev. Spencer Ray		Jeff Claybrooks	
Rickey Weatherford		Mr Mark Hamm	
Tulsa, New Joy Fellowship	(2)	Mike Johnson	
Mrs Manita Forney		Rev Tyler Kelley	
Rev Richard Forney Sr.		Mr Jason Peck	
Tulsa, Parkview	(1)	John Wilkerson	
Mr Jake Adams		Moore, First Indian	(3)
Tulsa, South Tulsa	(4)	Mary Fleming	
Scott Copeland		Mouse George	
Dr Eric Costanzo		Ms Kissie Mouse	

Messengers by Association and Organization

885 Total Messengers

<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers		<u>Association (# Messengers)</u> <u>Organization (# Messengers)</u> Names of Messengers	
<u>Union Baptist Association</u>	<u>(76)</u>	<u>Union Baptist Association</u>	<u>(76)</u>
Moore, Regency Park	(2)		(7)
Mr Chris Justice		Ms Kennedy Lehew	
Rev Ronald Mimms		Rev. Cody Moser	
Newcastle, First	(9)	Owen Nease	
Dustin Butler		Janis Rasnic	
Mr. Randy Butler		Rev Jeron Young	
Bro Corry Duncan		OKC, Redemption Church	(5)
Rev Jeremy Freeman		Mr Gavin Hart	
Mr. Garrett Hankins		Rev John-Mark Hart	
Mr. Micah Kersh		Mr Jordan Hutchings	
Rev. Nathan Presley		Rev Chauncey Shillow	
Mr Carter Stewart		Rev Jared Stevenson	
Mrs Marcia Stewart		OKC, South Lakes	(1)
Noble, Etowah	(1)	Rev Richard Kerr	
Mr Matthew Miller		OKC, Southpark	(3)
Noble, First	(5)	Mike Hogan	
Lucy Bennett		Rev Jason Warner	
Hatsue Krohmer		John Wayne Wright	
Sherry Robertson		Purcell, Emmanuel	(1)
Virginia Sanders		Mr. Michael Bailey	
Mrs Frances Wade		Purcell, First	(2)
Norman, Alameda	(4)	Don Hamman	
Mr Jerry Garrett		Eleno Orquiz	
Nita Garrett		Purcell, Union Hill	(2)
Bro Tristan Martin		Ashton Humphries	
Miss Violet Martin		Will McDonald	
Norman, Bethel	(1)	Washington, First	(2)
Rev Matthew Brown		Mr Coen Barnes	
Norman, First	(1)	Steve Blair	
Dr Wade Smith		<u>Washington-Osage Baptist Association</u>	<u>(30)</u>
Norman, Franklin	(3)	Bartlesville, First	(1)
Mr Mike Kane		Manuel Duran	
John McCloy		Bartlesville, Highland Park	(6)
Rev Brent Parsons		Hannah George	
Norman, Northeast	(1)	Dr. Monty Hale	
Dr Preston Collins		Heather Kingston	
Norman, Redeemer	(3)	Rev. Tyler Neighbors	
Paul Kingery		Mrs. Dani Scrivani	
Rev Andy McDonald		Rev. Mike Scrivani	
Mrs Kenna Melton		Bartlesville, New Harmony	(2)
Norman, Trinity	(1)	Mrs Amy Hoelscher	
Randy Presley		Rev Lonnie Hoelscher	
OKC, Emmaus	(7)	Bartlesville, Southern	(2)
Jeff Hemphill		Dany Daniel	
Rev Jim Lehw		Victor Houston	

Messengers by Association and Organization

885 Total Messengers

<u>Association (# Messengers)</u> Organization (# Messengers) Names of Messengers		<u>Association (# Messengers)</u> Organization (# Messengers) Names of Messengers	
<u>Washington-Osage Baptist Association</u>	<u>(30)</u>	<u>Western Oklahoma Baptist Association</u>	<u>(19)</u>
Ochelata, First	(1)	Mountain View, First	(1)
Mr Kurtis Stoll		Rev Brian Waddell	
Pawhuska, Calvary	(2)	Sentinel, First	(2)
Dustin Baker		Tanner Emerson	
Mrs Emily Baker		Craig Towery	
Pawhuska, First	(2)	Weatherford, Emmanuel	(2)
Ashley Turney		Clint Carter	
Rev Justin Turney		Craig Jackson	
Ramona, First	(5)	Weatherford, Trinity	(1)
Robert Guest		Mr. Skylar Spradlin	
Lynn Nikkel			<u>(3)</u>
Peggy Nikkel		OKC, Antioch Fellowship	(1)
Mr David Vaughan		Kevin Moss	
Rebecca Vaughan		OKC, Branches	(2)
Skiatook, First	(9)	John Dries	
Mrs. Janae Jordan		Rev James "Sam" Watkins	
Judd Jordan			
Mrs Sheree Jordan			
Rev Daniel Neighbors			
Mrs Kim Neighbors			
Amanda Posada			
Joseph Posada			
Rev Chad Thompson			
Destri Weed			
<u>Western Oklahoma Baptist Association</u>	<u>(19)</u>		
Clinton, First	(4)		
Mr Jesse Belvin			
Mr Ethan Dalme			
Kent Jagers			
Dr Terry Rials			
Cordell, First	(3)		
Daytona Gregory			
Patti Romberg			
Terrell Romberg			
Corn, Calvary	(3)		
Mrs Cynthia Henderson			
Ronald Henderson			
Mr. Martin Knop			
Dill City, First	(1)		
Rev Ron Roskam			
Gotebo, First	(1)		
Dr David Lawrence			
Hobart, First	(1)		
Thomas Miller			

REPORT TO CHURCH RESOURCES COMMITTEE

February 2024

Alan Quigley, Associate Executive Director

Danielle Adkins, Administrative Assistant

Oklahoma Baptists and Edmond, Henderson Hills, formalized a mission partnership that brings Mike Wall to our team. Henderson Hills is paying for his salary and benefits, while the Convention provides the ministry dollars needed to help our Oklahoma Baptists churches get involved in global missions.

Together, Oklahoma Baptists can celebrate the reaching of our \$1.2 million goal for the Edna McMillian State Missions Offering. Amy Cordova and Shelly Urton have led out in the advancement of this offering and continue to reach new heights with its promotion. These dollars provide much of the ministry dollars necessary to partner with our associations and churches around the state.

Coach Tee has been traveling the state equipping Oklahoma Baptists in the area of personal evangelism. He has demonstrated, through numerous videos on social media, how to answer questions using practical apologetics tools. He has brought a new approach to the Office of Evangelism and Apologetics that is being met with great results in our churches.

The Oklahoma African American Fellowship has welcomed our 102nd African American church into the Oklahoma Baptists family. Under the leadership of Walter Wilson, this ministry continues to grow. This year, this group has helped to plan the Advance Conference. The conference will be held at Oklahoma City, St. John Missionary Baptist Church on March 4-5. Monday night will feature the African American state choir and the preaching of Dr. Tony Evans. It will also include Fred Luter, Shane Pruitt, and preachers from around Oklahoma.

BAPTIST COLLEGIATE MINISTRY

Cris Lowery, Director

Chad Coleman, Associate

Carissa Jones, Ministry Assistant

Baptist Collegiate Ministry (BCM) continues to grow in numbers and overall impact across the state as church and campus-based ministries work together to reach 18- to 24-year-old young adults. This impact continued during the fall semester of 2023.

This past year (2023) was a great year for students and leaders to take advantage of mission opportunities. This impact was made in India, Korea, Malawi, Guatemala, Indonesia, Turkey, Bangladesh, Mexico, United Arab Emirates, Kenya, Japan, Maldives, Chicago, Utah and Kosovo. Several leaders took part in a vision trip to Canada where connections were made that will result in return trips that include students.

The building projects at Southeastern Oklahoma State University (SOSU) and Oklahoma State University (OSU) are moving forward. The fundraising goals have been met at SOSU and construction has begun with an anticipated November 2024 completion date. The design process is underway for the OSU building and should be completed enough by May of this year to begin raising the funds needed for construction.

Church-based and on-campus college leaders from Oklahoma will be attending the Collegiate Summit that is held every three years. This is a nationwide training event designed to encourage and equip leaders in their pursuit of reaching college students.

Planning is underway for all spring break trips, the BCM basketball tournament, Falls Creek Spring Retreat, Next Chapter, and Super Summer.

CHILDHOOD MINISTRY
EDUCATION & CROSSTIMBERS CHILDREN'S MISSION ADVENTURE CAMPS
Sarah Hagar, Ministry Partner and Camp Program Director
Emily Stinnett, Ministry Assistant

Vacation Bible School (VBS)

VBS Jumpstart was held November 9, 2023, at Oklahoma City, Northwest. Melita Thomas from the Lifeway VBS team provided an overview of the daily Bible content and rotation activities, as well as shared the heart behind this year's theme of Breaker Rock Beach. A rotation of breakouts helped attendees dive a little deeper into the content for each day, and a lighthouse make-and-take helped everyone get ready for the VBS season. There were 150 individuals in attendance for this great day.

The state VBS team attended Lifeway's VBS Institute at Sugar Creek Baptist Church in Sugarland, TX, on January 11-12. The team was trained to lead training conferences for associational teams, who will in turn lead trainings for local church VBS teams. The state associational training will be held on February 15, 2024, at Oklahoma City, Southern Hills, and will be offered at 12:30 pm and 5:30 pm.

Camp Perfect Wings

Camp Perfect Wings (CPW) for 2024 has been set for May 23-25, 2024. Registration will open online February 26.

CrossTimbers

The CrossTimbers planning team continues to meet monthly finalizing plans for the 2024 camp season and planning for 2025 camps. The camp theme for 2024 is "Made New" based on 2 Corinthians 5:17.

CrossTimbers registration opened on November 6, 2023, with a new, simplified online registration page. Registration went extremely well, and camp currently stands at 94 percent capacity. Reservations are still available for Sessions 8 and 12. Contact the Childhood Ministry Office to register at estinnett@oklahomabaptists.org. Pre-camp meetings will be held in Davis and via Zoom for all lead sponsors in April.

Recruiting 2024 summer staff continues and staffers will report for training the week of May 13. Things are gearing up for a great summer!

Community 94

Community 94 kicked off 2024 with a well-attended gathering at Oklahoma City, Oakdale, on January 25. Many new children's ministry leaders joined for the first time as the team talked about finding balance in ministry as well as equipping parents to disciple their kids. The next few months of meetings will aim to equip children's ministers to lead well. In February, they will discuss ministering to kids who have and are experiencing adverse situations. In March,

Community94 will merge with the Advance Conference and the group will learn about leadership from Lifeway Kids Director, Chuck Peters, during the KidMin breakout. This group will also meet in April and May before taking a break for summer.

Heart of the Child

Heart of the Child (HOC) is a biennial conference for children's ministers and their leadership teams. Oklahoma Baptists, along with Southern Baptists of Texas, Arkansas Baptists, Missouri Baptists, and Lifeway join together to provide this conference as a training event for churches of all sizes. HOC will be April 5-6, 2024, on the campus of Southwestern Baptist Theological Seminary in Fort Worth, TX. Keynote speakers will be Nathan Lorick, Chuck Peters, and Trillia Newbell. The Oklahoma Baptist Children's Choir will be leading worship during the Saturday morning general session. There will be 35 breakout leaders leading over 50 different breakout sessions in the areas of preschool, children, preteens, family, special needs, and leadership. There will be several breakout leaders from Oklahoma. Registration is still open at <https://heartofthechild.net/>

DISASTER RELIEF/CHAPLAINCY

Jason Yarbrough, Disaster Relief Director
Ryan Deatherage, Assistant Director
Debbie Inselman, Chaplaincy Coordinator
Pat Jones, Ministry Assistant

Oklahoma Baptists ministries of Disaster Relief, Chaplaincy, and Campers on Mission exist and serve to help the local church advance the gospel in their community. The opportunity to step into the life of a family or a church and meet practical needs that are being experienced brings a deep sense of fulfillment. To know that meeting these needs opens the door for spiritual conversations and gospel advancement causes these volunteers to overflow with joy. What a privilege to link arms with Oklahoma Baptists to impact our state with the gospel.

Campers on Mission

Campers on Mission (COM) continues to serve the needs of local churches and ministries in the areas of updates, repairs, remodels, and even new construction. The opportunity to be a blessing to a local church providing free labor for their construction needs is what fuels the COM members. Some of the projects completed in the last few months include continued remodel at Macomb, Romulus; a new stage for Cromwell, First; and new siding at Heart and Hands Ministry at Oklahoma City, Olivet.

Chaplaincy

Chaplains are busy across our state serving in their respective areas to care for and meet the mental and spiritual needs of those who cross their path. Debbie Inselman, State Chaplaincy Coordinator, traveled the state this past fall offering ten continuing education classes for existing Disaster Relief chaplains. A total of 120 volunteer chaplains took advantage of these training opportunities. Jason Yarbrough, Chaplaincy Ministry Partner, coordinated and hosted the Oklahoma Correctional Chaplains for a retreat/conference at Falls Creek Conference Center in October. This was an exciting time of encouragement, instruction, and refreshment for all who attended. Chaplains touch lives with every conversation they have and measuring the spiritual impact of those experiences will only be known in heaven.

Disaster Relief (DR)

While the final three months of the year were quiet here in Oklahoma, the opportunity to serve in other areas was plentiful. In October, three teams of volunteers traveled to Perry, Florida, providing chainsaw assistance in the wake of Hurricane Idalia. In addition, a team of five volunteers traveled to Guam to conduct rebuild projects following the cleanup from Typhoon Mawar. DR volunteers were able to represent the ministry at several associational annual meetings and mission fairs this fall. Sharing the story that Oklahoma Baptist DR exists for the local church to help them during times of disaster so that the gospel can be advanced in their communities is an important opportunity for this ministry.

Several orientation and safety training events were held throughout the fall. Weatherford, First; Woodward, First; and Shawnee, Immanuel, all hosted events, and one event was held at the DR Team Center in Okarche. In 2023, approximately 250 new Oklahoma Baptists receive their credentials to serve as a DR volunteer and over 250 volunteers choose to renew their credentials and continue serving.

This year (2024) will offer a new format to many of our orientation and safety training events. A two-day, Friday evening and all-day Saturday, format will allow DR leadership to orient new volunteers to all that Oklahoma has to offer through its DR ministry, as well as provide the opportunity for 'firsthand' training for new and existing volunteers. The Saturday of these events will include actual chainsaw jobs, feeding preparation, recovery jobs, and more for volunteers to practice responding to needs in a non-disaster setting. To accomplish this, Oklahoma Baptists DR will work with Baptist-owned campgrounds and our affiliates to provide a service to help them and in turn provide a location for DR to better prepare volunteers for service.

Spring Orientation and Hands-on Training dates include:

- February 16-17 – Falls Creek Conference Center
- March 8-9 – Owasso, Baptist Village Community; Registration is open on the website – www.okdisasterhelp.org

Yarbrough has recently recorded videos that will create the opportunity for returning volunteers to use an online option for renewing their credentials and for new volunteers to start the process for their credentials.

Oklahoma weather in January provided DR volunteers the opportunity to assist local communities like Catoosa and Antlers that were dealing with no utilities or water. In Catoosa, 200 evening meals were prepared for 11 days and showers were provided through the local school. Antlers, First, opened their doors for the community to take showers and water bottles were distributed. What a privilege to make connections and be a resource for local churches and their communities!

DISCIPLESHIP & SMALL GROUPS
Doug Matlock, Ministry Partner
Rebekah Brown, Ministry Assistant

During the final months of 2023 and the beginning of 2024, the Oklahoma Baptists Discipleship Team and the Discipleship and Small Groups ministry partner have continued to support

leaders across the state to encourage, equip, and engage with the truth about how God moves in big ways through small groups.

Matlock connected with churches across Oklahoma to preach, lead worship, and train group leaders for small group ministry. In October, he worked with churches such as Okarche, First; Edmond, Gateway Community; and Mustang, The Well. He also met with the discipleship director for the Tulsa Metro Baptist Network to plan fall 2024 training events for disciple leaders in both Tulsa and Oklahoma City. These events, "Sunday School Essentials," will be led by Lifeway's director of Small Groups and Sunday School, Ken Braddy. In January, Braddy preached at Wynnewood, Eastern Gate, and in February he preached at Elk City, One Church.

In November, the Oklahoma Baptists Discipleship Team hosted the Winter Bible Study preview day with Dr. Bobby Kelly from Oklahoma Baptist University (OBU). On Thursday, November 2, 2023, pastors and associational leaders from across the state gathered at the Baptist Building to hear Dr. Kelly teach through the Sermon on the Mount for several sessions. After Dr. Kelly completed his teaching, Dr. Todd Fisher spoke on preaching perspectives and resources to prepare sermons on the Sermon on the Mount.

Work continues on the Bible study videos hosted on the small groups page of the Oklahoma Baptists website. These videos coincide each week with Sunday School lessons from the *Explore the Bible* and *Bible Studies for Life* curriculum series from Lifeway. These videos feature Dr. Bobby Kelly from OBU, ministry partners from the discipleship team, and leaders from Oklahoma Baptist churches. The purpose of these videos is to provide insights from biblical backgrounds and engagement ideas for teachers and group leaders.

In the early fall, Matlock had the great privilege to be a guest on an episode of Ken Braddy's small groups podcast hosted by Lifeway, "Disciple-making in Community." This podcast focuses on discipleship ministry and strategies for building small groups. On this episode, the ministry partner discussed Flake's Formula with Braddy and Phil Todd, the discipleship leader for the Southern Baptist Convention of Texas.

In the beginning months of 2024, the discipleship ministry partner continues to work with leaders across the state in recommending resources or speaking at leader trainings. On February 3, 2024, he spoke at the Bethany, Council Road, annual Small Groups Summit, and on February 9-10, he and his wife will lead sessions for couples at a marriage conference hosted by Luther, First.

FALLS CREEK YOUTH CAMP PROGRAMMING & YOUTH MINISTRY
Todd Sanders, Youth Camp Program Director
Sarah Wooten, Youth Camp Program Associate and Ministry Assistant

Falls Creek Youth Camp 2024

Prayer

Churches may engage in prayer for camp this summer. To get involved, visit oklahomabaptists.org/youth/falls-creek/prayer

Registration opened February 7.

Updated Orientation Process

Ministry Safe and Peer-to-Peer training for group leaders will take place as the video orientation for camp registration.

Required Providers

There are now five required providers for background checks for camp. A list may be found online at oklahomabaptists.org/youth/falls creek/camper-safety.

Background Check Compliance

To assist with the pre-screening process, leaders may now upload background check reports directly into their camper session registration.

Theme

Totally!

“How precious to me are your thoughts, O God! How vast is the sum of them!”
Psalm 139:17

In a world where many things are fleeting, unreliable and uncertain, where many things are temporary—God is totally different. This summer, we will explore the character and nature of God in Psalm 139 and walk in the confidence and peace that God is...

TOTALLY Knowing
God knows every part of us.

TOTALLY Present
God is ever present and in control.

TOTALLY Caring
God made us and is intricately involved in our lives.

TOTALLY Capable
God can lead us and handle anything we are walking through.

Youth Ministry**Girls' Ministry****Girls' Conference**

Oklahoma Baptists Youth Ministry hosted a new Girl's Conference on September 9 at Edmond, Henderson Hills. Over 470 girls and leaders attended from 47 churches.

Girls' Ministry Resource

A new girls ministry resource to help develop effective girls' ministry in churches is available to Oklahoma Baptists churches through the youth ministry office.

Mentor Groups

We have active mentor groups for young and experienced leaders. Please contact Todd Sanders (tsanders@oklahomabaptists.org) for information on getting connected.

OKYM Forum

Oklahoma Youth Ministry Forum is coming to Falls Creek Conference Center November 21-23, 2024. Info and registration coming soon.

OKYM Network Meeting

The 2023-24 focus for network meetings is “Foundations.” Over 75 youth ministers and leaders met in September to discuss healthy boundaries in youth ministry and with students. The next meeting, February 8 at First Baptist Moore, will cover preaching and teaching planning through a panel of ministry leaders.

Social Media

Continue to follow the work of Oklahoma Baptist Youth Ministry on Facebook (@OKBaptistYouth), Instagram (@okbaptistyouth), X (@okbaptistyouth), or on the web at oklahomabaptists.org/youth.

MEN’S MINISTRY

Bertholomew “Prophet” Bailey, Ministry Partner
Cathy Price, Ministry Assistant

In October, Bailey sat down with the head of the Men’s Retreat volunteers to discuss the 2024 Men’s Retreat. In November, Bailey led a two-day Men’s Retreat at East Central Association in Cookson. He has made connections with various ministries such as Jack Ward with Rugged Faith and Jason Gerherd with Celebrate Recovery.

Primarily, Bailey has spent his time focusing on the upcoming Men’s Retreat nailing down details such as activities, breakouts, design, t-shirts, postcards, schedule, and speakers. The theme for the 2024 Men’s Retreat is “Custom Made” coming from Ephesians 2:10, “For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.” Firstly, men and women have been made new in Christ. Secondly, God created men differently from women. Custom Made in Christ, for Christ, to do good works. The main session speakers are Brian Mills, pastor of Yukon, Trinity, and Garry McNeill, pastor of Durant, First. Worship will be led by Merton Huff and band out of Tulsa, Metropolitan. Coach Tee, the Evangelism and Apologetics Ministry Partner, will lead a breakout on evangelism and Pastor Tom Gragg will lead a breakout on reaching men through their passions/activities.

Bailey's prayer for this retreat is that men would come excited to worship, fellowship, witness, and connect with other men. In the next couple of weeks and months, his goal will be to travel to men's breakfasts, services, and associational meetings to continue to spread the word about the Men’s Retreat.

MISSIONS & WOMEN’S MINISTRY

Amy Cordova, Ministry Partner
Shelley Urton, Ministry Assistant

2024 Oklahoma Women’s Retreat: A two-day, hybrid retreat will take place on April 19-20, 2024. Four registration options will be available to women, including in-person, digital pass, host church, and gathering of churches. In-person and virtual attendees will have access to the content digitally until the end of the year.

Speakers for the main sessions include Jen Wilkin, Whitney Capps, Tara Dew, and Dee Humphrey. Worship will be led by Robertson, a husband-and-wife duo based out of Nashville, TN. The event will be multilingual; Spanish and ASL interpretation will be offered. “Remember” will be the focus of the retreat based on 1 Samuel 7:12, “till now the Lord has helped us.”

Hispanic Women’s Conference: A women’s conference for Spanish speakers will take place on July 20, 2024. Women will gather on Saturday for worship, Bible teaching, and fellowship. Natalia Gogolakis from Tulsa, Iglesia Bautista El Camino, and Laura Gonzolez de Chavez from Chicago will be the keynote speakers. This growing conference continues to develop and draw more women from across the state to attend.

Edna McMillan State Missions Offering:

In 2023, churches contributed a record-breaking offering of \$1,245,969. Giving surpassed the offering goal of \$1.2 million by \$45,969.

The second-highest offering was given in 2022. Churches gave \$1,203,418

Plans to promote the offering in 2024 have already begun. The Week of Prayer is scheduled to take place September 1-8, 2024.

Lottie Moon Christmas Offering: The 2023 offering is complete. Many reports have been given of churches promoting the annual Christmas offering and surpassing their goal.

Annie Armstrong Easter Offering: The Week of Prayer is March 3-10, 2024. Churches participating in the standing/automatic order will receive their promotional material at the end of February.

Foster Care Grants: Through the State Missions Offering, basic needs are funded for churches to care for children. Needs often consist of beds, car seats, utility bills, bus passes, and more. 111Project has launched 56 of 77 Oklahoma counties, most recently Bryan and Kay counties have launched. Cotton and Blaine counties will launch later this month. Oklahoma Baptist churches make up a third of congregations responding to needs on Care Portal. Oklahoma Baptist associations and churches are responding rapidly to needs requested by the Oklahoma Department of Human Services.

Women’s Ministry Training Events: Oklahoma Baptist Women hosted four training events in the fall semester centered on elements of women’s ministry, including Bible studies, events, missions, and mentoring. These events were designed to help resource the church with ideas and materials to enhance specific areas of ministry.

In the fall semester of 2024, lunches will be scheduled regionally across the state to equip women in their leadership and service to the local church.

Women’s Missionary Union: In November, Julie Busler was elected as Oklahoma State WMU President for her fourth and final term. In her time as president, WMU has focused on the critical issue of mental health. Julie’s book, “Joyful Sorrow,” has become a highlighted resource to churches and women. Besides her book, Julie has actively been involved in speaking to women’s groups across Oklahoma and beyond as well as actively sharing on podcasts, blogs, and articles, including the *Baptist Messenger* in January 2024.

Stateside Missionary Care: As missionaries travel home or prepare to be sent overseas, Oklahoma Baptists partner with churches that own a missionary home by providing a small stipend to assist in pantry stocking, repairs, or other needs related to the mission home. Oklahoma Baptist churches currently have 24 homes dedicated to providing missionaries a furnished home while on stateside.

Passport Booth: To encourage churches to go on short-term mission trips, the Women's Office has created a rentable passport booth for churches to check out. By eliminating the first step of applying for a passport, the hope is more people will follow through in acquiring a passport to go to the nations. In 2023, several hundred passport photos were provided.

Deaf Ministry: Funds through the Edna McMillan State Missions Offering have helped churches provide ASL classes to their members. By learning the language, church members can build relationships and initiate gospel conversation with one of the most unreached people groups in Oklahoma.

OBU Intern: Sydney Collier, OBU senior, has begun her final semester at OBU. She will be interning with the Women's Office this spring semester to equip her in her calling to bi-vocational work within women's ministry.

Women's Program for the Haskins School: The spring semester has begun with five new students enrolled in courses. Women can receive a certificate or diploma in church ministry with practical training for ministry within their context of service.

Seminary Scholarships: Through the Edna McMillan State Missions Offering, the Women's Office offers a limited number of scholarships as funds are available to women who are pursuing seminary education at a Southern Baptist seminary and pursuing a degree that will enable them to fulfill God's calling on their life for vocational missions. Currently, scholarships are being offered to three women.

MULTI-VOCATIONAL PASTOR MINISTRIES

Philip G. Jones, Consultant
Cathy Price, Ministry Assistant

Scheduled for February 2-4, 2024, the 7th Annual MVP Pastors and Wives Retreat at Falls Creek aims to accommodate 200 registered guests during this three-day event. The retreat, themed "Go Therefore and Make Disciples," serves as a crucial opportunity for pastors and their wives to find both physical rest and spiritual rejuvenation. Most importantly, this retreat is made accessible to our MVP pastors and wives at no cost, thanks to the generous contributions from the Edna McMillan State Missions Offering. The agenda includes breakout sessions tailored to offer practical ministry ideas to empower attendees to strengthen their ministry effectiveness.

The MVP ministry enlisted 40 churches to participate in the "Great Day Sunday" attendance strategy, which concluded on October 29, 2023. Plans are underway to encourage MVP and smaller attendance churches to implement the program again in the fall of 2024, with the target day for "Great Day Sunday" set for September 29, 2024. This initiative serves as a valuable tool for pastors to lead their churches in reaching people through Sunday School. The overview includes setting a specific date, teaching, encouraging members to invite others to church, creating prayer lists for non-attendees, and planning celebratory events on "Great Day Sunday."

The purpose is to foster an inviting atmosphere and encourage the unchurched to attend. Access promotional materials to support the implementation of this impactful strategy at <https://www.oklahomabaptists.org/pastors/multi-vocational-pastors/>

Oklahoma Baptists, in collaboration with the Bi-vocational Small Church Leadership Network, are pleased to continue to offer the Preacher's Outline & Sermon Bible Commentary as a complimentary gift to our MVP pastors. Upon registration for this valuable resource, each MVP pastor will receive an email containing instructions on how to utilize the Preacher's Outline & Sermon Bible Commentary for a duration of two years. Additionally, the commentary creator, Leadership Ministries Worldwide, extends a gracious offer of a free lifetime renewal at the conclusion of the initial two-year period. This initiative aims to support and enhance the ministry efforts of our MVP pastors, providing them with a valuable tool for sermon preparation and spiritual guidance.

Plans are made to have the first Multi-vocational Advisory Council meeting of the year at Leflore Baptist Association on March 5 with DOM Bently Hill and a group of multi-vocational pastors. Other associations will be sought out to host the advisory council. An advisory council within the Multi-vocational Ministry of Oklahoma Baptists consists of pastors and DOMs selected for their willingness to serve and their specialized knowledge, skills, and experience in ministry, particularly in the context of small churches and multi-vocational pastors. This council was established to provide insights, recommendations, and strategic direction, drawing from their personal experiences and group discussions. The input of the advisory councils plays a crucial role in shaping the direction and programs of the multi-vocational ministry, addressing the unique needs of small churches and multi-vocational pastors.

ROBERT HASKINS SCHOOL OF CHRISTIAN MINISTRIES
Everardo Borunda, Dean of RHSCM
Grace Obregon, Ministry Assistant

The Haskins School of Christian Ministry successfully concluded the 2023 fall semester where it registered 39 students from each of its 5 constituent programs. The beginning of the new semester also saw 40 students enrolling.

The director of the African American Program has made commendable efforts in recruiting, resulting in an increase in the program's enrollment. The remaining four programs have maintained consistent enrollment numbers throughout 2023.

In an effort to underscore its connection with Oklahoma Baptists, the School is contemplating modifications to its logo. The objective is to ensure that the Haskins School is consistently identifiable as part of the broader Oklahoma Baptists ministries.

The Haskins School exists to help train lay and bivocational leaders with the expectation that more churches will have effective ministers who know how to lead well, regardless of church size or location. The School remains steadfast in its commitment to this mission, both in the immediate and distant future.

WORSHIP & MUSIC MINISTRIES
Randy C. Lind, Ministry Partner
Caroline Martinez, Ministry Assistant

The Oklahoma Baptists Worship & Music Ministries continue to lead and encourage Baptist churches across Oklahoma to advance the gospel by reaching up in worship, out in evangelistic efforts, and by encouraging the church.

This report comes in the middle of a season of concerts and special events that will connect Oklahoma Baptists across the state and also encourage them to have a vibrant and real relationship with Jesus Christ. Our ministry groups and leaders have been focused on training and engaging people as they sing, worship, and connect all across Oklahoma and beyond.

In addition to the traveling groups, this ministry seeks to engage every age and generation in Oklahoma Baptist churches as well as train and equip those who may be sensing a call to enter the full-time or multi-vocational ministry. It is encouraging that many of our churches are seeking to reach children and students in worship and ministry that focuses on a strong biblical foundation. This is a very positive direction that will strengthen the church and advance the gospel.

The mission and privilege of Oklahoma Baptists' Worship & Music Ministries is to continue to lead and encourage multiple generations of worshippers and worship leaders in every season embracing methods and technology so that "from generation to generation, we will recount your praise."

Oklahoma Baptist Children's Chorus (OBCC)

This group, now halfway through their 11th year of ministry, is having an amazing season. Wonderful reports continue to come in from parents, students, and churches about this group and the way they present the gospel. The OBCC is now preparing for a trip to Texas. They have been invited to sing at the Heart of the Child Conference. This is a nationwide conference that is for children's ministers and leaders. This event is a Southwestern Baptist Theological Seminary in Fort Worth, and the OBCC is the only group that has been invited to sing. This group continues to gather and engage fourth through seventh graders and encourage them in the arts as well as personal and corporate worship.

Oklahoma Student Worship Choir (OSWC)

The OSWC is having an excellent season as they prepare for the second half of their fourth season. In addition to having the largest participating group, the OSWC had its first retreat this past fall. The OSWC is a group of eighth through twelfth graders who are committed to sharing the gospel and developing as worship-leading musicians. The OSWC seeks to engage vocalists, worship band instrumentalists, and technology teams. The OSWC is developing a group of students who will continue to be a resource for the church and in ministry for years to come and is a major part of the strategy of Oklahoma Baptists to engage and equip a new generation of worship leaders and members. In addition, they provide a model for churches to engage students in a ministry that offers many students to lead the church in worship. As part of a partnership with OBU, the OSWC is a strong connection point between Oklahoma Baptist churches and OBU. This season, there is a strong push to engage students who are preparing for ministry in the local church.

Oklahoma Worship Collective (OWC)

Many members of the Collective have had a full summer of leading, hosting, and engaging churches across the state. Several members led and facilitated worship at camps and other events, as well as led in their local churches. The group has plans to meet in the Tulsa area this fall and to host regional “meet-ups” across the state. The OWC is primarily an online group for resourcing and connection that continues to grow and meet the needs of its membership. The group serves as both a sounding board and a resource center for mostly modern worship leaders and tries to connect with the technology community. The OWC leadership continues to encourage this leadership group and strives to help them expand their ministry to each other and reach out to meet needs and provide resources and encouragement to this group of leaders.

The Gathering

This year, Oklahoma Baptist Worship/Music will host a series of lunch meetings across the state. These informal gatherings will provide local and area worship ministers/leaders a time to get together in an informal setting and discuss ministry, as well as get to know each other. The lunch format was selected to especially reach out to bi-vocational leaders. Some locations scheduled are Tulsa, Lawton, Elk City, Oklahoma City, Ada, and Bartlesville.

Singing Churchmen (SCM) and Singing ChurchWomen (SCW) of Oklahoma

The SCM and SCW of Oklahoma are midway through the 2023-24 ministry season, and they are having a wonderful season. At the heart of these ministries are relationships with men and women who all lead in some way in their local churches. They come together to worship, sing, and encourage one another in life and ministry. This season continues with two primary goals: advancing the gospel and encouraging the church.

Holy Land Mission Trip update: The SCM, SCW, and OBS had planned to go to the Holy Land in the summer of 2024. These plans have now shifted to the summer of 2025. The situation is being prayerfully monitored, but opportunities to advance the gospel are even more crucial now.

The SCM and SCW are vital connections for Oklahoma Baptists to many churches in the state and continue to be engaged in leadership in the local church.

Oklahoma Baptist Symphony (OBS)

The OBS is having an amazing season. This is a unique ministry for Oklahoma Baptists and for our churches to host a full symphony orchestra. Many churches are welcoming the unique ministry of the OBS as they seek to offer multiple expressions of worship in the local church. This season, as in others, the OBS has encouraged students from local high schools and universities to join them in their rehearsals and the concert when they are in the area. This is a great opportunity for many to play, perhaps for the first time, in a full symphony orchestra. The OBS continues to witness through their music.

Singing and Praising Sunday Celebration

This event has grown and the 2024 Singing and Praising Sunday Celebration will once again feature the choir led by Dr. Bill Green. Special guests for the Sunday Celebration for 2024 will be the popular group, Legacy Five. The date for Singing and Praising is April 14, at Oklahoma City, Southern Hills. The purpose of this event is to bring people together, especially senior adults, for an evening of worship, skill training through the choir clinic, and fellowship.

YOUNG ADULT DISCIPLESHIP

**Bertholomew “Prophet” Bailey, Ministry Partner
Rebekah Brown, Ministry Assistant**

In November, Bailey taught at FORUM to youth pastors and leaders on *Helping Prepare Youth for Thriving Faith as Young Adults*. This breakout proved to be vital as youth are leaving home and college with faith that seems less than resilient. In December, he spoke at Oklahoma City, St. John Missionary as part of their series helping young adults with *Relational Conflict*. In October, Bailey was invited to preach at Edmond, North Pointe, while Pastor Eric Harris took a sabbatical for October and November. Bailey’s hope for 2024 will be to work with other young adult leaders on planning a young adult conference.

**YOUTH MISSIONS & EVANGELISM
Brian Baldwin, Ministry Partner
Carly Snedeker, Ministry Assistant**

THE CALL CONFERENCE

The 13th annual Call Conference convened on August 26 at OBU, gathering approximately 560 participants. This event served as a valuable resource for individuals exploring or strengthening their call to ministry vocations. Themed “Answer,” inspired by Isaiah 6:8, it emphasized the call to ministry and missions. The conference has become a crucial component of the state’s ministry development, and it offered students opportunities to cultivate future leadership. Featuring keynote speakers like Shane Pruitt, Elbert Smith, and Al Mohler, alongside breakout sessions, the day-long event provided insights into discerning and nurturing ministry callings. Among those sharing a keynote address was Shane Pruitt who shared precepts with students about discerning their call to ministry. Other keynote speakers included Elbert Smith, from OBU, who talked about growing in one’s calling, and Albert Mohler, a ministry speaker and leader, who spoke on how to follow their call faithfully. Additional information is available at www.oklahomabaptists.org/thecall.

SEE YOU AT THE POLE RALLIES

Once again, school flag poles became focal points across Oklahoma on September 27 as See You At The Pole (SYATP), the global prayer event, took place at numerous schools statewide. Leaders observed significant participation among young people, who displayed their Christian faith at their respective schools. Oklahoma Baptists organized approximately 20 rallies throughout the state on the evening following SYATP. These rallies received financial support from Oklahoma Baptists through the Edna McMillan State Missions Offering. In exchange for funding, church leaders committed to presenting the gospel, facilitating responses, and providing follow-up reports. Associations reported impressive attendance and indicated several salvations. Truly, God is good!

SPREADING AWARENESS ABOUT THE STRUCTURAL CHANGES TO GOSTUDENTS.

The Oklahoma Baptist youth ministry community has been informed about the structural changes in GoStudents, a program renowned for its two decades of mobilizing thousands of students for missions. Grateful for past growth, Oklahoma Baptists can now anticipate even greater mobilization of churches and students for missions. GoStudents has transitioned into a network of Certified Sending Partners (CSP), known as “GOSTUDENTS | NETWORK,” aiming to inspire, equip, and empower churches to conduct youth mission trips. This new structure facilitates the mobilization of significantly more students, allowing individuals or small groups to join a team with a CSP. Churches adopting preferred locations and dates can form Sending

Teams. Certified Sending Partners receive resources including coordinator costs, connections to SBC field personnel, vision trips, background checks, child safety training, travel insurance, registration/payment systems, administrative assistance, and training for leaders, sponsors, and students. Additionally, CSPs and individuals joining receive participant scholarships ranging from \$100 to \$500.

GOSTUDENTS (SIGN-UPS AND PREPARATION)

In summer 2024, GoStudents will partner with churches fielding teams in various locations including Oklahoma City, Tulsa, Lawton, Nebraska, Seattle, Utah, New York City (2), Calgary, Belize, Honduras, Nicaragua (2), Brazil, Portugal, London, and Germany. With numerous participants already enrolled and more expected soon, applications for Oklahoma projects will remain open for the coming months. Preparatory trips to new locations have been conducted to ensure participant safety and success. The aim is to not only increase the number of students engaged in missions but also to deepen their training for effective ministry. For more information on GoStudents projects, visit www.oklahomabaptists.org/gostudents.

YOUTH EVANGELISM CONFERENCE (RESCHEDULED / PROMOTION / REGISTRATION)

The Youth Evangelism Conference (YEC) was originally planned to take place at Falls Creek during MLK weekend (January 14-15, 2024). However, due to below-freezing temperatures and hazardous roads that weekend, it was decided to reschedule it to March 22-23. Registration has been reopened with an early price structure, aiming to encourage churches that could not attend in January to participate during Spring Break. All main stage personalities and the majority of breakout leaders successfully rescheduled for the new dates. Currently, there are around 2,000 pre-sold tickets. For additional information and registration, please visit www.oklahomabaptists.org/yec.

OKLAHOMA BAPTISTS MISSIONS CONFERENCE

Preparations are in progress for the Oklahoma Baptists Missions Conference at Oklahoma City, Emmaus. This event, traditionally for GoStudents mission trips, will now include training for all age groups, making it the most extensive missions gathering in the state's history. Mike Wall, the Global Missions team, and the International Mission Board (IMB) will be fully partnered in the event. The conference welcomes individuals of all levels of interest and commitment to missions, offering inspiration, empowerment, and a renewed passion for mission work. Friday focuses on equipping short-term mission trip leaders with training and guidance from experts from the IMB and Oklahoma Baptists. Saturday is open to everyone, featuring national speakers, diverse breakout sessions, and project orientation sessions for mission teams.

PATHWAY TO MISSIONS GUIDE

A new resource has been developed called "Pathway to Short-Term Mission Trips" that gives churches step-by-step instructions and advice on how to put together a short-term mission trip. It provides tips to: consider a trip, preliminary arrangements, find out who is interested, launch official sign-ups, prepare the trip, prepare the team, go on the trip, evaluation and debrief. As soon as the final design work is complete the resource will be promoted to the churches in our state and available on our website.

Visit www.oklahomabaptists.org/gostudents/resources to download the guide.

GLOBAL MISSIONS
Mike Wall, Ministry Partner
Caroline Martinez, Ministry Assistant

The Global Missions team feels good about the momentum they have right now. Oklahoma Baptists Annual Meeting, last November, was a great launching pad for the ministry ahead. The missions dinner and the cooperative giving moment from the stage allowed them to highlight the “Send One, Take One, Be One” initiative and it seems to be resonating in the hearts of Oklahoma Baptist churches. The team is working to build out new vision and strategies for how Oklahoma Baptists, along with the IMB, could make a great impact in the world.

Global Missions has started hosting “Let’s Go” Conferences and, so far, has trained 96 people for missions. The goal is to train 1,000 this year. More and more associations and churches are asking how they can attend or host a “Let’s Go” Conference.

Global Missions has begun taking entry level mission trip teams to take pastors and missions leaders overseas to expose them to missions training and strategy to help them begin leading short-term teams overseas and develop missions ministries in the churches. The desire is for all Oklahoma Baptist churches to be sending churches.

GoStudents Network and Global Missions along with the IMB have partnered together to host the state’s largest sending conference. It will be held on April 5-6, 2024. The focus for April 5 is for churches to be trained to take short-term trips while April 6 is focused on sending Oklahomans long-term.

Global Missions has started a theological study with our missions leaders and missions cohorts around the state. The next theological study is on February 8, 2024, at Oklahoma City, Frontline’s downtown location. The next cohort meeting will be at the Advance Conference on Tuesday, March 5, 2024. The purpose is to help leaders be as biblically sound as possible and to unite missions leaders and work closely together to help with their missions efforts.

The first annual Acts Camp will be hosted from May 24-June 15, 2024. Acts Camp is designed to train students who feel called to go overseas full-time with extensive training in culture, theology, and hands-on missional training. There are eight churches represented. The leadership consists of Kennedy Lehew from Oklahoma City, Emmaus; Scott Manning, who serves as the college pastor at Stillwater, Countryside; and Mike Wall, global missions ministry partner.

Global Missions is continuing to find and build relationships with Oklahoma IMB personnel around the world so that IMB and Oklahoma churches can connect for global impact.

EVANGELISM AND APOLOGETICS
Tarvoris “Tee” Uzoigwe, Ministry Partner
Rebekah Brown, Ministry Assistant

Known as Coach Tee, Tarvoris Uzoigwe, the evangelism and apologetics ministry partner, assumed his new role on July 5, 2023. Over the past six months with the Oklahoma Baptists, Coach Tee has dedicated extensive time to familiarizing himself with the position and traveling hundreds of miles for various training sessions for churches and associations across the state.

Building connections with numerous pastors in associations, Coach Tee has garnered numerous invitations to conduct evangelism training in several churches. He has also engaged in one-on-one mentoring sessions with pastors aspiring to cultivate a culture of evangelism within their congregations but lacking the necessary training. Coach Tee successfully designed a coaching pipeline to guide pastors in developing disciples trained in personal evangelism, aiming to equip them efficiently.

The coaching pipeline, encompassing the Six T's (T-6)—Testing, Teaching, Training, Taking, Turning, and Tracking—enables pastors to detect, develop, and deploy willing believers with the tools to effectively engage in the work of personal evangelism.

Coach Tee, applying his T-6 coaching strategy, has conducted evangelism and apologetics trainings in multiple churches. Additionally, he has a series of upcoming trainings scheduled throughout the year, with new sessions being added weekly.

In a fresh initiative to promote personal evangelism, Coach Tee has conceived an apologetics t-shirt. The prototype features a compelling message:

Front: "150 thousand people die every 24 hours!"

Back: "Where are you spending eternity?"

These t-shirts will be used as training tools and conversation starters for those engaging in personal evangelism.

Beyond local engagements, Coach Tee is scheduled to be in South Carolina from February 2-4 to speak at a conference for college students, leading breakout sessions as part of his outreach efforts.

AFRICAN AMERICAN MINISTRIES
Walter Wilson, Ministry Partner
Grace Obregon, Ministry Assistant

Walter Wilson's efforts to build bridges and repair the breach between the African American churches and pastors have not changed. If anything, it has been granted God's favor. Wilson continues to build partnerships that allow for the challenge of darkness and the ongoing process of seeking and leading lost souls to Christ.

Since the last report, the number of churches seeking to partner with the convention has continued to increase. African American convention churches now total 102 with 80 percent of them very involved both financially and physically. This year Wilson is planning to use more resources to connect to these churches by way of Zoom and the Internet. This will enable him to be a better steward of the ministry's budget and resources.

In addition, the ministry helped send 13 African American pastors and wives to the annual session of the Southern Baptist Convention, in June at New Orleans. While there, Wilson represented Oklahoma Baptists during the renaming of the New Orleans Baptist Theological Seminary student center. It was named after Dr. Fred Luter. During this meeting, Pastor Kevin Moss, Oklahoma City, Antioch Fellowship, was installed as secretary for the SBC National African American Fellowship. During July, Oklahoma Baptists were well represented in Ridgecrest, NC, for the Annual Black Church Conference and Sunday School training. This was afforded because of the faithful giving and support of the Cooperative Program. There was also a record-breaking African American presence during the Oklahoma Baptists Annual Meeting at

Del City, First Southern. There is a great air of cooperation spreading throughout our churches and pastors. Recently, the African American churches held a well-attended service at Oklahoma City, Tabernacle.

Under Wilson's leadership, our conventions African American churches have been nationally recognized as the fastest-growing black work in the Southern Baptist Convention. Our Oklahoma convention's black churches are cooperating from Guymon to Haskell from Idabel to Monkey Island. Walter has been contacted by two churches in Arkansas and several in Texas who are asking about a partnership with our convention. During this period, our African American churches had 61 baptisms. Oklahoma City, New Hope, led the way with over 39 baptisms and 109 professions of faith. Thank God for Pastor E.J. Tyson!

The OAAF cabin owned and managed by Lawton, Friendship; Oklahoma City, Bryant Avenue; and Tulsa, Gilcrease Hills, is being rented and utilized very well. The decision has been made to make the cabin available to churches that want to experience Falls Creek but have limited resources. The cabin has repeat renters for YEC, Collegiate Week, Children's Camp, Men and Women retreats, and BCM as well as other overnight camps. Several African American churches donated a washer, dryer, refrigerator, and freezer to the cabin. The air conditioner has been upgraded and plans are underway to add a cook's quarters.

Wilson will continue to use the resources that are available to encourage churches and pastors, strengthen ministries, and build fundamentally sound gospel-preaching, Bible-believing Oklahoma Baptist churches. These partnerships are made possible because:

- 1) Everyone wants to be wanted.
- 2) We all have differing gifts but of one spirit.
- 3) Within the body there are many members but only one body.

Wilson continues to share with those he comes in contact with that Oklahoma Baptists are all one body, and the body needs all of its parts. His focus is Psalm 133:1 "Behold how good and how pleasant it is for brethren to dwell together in unity". We truly are better together!

Upcoming events this ministry is planning to offer:

- February 17 - Southwestern area Personal Finance Conference at Lawton, Friendship
- February 24 - Church Administration Training at Lawton, Friendship
- March 4-5 - Advance Conference at Oklahoma City, St. John Missionary
- March 22-23 - Healthy Church II with Dr. Robert Smith Jr., Dr. James Dixon, and Manita Forney at Oklahoma City, Prospect
- August 17 - Audio/Video Workshop Oklahoma City, Antioch
- September 27-29 - Lifeway Big Results Sunday School with Dr. Mark Croston (Location TBA)
- October 19 - Bishop College Memorial Preaching Conference at Lawton, Friendship
- Marriage Enrichment Weekend at Falls Creek (Date TBA)
- A Benefit Concert with Pastor Moss and Pastor Thomas and wife from New Orleans at Oklahoma City, Bryant Avenue

NATIVE AMERICAN MINISTRY
Emerson Falls, Ministry Partner
Grace Obregon, Ministry Assistant

Dr. Emerson Falls has transitioned from full-time status to becoming a part-time employee. He will continue to connect with the 188 Native American churches and 5 Native American associations through personal visits and telephone calls. As the Native American ministry partner, he consults with pastors on both a personal and professional level. In addition, he assists churches with pulpit supply, pastor search, polity issues, and church revitalization. Native American Ministry has five objectives:

1. Strengthen Churches

Four churches are currently being assisted in a church revitalization process.

Anadarko, Indian Capital, has been a strong church. It is in a strategic area for Native American work. The church is currently without a pastor. Falls is working with Anadarko, First, to assist Anadarko, Indian Capital, with pulpit supply and pastor search.

Weatherford, Indian, has been a strong church in the past, but they have not met for two years due to a lack of pastoral leadership. Falls is working with Oklahoma City, Glorieta to help strengthen the church so they will be in a position to call a pastor. Jerry Parnacher from Oklahoma City, Glorieta, is serving as a two-year interim pastor.

Tonkawa, Fort Oakland Indian, has not been meeting for four years due to a lack of pastoral leadership. The church re-opened in March 2023, and is meeting weekly thanks to the support of Red Rock, Otoe Indian; Kay Baptist Association; and Oklahoma Baptists.

Sulphur, Sandy, has requested help through the Church Strengthening Initiative. Falls has met with church leadership to explain the process. He is currently seeking churches to partner with Sulphur, Sandy, in the CSI process.

2. Encourage Pastors

Falls is well known and has a good relationship with the pastors of Native American churches. He regularly visits with pastors in person and by telephone. He communicates with pastors on both a personal and professional basis. Such relationships strengthen the ties between Native churches and Oklahoma Baptists. When pastors need help or guidance, they contact Falls to discuss such issues as church polity matters, financial matters, program resources, and conflict resolution.

3. Develop Leaders

A lack of pastoral leadership is a major concern. Many pastors are nearing the end of their ministry, and very few younger men are answering the call to ministry. Finding a developing pastoral leadership is a priority. This issue is being addressed through two initiatives.

Ministry Pipelines are being established. The process is twofold:

- (1) Find and recruit new men to the ministry
- (2) Encourage and equip these men to remain faithful to their calling.

These men meet regularly with a mentor who will encourage and assist them in their calling. The primary purpose of the pipeline is to pair a younger man with a seasoned minister. Two pipeline groups are currently meeting in Sulphur and Pawnee.

Also, potential and existing leaders are being trained through the Robert Haskins School of Christian Ministry. The Native American track offers two diploma programs:

- (1) The Pastoral Ministry Track focuses on developing pastors to lead Native churches. Contextual training with an understanding of the Native worldview equips leaders to minister effectively to Native American people.
- (2) Most Native churches do not have paid staff. The Christian Leadership Tract focuses on helping volunteers develop their leadership skills so they can lead the various ministries of the churches.

Graduates of the Haskins School are serving effectively throughout the state. Falls serves as director of the Native American Track and as a mentor to the students.

4. Partner with Associations

There are five Native American Associations affiliated with Oklahoma Baptists. Falls meets regularly with the DOMs of the Native associations to find ways to partner in advancing the gospel. He attends the annual and quarterly meetings of the associations to offer guidance and to promote the work of Oklahoma Baptists. Falls is regularly given time to speak at such meetings to promote our partnership with the associations. He is also involved in the planning of association family camps.

Some Oklahoma Indian Baptist churches do not belong to an Indian Association. Falls is encouraging such churches to participate in the work of local associations. He also encourages pastors in Indian associations to participate in the pastor's meetings in local (Anglo) associations.

It is the goal of Oklahoma Baptists to support the work of local associations. Therefore, Falls is encouraging Native associations to conduct local training activities for their churches (instead of asking churches to come to a state-wide location for training). The results of these regional events have been encouraging as more people have been able to attend and be equipped for ministry.

5. New Work/Mission Points

Due to changing demographics, there are areas in Oklahoma where there is no gospel witness to Native Americans. There are also areas that are under-served in terms of a gospel witness. Outside of major urban areas, most geographic areas do not have the population base to support full-time ministry. New works, called mission points, are being established to provide a gospel witness using local community resources and multi-vocational ministers.

- A new work has been established in Atoka in partnership with the Atoka-Coal Association and Atoka, Southside.
- A new work will be started this year in Poteau in partnership with the Leflore Association.
- A new work is in the planning stages in Purcell, Oklahoma.

Other Activities

Family camps will be conducted this summer by the Cherokee Baptist Association, Choctaw Chickasaw Baptist Association, and Muscogee-Seminole-Wichita Association. Attendance at these camps has been increasing.

Indian Falls Creek is a state-wide Family Camp. It was held from July 28 to August 1. The Indian Falls Creek Board of Directors is working with Falls Creek Conference Center staff to plan this year's event. Oklahoma Baptists Executive Director-Treasurer, Todd Fisher, will be the camp pastor.

Coming 2024 events include:

July 9 – August 1 – Indian Falls Creek

September 14 – Southern Regional Evangelism Conference

October 11-12 – Native Pastor's & Wives Retreat will be held in Oklahoma City

HISPANIC MINISTRY **Ever Borunda, Ministry Partner** **Grace Obregon, Ministry Assistant**

The Office of Hispanic Ministries successfully hosted a pastoral ministry conference in the fall, attracting close to a hundred pastors and ministry leaders. The conference centered on the biblical roles of pastors and deacons within the local church. The event was well-received, with many attendees expressing their appreciation and a desire for further training on similar topics.

Throughout the remainder of the year, the Hispanic ministry partner dedicated his efforts to visiting churches and engaging with pastors and leaders. This initiative aimed to provide encouragement and assess the vitality of numerous Hispanic Baptist churches in Oklahoma.

Looking ahead to 2024, the Office of Hispanic Ministries plans to organize several conferences, training events, and retreats for pastors and their wives. The primary objective of these initiatives is to foster leadership development and fortify the Spanish-speaking churches affiliated with Oklahoma Baptists.

Additionally, the Hispanic Ministry Partner will embark on a special project this year, working closely with a select group of bivocational pastors. This project will provide tailored training to help these pastors effectively balance family life, ministry, and secondary occupations. The outcomes of this training will guide the Office of Hispanic Ministries in determining whether to extend this training to a broader group of bivocational pastors in the state.

REPORT TO COMMUNICATIONS/CP COMMITTEE

February 2024

Brian Hobbs, Communications Group Leader

Lori Coats, Ministry Assistant

The following report shows how through convention publications—such as the *Baptist Messenger's* print magazine—and online social media channels, the message and mission of Oklahoma Baptists is advancing.

THE BAPTIST MESSENGER

Brian Hobbs, Editor

Chris Doyle, Managing Editor

The *Baptist Messenger* continues to publish inspiring and informative articles through its various print and digital publications. Reaching a broad array of readers among Oklahoma Baptist audiences, the print circulation is currently more than 37,000.

The September 2023 print edition featured abortion survivor Josiah Presley who was the keynote speaker at the Rose Day Pro-Life indoor rally at the State Capitol on Feb. 7, 2024. Currently serving as student minister at Edmond, Northpointe, he actively ministers to students with the Gospel. He and his wife Bethany have a baby girl, which is a testament to how God is bringing forth life from the life that was spared.

Yukon, Trinity, was highlighted in the October edition. Pastor Brian Mills shared how the church began in 1979 and when he became pastor in 2019. The *Messenger* reported Yukon, Trinity, had more than 3,000 individuals on campus for Easter 2023, and the church continues to emphasize evangelism while operating a strong community outreach ministry.

The November edition focused on the Prison Divinity Program of Oklahoma Baptist University (OBU). The cover story was titled "Serving time, serving Jesus," and featured Miguel who is working on his Bachelor of Arts degree in Christian studies while serving a prison sentence at Lexington Correction Center. Miguel and other students in the OBU program are leading other inmates to the Lord, and the *Messenger* reported approximately 200 men have given their lives to Jesus, according to sources.

"Hearts for Africa" was the title of the cover story for the December edition. The *Messenger* featured Oklahoma International Mission Board missionaries Shawna and Daren Davis, who have served in Africa for more than 25 years. The Davises mentioned IMB's Project 3000, an initiative that focuses on the 3,000 unreached, unengaged people groups across the globe. Both Shawna and Daren also appeared on the program of the 2023 Oklahoma Baptists Annual Meeting at Del City, First Southern.

The January edition featured Julie Busler, who is the WMU leader for Oklahoma, and her struggle with personal mental health issues. Busler shared about being on the mission field with her family and dealing with contemplating suicide. The *Messenger* mentions her book "Joyful Sorrow" and promotes a Messenger Insight podcast of Busler being interviewed.

Messenger Insight podcasts feature episodes on the OBU Prison Divinity School, Oklahoma Baptists' Global Missions emphasis, interviews with author and ministry leaders Julie Busler and Angela Sanders.

COOPERATIVE PROGRAM

In 2025, the Cooperative Program (CP) will reach its 100th anniversary milestone, making a difference around the world. Plans are in the works to commemorate this milestone and as a springboard to share the CP story in Oklahoma and beyond. Dr. Fisher and other leaders with Oklahoma Baptists continue to promote CP in speaking opportunities around the state, and through other promotional channels.

ETHICS & RELIGIOUS LIBERTY COMMITTEE

Brian Hobbs, ERLC Liaison

Oklahoma Baptists teamed up with Oklahoma Baptist Homes for Children to produce quality resources for churches for the 2024 Sanctity of Human Life Sunday. The church resource guide, which was promoted to each church and association, included sermon outlines, prayer points, a bulletin insert, a video testimony, and more.

The 2024 Rose Day Pro-Life Rally, which featured abortion-survivor Josiah Presley, was a successful event with many from across the state attending. Oklahoma Baptists ERLC will begin a podcast series to discuss key issues, beginning with foster care and building a culture of life. The ERLC also plans to highlight voter registration resources that churches can access. The *Baptist Messenger* continues to publish articles from ERLC sources addressing other key issues in the culture.

PUBLIC RELATIONS

Brian Hobbs, Communications Director

Oklahoma Baptist ministries, including Oklahoma Baptist Disaster Relief, have been featured in numerous news outlets in recent months. News outlets covering Oklahoma Baptists ministries included The Oklahoman, Baptist Press, and more.

HISTORICAL COMMISSION REPORT

Bob Nigh, Historical Secretary

One of the highlights of 2023 was a joint effort by the Oklahoma Baptist Historical Commission, Oklahoma Baptist University (OBU) and the Mabree-Gerrer Museum of Art on OBU's Green Campus (Formerly St. Gregory's University), who hosted a reception on Nov. 10, celebrating the restoration and exhibition of a 1613 copy of the King James Bible. Oklahoma City, Shields Boulevard, donated this Bible to the J.M. and Helen Gaskin Baptist Historical Library and Archives at OBU. This Bible underwent extensive restoration by conservators at the Museum of the Bible in Oklahoma City. This Bible is notable both for its age, and for a typographical error in chapter three of the Old Testament book of Ruth, verse 15, which uses the incorrect pronoun "he," instead of the correct pronoun "she."

Oklahoma Baptists' Historical Secretary and Director of History, Bob Nigh, is in the process of compiling the Spring 2024 issue of the *Oklahoma Baptist Chronicle*.

Two members of the Oklahoma Baptist Historical Commission completed their three-year terms in 2023: Lee Herring, Sand Springs; and Bill Rowland, Henryetta. New members for 2024-26 approved by messengers attending the 2023 Oklahoma Baptists' Annual Meeting in November at Del City, First Southern are Jack Gallemore, Cashion; and Ron Maxfield, Marlow.

At the end of each year, Nigh sends a letter and response card to every church that will be observing milestone anniversaries—typically 25, 50, 75, 100, or 150 years—during the upcoming year. He also offers churches assistance in conducting their celebrations and producing special certificates for the church, its eldest member, and member of longest standing. During 2023, the Historical Secretary prepared certificates for the following congregations that observed anniversaries during the year: Bluejacket, First; Bluejacket, Cornerstone Faith; DeBorde; Depew, First; Fairfax, First Osage; Grove, First; Hollis, First; Kansas, First; Kiowa, First; Lavery, Myers; Lawton, Cameron; Leach, First; Lindsay, Payne; Mannford, First; Muskogee, Brushy Mountain; Muskogee, Immanuel; Mustang, Mustang Heights; Midwest City, Country Estates; Oklahoma City, Baptist Temple; Perry, First; Pocola, Trinity; Sand Springs, Limestone; Sand Springs, Trinity; Sulphur, Central; Tishomingo, First; Tulsa, Berryhill; and Wilburton, First.

REPORT TO FINANCE COMMITTEE
February 2024
Leslie Osborn, Group Leader and Chief Financial Officer
Carol Lewis, Administrative Assistant

The LORD is good and faithful, and this does not change when reports show less than favorable results. The Cooperative Program goal was increased by 2 percent, or \$500,000, in 2023. Giving was short of that goal by approximately \$175,000. The 2023 Cooperative Program giving was approximately \$138,000 less than it was in 2022.

Through designated offerings and the Cooperative Program, Oklahoma Baptists gave almost \$33 million to missions this year. Designated giving to Lottie Moon, Annie Armstrong, and Edna McMillan as of December 31, 2023, were as follows: Lottie Moon was up 1 percent, Annie Armstrong was down 1 percent, and Edna McMillan was up 3.5 percent. Total missions giving was approximately \$37,000 lower in 2023 compared to 2022, but the LORD is still good and faithful and there is still so much work to be done in the year to come as the gospel is advanced and the LORD is glorified through His church.

REPORT TO SUPPORT SERVICES COMMITTEE

February 2024

Joe Ligon, Sr. Associate Executive Director

Shasta Baker, Administrative Assistant

CREATIVE GROUP

Walter Johnson, Chief Information Officer

Aubrey Massey, Ministry Assistant

The Oklahoma Baptists' Creative Group supports the creative, audio/video, and web efforts of the Oklahoma Baptist staff and its ministries. The Creative Group audio/video staff has continued to produce numerous video pieces including resources for Annual Meeting, Youth Evangelism Conference, Sanctity of Human Life Sunday, and Falls Creek Youth Camp. Several new Messenger Insight podcast episodes were recorded with topics ranging from Joyful Sorrow, Global Missions, Effective Girls Ministry in the Church, and many others. Production assistance was also provided for Annual Meeting, Feeding and Leading Podcast, and online hosted meetings for Oklahoma Baptists and our affiliate partners. The Creative Group web staff continues to provide a great resource to Oklahoma Baptists at oklahomabaptists.org. This website gives Oklahoma Baptists a central place to find information and resources offered by the convention. The web staff has worked hard this past quarter to complete 494 web tickets. The Creative Group design staff has also remained active handling many projects and collateral for Annual Meeting, Men's Retreat, Women's Retreat, Advance Conference, and many other ministries and churches. The Creative Group print and mail services staff has been hard at work ensuring that the *Baptist Messenger* gets printed, addressed, and delivered to subscribers each week. Print and mail services have also completed over 448 print projects, shipped 1,550 packages, and mailed 24,370 pieces for Oklahoma Baptists' churches, ministries, and affiliates. The Creative Group is committed to ensuring that Oklahoma Baptists receive great resources and support in all these areas and are in front of current trends.

CHURCH AND EMPLOYEE BENEFIT SERVICES

Thomas Jordan, Director

Lou Ann Abel, Ministry Assistant

Andrea Kelley, Ministry Assistant

Insurance – The medical insurance plan for 2024 was moved to United Healthcare (UHC). The 2024 rates are slightly above the 2023 rates. However, with a premium credit from UHC, the overall cost for 2024 is lower than 2023. This switch to UHC resulted in projected medical expenses of about \$60,000 below budget for 2024. Since 2021, medical premiums have gone down by 33 percent (or 39 percent if adjusted for the premium credit) and the benefits have improved, including a deductible being lowered from \$1,000 to \$500 for individuals.

The retiree prescription and medical coverage will continue to be with UHC in 2024. Retiree medical insurance premium rates experienced a 5.8 percent increase in rates for 2024.

The dental insurance benefit will again be self-funded for 2024. Delta Dental will be the plan administrator and the source of network providers. The dental plan, after nine years of self-funding, has experienced a net gain of about \$16,300.

The self-insured workers' compensation plan will finish around budget for 2023.

GuideStone Financial Resources – The Protection Benefits are offered to eligible ministers on church staff who participate in the Church Retirement Plan. Disability income benefits were paid to 12 church staff for a total of \$69,500. Survivor protection benefits were paid to beneficiaries of five church staff for a total of \$71,667. The combined payout for these two benefits was \$141,167. Oklahoma Baptists paid \$68,197 in contributions to GuideStone for these two benefits.

December Directors of Missions (DOM) Retreat – The annual retreat for the DOMs was held in December. The RITSS Conference (Retirement, Insurance, Taxes, and Social Security) provides financial information that relates to and impacts churches, associations, and church leaders. Guest speakers provide information on retirement saving, insurance, tax issues, Social Security, and other personal financial topics.

Raises for Employees – The employee pay raises for 2024 were given to full-time employees on a COLA basis.

CONFERENCE CENTERS
Chad Fielding, Director
KaraBeth Copenhaver, Ministry Assistant
Jeremy Tonihka, CrossTimbers Operations Supervisor

Youth Evangelism Conference (YEC) – YEC was scheduled at Falls Creek for January 14-15, 2024, but due to weather was postponed to March 22-23, 2024. There were approximately 1,900 registered prior to postponing; attendance in March is anticipated to be even more than that.

CrossTimbers – From October 1, 2023, to January 31, 2024, CrossTimbers hosted multiple retreats with 148 total attendees.

Falls Creek – From October 1, 2023, to January 31, 2024, Falls Creek hosted multiple retreats with 863 total attendees.

Falls Creek Cabin Information – Currently Falls Creek has three cabins for sale: Shawnee, Wallace Avenue; Enid, Open Door; and Ocheleta, First.

Recent cabin changes include:

Norman, Hilltop purchased the Weatherford, First cabin

Mullins Baptist Association acquired the Duncan, Highland Park cabin

Personnel Changes – In January 2024, Chad Fielding was welcomed as the new Director of Conference Centers. Chad previously was the Operations Manager at Falls Creek. Chad has worked in various capacities at Falls Creek since 1995. Jason Copenhaver was welcomed as the new Associate Director of Conference Centers. Jason previously was the Camper Services Manager at Falls Creek. Jason has served at Falls Creek for the past two years.

TECHNOLOGY

Walter Johnson, Chief Information Officer

The Office of Information Technology provides planning, implementation, and maintenance of network services for the Oklahoma Baptists' offices, Oklahoma Baptists' conference centers, and as a contractor providing the same services for Baptist Village Communities (BVC) at their 15 locations.

These network services include a combined total of over 2,000 intelligent technological devices including 100 servers (most of which are virtual), switches, wireless access points, routers, and infrastructure cabling. Services also include support of over 600 users and personal computers consisting of laptops, desktops, tablets, and cell phones, plus three separate but interconnected phone systems for Oklahoma Baptists (including offices at 3800 North May Avenue, Falls Creek, and CrossTimbers), Oklahoma Baptist Homes for Children (OBHC), and BVC.

Oklahoma Baptists and BVC are continuing the process of migrating to Office365, which includes moving file servers to Office365 using SharePoint Online and One Drive.

New equipment, including a server, WatchGuard FireWall, Cisco switches, Cloud Based Unifi Wireless Controller, and computers were deployed to the new BVC campus in Enid. BVC of Enid was also interconnected to the BVC Network using WatchGuard VPN.

New iPads were configured for Disaster Relief (DR) to be used in the field to do assessments.

Cabling and a rack were hung in the men's summer staff cabin at Falls Creek. The multi-day Core Switch was changed out at the Falls Creek Network Operation Center (NOC). Connectivity was upgraded from the Falls Creek NOC to the Tabernacle and Mathena Family Event Center from 1GB to 10BG. Equipment at the Falls Creek NOC was condensed from two racks down to one. Microsoft Dynamics GP was migrated to the newest version and to new servers. The Roommaster Hotel Software was also migrated to the cloud.

Ongoing projects include disaster relief and security plan for Oklahoma Baptists, mapping out the network at Falls Creek and replacing old switches, the continuation of four year rotations of computers for Oklahoma Baptist staff, upgrading computers for Oklahoma Baptists and BVC to Windows 11 (if they are unable to be upgraded, the machines are replaced), and upgrading wireless connectivity between the Business Office, Nunny Water Tower, and several other buildings at Falls Creek and CrossTimbers.

CHURCH RELATIONS GROUP REPORT
February 2024
Joe Ligon, Sr. Associate Executive Director
Kdie Nix, Administrative Assistant

When Dr. Dilbeck came to the convention, he came with the vision of “getting the convention out of the building and into the state.” When Dr. Fisher came to the executive director-treasurer role, he pushed even harder on the idea of getting the work of the convention out into our associations and into our churches. That vision created the need for what we call Regional Ministry Partners. We have four of them and have divided the state into four areas; each regional ministry partner has his own, unique territory. These four men are constantly on the road visiting with Directors of Missions and pastors. They log tens of thousands of miles each year in their journeys around their areas. They carry with them wisdom, encouragement, resources, ministry tools, and a great desire to develop personal relationships around the state. They bring back to the convention information about how things are going and what tools we need to put into the hands of our pastors so that they are better equipped to carry out their vital role of shepherd. We learn every day how to do this better than we did the day before. And out of that comes increasing ministry and missions throughout our state and around our world. Our convention is better, more focused, and more productive because of the work of these four men.

REGIONAL MINISTRY PARTNERS
NORTHWEST REGION
Griff Henderson, Regional Ministry Partner

A good season of continual ministry seems to be the spirit that would describe 365 churches and 7 associations in the Northwest Region. Salt Fork Association called Dennis Dawson as their new Director of Missions (DOM). That leaves only one association, Northwestern, without a DOM. Oklahoma City University has an interim BCM director.

Several pastors in Salt Fork Association received commentaries, and by delivering these commentaries, Henderson was able to build stronger connections with pastors. Northwestern Oklahoma State College, which Salt Fork Association supports, is back with triple numbers at their lunches.

Henderson assisted with the Moving Forward Training with the Metro Baptist Network. He also delivered around 45 sets of commentaries to pastors in the Metro Baptist Network. He visited with pastors about the Southern Baptist Convention, worked with churches on strategies inside their church, met with a group of pastors in the Metro Baptist Network in Guthrie, Piedmont, and Midwest City, and had multiple individual meetings with pastors. Mark Walters, Metro Baptist Network's DOM, has expressed the need for more language specialists, and a new church has started to reach the many languages. Henderson led a Double Honor retreat for five pastors in the Metro Baptist Network. Henderson is presently doing an interim at Mustang, Chisholm Heights.

Panhandle Association has had a healthy transition with the new DOM, David Moore. Henderson and Dr. Todd Fisher taught at the Panhandle Association on peacemaking and preaching. Healthy relations continue to grow in the Panhandle Association and with Oklahoma Baptists. Henderson believes that almost all the churches in the Panhandle Association are

celebrating healthy ministry. Next September, Henderson will lead a Double Honor Retreat for pastors and wives in the Panhandle area.

Several pastors in the Cherokee Strip Association received commentary sets. Henderson led a conference on Peacemaking with the association and had great feedback and encouragement. He helped lead a church health seminar for the association and is mentoring one pastor in the association. Henderson's greatest one-on-one ministry opportunities to pastors have occurred with the association. Henderson recommended a new pastor at Pond Creek, First, and is expecting great results. Henderson is leading a Double Honor retreat in March.

The Northwestern Association continues to be healthy despite not having a DOM. The association meets at Woodward, First, and regularly, 50 percent attend the association's pastor's conference. Henderson delivered around five sets of commentaries to pastors in the Northwestern Association. He spoke twice at the association and connected Oklahoma Baptists' Evangelism and Apologetics Ministry Partner, Tarvoris Uzoigwe (Coach Tee), and WatersEdge to their association. Henderson also preached at Woodward, First, and has had individual pastor visits with several pastors in the Northwest Association.

Healthy discussion occurs at the Central Association in Kingfisher. Pastors meet regularly on Mondays and discuss hot topics to learn from each other. Henderson delivered around eight sets of commentaries to pastors in this association. Having served at interims in two churches in Central Association, he has a good connection with numerous churches. Issues within the SBC are a hot subject in this association. Individual visits with pastors in Crescent, Guthrie, Yukon, and Kingfisher have occurred. Henderson leads a monthly pipeline group with Central and Metro Baptist Association pastors.

Travis Welch, DOM in Kay Association, and Henderson have met numerous times. Henderson delivered around five sets of commentaries to pastors in this association. He met once with the association and is presently booked to teach a peacemaking training event in April. Bibles were delivered to Blackwell, First.

Finally, Henderson is working with DOMs and pastors to get Church Strengthening Initiative (CSI) training going. This new ministry has the potential to help struggling ministries revitalize. Four Oklahoma Baptist pastors are participating in a Celebrate Recovery for Pastors group; Celebrate Recovery for Pastors has potential. Henderson is looking forward to seeing how God uses this ministry to equip and encourage pastors.

SOUTHWEST REGION

Brett Selby, Regional Ministry Partner

Oklahoma Baptists continue to advance the gospel in the Southwest Region partly through the efforts of Brett Selby (Regional Ministry Partner), who, since the last board meeting, sought to fulfill our strategic priorities of equipping, encouraging, edifying, and extending in the following ways:

For Oklahoma Baptist churches

- Provided pulpit supply
- Served as a Moving Forward interim
- Helped churches find evangelistic tracts
- Assisted churches in securing pulpit supply and interim pastors

- Clarified specific financial assistance available
- Provided Annual Church Profile (ACP) data
- Directed churches toward counseling resources
- Interpreted demographic reports
- Helped churches access MinistrySafe reimbursement
- Assisted search committees of churches in their search for pastors and staff

For Oklahoma Baptist pastors and leaders

- Delivered pastor investment gifts (commentaries)
- Coached and mentored pastors
- Taught on mediation
- Connected Moving Forward interim pastors to churches
- Worked with and resourced Pastors' Conference officers in planning the event
- Planned the annual Priority of Preaching Conference in cooperation with state pastors
- Met with pastors and DOMs to discuss a variety of ministry issues
- Co-led expositional preaching workshop
- Participated in a regional GiANT Leadership Cohort
- Taught a breakout session on pastoral calling at The Call Conference
- Taught a breakout session on relational wisdom at the Equip Conference
- Wrote articles on relational wisdom
- Co-led Moving Forward interim training
- Trained childhood ministry leaders at a Community94 meeting
- Strategized with pastors serving on a DOM search committee
- Supported pastors in church conflict situations
- Directed pastors toward marriage conference speakers
- Directed pastors toward staff evaluation processes and forms

For other partnering associations and ministries

- Attended associational annual meetings
- Served as a board member

EAST CENTRAL REGION

Andy Taylor, Regional Ministry Partner

Andy Taylor has continued to extend the ministry presence of Oklahoma Baptists among churches in Northeast and Central Oklahoma.

October through December present a challenge to Oklahoma Baptist ministry partners in that nearly all associational annual meetings, Christmas parties, and the State Convention occur within a six-week period. These meetings provided Taylor with an excellent opportunity to listen to pastors and AMS/DOMs concerning what is happening in individual churches and associations.

Taylor's ministry focus has been coordinating with associations, especially AMS/DOMs. AMS/DOMs provide exceptional insight into the lives of our churches and pastors. Several meetings and lunches were coordinated to bring information and visibility to our pastors, particularly concerning events and education on the Cooperative Program.

Additionally, Taylor continues to meet with pastors one-on-one, including several staff members looking for mentorship, ministry insight, or a safe place to vent.

Taylor and Dr. Fisher continue the Feeding and Leading podcasts. Adjustments have been made as they approach 50 episodes, including increasing the number of guest pastors on the podcasts. Significant feedback has been received on the applicability of the content. Taylor is also the managing editor of the Feeding and Leading website, a library of short articles written by pastors for pastors on issues related to pastoral ministry. The Regional Ministry Partners are writing a six-month series on Relational Wisdom, which will be posted on the Feeding and Leading website.

The launch of three pastor cohorts engaged in the leadership material developed by GiANT has been very successful. Cohorts of approximately eight pastors meet monthly in Duncan, Oklahoma City, and Shawnee.

Additionally, the Pipeline ministry continues to grow. Taylor has added a pipeline group at Oklahoma Baptist University (OBU) of ministry majors, and this spring, Amy Peterson will add a group of OBU female students. There are groups across the state meeting regularly, all led by seasoned pastors.

Taylor recently concluded a nine-month Moving Forward interim in Tulsa and began a second doctorate, focusing on mitigating pastoral burnout by intentionally revisiting calling and pastoral identity. The writing of the dissertation should be completed by Spring 2025, and the program will be fully launched that fall.

The focus for the regional ministry will continue to be reaching pastors in cooperation with DOMs. Regional events, such as preaching conferences and apologetics workshops, are scheduled for the spring. Taylor introduced Dave Jewitt, president of Your One Degree Ministries, to the DOMs and is launching a study cohort in North Canadian Baptist Association.

EAST REGION

Buddy Hunt, Regional Ministry Partner

A significant part of the Regional Ministry Partner's job is connecting with pastors and their churches. Building relationships and promoting fellowship among Oklahoma Baptist pastors is part of Regional Ministry Partner, Buddy Hunt's, daily focus. He believes that healthy pastors who produce healthy churches will advance the gospel.

Hunt has personally visited 97 different pastors in the last five and half months. He has also had 103 phone call visits with pastors. During their visits and phone calls, some of the topics covered included staff issues, issues with church members, financial and budget questions, staff salaries, job descriptions for staff members, family problems, Sunday School material, church building plans, church growth, legal issues, and how to assist churches that are declining. Many personal visits were made to check on pastors to see how they were doing and pray with them.

Hunt believes partnering with the ten DOMs in his region is essential. Since the last report, he has made 15 visits to the DOMs in their offices and made 57 phone calls with them. Most of those visits and phone calls were about how Oklahoma Baptists and the associations could partner to assist and encourage our churches in their mission to advance the gospel. Hunt and the DOMs in his region believe that the state convention and associations are more effective and stronger when partnering together to help our churches. Hunt has attended seven associational pastor conferences since last August and was the guest speaker at five other associational pastor conferences.

One of the most effective ways Hunt promotes fellowship among the pastors in the Eastern Region is to bring them together for lunch. Pastors love to eat, share, and fellowship. Since the last board meeting, Hunt has hosted 40 pastor and staff luncheons with 253 in attendance. Besides the fellowship that takes place, topics discussed included the Cooperative Program, events sponsored by Oklahoma Baptists, Southern Baptist Convention issues, mission partnerships, associational events, ministry events in their churches, ways to reach people for Christ, and how to get them involved in the church, how to keep a church from dying, and how churches can partner together to advance the gospel.

Hunt has helped pastors and churches in his region by delivering mission offering material to 36 churches, delivering 134 sets of commentaries to pastors, meeting with 8 pastor search committees, and preaching in 16 churches. Hunt finished serving as interim pastor at Muskogee, Eastern Heights, and has started serving as the Moving Forward Interim Pastor at Checotah, First. Hunt has met with the leadership in three churches to discuss the Moving Forward Interim process while they are looking for a pastor. Hunt has met with three churches to discuss the process of becoming a Southern Baptist church and partnering with Oklahoma Baptists.

Some of the events that Hunt has attended in the last five and half months include a men's Bible study at Durant, Silo; a men's prayer breakfast at Poteau, First; three ordination services; several association annual meetings; and a DOM retreat.

Hunt worked with the DOMs in his region to put on two regional expository preaching conferences that 150 pastors attended. He also led a Sunday School training conference in the Frisco Association that he helped organize. Hunt and his wife, Michell, led a Double Honor getaway retreat for four pastors and their wives in Branson.

MINISTRY WIVES

Amy Petersen, Ministry Wives Consultant

Oklahoma Baptist ministry wives love Jesus and other people in various beautiful ways. They advance the gospel, which has a significant impact on Oklahoma Baptists. But it often goes unnoticed and unrecognized. As the Ministry Wife Ministry Partner, Amy Petersen seeks to connect with ministry wives across the state to acknowledge their struggles honestly and to celebrate the blessings that only ministry wives know.

A challenge for Petersen is ministry wives' limited availability. They typically do not have a lunch break or freedom to develop personal connections within the day. They may be parenting or working outside the home or investing in ministries within their church, which leaves them stuck within their own life and doing ministry alone.

Since 2020, Petersen has developed a multi-layered strategy of connection using various online platforms, offering instant accessibility to ministry wives across the state. Online encouragements include 1) the Oklahoma Baptist Ministry Wives webpage (oklahomabaptists.org/ministry-wives), which holds information and resources; 2) a private Facebook group of almost 1,000 Oklahoma Baptist ministry wives where encouragements and resources are shared; 3) email correspondence (ministrywives@oklahomabaptists.org); 4) a monthly podcast called “The Car Chat Podcast with Amy and Jamy” (Fisher) offers Bible teaching applicable to relevant issues of leadership, ministry, parenting, and spiritual health; and 5) an open invitation for a Zoom Coffee with Amy to share and pray.

The impacts and rewards of these efforts are evident with comments like these from the Facebook page:

- *I SO needed all of this today! Your words are a gift, truly.*
- *Thank you for your faithfulness to pray for us. I'm praying the same things for you.*
- *Thank you for always encouraging us, loving us, and reminding us how God sees us.*
- *The reminder I needed this morning praise God because I can see His mercies even using this post to encourage me when we're church planting in a city with no one to encourage us. God is so good.*
- *...Mind blown. This is exactly what I needed to hear this morning. I am running and gunning. I need to rest and wait. Thanks for your wisdom.*
- *It was so so good! Thank you for helping us all navigate the challenges and recognize the unique nuances of a ministry wife and their family.*

Through these intentional efforts that address the struggles and joys of ministry wives' lives, ministry wives feel seen, appreciated, and not so alone.

REPORT TO CHURCH RESOURCES COMMITTEE

May 2024

Alan Quigley, Associate Executive Director

Danielle Adkins, Administrative Assistant

Spring is a busy season for the Church Resources Group of Oklahoma Baptists. The Advance Conference held at Oklahoma City, St. John Missionary, was the first of a series of training and inspirational events planned by the Church Resources Group. Dr. Tony Evans was the Monday evening speaker and proved to be an amazing draw as well as a powerful communicator. However, he was not the only amazingly powerful speaker. In fact, every message was challenging and inspirational. The Oklahoma Baptists pastors who spoke were excellent.

Following the Advance Conference, retreats and training events filled the calendar. Two of these, Women's Retreat and Men's Retreat, show strong growth in attendance as we continue to climb back to pre-Covid numbers.

The Church Resources Group assisted many churches and associations through partnerships that included everything from financial resources to teaching and preaching. The group members are busy nearly every weekend and many weekdays working in and with local churches and associations. The following reports will inspire and encourage you.

BAPTIST COLLEGIATE MINISTRY

Cris Lowery, Director

Chad Coleman, Associate

Carissa Jones, Ministry Assistant

The spring semester for collegiate ministry has been an incredibly productive one. The best part of the semester has been seeing students come to Christ on many campuses and at all of our statewide events. It reinforces that a culture of evangelism is part of the collegiate ministry DNA in Oklahoma.

The BCM basketball tournament had record attendance this year and was a great success. Oklahoma Baptist University hosted the tournament and provided a great opportunity and environment for students to compete but keep the focus on being Christlike. As a result, multiple gospel conversations happened throughout the weekend, resulting in students giving their lives to Jesus.

Spring Retreat was another success as over 800 students and leaders from churches and campus-based ministries gathered at Falls Creek for a three-day retreat. The focus was on living a "sent" life. Students were challenged to live as ambassadors for Christ and always be ready and willing to share the gospel. Students responded by coming to Christ for salvation, making commitments to share the gospel, and answering the call to devote their lives to missions or some other vocational ministry.

Over 50 college ministry leaders participated in the Collegiate Summit, a nationwide training event that happens every three years. It was a great time for Oklahoma leaders to learn from others and share effective strategies. It was also a reminder of how fortunate Oklahoma Collegiate Ministry is to be in a state that supports the efforts wholeheartedly.

Planning is underway for Collegiate Week, which brings students and leaders from across North America, including Canada, to Falls Creek. Oklahoma continues to play an important role in the planning, implementation, and future of Collegiate Week.

The BCM building projects are moving forward at Southeastern in Durant and Oklahoma State University (OSU) in Stillwater. Construction is well underway in Durant, with an anticipated date of completion being early to mid-November. OSU plans are being finalized, and steps are being taken to move the project forward in a timely manner.

All in all, both church-based and campus-based collegiate ministries are strong and growing stronger. Prayers are coveted for this to continue until Christ returns.

CHILDHOOD MINISTRY
EDUCATION & CROSSTIMBERS CHILDREN'S MISSION ADVENTURE CAMPS
Sarah Hagar, Ministry Partner and Camp Program Director
Emily Stinnett, Ministry Assistant

Vacation Bible School (VBS)

VBS Training was held at Oklahoma City, Southern Hills, on February 16. Two training sessions were held, one in the afternoon and one in the evening. Ninety associational team members were trained. Associations are currently conducting VBS trainings and are reporting their numbers.

CrossTimbers

The CrossTimbers planning team met monthly through the spring, finalizing plans for the 2024 camp season and planning for 2025 camps. The camp theme for 2024 is "Made New" based on 2 Corinthians 5:17. The mission stops for 2024 will highlight Oklahoma Disaster Relief, ministry to children through Baptist schools in Nicaragua, and ministry to the Basotho people of Lesotho in southern Africa.

CrossTimbers registration is up from 2023, with over 600 more beds and 11 more churches participating this camp season. Limited reservations are still available for Sessions 8 and 12. Contact the Childhood Ministry Office to register at estinnett@oklahomabaptists.org. Pre-camp meetings were held by Zoom for returning lead sponsors and in Davis for new lead sponsors before attending summer camp. For 2024, the camp registration process was updated to include digital waiver forms for campers and sponsors.

Everyone is excited about the 2024 camp season. All camp staff reported to camp on May 14.

Community 94

In lieu of the regularly scheduled March meeting of Community 94, children's ministers gathered for KidMin Update as part of the Advance Conference. Fifty-one leaders from across the state were able to hear from Chuck Peters, director of Lifeway Kids, about sharpening their focus in ministry to keep the gospel central in everything they do. In April, Thomas Jordan led an interactive session that had children's ministers evaluating ministry situations to spot possible weaknesses in church policies and procedures. This was a great reminder to Oklahoma Baptist children's ministers to be vigilant as summer and planning for the start of a new school year begin. Community 94 will meet again in May for fun and fellowship before taking a summer break and resuming in the fall.

Bible Drill

The State Bible Drill competition was held on May 4 at the Baptist Building.

Camp Perfect Wings

Camp Perfect Wings will take place May 23-25. Campers are very excited for camp again. David Anderson, Childhood Ministry Strategist from Louisiana Baptists, will serve as our camp pastor. All of our campers' favorite activities will be returning for 2024, including worship, swimming, crafts, and motorcycle rides from Faith Riders.

Heart of the Child

Heart of the Child was held April 5-6, 2024, on the campus of Southwestern Baptist Theological Seminary in Fort Worth, TX. Convention leaders from Oklahoma, Arkansas, Texas, Missouri, and Lifeway worked hard in the months and weeks leading up to the conference to recruit 50 breakout leaders who led over 100 breakout sessions in the areas of leadership, as well as preschool, children, preteens, special needs, and family ministry. There were also three general sessions, which included worship and three different keynote speakers. Dawne Pybas and Mark Jones, both from Oklahoma City, Quail Springs, represented Oklahoma as breakout speakers. The Oklahoma Baptist Children's Chorus sang in the final general session and participated with their director, Wynn Anne Hook, in leading a breakout session. The conference was attended by over 900 children's ministry leaders from the region, and the feedback has been overwhelmingly positive.

Childhood Ministry State Associates

The Childhood Ministry team has been meeting monthly with other state childhood leaders. These meetings are opportunities to share ideas with like-minded individuals. It is a great source of networking with fellow Southern Baptists.

DISASTER RELIEF/CHAPLAINCY
Jason Yarbrough, Disaster Relief Director
Ryan Deatherage, Assistant Director
Debbie Inselman, Chaplaincy Coordinator
Pat Jones, Ministry Assistant

Meeting needs and sharing Christ are the motivations behind Oklahoma Baptists ministries of Disaster Relief, Chaplaincy, and Campers on Mission. What a privilege to link arms with Oklahoma Baptists to impact our state with the gospel.

Campers on Mission

Campers on Mission continues to serve the needs of local churches and ministries in the areas of updates, repairs, remodels, and even new construction. Volunteers have served churches and ministries in Yukon, Jones, Oklahoma City, and Miami so far this year.

Chaplaincy

Chaplains serve across Oklahoma in one of seven areas: community service, corporate, corrections, disaster relief, healthcare, military, or public safety. Offering ongoing training for existing chaplains and entry-level training for those wanting to serve as chaplains ensures that the needs of those serving in these various areas are cared for in a professional way. Some examples of training offered this spring included Southern Baptist Disaster Relief Chaplain Manual Training, Operational Stress First Aid (OSFA), and Critical Incident Stress Management.

Jason Yarbrough, Chaplaincy Ministry Partner, had the privilege of visiting Lexington Correctional Facility and preaching at the weekly chapel service. Yarbrough reports that a highlight of the day was being able to visit with the students enrolled in the OBU Prison Divinity Program and them praying over him and the ministries he leads.

Chaplain Training Opportunities:

- June 18-21 – Community Response Training (4 one-day classes - FREE) at Tulsa, South Tulsa
- September 12-14 – DR Manual Training and OSFA at Tulsa, South Tulsa
- October 24-25 – Critical Incident Stress Management – Tulsa, South Tulsa

Disaster Relief (DR)

Spring has arrived and Disaster Relief (DR) has sprung into action as fires, storms, and other needs have impacted Oklahoma. In March, DR volunteers stayed at the Northwest Baptist Association Camp near Vici and assisted homeowners in the Gage and Shattuck communities who lost their homes to the wildfires. In partnership with Pastor Jon Syverson, a DR blue cap, and Apache, First, a group of DR volunteers converted a portion of a milk barn into a studio apartment for a homeowner so he could continue to live on his property.

Late April and early May have brought two rounds of devastating tornadoes through our state hitting communities like Marietta, Ardmore, Sulphur, Holdenville, Morris, Cordell, Bartlesville and Barnsdall (this is the second tornado to hit the Barnsdall community this year). Over 100 DR volunteers have been in the field serving every day since those tornadoes hit. Feeding teams have prepared over 12,000 meals, cleanup teams have assisted over 200 homeowners, chaplains and other volunteers have had several hundred ministry contacts and presented the gospel close to 100 times. Praise the Lord for five professions of faith so far in this disaster response. Churches like Morris, Trinity; Sulphur, Calvary; and Bartlesville, First are tremendous blessings as they open their facilities for DR volunteers to use.

DR volunteers partnered with the Oklahoma Highway Patrol to provide meals, showers, and laundry services for almost 100 officers in southeastern Oklahoma in response to the April 8 eclipse. Idabel, First, allowed the volunteers to stay and serve out of the church.

Spring orientation and firsthand training events were held at Falls Creek Conference Center and the Baptist Village Community in Owasso. Both were well attended and allowed DR to serve these partners in ministries by providing much needed tree removal on their properties.

Each of these events points to the value of the relationships DR has with local churches, associations, and ministry partners. Oklahoma Baptist Disaster Relief is grateful for the opportunity to serve our state and partner with our churches to help advance the gospel together.

Future DR Orientation and Training Opportunities:

- August 23-24 – Kiamichi Baptist Assembly (Talihina)
- September 20-21 – Southwest Baptist Churches Assembly (Lone Wolf)
- October 25-26 – TBD

DISCIPLESHIP & SMALL GROUPS
Doug Matlock, Ministry Partner
Kdie Nix, Ministry Assistant

During the spring of 2024, the Oklahoma Baptists Discipleship Team and the Discipleship and Small Groups ministry partner have continued to support leaders across the state to encourage, equip, and engage with the truth about how God moves in big ways through small groups.

The Discipleship and Small Groups ministry partner, Doug Matlock, connected with churches across Oklahoma to preach, lead worship, and train group leaders for small group ministry. In March, he met with church leaders from Northwest Baptist Association to discuss holistic ministry approaches to corporate worship, small groups, and evangelism. During that same month, he oversaw breakout sessions at the Advance Conference, which featured Dr. Scott Sullivan from the Georgia Baptist Mission Board. Dr. Sullivan taught ministry leaders how to craft a culture of discipleship and lead world-impacting groups. Matlock also met with discipleship leaders from Oklahoma City, Emmaus; Cushing, First; and Oklahoma City, Wilmont Place, to discuss approaches to times of training with small group leaders. Matlock also led a breakout session for adult teachers at the Muskogee Baptist Associational Sunday School training that covered Transformational Teaching. In April, he led small group trainings at Anadarko, Bethel, and Sallisaw for all their small group leaders. He also led worship for a night of revival at Lindsay, First. Over the past few weeks, Matlock has preached at Oklahoma City, Crown Heights, led worship at Weatherford, Emmanuel, and met with ministry leaders in associations to discuss upcoming training events, which will be held later this year.

Work continues on the Bible study videos hosted on the small groups page of the Oklahoma Baptists website. These videos coincide each week with Sunday School lessons from the *Explore the Bible* and *Bible Studies for Life* curriculum series from Lifeway. These videos feature Dr. Bobby Kelly from Oklahoma Baptist University, ministry partners from the discipleship team, and leaders from Oklahoma Baptist churches. The purpose of these videos is to provide insights from biblical backgrounds and engagement ideas for teachers and group leaders. Videos featuring Dr. Kelly and the *Explore the Bible* curriculum will continue, but the *Bible Studies for Life* videos will end after the 2024 summer quarter. The resources used for this section of video studies will be reallocated to produce various in-person and on-demand resources for churches.

Matlock also met with representatives from Lifeway to discuss planning for two training events in the coming months. On August 24, Ken Braddy, Lifeway's leader of group ministries, will lead the National Sunday School Directors Seminary at Oklahoma City, Southern Hills. This event will help equip staff and volunteers who oversee Sunday School or small group ministries in churches. On October 14-15, Ken Braddy will lead the "Group Essentials" workshop at Choctaw, First. This is a limited capacity event that works through two days of intense strategy and equipping for small group leaders. On October 16-17, the same workshop will be hosted by the Tulsa Metro Baptist Network at the network offices in Tulsa.

FALLS CREEK YOUTH CAMP PROGRAMMING & YOUTH MINISTRY
Todd Sanders, Youth Camp Program Director
Sarah Wooten, Youth Camp Program Associate and Girls Ministry
Rebekah Brown, Youth Ministry Assistant

Falls Creek Youth Camp 2024

Background Check Compliance

To assist with the pre-screening process, leaders may now upload background check reports directly into their camper session registration. The change in process has streamlined registration for groups that take advantage of pre-screening.

More camp information can be found by visiting oklahomabaptists.org/youthcamp.

Guest Leaders

The 2024 summer lineup includes:

Week 1

Chip Luter (Franklin Ave, New Orleans, LA) & So We May (Owasso, OK)

Week 2

Duncan Blackwell (Elk City, First) & Davy Thompson (Cyril, OK)/Worship Collective

Week 3

Cody Brumley & Carson Wagner (Jenks, First)

Week 4

Paul Chitwood (IMB) & Cody Dunbar (Yukon, Together We Church)

Week 5

Ryan Fontenot (R.A.G.E. Ministries) & Matt Roberson (Marlow, First)/OBU Worship

Week 6

Jamie Dew & Nate Jernigan (New Orleans Seminary)

Week 7

Ryan Fontenot (R.A.G.E. Ministries) & Robertson (Nashville, TN)

Week 8

Zack Randles & Denver Duncan (Waterfront Church, Washington, DC)

Prayer

Churches may engage in prayer for camp this summer. To get involved, visit oklahomabaptists.org/youth/falls-creek/prayer

Theme

Totally!

“How precious to me are your thoughts, O God! How vast is the sum of them!”
Psalm 139:17

In a world where many things are fleeting, unreliable and uncertain, where many things are temporary—God is totally different. This summer, we will explore the character and nature of God in Psalm 139 and walk in the confidence and peace that God is...

TOTALLY Knowing
God knows every part of us.

TOTALLY Present
God is ever present and in control.

TOTALLY Caring
God made us and is intricately involved in our lives.

TOTALLY Capable
God can lead us and handle anything we are walking through.

Youth Ministry

Girls' Ministry

Girls' Conference

The next Girls' Conference is scheduled for September 14 at Oklahoma City, Emmaus. Registration will open on June 3.

Girls' Ministry Resource

The Youth Ministry Office has currently resourced 87 churches with copies of “Growing an Effective Girls Ministry from the Group Up.” Multiple groups have reported implementing intentional ministry to girls and supporting events. For more information on securing this resource and reaching girls through intentional, focused ministry, please contact the Youth Ministry Office.

Girls' Ministry Workshop

The Girls' Ministry Workshop was held Saturday, February 24, at Oklahoma City, Southern Hills, and focused on practical training related to hospitality, building community, follow-up, Bible study prep, and prayer as they relate to leading small groups.

Mentor Groups

We have active mentor groups for young and experienced leaders. Please contact Todd Sanders (tsanders@oklahomabaptists.org) for information on getting connected.

OKYM Forum

Oklahoma Youth Ministry (OKYM) Forum is coming to Falls Creek Conference Center November 21-23, 2024. The theme is “Thrive,” and will address issues of mental, emotional, and relational health of youth ministers and leaders. Registration will be live in the summer with early bird discounts.

OKYM Network Meeting

The 2023-24 focus for network meetings is “Foundations.” Over 60 youth ministers and leaders met in April to discuss calendaring and planning in youth ministry and with students. The next meeting is September 12. The 2024-25 emphasis for our meetings will be “Focus.” The first meeting will target personal holiness and personal spiritual life.

Social Media

Continue to follow the work of Oklahoma Baptist Youth Ministry on Facebook (@OKBaptistYouth), Instagram (@okbaptistyouth), or on the web at oklahomabaptists.org/youth.

MEN’S MINISTRY

Bertholomew “Prophet” Bailey, Ministry Partner
Cathy Price, Ministry Assistant

In the months leading up to the Oklahoma Baptists Men’s Retreat, Prophet Bailey visited men’s ministry meetings, associations, and preached at various churches.

The Men’s Retreat was Friday, April 26, and Saturday, April 27. Thursday is becoming a popular day for men to come to camp to have more time. It was scheduled to rain both days but only rained on Friday morning before the retreat started. This year was a rebuilding year for volunteers. The activities and competitions were a huge hit as men worked heavy machinery with Disaster Relief, played pickleball, basketball, dodgeball, corn hole, archery, shot skeet and Tannerite, ran a 5K, and had a 3-point contest. The two breakouts, led by Pastor Tom Gragg and Coach Tee, focused on reaching men. Both breakouts were full and received great feedback. The first main session speaker, Pastor Brian Mills from Yukon, Together We Church, gave an evangelistic push challenging men to be “Custom Made,” not cookie cutter. For the second session, Pastor Garry McNeill from Durant, First, gave a challenging message for believing men to take sin seriously and bear a powerful testimony. During the retreat, at least 16 men gave their lives to Christ, and more rededicated their lives to Christ. The offering on Friday went to the Oklahoma Baptist University Prison Divinity Program. There were more than 870 in attendance. The hope for next year is to return to the Tabernacle.

MISSIONS & WOMEN’S MINISTRY

Amy Cordova, Ministry Partner
Shelley Urton, Ministry Assistant

2024 Oklahoma Women’s Retreat: A two-day, hybrid retreat took place on April 19-20. Four registration options were available to women, including in-person, digital pass, host church, and gathering of churches. In-person and virtual attendees have access to the content digitally until the end of the year. Over 2,100 registered to attend in person. Forty churches hosted the retreat in their community.

Speakers for the main sessions include Jen Wilkin, Whitney Capps, Tara Dew, Dee Humphrey, and Josiah Presley. Worship was led by Robertson, a husband-and-wife duo based out of Nashville, TN. The event was multilingual; Spanish and ASL interpretations were offered. “Remember” was the focus of the retreat based on 1 Samuel 7:12, “till now the Lord has helped us.”

An offering was given to Oklahoma Baptist University to help in their renewal efforts after the devastating tornado on April 19, 2023.

Hispanic Women's Conference: A women's conference for Spanish speakers will take place on July 20, 2024. Women will gather on Saturday for worship, Bible teaching, and fellowship. Natalia Gogolakis from Tulsa, Iglesia Bautista El Camino, and Laura Gonzolez de Chavez from Chicago will be the keynote speakers. This growing conference continues to develop and draw more women from across the state to attend.

Edna McMillan State Missions Offering:

In 2023, churches contributed a record-breaking offering of \$1,245,969. Giving surpassed the offering goal of \$1.2 million by \$45,969.

The second-highest offering was given in 2022. Churches gave \$1,203,418.

Plans to promote the offering in 2024 have already begun. The Week of Prayer is scheduled for September 1-8.

In 2024, highlighted ministries funded through the offering will include:

- Camp Perfect Wings
- Hunger Funds
- Affinity Ministries

Foster Care Grants: Through the State Missions Offering, basic needs are funded for churches to care for children. Needs often consist of beds, car seats, utility bills, bus passes, and more. 111Project has launched 56 of 77 Oklahoma counties; most recently, the counties of southwest Oklahoma have launched.

Women's Ministry Training Events: Oklahoma Baptist Women will host training events across the state this fall. These events were designed to help resource the church with ideas and materials to enhance specific areas of ministry.

Women's Missionary Union: In November, Julie Busler was elected as Oklahoma State WMU President for her fourth and final term. In her time as president, WMU has focused on the critical issue of mental health. Julie's book, "Joyful Sorrow," has become a highlighted resource to churches and women. Besides her book, Julie has actively been involved in speaking to women's groups across Oklahoma and beyond, as well as actively sharing on podcasts, blogs, and articles, including the *Baptist Messenger* in January 2024.

Stateside Missionary Care: As missionaries travel home or prepare to be sent overseas, Oklahoma Baptists partner with churches that own a missionary home by providing a small stipend to assist in pantry stocking, repairs, or other needs related to the mission home. Oklahoma Baptist churches currently have 24 homes dedicated to providing missionaries a furnished home while on stateside.

MK Re-entry: Incoming college freshmen whose parents serve with the IMB on the mission field gather for a week of connection and preparation for life in the United States. Oklahoma WMU reimburses domestic travel for MK's.

Passport Booth: To encourage churches to go on short-term mission trips, the Women's Office has created a rentable passport booth for churches to check out. By eliminating the first step of

applying for a passport, the hope is more people will follow through in acquiring a passport to go to the nations. In 2023, several hundred passport photos were provided.

Deaf Ministry: Funds through the Edna McMillan State Missions Offering have helped churches provide ASL classes to their members. By learning the language, church members can build relationships and initiate gospel conversations with one of the most unreached people groups in Oklahoma.

Women's Program for the Haskins School: The summer semester will soon begin with new students enrolled in courses. Women can receive a certificate or diploma in church ministry with practical training for ministry within their context of service.

Seminary Scholarships: Through the Edna McMillan State Missions Offering, the Women's Office offers a limited number of scholarships as funds are available to women who are pursuing seminary education at a Southern Baptist seminary and pursuing a degree that will enable them to fulfill God's calling on their life for vocational missions.

MULTI-VOCATIONAL PASTOR MINISTRIES

Philip G. Jones, Consultant
Cathy Price, Ministry Assistant

Plans are underway to encourage MVP and smaller attendance churches to implement a Sunday School high attendance campaign, with the target day for "Great Day Sunday" set for September 29, 2024. This initiative serves as a valuable tool for pastors to lead their churches in reaching people through Sunday School. An overview includes setting a specific date, teaching, encouraging members to invite others to church, and planning celebratory events on "Great Day Sunday." The purpose is to foster an inviting atmosphere and encourage the unchurched to attend. Access promotional materials to support the implementation of this impactful strategy at www.oklahomabaptists.org/pastors/multi-vocational-pastors.

The MVP Pastors and Wives Retreat is set to take place February 7-9, 2025, with the theme, "Relationships that Sustain Ministry." Drawing inspiration from Ecclesiastes 4:12, the chosen theme encapsulates the essence of the retreat's purpose, emphasizing the link between healthy relationships and the sustainability of ministry. As Ecclesiastes 4:12 asserts, the power of the partnership is formidable: "Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken." As preparations for the MVP Pastors and Wives Retreat progress, please pray that God will guide our planning and pray for MVP pastors and their wives.

On April 23, an MVP Roundtable discussion was held at Pottawatomie-Lincoln Baptist Association in Shawnee. Those in attendance were Manny Parker, Mark Walters, JP Williams, James Wilder, Brett Rogers, Scott Morie, Andy Taylor, and Philip Jones. James Wilder facilitated this meeting. Over the course of two hours, participants engaged in a fruitful exchange of ideas and perspectives, aiming to identify practical solutions to support MVP pastors. Numerous insightful ideas emerged from the dialogue, reflecting the collective commitment to bolstering our efforts to minister to MVP pastors.

Oklahoma Baptists, in collaboration with the Bivocational Small Church Leadership Network, are pleased to continue to offer the Preacher's Outline & Sermon Bible Commentary as a complimentary gift to our MVP pastors.

The Haskins School (Small in Attendance Program) is working with Sans Bois Baptist Association to create a summer preaching internship program that will partner with three MVP churches that are without pastors. The initiative seeks to offer young men called to ministry a distinctive chance to preach and lead in a multi-vocational church with pastoral vacancies over a 10-week summer interim. This program is a collective endeavor involving key partners: a local church providing the platform for interns to preach and lead, Sans Bois Baptist Association facilitating and supporting the initiative within the association, and Oklahoma Baptists through the Baptist Collegiate Ministry, MVP Ministry, and Haskins School to provide comprehensive support and training. The collaboration between the local church, association, and Oklahoma Baptists underscores the shared commitment to nurturing and equipping leaders in MVP ministry.

ROBERT HASKINS SCHOOL OF CHRISTIAN MINISTRIES

Everardo Borunda, Dean of RHSCM

Grace Obregon, Ministry Assistant

The Haskins School of Christian Ministries successfully concluded the 2024 spring semester where it registered 49 students from each of its 5 constituent programs. The beginning of the new semester also saw over 30 students enrolling.

The Haskins School has begun the planning process to offer some live conferences and workshops throughout the year, starting in 2025. This effort will seek to strengthen the work of multi-vocational ministry leaders in the state by addressing topics relevant to their ministry context.

The Haskins School exists to help train lay, ethnic, and bivocational ministry leaders with the expectation that more churches will have effective ministers who know how to lead well, regardless of church size or location. The School remains steadfast in its commitment to this mission, both in the immediate and distant future.

WORSHIP & MUSIC MINISTRIES

Randy C. Lind, Ministry Partner

Caroline Martinez, Ministry Assistant

The Oklahoma Baptists Worship & Music Ministries continue to lead and encourage Baptist churches across Oklahoma to advance the gospel by reaching up in worship, out in evangelistic efforts, and by encouraging the church.

This report comes in the middle of a season of concerts and special events that will connect Oklahoma Baptists across the state and also encourage them to have a vibrant and real relationship with Jesus Christ. Our ministry groups and leaders have been focused on training and engaging people as they sing, worship, and connect all across Oklahoma and beyond.

In addition to the traveling groups, this ministry seeks to engage every age and generation in Oklahoma Baptist churches as well as train and equip those who may be sensing a call to enter

full-time or multi-vocational ministry. It is encouraging that many of our churches are seeking to reach children and students in worship and ministry that focuses on a strong biblical foundation. This is a very positive direction that will strengthen the church and advance the gospel.

The mission and privilege of Oklahoma Baptists' Worship & Music Ministries is to continue to lead and encourage multiple generations of worshippers and worship leaders in every season embracing methods and technology so that "from generation to generation, we will recount your praise."

Oklahoma Baptist Children's Chorus (OBCC)

The OBCC finished their season in grand style. The singers and sponsors traveled to Fort Worth, TX, and Plano, TX. The OBCC led worship and was also a "demo choir" at The Heart of the Child Conference. On Sunday morning they participated and led worship at Legacy Drive Baptist Church in Plano, TX. The group is already preparing for the next season and has started the audition and registration process. This group continues to gather and engage fourth through seventh graders and encourage them in the arts as well as personal and corporate worship.

Oklahoma Student Worship Choir (OSWC)

The OSWC closed out their fourth season. This season included the largest participation for the group. They are planning for their fifth season and will concentrate on outreach efforts across Oklahoma. In addition to having the largest participating group, the OSWC had its first retreat this past fall. The OSWC is a group of eighth through twelfth graders who are committed to sharing the gospel and developing as worship-leading musicians. The OSWC seeks to engage vocalists, worship band instrumentalists, and technology teams. The OSWC is developing a group of students who will continue to be a resource for the church and in ministry for years to come and is a major part of the strategy of Oklahoma Baptists to engage and equip a new generation of worship leaders and members. In addition, they provide a model for churches to engage students in a ministry that offers many students to lead the church in worship. As part of a partnership with OBU, the OSWC is a strong connection point between Oklahoma Baptist churches and OBU. There is a strong push to engage students who are preparing for ministry in the local church.

Oklahoma Worship Collective (OWC)

The OWC continues to connect as an online community. This community provides the opportunity for worship ministries to connect, build community, and encourage each other in life and ministry. The group serves as both a sounding board and a resource center for mostly modern worship leaders and tries to connect with the technology community. The OWC leadership continues to encourage this group and strives to help them expand their ministry to each other and reach out to meet needs and provide resources and encouragement to this group of leaders.

Singing Churchmen (SCM) and Singing ChurchWomen (SCW) of Oklahoma

The SCM and SCW of Oklahoma have completed their 2023-24 seasons. The groups have had excellent seasons and continue to have great reports from churches where they ministered. The SCW are preparing to celebrate their 35th anniversary season. At the heart of these ministries are relationships with men and women who all lead in some way in their local churches. They come together to worship, sing, and encourage one another in life and ministry.

Holy Land Mission Trip update: The SCM, SCW, and OBS had planned to go to the Holy Land in the summer of 2024. These plans have now shifted to the summer of 2025. The situation is being prayerfully monitored, but opportunities to advance the gospel are even more crucial now.

The SCM and SCW are vital connections for Oklahoma Baptists to many churches in the state, and they continue to be engaged in leadership in the local church.

Oklahoma Baptist Symphony (OBS)

The OBS had another amazing season. This is a unique ministry for Oklahoma Baptists and for our churches to host a full symphony orchestra. Many churches are welcoming the unique ministry of the OBS as they seek to offer multiple expressions of worship in the local church. This season, as in others, the OBS has encouraged students from local high schools and universities to join them in their rehearsals and the concert when they are in the area. This is a great opportunity for many to play, perhaps for the first time, in a full symphony orchestra. The OBS continues to witness through their music.

Singing and Praising Sunday Celebration

Singing and Praising has concluded the 2024 event. Oklahoma City, Southern Hills, hosted this event, which had over 150 singers from across the state. In addition to the Singing and Praising choir, led by Dr. Bill Green, the popular group Legacy Five was the special guest. The purpose of this event is to bring people together, especially senior adults, for an evening of worship, skill training through the choir clinic, and fellowship.

YOUNG ADULT DISCIPLESHIP **Bertholomew “Prophet” Bailey, Ministry Partner** **Kdie Nix, Ministry Assistant**

In April, Prophet Bailey was a part of a sermon series entitled “Living Single” at Sapulpa, Mt. Olive. He spoke on the topic, “Single and Available for God.” The goal is to help young adults prioritize their relationship with God before the person they date. During the summer, Bailey will have an opportunity to partner with Oklahoma City, St. John Missionary, for a sermon series titled “From Taboo to Truth.” As well as be a part of a young adult revival. Bailey is still working with young adult leaders across the state in hopes of planning a 2025 Young Adult Conference.

YOUTH MISSIONS & EVANGELISM **Brian Baldwin, Ministry Partner** **Rebekah Brown, Ministry Assistant**

Youth Evangelism Conference (Rescheduled / Promotion / Registration)

Oklahoma Baptists recently held the Youth Evangelism Conference (YEC) at Falls Creek Conference Center, facing challenges due to rescheduling caused by inclement weather. It was originally planned for January 14-15, 2024. Despite the rescheduling hurdles, approximately 1,000 students from 72 churches attended the event on March 22-23, showcasing their enthusiasm for the tailored breakout sessions and active engagement with the teachings. Ryan Fontenot was the main speaker and Cody Dunbar led worship. Key insights from YEC include the motivation of students, the integral role of youth ministers in leadership, and a focus on core teachings such as gospel urgency and strategy. Students collaborated with youth leaders to devise strategic action plans aimed at sharing the gospel with peers, classmates, and communities. This participatory approach eliminated the need to persuade students and provided clear directives for implementation upon return. Looking forward, YEC will transition into a regionally unified statewide movement, adopting a one-day format on August 16, 2025, to

involve a wider range of churches and expand outreach beyond traditional event constraints. For additional information, please visit www.oklahomabaptists.org/yec.

Generation Why Conference

Students, youth groups, college ministry groups, and others around the state and region were invited to attend the “Generation Why?” youth apologetics conference on March 12. The event was in partnership with OBU and took place on their campus in Shawnee. This was the fifth year for the conference, and it drew about 900 participants. The event was designed to equip students to know their faith more deeply and to be prepared and effective in defending it. In addition to far-reaching plenary sessions, Generation Why featured breakout sessions tackling a large number of apologetics and worldview questions that students need answers to own and defend their faith.

Advance Conference (Youth Ministry Focus Group)

About 50 youth leaders met during the Advance Conference to discuss evangelistic teaching and baptism. Practical ideas were given by Shane Pruitt and the Oklahoma Baptists Youth Ministry Team, small group discussion took place, resources were dispersed, and great fellowship occurred.

GoStudents Network (Sign-Ups and Preparation)

In 2024, the GoStudents Network will have teams in Oklahoma City, Tulsa (2), Nebraska, Seattle, Utah, New York City (2), Calgary, Belize, Honduras, Nicaragua (2), Brazil, Portugal, London, and Germany. There are about 350 participants to be expected at this point. The application vetting process is almost complete, and teams will be finalized soon. For more information on GoStudents projects, visit www.oklahomabaptists.org/gostudents/projects.

It is very important to Oklahoma Baptists to do its due diligence in preparing new GoStudents mission projects with excellence before the students arrive on the field. Three prep trips were made (Nicaragua, Honduras, New York City, and Brazil) to be fully ready for this summer. It was also important to understand the dynamics of being on the ground in these new locations. Visiting ministry sites, building rapport with coordinators and field reps, arranging lodging, ground transportation, and testing the evangelism waters have been a key component to mobilizing students on the mission field.

GoStudents Structure Shift (2024)

Over the past two decades, GoStudents has been instrumental in mobilizing numerous students for mission work. Oklahoma Baptists, recognizing the growth of GoStudents, has now transitioned the program into a network of Certified Sending Partners, aiming to expand its reach further. This new structure, started this year, aims to inspire and equip churches to conduct youth mission trips effectively. Churches without a youth missions strategy will receive support to create and implement mission trips, while churches with existing strategies will be invited to become Certified Sending Partners, gaining access to resources and support for their mission endeavors. The goal of this new structure is to mobilize more students to engage in mission work, facilitated by partnerships with Certified Sending Partners. For further information on the new GoStudents | Network, contact Brian Baldwin at bbaldwin@oklahomabaptists.org.

Gospel Advancing Summit

The Gospel Advancing Summit was an invitation-only gathering of gospel-advancing leaders at the Acts 2 Network in Oakland, CA. The purpose was to build momentum for the gospel advancing movement through collaboration and community, bring new and fresh ideas, and participate in general sessions and breakout groups where participants learn best practices from

fellow leaders and how to accelerate the gospel advancing movement within the United States. Eight leaders from the Oklahoma Baptist Student Missions & Evangelism workgroup attended. Each participant was energized and committed to replicating themselves with at least two other Oklahoma Baptist youth ministry leaders over the next year. For more information, visit www.dare2share.org/gospel-advancing/summit.

Pathway To Short-Term Missions E-Book

A new resource has been developed and launched called “Pathway to Short-Term Mission Trips,” which gives churches step-by-step instructions and advice on how to put together a short-term mission trip. This e-book includes eight helpful steps in planning a mission trip: consider a trip, preliminary arrangements, find out who is interested, launch official sign-ups, prepare the trip, prepare the team, go on the trip, evaluation and debrief. Individuals who download the book are contacted by a volunteer to assist them in leading youth mission trips. Visit www.oklahomabaptists.org/gostudents to download the free e-book.

GLOBAL MISSIONS

Mike Wall, Ministry Partner
Caroline Martinez, Ministry Assistant

The Global Missions team continues the initiative, “Send One, Take One, Be One” that seems to be resonating in the hearts of Oklahoma Baptist churches. With convicting and practical training, events, entry-level trips, and more, our churches are already taking missions and evangelism to a new level. There is also an incentive for pastors taking their church and/or other churches on overseas mission trips to be reimbursed for half the price of their plane ticket on behalf of Oklahoma Baptists Global Missions.

Global Missions continues to host “Let’s Go” Conferences at various churches across the state, training and encouraging over 130 church members for missions. More and more associations and churches are asking how they can attend or host a “Let’s Go” Conference.

Global Missions has begun going on entry-level, overseas mission trip teams for pastors and missions leaders to expose them to missions training and strategy and help them begin leading short-term teams overseas and develop missions ministries in the churches. The desire is for all Oklahoma Baptist churches to be sending churches. For the fall of 2024, there is an entry-level trip to North Africa and an entry-level trip to Brussels planned.

GoStudents Network and Global Missions, along with the IMB, partnered together to host the state’s largest sending conference. It was held on April 5-6 at Oklahoma City, Emmaus, where approximately 300 people (students and adults) were trained in missions. Bryant Wright, with Send Relief, spoke and gave great conviction for the call of the Great Commission, and over 50 stood indicating a call to be vocational missionaries. The GoStudents Network and Global Missions teams look forward to having this event again next spring to continue preparing teams and students for the call to advance the gospel.

Global Missions continues to host theological book studies, one of which took place Thursday, May 2, at Oklahoma City, Trinity, over *The Church and its Vocation* by Michael Goheen. They continue to spread awareness of the need for missionaries, the lostness, and practical training as they plan the fall theological studies and mission cohorts.

The first annual Acts Camp will be hosted from May 24-June 13, 2024. Acts Camp is designed to train students who feel called to go overseas full-time with extensive training in culture, theology, and hands-on missional training. There are eight churches represented along with the Tom Eliff Missions Center. The leadership consists of Kennedy Lehew from Oklahoma City, Emmaus; Scott Manning, who serves as the college pastor at Stillwater, Countryside; and Mike Wall, Global Missions ministry partner. Global Missions will also share training and theological studies with the Falls Creek Program staff throughout the summer. Those students will have an invitation to Acts Camp the following year, should they be called and choose to accept.

Global Missions is continuing to find and build relationships with Oklahoma IMB personnel around the world so that IMB and Oklahoma churches can connect for global impact.

One exciting thing the Global Missions team sees emerging is the effectiveness of rural pastors. They have put together a team to focus on rural pastors and ministry in rural communities overseas. The team consists of Mike Wall, Global Missions ministry partner; Jase Hargrove from Carter, First; Luke Holmes from Duncan, Immanuel; and Jeff Clark from the IMB. The team feels that this is going to be a powerful ministry not only to our pastors here but also to the churches overseas.

In the rest of 2024, Global Missions will be spending a significant amount of time on young people who feel called to be Journeymen. Activities to engage this group will include a retreat, Dessert and Dialogue, and other events to help them become Journeymen.

EVANGELISM AND APOLOGETICS
Tarvoris “Tee” Uzoigwe, Ministry Partner
Kdie Nix, Ministry Assistant

Known as Coach Tee, Tarvoris Uzoigwe, the evangelism and apologetics ministry partner, assumed his role on July 5, 2023. Over the past eight months with Oklahoma Baptists, Uzoigwe has dedicated extensive time to familiarizing himself with the position and building relationships with pastors. His focus has evolved to include training, coaching, and mentoring pastors across the state in cultivating a culture of evangelism. Recognizing the pivotal role pastors play in fostering this culture, Uzoigwe emphasizes the necessity of equipping them to lead their congregations effectively, often quoting, “You can’t faithfully disciple your flock to follow the God-man if they are not faithfully being led to fish for dead men.”

Uzoigwe has conducted two revivals and developed the L7 Evangelism and Discipleship playbook. This playbook serves as an actionable guide for pastors, ministry leaders, and disciples committed to making disciples, offering simple, reproducible, low-cost, and biblically grounded tools. Understanding the critical importance of personal evangelism, Uzoigwe endeavors to address the staggering statistic that 95 percent of professing believers have never shared the gospel in their lifetime. His strategy involves hands-on coaching, contextual triaging, street evangelism outings, and an active social media presence on platforms such as Facebook, YouTube, and TikTok, aimed at engaging and training a younger audience.

Employing a coaching model inspired by Jesus’ methodology, Uzoigwe guides pastors through a structured process, encompassing the Six T’s (T-6)—Testing, Teaching, Training, Taking, Turning, and Tracking. This model enables pastors to identify, develop, and deploy willing disciples effectively, fostering strategic planning and execution. Moreover, Uzoigwe remains dedicated to personal evangelism, consistently conducting outreach efforts and sharing videos

on social media platforms. With an average of 12-15 monthly training sessions encompassing various demographics and church affiliations, his impact extends throughout Oklahoma. Looking ahead, Uzoigwe plans to establish a cohort of 12-15 men committed to deepening their understanding and practical application of disciple-making, equipping them to engage in personal evangelism and train others to do the same.

AFRICAN AMERICAN MINISTRIES

Walter Wilson, Ministry Partner

Grace Obregon, Ministry Assistant

Dr. Walter Wilson continues to reach out to African American churches and pastors to keep the momentum going for becoming a participating partner with the work of Oklahoma Baptists. God has granted favor on this work. Wilson continues to build partnerships that allow for the challenge of darkness and the ongoing process of seeking and leading lost souls to Christ.

Eight years ago, the total of African American convention churches was 21. Today, African American convention churches total 104, with 80 percent of them involved both financially and physically. Like many, several of these churches are experiencing challenging times, but Wilson is working hard to encourage them through resources like multimedia platforms and conflict resolution. Wilson is planning to use more resources to connect to these churches by way of Zoom and the Internet. This will enable him to be a better steward of the ministry's budget and resources.

In addition, the ministry is making plans to attend the SBC Annual Meeting in Indianapolis. In July, the African American Ministries Office will partner with the Oklahoma African American Fellowship (OAAF) to send several pastors to Ridgecrest, NC, for the Annual Black Church Conference and Sunday School training. This opportunity is made possible because of the faithful giving and support through the Cooperative Program.

Under Wilson's leadership, our convention's African American churches have been nationally recognized as the fastest-growing black work in the SBC. Our Oklahoma convention's black churches are cooperating from Guymon to Haskell from Idabel to Monkey Island. Wilson has been contacted by several churches who are asking about a partnership with our convention.

The OAAF cabin owned and managed by Lawton, Friendship; Oklahoma City, Bryant Avenue; and Tulsa, Gilcrease Hills, is being rented and utilized very well. The decision has been made to make the cabin available to churches that want to experience Falls Creek but have limited resources. The cabin has repeat renters for YEC, Falls Creek Youth Camp, and other overnight camps. Several African American churches donated a washer, dryer, refrigerator, and freezer to the cabin. Plans are underway to add a cook's quarters in the near future. Wilson worked with Kurt Bloomstadt and David Hooks to record a video about the cabin as a way to inform others about its availability. This video will be available soon.

Wilson will continue to use the resources that are available to encourage churches and pastors, strengthen ministries, and build fundamentally sound gospel-preaching, Bible-believing Oklahoma Baptist churches. These partnerships are made possible because:

- 1) Everyone wants to be wanted.
- 2) We all have differing gifts but of one spirit.
- 3) Within the body there are many members but only one body.

Wilson continues to share with those he comes in contact with that Oklahoma Baptists are all one body, and the body needs all of its parts. His focus is Psalm 133:1, "Behold how good and how pleasant it is for brethren to dwell together in unity." We truly are better together!

On March 4-5, the Advance Conference was held at Oklahoma City, St. John Missionary. This was the first African American church to host a major state conference in the history of our convention. Keynote speakers included Dr. Tony Evans, Fred Luter, and Oklahoma Baptists pastors.

On March 22-23, African American ministries hosted Healthy Church II at Oklahoma City, Prospect. The conference featured Dr. Robert Smith Jr. and Dr. James Dixon. The purpose was to encourage pastors in their leadership role and to keep their focus on the Kingdom. Manita Forney led a breakout titled "Godly Women in the Gospel." Pastor Kevin Moss taught a workshop on utilizing audio and video.

Wilson started a new campaign titled "Become a Hero and Remove the Zero." The goal of this campaign is to encourage African American pastors to remove the Cooperative Program zeroes.

Upcoming events this ministry is planning to offer:

- September 27-29 - Lifeway Big Results Sunday School with Dr. Mark Croston (Location TBA)
- October 19 - Bishop College Memorial Preaching Conference at Lawton, Friendship
- Small Church Convention-wide Training (end of October)
- Marriage Enrichment Weekend at Falls Creek (Date TBA)

NATIVE AMERICAN MINISTRY
Emerson Falls, Ministry Partner
Grace Obregon, Ministry Assistant

Dr. Emerson Falls continues his service to Native American Ministry on a part-time basis. He connects with 190 Native American churches and 5 Native American associations through personal visits and telephone calls. As the Native American ministry partner, he consults with pastors on both a personal and professional level. In addition, he assists churches with pulpit supply, pastor search, polity issues, and church revitalization. Native American Ministry has five objectives:

1. Strengthen Churches

Four churches are currently being assisted in a church revitalization process.

Anadarko, Indian Capital, is currently without a pastor. As a result, the church has not been meeting. Falls is working with Caddo Baptist Association to help restart the church. Scott Julian will serve as the interim pastor.

Weatherford, Indian, is currently amid revitalization. Falls is working with Oklahoma City, Glorieta, to help strengthen the church so they will be able to call a pastor. Jerry Parnacher from Oklahoma City, Glorieta, is serving as a two-year interim pastor.

Tonkawa, Fort Oakland Indian, has successfully re-started after not meeting for four years. The church re-opened in March 2023 and is meeting weekly thanks to the support of Red Rock, Otoe Indian; Kay Baptist Association; and Oklahoma Baptists.

Sulphur, Sandy, has requested help through the Church Strengthening Initiative (CSI). Falls has met with church leadership to explain the process. He is currently seeking churches to partner with Sulphur, Sandy, in the CSI process.

2. Encourage Pastors

Falls is well known and has a good relationship with the pastors of Native American churches. He regularly visits with pastors in person and by telephone. Such relationships strengthen the ties between Native churches and Oklahoma Baptists. When pastors need help or guidance, they contact Falls to discuss such issues as church polity matters, financial matters, program resources, and conflict resolution.

3. Develop Leaders

A lack of pastoral leadership is a major concern. Many pastors are nearing the end of their ministry, and very few younger men are answering the call to ministry. Finding and developing pastoral leadership is a priority. This issue is being addressed through two initiatives.

Ministry Pipelines are being established. The process is twofold:

- (1) Find and recruit new men to the ministry.
- (2) Encourage and equip these men to remain faithful to their calling.

Three groups are currently meeting. The primary purpose of the pipeline is to pair a younger man with a seasoned minister. Three pipeline groups are currently meeting:

- 1) Pawnee – Junior Pratt, mentor
- 2) Sulphur – Emerson Falls, mentor
- 3) Okmulgee – Nick Martinez, mentor

Also, potential and existing leaders are being trained through the **Robert Haskins School of Christian Ministry**. The Native American track offers two diploma programs:

- (1) The Pastoral Ministry Track focuses on developing pastors to lead Native churches. Contextual training with an understanding of the Native worldview equips leaders to minister effectively to Native American people.
- (2) Most Native churches do not have paid staff. The Christian Leadership Tract focuses on helping volunteers develop their leadership skills so they can lead the various ministries of the churches.

Graduates of the Haskins School are serving effectively throughout the state. Falls serves as director of the Native American Track and as a mentor to the students.

4. Partner with Associations

There are five Native American Associations affiliated with Oklahoma Baptists. Falls meets regularly with the DOMs of the Native associations to find ways to partner in advancing the gospel. He attends the annual and quarterly meetings of the associations to offer guidance and to promote the work of Oklahoma Baptists. Falls is regularly given time to speak at such meetings to promote our partnership with the associations. He is also involved in the planning of association family camps.

2024 Camps:

June 3-4: MSW RA/GA Camp
July 1-4: Western OK Family Camp
July 8-11: Choctaw Chickasaw Family Camp
July 8-12: MSW Family Camp
July 10-13: Cherokee Baptist Family Camp
July 28/Aug 1: Indian Falls Creek

Falls also works with non-Indian associations to find ways to partner together. He encourages Native pastors to attend meetings of non-Indian associations for purposes of training and support.

5. New Work/Mission Points

Due to changing demographics, there are areas in Oklahoma where there is no gospel witness to Native Americans. Some areas are under-served in terms of a gospel witness. Outside of major urban areas, most geographic areas do not have the population base to support full-time ministry. New works, called mission points, are being established to provide a gospel witness using local community resources and multi-vocational ministers.

- A new work has been established in Atoka in partnership with the Atoka-Coal Association and Atoka, Southside.
- A new work has started in Purcell. Johnson Road Baptist Church and Cornerstone Baptist Church are partners in this work.
- A new Native American work has been started in Watts. Venus Hildebrand is serving as pastor.

Coming 2024 events include:

July 9- August 1: Indian Falls Creek
September 14: Southern Regional Evangelism Conference
October 4-5: Native Pastor's & Wives Retreat, Oklahoma City

HISPANIC MINISTRY **Ever Borunda, Ministry Partner** **Grace Obregon, Ministry Assistant**

The Office of Hispanic Ministries successfully hosted its annual preaching conference in April, attracting over 80 pastors and ministry leaders from around the state. The conference focused on the process of how the church obtained the Biblical canon and on the process of accurate biblical interpretation when preparing to teach or preach.

The Hispanic ministry partner, Ever Borunda, dedicated his efforts to visiting churches and engaging with pastors and leaders. This initiative aims to provide encouragement and assess the vitality of numerous Hispanic Baptist churches in Oklahoma.

The Office of Hispanic Ministries is planning its annual Pastors and Wives' Retreat in the summer. Last year, the event was a big hit, and this year, the retreat will once again be held in one of the Bricktown hotels in Oklahoma City. The primary objective of this event is to foster leadership development and fortify the Spanish-speaking churches and their pastors.

Additionally, Borunda will embark on a special project this year, working closely with a select group of bivocational pastors. This project will provide tailored training to help these pastors effectively balance family life, ministry, and secondary occupations. The outcomes of this

training will guide the Office of Hispanic Ministries in determining whether to extend this training to a broader group of bivocational pastors starting in 2025.

REPORT TO COMMUNICATIONS/CP COMMITTEE

May 2024

Brian Hobbs, Communications Group Leader

Lori Coats, Ministry Assistant

The Communications Group continues to advance the message and mission of Oklahoma Baptists through various media channels, as well as the *Baptist Messenger*. The following report offers a summary of key areas in which this group is working strategically.

THE *BAPTIST MESSENGER*

Brian Hobbs, Editor

The *Baptist Messenger* continues to be one of the largest publications in the state, with a print circulation of more than 37,000. In addition to its print publications, the *Baptist Messenger* is publishing two digital editions per month, a podcast program, as well as frequent posts to its award-winning website and social media platforms.

Recent print magazine editions have focused on several life-change and impactful stories. The February 2024 print edition featured the story of Rick Osborn, who received a life-saving kidney donation from an Oklahoma Baptist individual. The March print magazine focused on the great ministry happenings at the Oklahoma State University Baptist Collegiate Ministry, while the April magazine offered a detailed preview of the summer camps offered by Oklahoma Baptists. The May edition presented a detailed look into Oklahoma Baptists move from the Baptist Building to the new WatersEdge building in Bricktown, formerly the Sonic Drive-In Corporate Headquarters.

Baptist Messenger columnists and writers continue to bring spiritual encouragement and enrichment to readers. Authors include Dr. Todd Fisher, Dr. Joe Ligon, Brian Hobbs, Amy Petersen, and others.

In 2024, several popular magazine features were expanded, including the prayer guide for missionaries feature, as well as the Pastor in Focus feature that highlights Oklahoma Baptist pastors around the state.

Baptist Messenger Ministry Assistant Lori Coats received a writing award from the Baptist Communicators Association for her blog series, "God Himself Planted A Garden," which reaches a wide audience.

The *Baptist Messenger* recently experienced some staff changes, including the managing editor role in which Chris Doyle served. We are grateful for Mr. Doyle's years of service, as he concluded his time with Oklahoma Baptists. A staff writer is being hired, with a focus on social media outreach and content creation. Longtime staff member Bob Nigh continues to serve as a contributing writer. A new graphic designer is being adding to the *Messenger* team, as well.

The Messenger Insight podcast program, which was launched more than 15 years ago, continues to offer frequent episodes on all podcast platforms. Recent episodes focused on the Oklahoma Baptist University tornado one-year anniversary, foster care in Oklahoma, men's ministry, as well as interviews with pastors and leading ministry experts.

COOPERATIVE PROGRAM

The Cooperative Program (CP) will reach its 100th anniversary milestone in the year 2025, which will provide an education and marketing moment for this beloved fixture in Southern Baptist life. Plans are coming together to commemorate this milestone and as a springboard to share the CP story in Oklahoma and beyond. Reports about 2023 CP giving were made available to churches. The Oklahoma Baptists Cooperative Program Missions Prayer Guide continues to be a popular resource for churches, highlighting the people and missions-ministries funded by the Cooperative Program. For more information, visit www.oklahomabaptists.org/cp.

ETHICS & RELIGIOUS LIBERTY COMMITTEE

Brian Hobbs, ERLC Liaison

One year after Oklahoma Baptists led the fight to thwart recreational marijuana in Oklahoma, the Oklahoma's ERLC continues to monitor key issues in the culture and provide resources for churches.

Oklahoma Baptists ERLC launched a podcast series to discuss key issues, beginning with foster care in Oklahoma. The next episode will focus on transgenderism in the culture. Brian Hobbs also highlighted voter registration resources that churches can access. The *Baptist Messenger* continues to publish articles from ERLC sources addressing other key issues in the culture.

PUBLIC RELATIONS

Brian Hobbs, Communications Director

Oklahoma Baptists were at the center of positive media attention with the announcement of a move to the new WatersEdge building in Bricktown. In addition, Oklahoma Baptist Disaster Relief (DR) received significant media attention in its service following the deadly tornado outbreak in late April. Oklahoma Baptist DR, along with other ministries, appeared in media/news outlets, including The Oklahoman, KFOR-TV, KOCO-TV, KWTV, Baptist Press, and more.

HISTORICAL COMMISSION REPORT

Bob Nigh, Historical Secretary

With the pending move of the Oklahoma Baptists' offices to their new home in the former Sonic Headquarters Building in Oklahoma City's Bricktown, staff members are in the process of cleaning-out of their offices of items that are too valuable—in a historical sense—to be disposed of but will not be moved to the new building. The Historical Secretary is working closely with Joshua Mackey, OBU archivist, and convention leaders and employees to help sort through and determine which items may be sent to the Gaskin Archives at Oklahoma Baptist University.

Historical Secretary and Director of History, Bob Nigh, has completed the process of compiling the Spring 2024 issue of the *Oklahoma Baptist Chronicle*, which has been posted to the Oklahoma Baptists web site. Highlights of the *Chronicle's* newest edition include an in-depth history of the four structures which have housed, or currently house, the Convention offices. The issue also contains a feature on the Southern Baptist Convention's (SBC) "75 Million

Campaign,” which was conducted from 1919 to 1924, and the success of which led to the creation of the SBC’s Cooperative Program (CP) in 1925. With the 100th anniversary of the CP occurring next year, additional articles concerning the Convention’s cooperative funding program are planned for the Autumn 2024 and Spring 2025 issues of the *Chronicle*.

This spring, Mackey and a student worker began a project to catalog and integrate six boxes of books that the Historical Secretary brought to the Archives in early 2023. Among those are more than 250 books from The Convention Press (now Lifeway) from the 1950s and 1960s. These books served Southern Baptists as handy distillations on theology surrounding biblical scholarship and church teachings on moral issues. After a preliminary search for other institutions with these books, it appears the Florida Baptist Historical Society has a nearly comprehensive selection of books from this series. As this collection is examined, Mackey will research further to see how available these books are through sister institutions across the denomination.

Mackey is also continuing an ongoing project to create a comprehensive spreadsheet of the Gaskin Library book holdings. At present, the J.M. Gaskin book collection, and part of the Herbert M. Pierce book collection, have been added. When this project is complete, the archives will have a searchable shelf-by-shelf catalogue, which will allow Mackey to provide research assistance more effectively to patrons.

In late December or early January, the Historical Secretary mails a letter and an accompanying response card to every Oklahoma Southern Baptist church that will be observing milestone anniversaries—typically 25, 50, 75, 100, or 150 years—during the upcoming year. He also offers churches assistance in planning and conducting their celebrations and creates special certificates for the church, its eldest member, and member of longest standing. Thus far during 2024, the Historical Secretary has prepared certificates for the following congregations that have observed anniversaries during the year: Elk City, First (125 years); Noble, First, (120 years); Pawhuska, First, (125 years); and Weatherford, First (125 years).

REPORT TO FINANCE COMMITTEE
May 2024
Leslie Osborn, Group Leader and Chief Financial Officer
Carol Lewis, Administrative Assistant

The LORD is great and Oklahoma Baptist churches are so very faithful. Cooperative Program giving was \$7,434,350 at the end of the first quarter. This is 30.3 percent of the \$24,500,000 annual objective. If giving continues at this rate throughout the year, the Cooperative Program goal for 2024 will be met and exceeded.

Oklahoma Baptists' staff continues to exercise great fiscal discipline as they creatively manage expenses through the high cost of inflation. As of the end of the first quarter of 2024, 20.4 percent of the budget has been spent. It is expected that spending will increase as spring retreats and summer camp season approaches. There is great anticipation to see what the LORD will do through these gatherings.

In March 2024, the audit of Oklahoma Baptists 2023 financial statements began. The Finance Group worked diligently and efficiently to provide all the information needed for Capin Crouse, the external auditors, to certify the Oklahoma Baptists financial statements are free from material misstatements. An audit opinion stating the financial statements present fairly in all material respects is expected.

REPORT TO SUPPORT SERVICES COMMITTEE

May 2024

Joe Ligon, Sr. Associate Executive Director

Shasta Baker, Administrative Assistant

CREATIVE GROUP

Walter Johnson, Chief Information Officer

Aubrey Massey, Ministry Assistant

The Oklahoma Baptists' Creative Group supports the creative, audio/video, and web efforts of the Oklahoma Baptist staff and its ministries. The Creative Group audio/video staff has continued to produce numerous video pieces including resources for the Priority of Preaching Conference, Youth Evangelism Conference, and the Women's and Men's Retreats. Several new Messenger Insight podcast episodes were recorded with topics ranging from Pregnancy and Life Assistance Network, OBU Experiencing Renewal with Dr. Heath Thomas, Joyful Sorrow with Julie Busler, and many others. Production assistance was also provided for Rose Day, Youth Evangelism Conference, Women's Retreat, Feeding and Leading Podcast, and online hosted meetings for Oklahoma Baptists and our affiliate partners. The Creative Group web staff continues to provide a great resource to Oklahoma Baptists at oklahomabaptists.org. This website gives Oklahoma Baptists a central place to find information and resources offered by the Convention. The web staff has worked hard this past quarter to complete 565 web tickets. The Creative Group design staff has also remained active handling many projects and collateral for CrossTimbers Children's Mission Adventure Camp, Falls Creek Youth Camp, Collegiate Week, and many other ministries and churches. The Creative Group print and mail services staff has been hard at work ensuring that the *Baptist Messenger* gets printed, addressed, and delivered to subscribers each week. Print and mail services have also completed over 500 print projects, shipped 1,879 packages, and mailed 7,072 pieces for Oklahoma Baptists' churches, ministries, and affiliates. The Creative Group is committed to ensuring that Oklahoma Baptists receive great resources and support in all these areas and are in front of current trends.

CHURCH AND EMPLOYEE BENEFIT SERVICES

Thomas Jordan, Director

Lou Ann Abel, Ministry Assistant

Andrea Kelley, Ministry Assistant

Carly Snedeker, Wellness & Crisis Care

Insurance – The property and liability insurance policies were renewed in March and April. The various insurance policies experienced a combined 5 percent increase in premiums over previous year's budget.

MinistrySafe Subscriptions & Training – Oklahoma Baptists continue to reimburse the cost of an annual subscription to the MinistrySafe website. The funds for this reimbursement were donated at the Men's and Women's Retreats at Falls Creek. A MinistrySafe training event was held at 2 churches with over a combined 100 people in attendance.

Wellness & Crisis Care – Carly Snedeker, LADCMH, will be leading this new ministry at Oklahoma Baptists. Snedeker has served as a ministry assistant with Oklahoma Baptists for two years, and she previously worked as a counselor in the private sector.

CONFERENCE CENTERS
Chad Fielding, Director
KaraBeth Copenhaver, Ministry Assistant
Jeremy Tonihka, CrossTimbers Operations Supervisor

Retreats – Total attendance at the retreats in March and April was 6,470.

- **Inter-Collegiate Prayer Fellowship Retreat** – March 14-17 with 775 in attendance. This event is held every four years at Falls Creek.
- **Youth Evangelism Conference** – March 22-23 with 943 in attendance. This event was rescheduled from January due to weather.
- **North Texas Easter Retreat** – March 28-30 with 728 in attendance. This is the 38th year for this retreat to be at Falls Creek.
- **Collegiate Spring Retreat** – April 12-14 with 824 in attendance representing more than 35 Baptist Collegiate Ministries.
- **Women's Retreat** – April 19-20 with around 2,100 in attendance
- **Men's Retreat** – April 26-27 with around 1,100 in attendance.

Washington Osage Baptist Association – Plans have been submitted by this cabin owner for a new cabin at Falls Creek. The existing cabin will be demolished, and Washington-Osage Baptist Association will re-build on the same lot if approved.

Ada Lodge – The sale of Ada Lodge is complete with Midwest City, First, being the new owners.

The Missions Trail – In a continuing partnership between the International Mission Board (IMB) and the Erin's Hope Foundation, the Missions Trail established in the Centennial Prayer Garden received improvements. The exhibits within the eight pergolas will receive new content designed by the IMB that will help participants learn about missions needs and consider how they can pray, give, and go to reach the lost in the world. The project is funded by the Erin's Hope Foundation, a charitable non-profit organization established in the name of Erin Swezey. She was tragically killed by a drunk driver when she was a sophomore at Oklahoma State University. Erin had a dedicated heart for the Lord and for missions.

Land Purchase – Five acres of land was purchased for \$40,000 from Lowery Properties, LLC. This land is adjacent to Falls Creek.

TECHNOLOGY
Walter Johnson, Chief Information Officer

The Office of Information Technology provides planning, implementation, and maintenance of network services for the Oklahoma Baptists' offices, Oklahoma Baptists' conference centers,

and as a contractor providing the same services for Baptist Village Communities (BVC) at their 12 locations.

These network services include a combined total of over 2,000 intelligent technological devices including 100 servers (most of which are virtual), switches, wireless access points, routers, and infrastructure cabling. Services also include support of over 600 users and personal computers consisting of laptops, desktops, tablets, and cell phones, plus three separate but interconnected phone systems for Oklahoma Baptists (including offices at 3800 North May Avenue, Falls Creek, and CrossTimbers), Oklahoma Baptist Homes for Children (OBHC), and BVC.

Oklahoma Baptists and BVC are continuing the process of migrating to Office365, which includes moving file servers to Office365 using SharePoint Online and One Drive. In the past quarter, support and services were also provided in:

- On-site support of the BCM Spring Retreat, Women's Retreat, and Men's Retreat,
- Replacement of multiple switches and access points in the Mathena Family Event Center and the Tabernacle,
- Placed a new desk and work bench in the Falls Creek network operations center to provide a better workspace.

Ongoing projects include the disaster relief and security plan for Oklahoma Baptists, mapping out the network at Falls Creek and replacing old switches, the continuation of four year rotations of computers for Oklahoma Baptist staff, upgrading computers for Oklahoma Baptists and BVC to Windows 11 (if they are unable to be upgraded, the machines are replaced), and upgrading wireless connectivity between the Business Office, Nunny Water Tower, and several other buildings at Falls Creek and CrossTimbers.

CHURCH RELATIONS GROUP REPORT
May 2024
Joe Ligon, Sr. Associate Executive Director
Kdie Nix, Administrative Assistant

REGIONAL MINISTRY PARTNERS
NORTHWEST REGION
Griff Henderson, Regional Ministry Partner

Oklahoma Baptists continue to advance the gospel across Northwest Oklahoma through the efforts of Griff Henderson, Regional Ministry Partner. Henderson has been in contact with DOMs numerous times and has spoken in six of the seven associations. Throughout his interactions with various associations, Henderson has emphasized the importance of peacemaking, led by the pastor. This has been a strong focus of the regional partners. Furthermore, this emphasis has been reinforced through articles published in the *Baptist Messenger*, as well as online.

Henderson has been focusing on churches that have not participated through the Cooperative Program and making efforts to reach out to them. However, he has noticed that it is difficult to engage with pastors from these churches. Despite the challenges, Henderson believes that this effort is necessary, and he has seen some churches begin to contribute again.

Henderson found value in two conferences, the Priority of Preaching Conference and the Advance Conference, where he had meaningful conversations with pastors. He and his wife, Shari, organized a Double Honor Retreat for pastoral couples in Texas and Oklahoma. Henderson had the privilege of speaking at Dale, First, in a revival; Guthrie, Charter Oak; sharing a greeting at Edmond, Henderson Hills; and speaking over 20 times in March.

Henderson's most impactful work involves meeting with individual pastors in northwest Oklahoma. He recently had several visits that were productive and resulted in encouraging outcomes. Henderson is thrilled about the positive developments taking place in many churches; however, some churches are still struggling. He has served as the interim pastor at Mustang, Chisholm Heights, and has recently accepted the invitation to serve as their full-time pastor beginning June 1. Additionally, Henderson met with the new pastors at Arnett, First, and Pond Creek, First.

Each association is working towards being healthy. Travis Welch has resigned as the Director of Missions (DOM) in Kay Association and is now serving as the pastor at Ponca City, Crestview. The Northwestern Association is seeking God's guidance in finding God's man to serve as the next DOM. Nonetheless, they are working collaboratively to minister effectively in the association. Central Association has been discussing important topics that have an impact on the entire Southern Baptist Convention (SBC). Metro Baptist Network OKC is striving to find the best way to serve all the different people groups while also facing the challenge of ministering to the small inner city.

SOUTHWEST REGION
Brett Selby, Regional Ministry Partner

Oklahoma Baptists are making progress in spreading the gospel in the Southwest Region, thanks in part to the efforts of Regional Ministry Partner Brett Selby. Since the last board meeting, Selby has been working to fulfill the strategic priorities of the organization, which include equipping, encouraging, edifying, and extending. Here are some of the ways in which he has been doing this:

For Oklahoma Baptist churches:

- Provided pulpit supply
- Completed a Moving Forward interim
- Assisted churches in securing pulpit supply and interim pastors
- Preached at the Equip Conference at Anadarko, Bethel
- Consulted with a church on the placement of signage
- Directed churches toward counseling resources
- Interpreted demographic reports
- Directed churches toward MinistrySafe for their child protection practices
- Assisted search committees of churches in their search for pastors and staff

For Oklahoma Baptist pastors and leaders:

- Delivered pastor investment gifts (commentaries)
- Coached and mentored pastors
- Taught on mediation
- Helped a pastor prepare and deliver a sermon on a controversial subject
- Worked with and resourced Pastors' Conference officers in planning the event
- Executed the annual Priority of Preaching Conference with over 300 attendees
- Participated in an associational pastoral reading group
- Taught on conflict resolution at the Oklahoma Baptists MVP retreat
- Hosted guest speakers during the Advance Conference
- Preached twice at Men's Roundtable event at Laverne, First
- Wrote articles on relational wisdom
- Enlisted leadership for a regional Leadership Pipeline cohort
- Helped a pastor access DR financial assistance for a church member
- Strategized with pastors serving on a DOM search committee
- Supported pastors in church conflict situations
- Directed pastors toward marriage conference speakers
- Directed pastors toward staff evaluation processes and forms

For other partnering associations and ministries:

- Attended associational pastors' conference meetings
- Spoke at associational pastors' conference meetings
- Served as a board member for Lake Texoma Baptist Resort Ministry

EAST CENTRAL REGION
Andy Taylor, Regional Ministry Partner

Dr. Andy Taylor has completed his second year of ministry with Oklahoma Baptists in Northeastern and Central Oklahoma. The last six months have been filled with discipling pastors, hearing pastors over lunches and breakfasts, and attending pastor meetings.

One of the most significant achievements in the past six months has been the successful launch of Your One Degree (YOD) with a group of North Canadian Baptist Association (NCBA) pastors. This program, developed and taught by Dave Jewitt, has made its mark globally and is now making a difference in our region. Jewitt, based in Broken Arrow, has been making weekly trips to the NCBA office to guide pastors through the process. This summer, we are excited to announce the launch of a YOD node in Rogers Baptist Association, marking another milestone in our journey.

Under Taylor's leadership, a transformative effort in leadership development has taken place among Oklahoma Baptists in collaboration with GiANT. Over the course of a year, three cohorts, each comprising around 20 pastors, have delved into GiANT's Altitude training, equipping themselves with 52 invaluable leadership tools. This successful initiative will see its second iteration launched in the fall, with a renewed focus on pastors in northeast Oklahoma, promising even more growth and development.

Taylor completed his interim pastorate at Tulsa, Garnett Road, and is now interim at Cushing, Oak Grove. Taylor had the privilege of preaching at the Advance Conference this year. He also was the keynote speaker at a men's retreat, preached at Oklahoma City, Quail Springs, and several churches in the East Central Region. Taylor has spoken throughout the region in churches by preaching, in celebrations, in conferences, and at pastor meetings.

Taylor continues to function as the producer for the Feeding and Leading podcast (12 podcasts in the last six months), the managing editor for the Feeding and Leading library (20 articles in the previous six months), and the lead for Oklahoma Baptists in conflict mediation and Pipeline.

EAST REGION
Buddy Hunt, Regional Ministry Partner

Over the past few months, there have been some ups and downs in the East Region. Buddy Hunt has helped two churches overcome difficult circumstances. With the help of the DOM and the Oklahoma Baptist task force, these situations are being resolved so that the churches can move forward. On a positive note, Hunt has welcomed three new churches in his region to the state convention. Additionally, he has met with the pastors and leadership of two other churches who have expressed a desire to partner with Oklahoma Baptists to advance the gospel.

Hunt has been honored to lead two Sunday School training conferences for two different churches and has helped the resource group in organizing an associational Sunday School conference in Muskogee. Together with his wife, Michell, he led a marriage retreat for Mullins Association. He also conducted a breakout conference at the MVP Retreat at Falls Creek and attended several state meetings such as the Priority of Preaching Conference, the Advance Conference, Directors of Missions spring retreat, and New Pastor/Staff orientation. Additionally, he helped in planning a roundtable luncheon for childhood ministry leadership in the East Region.

Hunt finds meeting pastors to be one of the most rewarding parts of his ministry. Since the last board meeting, he has hosted 20 pastor lunches with 123 pastors attending. These lunches provide good fellowship and an opportunity to discuss many different topics, including ministry in their churches, issues pastors face, issues within the SBC, the Cooperative Program, staff issues, how to motivate members, and ways to advance the gospel. Additionally, Hunt made 51 personal visits to pastors at their churches to pray with them and assist them in various ways. He also either made or answered 78 calls from pastors, answering all kinds of questions, including theological questions, staff and member issues, and questions about church constitution and bylaws. Furthermore, he had two personal consultations with youth ministers who were dealing with problems concerning their ministry.

Hunt continues to work closely with the DOMs in his region. He attended six pastor conferences and spoke at two of them. He met with the DOMs 8 times in person and made 54 phone calls to them. These visits and calls were for various reasons such as planning training conferences for pastors and churches, resolving issues and problems in churches, discussing personal issues, and motivating churches to contribute through the Cooperative Program.

Hunt and DOMs in this region have been in touch with 63 churches that have stopped cooperating with Southern Baptist Convention (SBC). Some of these churches have closed, but many have agreed to start contributing to SBC missions again. Others have said they plan on giving to SBC missions in the future.

Hunt has also assisted seven pastor search committees since the last board meeting. He has conducted two mediation meetings in churches, counseled two ministers, made three visits with BCM directors, attended the board meeting for Lake Texoma Baptist Resort Ministry, and assisted churches with pulpit supply. Currently, he is serving as the Moving Forward Interim Pastor at Checotah, First.

Hunt enjoys the diverse tasks he undertakes as part of his ministry, which primarily involves providing assistance to churches and associations. He enjoys the unpredictable and ever-changing nature of his work, knowing full well that he is guided and supported by a higher power that gives him the strength to carry out his duties and help advance the gospel.

MINISTRY WIVES

Amy Petersen, Ministry Wives Consultant

As the Oklahoma Baptists' Ministry Wife Ministry Partner, Amy Petersen works towards fostering connections among ministry wives in Oklahoma. One way she achieves this is by taking advantage of statewide events that they may already be attending. She has found that this is a valuable opportunity to engage with ministry wives without requiring any extra commitment or time.

Petersen organizes various ministry wives-focused gatherings and meet-ups at most Oklahoma Baptist events. For instance, during the MVP Retreat, there is a breakout session specifically for ministry wives. Similarly, at the Advance Conference and the Women's Retreat, there were separate sessions and a "Come and Go Coffee" event, respectively, exclusively for ministry wives. Prior to the Southern Baptist Convention, Petersen helps promote the Ministers Wives Luncheon, and during the State Convention there is a dedicated ministry wife lunch and

session. These events are often the only opportunities for ministry wives to interact with other wives, making it valuable for them to know that they are not alone.

In April, Petersen organized a significant event for ministry wives at the Women's Retreat 2024 in the Ada Lodge. This event was called the "Come-and-Go Coffee" and it served as a moment of respite during a busy weekend of serving. It was designed to give ministry wives a chance to relax, enjoy fellowship, and be appreciated for their service. The event was a huge success, with nearly 100 ministry wives in attendance, which is a testament to the importance of such gatherings.

A simple 'thank you' can have a significant impact. Often, the wives of those in ministry do not feel valued. They give tirelessly, but their church members or families may take their efforts for granted or assume that it is simply part of their duty. It is a privilege to express gratitude and communicate the worth to each of these ministry wives. Every ministry wife should feel seen, heard, and appreciated.

REPORT TO CHURCH RESOURCES COMMITTEE

September 2024

Alan Quigley, Associate Executive Director

Danielle Adkins, Administrative Assistant

Summer always has the Resource Group out in the field doing everything from camps to conferences. This year has been no different. You will see two great reports from Falls Creek programming and CrossTimbers. When you add the report from the Baptist Collegiate Ministry to them you will be extremely encouraged by the way in which Oklahoma Baptists are reaching and discipling the next generation of church leaders.

Partnership with associations and churches continue to broaden the reach of the local church through training events and resources. Oklahoma Baptists have helped associations with rodeos and seminars, along with helping churches with community outreach events and disciple making events. Oklahoma Baptists would be encouraged to know how the ministries they support through the Cooperative Program are impacting our state, nation and world.

BAPTIST COLLEGIATE MINISTRY

Cris Lowery, Director

Chad Coleman, Associate

Carissa Jones, Ministry Assistant

The summer of 2024 was a great one for student recruitment. The Next Chapter Event was held for the 2024 seniors who attended student weeks at Falls Creek, Kiamichi Baptist Assembly, and Grand Lake Baptist Assembly. Over 2,300 students were impacted by this event. They were introduced to the concept of following Christ and depending on Him in the next chapter of their lives whether they were going into the workforce, military, or another phase of the educational process. Many of those attending Oklahoma colleges met the Baptist Collegiate Ministry (BCM) leader and students from the university they will attend. Another 250 leadership students were encountered through Super Summer Oklahoma and encouraged to become campus ministry leaders in the BCM where they will attend school.

Collegiate Week, a national/international event planned and sponsored by multiple state collegiate ministry leaders, hit an all-time post-COVID attendance this summer. Over 1,700 students and leaders attended the event held at Falls Creek. Oklahoma played an important role in the planning and implementation of the event. This continues to be an important part of many campuses' ongoing ministry strategy as well as a training event for collegiate ministry leaders.

Momentum was a successful event as students from churches and campus ministries gathered from around the state to be challenged and encouraged. This back-to-school event helps set the tone for the fall semester for church and campus-based ministries.

Overall, Oklahoma Baptist Collegiate Ministry is in a good place and fulfilling the seven priorities set out in order to have a balanced ministry approach. The connection between collegiate ministry, the local church, and associational leadership is strong and encouraging. We are stronger together.

CHILDHOOD MINISTRY & CROSSTIMBERS CHILDREN'S MISSION ADVENTURE CAMP
Sarah Hagar, Ministry Partner and Camp Program Director
Emily Stinnett, Ministry Assistant

Camp Perfect Wings

Camp Perfect Wings (CPW) for 2024 had 101 campers, 63 buddies, and 20 outside staff, which is an increase of more than 30 campers over 2023. Eight CrossTimbers summer staff also served as buddies for campers. CrossTimbers staff helped facilitate the camp. David Anderson, Childhood Ministry Strategist for Louisiana Baptists, was the camp pastor. Becca Johnson, University of Central Oklahoma Outdoor Adventure Recreation Program Manager, was the camp director again this year. The love, joy, and enthusiasm that the campers bring to this camp are unparalleled. CPW also makes an incredible impact on the staff and gives a positive start to the summer. One of this year's state mission offering videos will give a glimpse into CPW.

CrossTimbers

CrossTimbers was a great success. With 4,373 attendees over 12 sessions, many decisions were made for Christ: 345 campers made Jesus the Boss of their lives, 59 needed assurance of the decision they had previously made, and 64 campers rededicated their lives to Christ. In addition, 11 kids felt God's call to something special in their lives.

The CrossTimbers planning team continues to meet monthly making plans for the 2025 camp season and planning for future camps. The camp theme for 2025 is still being finalized.

Mission stops highlighted Oklahoma Disaster Relief, ministry to children through Baptist schools in Nicaragua, and ministry to the Basotho people of Lesotho in Southern Africa. Campers learned three different gospel presentations during mission stops and walked away with a set of three water bottle stickers to help them share the gospel with others as they returned home. Active participation in missions was emphasized as campers made blankets for kids in the hospital at the Lesotho mission stop, signed and prayed over Disaster Relief Bibles, and gave their offering to support a Baptist school in Nicaragua. CrossTimbers campers gave \$6,053.65 to this offering.

Camp Registration for 2025 opens on November 4 at 8:00 am. Recruiting 2025 summer staff has begun.

Community 94

Community 94 is a group of children's ministry leaders who gather for fellowship, encouragement, training, and discussion. After taking the busy summer months off, this group met again in August and discussed how to reevaluate their focus, purpose, and goals as a new school year begins. This group will continue to meet throughout the school year.

Ministry Partner

Sarah Hagar will have the opportunity to serve Oklahoma Baptists through associational Sunday School trainings, The Call Conference, church encouragement, and other activities with churches.

Heart of the Child

Heart of the Child was held at Southwest Baptist Theological Seminary in Fort Worth, TX, on April 5-6, 2024. The dates and location for 2026 will be finalized this fall and planning will continue.

Vacation Bible School (VBS)

VBS Jumpstart will be held in November. VBS Jumpstart is an opportunity for churches to get a preview of the Lifeway VBS material for 2025. The 2025 VBS Training team is currently being recruited.

Childhood Ministry State Associates

The Childhood Ministry team has been meeting quarterly with other state childhood leaders. These meetings are opportunities to share ideas with like-minded individuals. It is a great source of networking with fellow Southern Baptists.

Disaster Relief/ Chaplaincy
Jason Yarbrough, Ministry Partner
Ryan Deatherage, Associate DR Director
Pat Jones, Ministry Assistant

Faithful, compassionate, kind, worker, selfless, and available are just a handful of words that describe the volunteers who serve through the Oklahoma Baptists ministries of Disaster Relief, Chaplaincy, and Campers on Mission. Advancing the gospel, whatever the setting, one conversation at a time is the goal at the heart of everything these volunteers do.

Campers on Mission

Campers on Mission (COM) have been continually active this year helping churches and ministries with their facility construction or remodel needs. Thus far in 2024, COM volunteers have given almost 2,500 hours serving local churches. Whether it be replacing siding and doors at Afton, Lone Star; fixing a roof leak and replacing drywall at Walters, Calvary; or removing three layers of shingles, replacing rafters and decking, and shingling roof in 100 plus degree heat at Muskogee, Sanders Chapel, COM volunteers love getting to serve the local church and interacting with church members. Six of our volunteers went to the national COM rally in Elkhart, Indiana, to represent our Oklahoma chapter. Volunteers have also completed projects for the Integris Community Clinic at OKC, Olivet, and Charis Pregnancy Center in Duncan. COM is always looking for new members as well as new projects so churches can continue to advance the gospel in their communities.

Chaplaincy

Chaplaincy facilitated through the church is where the Chaplaincy Office desires to see this ministry flourish. Chaplains are an extension of the local church in reaching their community and workplace environments. Many times, a chaplain can go into an area or be involved in a project that others in the church would not be allowed. Individuals can serve as chaplains through corrections, disaster relief, healthcare, military, public safety, corporate, and community service.

The Chaplaincy Office hosted a Chaplains Fellowship in August at Oklahoma Baptist University with around 80 chaplains from all fields in attendance. They all left having been well-fed, encouraged, and better equipped to be faithful in the chaplain ministry to which God has called them. A new brochure has been printed promoting chaplaincy through the church. Copies can be requested through the DR/chaplaincy office.

Chaplain Training Opportunities:

September 12-14 – DR Chaplain Manual Training and OSFA – Tulsa, South Tulsa

October 24-25 – Critical Incident Stress Management – Tulsa, South Tulsa

Disaster Relief

The love of Christ compels Disaster Relief (DR) volunteers to provide help, hope, and healing to those in crisis. Being the hands and feet of Jesus through meeting the physical needs of homeowners opens the door for conversations about why volunteers serve, which paves the way for gospel conversations. So far this year, DR volunteers have served approximately 30,000 hours representing 4,200 volunteer days and completing over 600 homeowner requests. Volunteers have made almost 2,500 contacts and have had over 250 gospel conversations that have resulted in 14 people making a profession of faith. One life being changed for all eternity is reason enough to spend all those hours serving those in crisis.

After seeing two EF-4 tornadoes, along with multiple others this spring, Oklahoma storms continued into the summer with more tornadoes impacting the northeastern part of the state and flood waters impacting the Panhandle. Claremore, King Road; Salina, First; and Guymon, Sunset Lane, were gracious hosts to our teams as they served those impacted by the weather events.

Invitations from other DR ministries have come from across the nation as the severe weather was not limited to Oklahoma. Volunteers from Oklahoma have responded to both Texas and New Mexico so far, with the possibility of responding to the east coast.

Two new DR initiatives were highlighted and supported by students all summer long at Falls Creek. Campers stuffed nearly 12,000 First Contact Bags throughout the 8 weeks of camp. These bags contained travel-size toiletry personal items – toothbrush and toothpaste, razor and shaving cream, comb, band-aids, bar soap, shampoo, and deodorant. Campers also wrote around 700 Messages of Hope for victims of storms. These messages – Scriptures, drawings, words of encouragement – were done on packing paper and will be given to victims along with boxes and tape so they have somewhere to put and wrap/protect any items they are able to salvage from the storm debris.

Campers at CrossTimbers learned about DR through their missions stops each week of camp. Campers signed copies of the DR Bible that teams present to the homeowner after they complete the work.

Disaster Relief Ministry Partner Jason Yarbrough was grateful for the opportunity to introduce DR to all these campers, for them to be able to participate in this incredible Oklahoma Baptist ministry, and to challenge them to find ways to serve those in their communities until they become 18 years old and can volunteer with DR.

Upcoming DR Orientation and Training Opportunities:

September 20-21 - Southwest Baptist Churches Assembly – Lone Wolf, OK

October 25-26 – Grand Lake Baptist Assembly – Grove, OK

DISCIPLESHIP & SMALL GROUPS
Doug Matlock, Ministry Partner
Austin Long, Ministry Assistant

Throughout the summer of 2024, the Oklahoma Baptist Discipleship Team and the Discipleship and Small Groups ministry partner have continued to support leaders across the state to encourage, equip, and engage with the truth about how God moves in big ways through small groups.

Matlock connected with churches across Oklahoma to preach, lead worship, and train group leaders for small group ministry. In May, he met with church leaders from the Grady Baptist Association to discuss plans for an associational training event, which took place on August 18. During that same month, he led worship for Weatherford, Emmanuel, and preached at Oklahoma City, Crown Heights. In June, he preached at Midwest City, Meadowood, and Buffalo, First. The month of June was also a busy travel month, as Matlock traveled to the SBC Annual Meeting in Indianapolis, spending time with several pastors and associational leaders who also attended. Many of these conversations set the stage for future meetings to discuss training events and strategies for small groups. After returning from the SBC, Matlock wrote and filmed video sessions for a Haskins School of Ministry course over small group ministry. He then traveled to Charleston, SC, to meet with other discipleship and evangelism leaders from state conventions across the southern states. During these few days, ideas and strategies were exchanged as leaders spent time in large and small groups. These leaders also learned about new challenges and trends in ministry as they face an ever-changing post-Christian society.

In July, Matlock led worship for several churches on Sunday mornings, including Bethany, First; Kingfisher, First; and McCloud, Hazel Dell. He also traveled to Falls Creek to lead worship for the staff during one of their devotional times, as well as leading breakout sessions over discipleship for students and sponsors. Matlock traveled in mid-July to McAlester, where he partnered with McAlester, First Indian, to host a Sunday School training for several Native American churches in that area. There was a great sense of encouragement, as those churches are working diligently to reenergize that ministry and their church members. Several conversations also took place with discipleship leaders from Oklahoma City, Cherokee Hills; Oklahoma City, Crown Heights; Bethany, First; Tulsa, First; Cushing, First; Chickasha, First; and Kingfisher, First.

August featured several training events for Sunday School and small group ministry. Sunday morning, August 18, Matlock preached at Midwest City, Eastwood, followed by a time of training with the small group. Matlock also traveled to Chickasha as the keynote speaker and breakout session leader for a small group training for Grady Baptist Association. On August 24, Ken Braddy, the director of Sunday School for Lifeway Christian Resources, lead a training at Oklahoma City, Southern Hills. The training called “The Sunday School Directors Seminar,” aimed at equipping both staff and lay leaders of Sunday School. Several leaders from churches and associations attended this one-day event. Future training opportunities with churches and associations are currently scheduled or being planned for the upcoming months.

Work continues on the Bible study videos hosted on the small groups page of the Oklahoma Baptists website. These videos coincide each week with Sunday School lessons from the *Explore the Bible* curriculum series from Lifeway. These videos feature Dr. Bobby Kelly from Oklahoma Baptist University. The purpose of these videos is to provide insights from biblical backgrounds and engagement ideas for teachers and group leaders. Videos featuring Dr. Kelly and the *Explore the Bible* curriculum will continue, but the *Bible Studies for Life* ended after the Summer 2024 quarter.

FALLS CREEK YOUTH CAMP PROGRAMMING & YOUTH MINISTRY
Todd Sanders, Youth Camp Program Director
Sarah Wooten, Youth Camp Program Associate and Girls Ministry
Rebekah Brown, Youth Ministry Assistant

Falls Creek Youth Camp 2024

Look what God did!

God continued to change lives through the ministry of Falls Creek youth camp weeks! Here is a glimpse of the statistics from the summer:

- 770 Churches served
- 49,508 Campers and guests served
- Highest number of professions of faith recorded historically
- 5,543 Total Spiritual Decisions
 - 2686 Professions of Faith
 - 113 Assurance of Salvation
 - 1,427 Recommitment
 - 757 Special Prayer/Baptism
 - 560 Called to Ministry
- 12,101 Campers recorded attending breakouts
- 1,273 Adult Leaders trained through Adult Leader Investment
- \$93,312.65 given to the Student Mission Offering
- 12,000 First Contact bags packed for Oklahoma Disaster Relief

2025 Theme

The theme for Falls Creek 2025 is “Level Up,” based on James 4:10. Students will explore the attitudes behind a life of spiritual discipline, in our three-year rotation of themes, by walking through James 4.

Youth Ministry

Girls’ Ministry

Girls’ Conference

The next Girls’ Conference takes place on September 14 at Oklahoma City, Emmaus. The theme for this year’s conference is “Dwell.” Speakers include Amanda Mejias (Lifeway Brand Specialist), Rachel Patterson (Worship Leader), Angela Sanders (Christian Author and Communicator), Kennedy Lehew (Missions Director at Oklahoma City, Emmaus), and Sarah Wooten (Oklahoma Baptists).

Girls’ Ministry Resource

The Youth Ministry Office has currently resourced 95 churches with copies of “Growing an Effective Girls Ministry from the Group Up.” Multiple groups have reported implementing intentional ministry to girls and supporting events. For more information on securing this resource and reaching girls through intentional, focused ministry, please contact the Youth Ministry Office.

Women in Youth Ministry Event at Falls Creek

Staff were able to meet with and encourage over 250 women serving in youth ministry this summer at Falls Creek.

Mentor Groups

Active mentor groups for young and experienced leaders are available. Please contact Todd Sanders (tsanders@oklahomabaptists.org) for information on getting connected.

Oklahoma Youth Ministry Forum (OKYM) Forum

OKYM Forum is coming to Falls Creek Conference Center November 21-23, 2024. The theme is "Thrive." The conference will address the health of leaders, students, and ministries. Registration is now open with early bird discounts available.

OKYM Network Meeting

The 2023-24 focus for network meetings is "Focus." The next meeting is September 12, 2024.

Social Media

Continue to follow the work of Oklahoma Baptist Youth Ministry on Facebook, (@OKBaptistYouth), Instagram (@okbaptistyouth), or on the web at oklahomabaptists.org/youth.

MEN'S MINISTRY AND YOUNG ADULT DISCIPLESHIP

Bertholomew "Prophet" Bailey, Ministry Partner
Austin Long, Ministry Assistant

Men's Ministry

After the Men's Retreat, Prophet Bailey followed up with Men's Ministry leaders to discuss the retreat. There was a common expression of satisfaction and a desire for more breakouts at the Men's Retreat. Currently, Bailey and his team are working on the 2025 Men's Retreat plans. The theme for the Retreat will be "Man Down" coming from Ecclesiastes 4:9-10, *"Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up his fellow. But woe to him who is alone when he falls and has not another to lift him up!"* The focus for the retreat will be Discipleship & Brotherhood, to attack isolation among men and stagnation in spiritual growth.

Bailey is also working with Man Church, a group of pastors and lay leaders determined to gather every other month for a service catered toward men. There is a meal, fellowship, and worship. The goal of Man Church is to help churches within their region of the state to start a Man Church service or fellowship. In August, Bailey will be speaking at Walter Wilson's Big Picture meeting and at Men's Ministry training in Midwest City.

Young Adult Discipleship

Over the past six months, Bailey has been working with Derek Wilkerson of Del City, First Southern, on the details of a Young Adult Conference. Those who Bailey has discussed this idea with are excited about the possibility. The Young Adult Conference would be for pastors, young adult ministers, leaders, teachers, and young adults.

This Summer, Bailey has had opportunities to serve all generations by teaching a breakout at Falls Creek on grief and being the camp pastor for a week at CrossTimbers. During Collegiate Week at Falls Creek, Bailey was able to meet young adult ministers across the state during registration. Bailey also helped with pulpit supply at Hennessey, First, and Hammon, First. In September, Bailey will be leading a breakout on Young Adult Small Groups.

MISSIONS & WOMEN'S MINISTRY
Amy Cordova, Ministry Partner
Shelley Urton, Ministry Assistant

Edna McMillan State Missions Offering: The Week of Prayer for the Edna McMillan State Missions Offering took place from September 1-8, 2024. This year's theme, based on Acts 20:35, emphasized Jesus' words, "It is more blessed to give than to receive." Promotional materials were distributed to churches and associations to help reach the \$1.2 million goal. Social media campaigns, which began in mid-August, served to both promote giving and share the impact of Oklahoma Baptists' work.

Key allocations of the offering include:

- Camp Perfect Wings
- Hunger Funds
- Affinity Ministries

Printable Missions Education Activity Sheets are available online that recommend conversation starters and activities to help children understand the importance of giving to mission work in Oklahoma. One activity highlights how Oklahoma Baptists consistently give above and beyond through the Lottie Moon Christmas Offering, Annie Armstrong Easter Offering, and the Edna McMillan State Missions Offering. These resources support mission education at church or at home.

Women's Ministry Training Events: This fall, Oklahoma Baptist Women is hosting training events across the state to equip churches with ideas and materials for enhancing ministry. These events will allow women to:

- Connect with like-minded leaders
- Gain insights and strategies for effective leadership
- Receive encouragement and support
- Leave inspired and empowered to fulfill God's calling in their ministry

Training Event Dates and Locations:

- September 10 – Cleveland
- September 12 – Checotah
- September 17 – Altus
- September 24 – Woodward
- October 3 – Shawnee

MK Re-entry Retreat: Oklahoma Baptists continue to support Third Culture Kids (TCKs) returning to the U.S. for their freshman year of college by reimbursing airfare or mileage for those attending the MK Re-entry Retreat, hosted by Women's Missionary Union (WMU) and the International Mission Board (IMB). This year's retreat was held in Missouri. Six students from Oklahoma attended.

Stateside Missionary Care: As missionaries travel home or prepare for overseas missions, Oklahoma Baptists partner with churches that own missionary homes, providing a stipend to assist with pantry stocking, repairs, or other needs. Currently, 24 Oklahoma Baptist churches offer furnished homes to missionaries on stateside assignment.

Foster Care Grants: Funded by the State Missions Offering, these grants help churches meet the basic needs of children in foster care, such as beds, car seats, and utility bills. To date, 66 of 77 counties have launched this initiative, with Pawnee and five of the southwest counties being the most recent. All 77 counties are on track to be launched by next summer.

Over 50 private showings of the movie, *Sound of Hope*, the Story of Possum Trot, took place around the state. Many Oklahoma Baptist churches took great leadership in highlighting the need for more foster and adoptive families through the movie. One recent event was hosted by Ponca City, First, where 405 individuals came together to learn about the need and the movement of care.

Oklahoma Baptist churches continue to respond to child welfare needs, answering about one-third of requests from the Oklahoma Department of Human Services. Discussions with state leaders are ongoing to expand the church's reach in meeting needs through other state agencies.

Hispanic Women's Conference: On July 20, 2024, over 200 women attended a Hispanic Women's Conference featuring worship, Bible teaching, and fellowship. Speakers Natalia Gogolakis, from Tulsa, and Laura Gonzolez de Chavez, from Chicago, led the main sessions, with worship provided by Moore, First. This growing conference continues to attract more attendees each year.

Native American LINK: On July 29, 2024, Oklahoma WMU participated in Native American LINK's women's sessions at Indian Falls Creek. WMU President Julie Busler spoke on "Taking Back My Joy," while Amy Cordova shared updates on upcoming training events.

Missions Dinner: The annual Missions Dinner will be held on Monday, November 11, at Moore, First. This event is open to everyone, with pastors and mission leaders particularly encouraged to attend.

Oklahoma International Parents Fellowship: A special gathering will be held on November 11 for parents whose children are serving overseas. Hosted at Moore, First, this group provides prayer support and encouragement as they uphold their children's mission work.

Women's Missionary Union: In November 2023, Julie Busler was re-elected as Oklahoma State WMU President for her fourth and final term. Under her leadership, WMU has focused on mental health, with Julie's book, *Joyful Sorrow*, becoming a key resource for churches and women. Julie has also been active in speaking engagements and contributing to podcasts, blogs, and articles, including a feature in the *Baptist Messenger* in January 2024. The Oklahoma WMU annual meeting on November 11 at Moore, First will include the election of the next WMU President.

Passport Booth: To encourage participation in short-term mission trips, the Women's Office has created a rentable passport booth for churches. By facilitating the passport application process, more individuals are expected to take the step toward international missions.

Lottie Moon Christmas Offering: Promotional materials for the Lottie Moon Christmas Offering will be mailed to churches at the end of October, with the week of prayer for international missions scheduled for December 1-8, 2024.

Women's Program for the Haskins School: The fall semester has begun with new additions to the women's program at Haskins School. Women can earn a certificate or diploma in church ministry, receiving practical training tailored to their specific ministry context.

Seminary Scholarships: Funded by the Edna McMillan State Missions Offering, a limited number of scholarships are available to women pursuing seminary education at a Southern Baptist seminary. New applicants have been accepted for the fall semester.

2025 Oklahoma Women's Retreat: The 2025 Oklahoma Women's Retreat will take place on April 11-12, 2025, as a two-day hybrid event. Four registration options are available: in-person, digital pass, host church, and gathering of churches. Participants, both in-person and virtual, will have access to the retreat content until the end of the year.

Main Session Speakers:

- Kelly Minter
- Melissa Spoelstra
- Caroline Saunders

This multilingual event will offer Spanish and ASL interpretation.

Deaf Ministry: The Edna McMillan State Missions Offering supports churches in providing ASL classes for their members. By learning sign language, church members can build relationships and share the gospel with one of Oklahoma's most unreached people groups.

MULTI-VOCATIONAL PASTOR MINISTRIES

Philip G. Jones, Consultant
Vacant, Ministry Assistant

Jones is excited to promote "Great Day Sunday" in the state Multi-Vocational Pastor (MVP) churches, aiming for a great turnout in both worship services and Sunday School. This is a proven tool to help churches engage with their communities and increase attendance. Please join us in praying for our pastors and churches, asking God to bring an increase in salvations and growth in attendance. MVP and smaller attendance churches are encouraged to adopt this high-attendance Sunday School campaign, with the target date for "Great Day Sunday" set for September 29, 2024, or any other fall date that suits the church's schedule. The initiative involves setting a specific date, encouraging members to invite others, and planning celebratory activities such as special music and a fellowship lunch. All promotional materials for "Great Day Sunday" can be accessed on the Oklahoma Baptists website.

The MVP Pastors and Wives Retreat is scheduled for February 7-9, 2025, under the theme "Relationships that Sustain Ministry." Drawing from Ecclesiastes 4:12, the retreat will focus on the vital connection between healthy relationships and the sustainability of ministry. As the verse reminds us, "though a man might prevail against one who is alone, two will withstand him—a threefold cord is not quickly broken." As preparation for this retreat continue, please pray for God's guidance in the planning process and for the MVP pastors and their wives.

MVP Ministry is also pleased to continue its partnership with the Tulsa Metro Network (TMN) in promoting the 12th annual “Big God Little Church” conference on September 17, 2024. This event has become a key gathering for churches in eastern Oklahoma, known for its powerful preaching and relevant breakout sessions. We are grateful for TMN's strong leadership and vision in providing valuable training to MVP churches.

Finally, in collaboration with the Bivocational Small Church Leadership Network, Oklahoma Baptists are pleased to continue offering the Preacher's Outline & Sermon Bible Commentary as a complimentary gift to our MVP pastors.

ROBERT HASKINS SCHOOL OF CHRISTIAN MINISTRIES
Everardo Borunda, Dean of RHSCM
Grace Obregon, Ministry Assistant

The Robert Haskins School of Christian Ministry (RHSCM) is completing the 2024 Summer semester, which saw 58 students enroll. That is an increase of over 90 percent from the previous summer. This is an incredible improvement considering that historically, for the school, summer has been the time of year with fewer enrollments. This increase in enrollment has been made possible by the continuous recruiting efforts of the program directors from each of the five programs within the school.

In the last several months, the Haskins School has produced three new courses. Two of them to be used in all the English language programs and one for the Spanish language program. One new course in Evangelism was recorded by Coach Tee, and a brand-new course in Small Group Ministry was recorded by Doug Matlock. A new Evangelism course was produced for the Hispanic Program, recorded by Manuel Duran. These courses will be available to students in the spring of 2025.

The Haskins School looks to promote the benefits of continuing education for those already serving in ministry and to help train those whom God is calling to His service. The Haskins School is affordable, flexible, and very practical. It exists to equip ministry leaders with varying levels of education and life experience.

WORSHIP & MUSIC MINISTRIES
Randy C. Lind, Ministry Partner
Vacant, Ministry Assistant

The Oklahoma Baptists Worship & Music Ministries continue to lead and encourage Baptist churches across Oklahoma to advance the gospel by reaching up in worship, out in evangelistic efforts, and by encouraging the church.

This report comes at the beginning of the 2024-25 concert season when all five traveling groups are preparing for ministry around Oklahoma and across the globe. The ministry groups and leaders have been focused on training and engaging people as they sing, worship, and connect with people in Oklahoma and beyond.

The mission and privilege of Oklahoma Baptists' Worship & Music Ministries is to continue to lead and encourage multiple generations of worshippers and worship leaders in every season

embracing methods and technology so that “from generation to generation, we will recount your praise.”

Oklahoma Baptist Children’s Chorus (OBCC)

The OBCC (grades 4-7) is ready to begin their 12th anniversary season. Over the past 12 years there have been approximately 700 young men and women that have participated in the ministry of the OBCC. Former members of this group have now gone on to full-time ministry positions, become college graduates, form families of their own, and so much more. All of them carry the song and experience of being a part of the OBCC and have a song in their heart that helps them as they, in their own ways, seek to advance the gospel. This group has over 90 children already signed up for the season and continues to grow musically and spiritually.

Oklahoma Student Worship Choir (OSWC)

This is a big year for the OSWC as they begin their 5th year of ministry, and this is their largest enrollment with over 50 students in the group. The OSWC is a group of eighth through twelfth graders who are committed to sharing the gospel and developing as worship-leading musicians. The OSWC seeks to engage vocalists, worship band instrumentalists, and technology teams. The group is developing students who will continue to be a resource for the church and in ministry for years to come and is a major part of the strategy of Oklahoma Baptists to engage and equip a new generation of worship leaders and members. In addition, they provide a model for churches to engage students in a ministry that offers many students to lead the church in worship. As part of a partnership with Oklahoma Baptist University (OBU), the OSWC is a strong connection point between Oklahoma Baptist churches and OBU. There is a strong push to engage students who are preparing for ministry in the local church.

Oklahoma Worship Collective (OWC)

The OWC continues to connect as an online community. This community provides the opportunity for worship ministries to connect, build community, and encourage each other in life and ministry. The group serves as both a sounding board and a resource center for mostly modern worship leaders and tries to connect with the technology community. The OWC leadership continues to encourage this group and strives to help them expand their ministry to each other and reach out to meet needs and provide resources and encouragement to this group of leaders.

Singing Churchmen (SCM) and Singing ChurchWomen (SCW) of Oklahoma

The SCM and SCW of Oklahoma are beginning their 2024-25 seasons. This season marks the 63rd season for the Singing Churchmen, and this year the Singing ChurchWomen of Oklahoma will be celebrating their 35th anniversary season. Over the years, these men and women have spent countless hours of their time as they have carried the gospel across our state and the world. Combined, these groups have over 500 participants and represent churches from all parts of Oklahoma. At the heart of these ministries are relationships with men and women who all lead in some way in their local churches. They come together to worship, sing, and encourage one another in life and ministry.

Holy Land Mission Trip update: The SCM, SCW, and Oklahoma Baptist Symphony (OBS) had planned to go to the Holy Land in the summer of 2024. These plans have now shifted to the summer of 2025. The situation is being prayerfully monitored, but opportunities to advance the gospel are even more crucial now.

The SCM and SCW are vital connections for Oklahoma Baptists to many churches in the state, and they continue to be engaged in leadership in the local church.

Oklahoma Baptist Symphony (OBS)

The OBS season for 2024-25 is underway with over 80 musicians from Oklahoma Baptist churches that have come together for another amazing season. This is a unique ministry for Oklahoma Baptists and for our churches to host a full symphony orchestra. Many churches are welcoming the unique ministry of the OBS as they seek to offer multiple expressions of worship in the local church. This season, as in others, the OBS has encouraged students from local high schools and universities to join them in their rehearsals and the concert when they are in the area. This is a great opportunity for many to play, perhaps for the first time, in a full symphony orchestra. The OBS continues to witness through their music.

YOUTH MISSIONS & EVANGELISM

Brian Baldwin, Ministry Partner
Rebekah Brown, Ministry Assistant

2024 GoStudents Network Projects

This was the first year that GoStudents has operated as a network of Certified Sending Partners. For more information about the new structure, visit www.oklahomabaptists.org/gostudents/faq.

There were around 500 participants consisting of 17 projects that were each adopted by churches. Here is a list of the projects and churches acting as Certified Sending Partners: **Belize** (Pryor, First), **Brazil** (Clinton, First), **Calgary** (Perry, First), **Germany** (McAlester, First), **Honduras** (Tecumseh, Sharon), **London** (Tulsa, Memorial), **New York City** (Kingfisher, First for June / Ponca City, NewPoint for July), **Nicaragua** (Carter, First for Spring Break / Luther, First for Summer), **Oklahoma City** (OKC, Emmaus), **Portugal** (Blanchard, Open Door), **Seattle** (Eufaula, First), **Tulsa** (Tulsa, Church Inside Out for Spring Break, June, July), **Utah** (Okarche, First), **Nebraska** (McAlester, First).

Everyone did an incredible job. Several individuals made professions of faith, and the students' lives were profoundly impacted in various ways, helping to advance the work of our partners. People from here, near, and far were touched by the gospel through the efforts of Oklahoma Baptist students. These students demonstrated great compassion, worked tirelessly, and shared the good news of Jesus with hundreds. They themselves experienced significant personal growth and formed deep Christian friendships. These mission trips serve as powerful catalysts for spiritual inspiration, sanctification, and even vocational calling for many who feel drawn to full-time ministry or missions.

The missionaries, church planters, and ministry leaders who were served by the teams received commitment, encouragement, and fellowship from our students. Time and again, the missionaries and church planters have expressed their gratitude for the teams' impactful contributions to their ministry areas. To learn more about the GoStudents Network, visit www.oklahomabaptists.org/gostudents.

FALLS CREEK (MISSIONS AND EVANGELISM)

This summer at Falls Creek was incredible! Each week, over 250 people were trained to work on the invitation team counseling students who made decisions. These students were more prepared than ever, attending two trainings instead of one to join the first wave of the decision team during nightly invitations. The Mission Center and the Missions Outpost featured high-quality and interactive displays. Hundreds of students visited to learn about mission opportunities, pray for the nations, and develop skills for Gospel conversations. The GoMobile

van was strategically placed in recreational areas throughout the summer, impacting campers and increasing interest in next year's mission trip opportunities through the GOSTUDENTS | NETWORK.

This summer's youth mission offering totaled \$93,024.46 over the eight weeks of Falls Creek Youth Camp. Every cent of this goes to missions, providing scholarships for students to join mission trips next year and supporting new initiatives for the Oklahoma Baptists Disaster Relief. Many students learned about missional living through short-term, mid-term, and long-term missions at the Missions Forum and Missions Breakout sessions each week. Additionally, the evangelism breakout sessions helped students overcome "Evangelophobia" and engage in GOODNEWS Gospel Conversation training. The FISH club campus ministry strategy and 9-month mission trip were also discussed in the Mission Center. This year saw remarkable Missions Mobilization at Falls Creek!

Youth Evangelism Conference is Going Regional

The purpose of the Youth Evangelism Conference (YEC) is to assist churches inspire, equip, and unleash their students with the gospel. In 2025, Oklahoma Baptists will be moving YEC to a regional event to enhance accessibility and engagement. The shift to a one-day, regionally unified statewide event allows for greater focus beyond Oklahoma City and Falls Creek, reaching both new and existing audiences. This change mobilizes youth leaders, making the event more convenient and affordable for churches, especially those with bi-vocational youth leaders and small congregations. Simplified logistics and reduced paperwork make it easier for churches to participate, and the close proximity encourages more attendance. The regional format maintains the core elements of the traditional two-day event while offering exciting new experiences and the potential to reach a larger audience. Additionally, it provides more diverse experiences for students and leaders, utilizing associations and networks effectively.

The one-day event will be on August 16, 2025, in seven different cities across Oklahoma; Oklahoma City, Tulsa, Lawton, McAlester, Idabel, Woodward, and Guymon. No church should have to drive more than an hour to get to a YEC location. The cost will be significantly reduced for our churches to participate. The registration cost (including lunch) will only be between \$10-\$20 depending on when tickets are purchased. Each location will have its own keynote speaker, band, emcee, breakouts, and outreach experience. Visit www.oklahomabaptists.org/yec for more information, specific locations, speakers, and bands, and to register.

PATHWAY TO SHORT TERM MISSIONS E-BOOK

A new resource, the "Pathway to Short Term Mission Trips E-book," has been promoted and launched, offering churches step-by-step instructions and advice for organizing a short-term mission trip. It provides guidance on considering a trip, making preliminary arrangements, identifying interested participants, launching official sign-ups, preparing the trip and team, going on the trip, and conducting evaluation and debriefing. Those who have downloaded the E-book have been followed up with to offer assistance in leading youth mission trips. To download the free E-book, visit www.oklahomabaptists.org/gostudents/resources.

GLOBAL MISSIONS
Mike Wall, Ministry Partner
Vacant, Ministry Assistant

The next steps for Global Missions for Oklahoma Baptists continue to emphasize the initiative to Send One, Take One, Be One. For the next six to eight months, the focus on sending will be:

- Discover new opportunities in the Americas for short-term trips. The goal is to expand our reach.
- Expand into Europe and hard-to-reach places.
- Continue to focus on and expand “Let’s Go” conferences and continue to evaluate and improve them. There are six “Let’s Go” conferences scheduled from now until February all around the state.
- Online video training
- Continue to promote the vision of Send One, Take One, Be One
- Encourage more involvement from the east side of our state
- Increase social media presence
- Raise up and develop key leaders who are emerging
- Continue to bring value to Oklahoma Baptists

1:8 Collective

The 1:8 Collective is an upcoming ministry that exists to train and equip 18 to 29-year-olds to go to the nations. Leadership is made up of a sub-team with Mike Wall, Nathan Coats, Lauren Jones, and Kennedy Lehw. A big part of our focus will be on those who are in marketplace missions. The marketplace placement is an important part of mobilizing this demographic to the nations. Below are our upcoming events, dates to be determined:

- Desserts & Dialogue
- Acts Camp
- Discipleship Program
- Overnight Missions Retreat
- Providing on-ramps for young professionals
- Luncheon for pastors and church leaders

Deepen Churches

As a part of our Take One strategy, we want to continue training and equipping churches that already participate in overseas mission trips by providing missions cohorts, theology studies, and other strategic coaching to help them become more effective in missions.

EVANGELISM AND APOLOGETICS

Tarvoris “Tee” Uzoigwe, Ministry Partner

Vacant, Ministry Assistant

Tarvoris Uzoigwe, known as Coach Tee, continues to make great strides equipping churches and individuals with tools to engage those around them with the gospel. Uzoigwe has been meeting with pastors, leaders, and lay members of churches all over the state by phone, in groups, or in one-on-one settings for mentorship to help them answer the following questions:

- How do I create a culture of evangelism in my church?
- How do I build a team of members in my church to lead in evangelism?
- What happens after I lead someone to Christ?
- How does apologetics play a role in evangelism?
- How do evangelism and apologetics play a role in maturing believers?
- How do I handle conflict (spiritual warfare) as a result of pushing back the darkness in the area of evangelism and apologetics?
- Are all believers responsible for doing evangelism?
- How do I build a college ministry by doing evangelism and discipleship?
- How do I exhort the heart of people in my church to start doing evangelism?

Uzoigwe has also continued trainings all over the state with church leaders by taking people out on the streets to do one-on-one evangelism and apologetics. Golden Corral owner, Jason Dibler from Shawnee, Heritage, recently contacted him about doing some homeless ministry. Uzoigwe has been able to take Dibler and a few of the church members out to not just hand out food but train them in evangelism and apologetics when ministering to homeless people. He is also developed a cohort of pastors, leaders, and lay members for one-on-one mentorship that he meets regularly with throughout the months. He is also continues posting at least one video a week on his YouTube channel called, "Woe Evangelism," TikTok page named @tarvorisuzoigwe, and his Facebook page named Tarvoris Uzoigwe for the purpose of helping others to understand practical ways to do the following:

- START conversations
- ASK practical questions to keep the conversation going
- INITIATE the switch from a normal conversation to a spiritual conversation
- Help people understand their NEED for Jesus by using the law (Romans 3:20)
- TURNING them towards the cross so people can understand salvation
- Bringing people to a point of decision to either reject Jesus or accept Him

These are principles Uzoigwe calls the SAINT principle of evangelism. This is an acronym to help people get a handle on navigating through a spiritual conversation with their families, unsaved people, people who already think that they are saved, and very hard-to-reach people. In the fall, Uzoigwe will begin to work on his Doctorate of Ministry in the area of evangelism and church growth at New Orleans Baptist Theological Seminary to help sharpen his skills to help churches in the areas of apologetics and evangelism. He has also been reading multiple books to help educate himself and how to counsel and train the church. He has developed a few new strategies that he has begun to put into action in order to teach people how to start gospel conversations by using T-shirts with various thought-provoking questions to engage lost people. He has also been using tools like optical illusion cards to help these people into non-confrontational, non-offensive spiritual conversations in any setting. He will continue to look for more tools and develop multiple strategies to help the church reignite its passion for doing evangelism.

AFRICAN AMERICAN MINISTRIES

Walter Wilson, Ministry Partner
Grace Obregon, Ministry Assistant

The work of connecting African American pastors and churches in partnership with Oklahoma Baptists continues as God is blessing the efforts of Dr. Walter Wilson. God has granted favor upon this work as these churches become more and more involved in the cooperative work of Oklahoma Baptists. Wilson continues to build partnerships that allow for the challenge of darkness and the ongoing process of seeking and leading lost souls to Christ no matter the location or the ethnicity.

This ministry has proven to be a very important part of Oklahoma Baptist life considering the total number of African American convention churches at the start of this ministry was 21. Today, at the writing of this report, African American convention churches total 104, with 80 percent of them involved both financially and physically. Like many other ministries, several of these churches are experiencing challenging times. Since the last report, six of our sister churches have decided to close their doors. The churches that have closed were mainly in the

eastern part of Oklahoma and closed for various reasons, but largely due to the challenges because they could not survive the decline after COVID. Another factor is the loss of several pastors to go on to their heavenly reward and these churches are in a holding pattern seeking a new pastor.

Wilson, while seeking new partnerships, is also reaching out to encourage the African American churches through:

- Visiting the pastor in his office and having a cup of coffee.
- Providing needed resources for the pastor such as personal growth materials; encouraging pastor and spouse getaways and much-needed sabbaticals and reading materials as requested.
- Church training in topics of discipleship, evangelism, pastoral care, the use of multimedia platforms, and conflict resolution.

All are designed to help keep the pastor strong and the church healthy.

In the future, Dr. Wilson is planning to use more digital resources to better connect with African American churches and pastors. This will enable him to be a better steward of the ministry's budget and resources provided through the Cooperative Program giving of Oklahoma Baptists churches. In addition, there has been a noticeable increase in black pastors who are becoming bi-vocational and working two or three jobs. We pray for a breakthrough in their ministries.

Pastor Kevin Moss, president of the Oklahoma African American Fellowship SBC, and pastor of Oklahoma City, Antioch Fellowship, attended the Southern Baptist Annual Meeting in Indianapolis. Brother Moss is also the first pastor from Oklahoma to hold an executive office in the National African American Fellowship SBC. During July, six of our African American pastors attended the Black Church Conference and Sunday School training, held in Ridgecrest, NC.

Under Wilson's leadership, the Convention's African American churches are still nationally recognized in the *Baptist Press* as the fastest-growing black work in the SBC.

The OAAF cabin owned and managed by Lawton, Friendship; Oklahoma City, Bryant Avenue; and Tulsa, Gilcrease Hills, was rented seven of the eight-week youth camp as well as the associations children camp and Indian Falls Creek. God is good! The decision was made to make the cabin available to churches that want to experience Falls Creek but have limited resources. The cabin has repeat renters for YEC, Falls Creek Youth Camp, and other overnight camps. Several African American churches donated a washer, dryer, refrigerator, and freezer for the cabin, and plans are underway to add a cook's quarters. The cabin video is now available that Dr. Wilson, Kurt Bloomstadt, and David Hooks recorded to inform others about this cabin's availability.

This ministry will continue to use the resources that are available to encourage churches and pastors, strengthen ministries, and build fundamentally sound gospel-preaching, Bible-believing Oklahoma Baptist churches. These partnerships are made possible because:

- 1) Everyone wants to be wanted.
- 2) We all have differing gifts but of one spirit.
- 3) Within the body there are many members but only one body.

Wilson continues to share the fundament idea with those he comes in contact with that Oklahoma Baptists are all one body, and the body needs all of its parts. His focus is Psalm 133:1, "Behold how good and how pleasant it is for brethren to dwell together in unity." We truly are better together!

The African American ministry started a new campaign titled “Become a Hero and Remove the Zero.” The goal of this campaign is to encourage African American pastors to become more involved with supporting the Cooperative Program by giving on a regular basis.

On August 24, Wilson will host the first “Big Picture” Oklahoma Baptists summit gathering. He will introduce Dr. Todd Fisher’s three to six-year convention vision; explain the Baptist Faith and Message; apprise the attendees of all the convention has to offer as well as answer any questions concerning Oklahoma Baptists.

Upcoming events this ministry is planning to offer:

- September 27-29 - Lifeway Big Results Sunday School with Dr. Mark Croston and Dr. Ken Weathersby – Spencer, Antioch Fellowship
- October 18-19 - Bishop College Memorial Preaching Conference at Lawton, Friendship
- November 15-16 - Oklahoma Baptists African American Small Church Training featuring Dr. Tony Matthews African American church leader Southern Baptist Convention of Texas
- December 13-14 - Marriage Enrichment Weekend at Falls Creek

**NATIVE AMERICAN MINISTRY
Emerson Falls, Ministry Partner
Grace Obregon, Ministry Assistant**

Dr. Emerson Falls continues his service to the Native American Ministry on a part-time basis. He connects with 194 Native American churches and 5 Native American associations through personal visits and telephone calls. As the Native American ministry partner, he consults with pastors on both a personal and professional level. He also assists Native churches with pulpit supply, pastor search, polity issues, and church revitalization. Native American Ministry has five objectives:

1. Strengthen Churches

Four churches are currently being assisted in a church revitalization process.

Anadarko, Indian Capital, has not been meeting. Volunteers are maintaining the building and grounds. Falls is working with Don Beall and the Caddo Baptist Association to help restart the church. Scott Julian will serve as the interim pastor.

Weatherford, Indian, is in the second year of a two-year revitalization project. Falls is working with Oklahoma City, Glorieta, to help strengthen the church so they will be able to call a pastor. Jerry Parnacher from Oklahoma City, Glorieta, is serving as a two-year interim pastor.

Tonkawa, Fort Oakland Indian, has successfully re-started after not meeting for four years. The church re-opened in March 2023 and is meeting weekly thanks to the support of Red Rock, Otoe Indian; Kay Baptist Association; and Oklahoma Baptists.

Sulphur, Sandy, has requested help through the Church Strengthening Initiative (CSI). Falls has met with church leadership to explain the process. The Chi-Ka-Sha Baptist Association is a partner in the CSI process.

Overbrook, McAlester Indian, has not been meeting. Falls is working with the Chi-Ka-Sha Baptist Association to restart the work.

2. Encourage Pastors

Falls has a good relationship with the pastors of Native American churches. He regularly visits with pastors in person and by telephone. Such relationships strengthen the ties between Native churches and Oklahoma Baptists. When pastors need help or guidance, they contact Falls to discuss such issues as church polity matters, financial matters, program resources, and conflict resolution. Falls seeks to encourage pastors who are feeling tired and discouraged.

3. Develop Leaders

A lack of pastoral leadership is a major concern. Many pastors are nearing the end of their ministry, and very few younger men are answering the call to ministry. There are not enough pastors to fill the vacancies in Native churches. Finding and developing pastoral leadership is a priority. This issue is being addressed through two initiatives.

Ministry Pipelines are being established. The process is twofold:

- (1) Find and recruit new men to the ministry.
- (2) Encourage and equip these men to remain faithful to their calling.

Three groups are currently meeting. The primary purpose of the pipeline is to pair a younger man with a seasoned minister. Three pipeline groups are currently meeting:

- 1) Pawnee – Junior Pratt, mentor
- 2) Sulphur – Emerson Falls, mentor
- 3) Okmulgee – Nick Martinez, mentor

Also, potential and existing leaders are being trained through the **Robert Haskins School of Christian Ministry**. The Native American track offers two diploma programs:

- (1) The Pastoral Ministry Track focuses on developing pastors to lead Native churches. Contextual training with an understanding of the Native worldview equips leaders to minister effectively to Native American people.
- (2) Most Native churches do not have paid staff. The Christian Leadership Tract focuses on helping volunteers develop their leadership skills so they can lead the various ministries of the churches.

Graduates of the Haskins School are serving effectively throughout the state. Falls serves as director of the Native American Track and as a mentor to the students.

4. Partner with Associations

There are five Native American associations affiliated with Oklahoma Baptists. Falls meets regularly with the directors of missions of the Native associations to find ways to partner in advancing the gospel. He attends the annual and quarterly meetings of the associations to offer guidance and to promote the work of Oklahoma Baptists. Falls is regularly given time to speak at such meetings to promote our partnership with the associations. He is also involved in the planning of association family camps.

This year, attendance at the family camps has increased. Indian Falls Creek (IFC) is a state-wide family camp that attracts churches from outside the state. IFC reported the following:

1. Total Attendance 2,521
2. Decisions
 - Salvation - 88
 - Recommitment - 56
 - Vocational Ministry - 10
 - Baptism - 6
 - Special Prayer - 86
 - Total Decisions - 246

Falls also works with non-Indian associations to find ways to partner together. He encourages Native pastors to attend meetings of non-Indian associations for purposes of training and support.

5. New Work/Mission Points

Due to changing demographics, there are areas in Oklahoma where there is no gospel witness to Native Americans. Some areas are under-served in terms of a gospel witness. Outside of major urban areas, most geographic areas do not have the population base to support full-time ministry. New works, called mission points, are being established to provide a gospel witness using local community resources and multi-vocational ministers.

- A new work has been established in Atoka in partnership with the Atoka-Coal Association and Atoka, Southside.
- A new work has started in Purcell. Johnson Road Baptist Church and Cornerstone Baptist Church are partners in this work.
- A new Native American work has been started in Watts. Venus Hildebrand is serving as pastor.

Two state-wide events are being held in the remainder of 2024 for Native American churches:

September 14:	Southern Regional Evangelism Conference
October 4-5:	Native Pastor's & Wives Retreat, Oklahoma City

HISPANIC MINISTRY **Ever Borunda, Ministry Partner** **Grace Obregon, Ministry Assistant**

The Office of Hispanic Ministries has been working diligently all summer in preparation for two of its most notable events during the year. One of those events is the Pastoral Ministry Conference that will take place on October 5. This has become one of the best attended events in Hispanic ministry along with the Preaching Conference in the spring because of the relevant topics that are covered. The theme for this year is the importance of promoting strong membership practices and the need for church discipline to keep the church healthy and safe.

The other event is the Pastors and Wives Retreat, which took place on August 23-24. This event was at maximum capacity with forty-six couples from around the state registering. This retreat is of significant importance as it is one of the ways Oklahoma Baptists help promote healthy marriages and healthy pastors' families in the state.

One significant reason the Office of Hispanic Ministries places such importance on this event is because of the alarming failure rate that has been seen among some Oklahoma Hispanic pastors in recent years. According to reports and observations made by the Hispanic Ministry Partner, in the last eight years, ten pastors have left the ministry due to moral misconduct or

sexual sin. This is a worrying statistic considering that there are currently 70 pastors in the state. That means that 14 percent of pastors have left their ministry due to sin.

The Office of Hispanic Ministries and Oklahoma Baptists are committed to offering resources and support to all pastors and their families, but particularly to those who are brave enough to take the first step to seek the help they need. Pray for Oklahoma Hispanic Baptist churches and their pastors as they endeavor to reach their communities with the gospel while engaging the enemy who is looking to destroy their efforts.

REPORT TO COMMUNICATIONS/CP COMMITTEE

September 2024

Brian Hobbs, Communications Group Leader

Katie Brown, Ministry Assistant

The *Baptist Messenger* and Communications Group have utilized a variety of media to enhance the mission and message of Oklahoma Baptists. The following report offers a summary of key areas in which this group is working strategically.

THE BAPTIST MESSENGER

Brian Hobbs, Editor

The *Baptist Messenger* recently added some new staff members to serve in existing roles, with expanded responsibilities and opportunities. Jacob King is serving as staff writer for the *Messenger*, creating articles and social media content. Brook Daniel is serving as graphic designer, enhancing the look and layout of all publications. Katie Brown serves as ministry assistant, offering help to the entire department and giving attention to the mailing database and advertising.

The *Baptist Messenger* remains one of the largest publications in the state, and among the largest Southern Baptist publications in the nation. *The Messenger* has an estimated print circulation of more than 37,000. In addition to being mailed to subscribers, *The Messenger* is also sent to various places, including inside correctional facilities in Oklahoma.

Recent print magazine editions have focused on several impactful stories. The May edition presented a detailed look into Oklahoma Baptists move from the Baptist Building to the new WatersEdge building in Bricktown, formerly the Sonic Drive-In Corporate Headquarters. The June edition highlighted the testimony of life change and ongoing ministry work of Tavoris (Tee) Uzoigwe, who serves as Oklahoma Baptists' evangelism and apologetics ministry partner. The July edition gained national attention for its emphasis on Camp Perfect Wings, an Oklahoma Baptists-funded ministry that serves campers with special needs. The August edition featured stories about the spiritual decisions that were made at Falls Creek and CrossTimbers in the summer of 2024.

Baptist Messenger writers continue to bring spiritual encouragement and enrichment to readers. Authors include Dr. Todd Fisher, Dr. Joe Ligon, Brian Hobbs, Jacob King, Alan Quigley, and others.

The *Baptist Messenger* is also publishing two digital editions per month, a podcast program, as well as frequent posts to its award-winning website and social media platforms. The website has thousands of visitors per month.

The Messenger Insight podcast program, which was launched more than 15 years ago, continues to offer frequent episodes on all podcast platforms. The most recent episodes featured a transgender person coming to Christ, the F.A.I.T.H. Riders motorcycle ministry, as well as Hope Pregnancy Centers.

COOPERATIVE PROGRAM

The 2024 Cooperative Program (CP) giving report was published in the August edition of the *Baptist Messenger*, where pastors and others across the state can see church giving and the overall impact made through the CP in our state. The CP will reach its 100th anniversary milestone in the year 2025, providing an excellent opportunity to educate people about the gospel impact of the CP. Plans are in the works to use this milestone as a springboard to share the CP story. The Oklahoma Baptists Cooperative Program Missions Prayer Guide is among the most popular resource for churches, highlighting the people and missions-ministries funded by the Cooperative Program. For more information, visit www.oklahomabaptists.org/cp.

ETHICS & RELIGIOUS LIBERTY COMMITTEE

Brian Hobbs, ERLC Liaison

The Oklahoma Baptists' Ethics & Religious Liberty Committee (ERLC) continues to monitor key issues in the culture. As an effort to be a voice in important issues, the ERLC Committee is launching podcast episodes that focus on various topics. In 2024, the ERLC Committee members have participated in podcast episodes that highlighted foster care, biblical sexuality amid the LGBT culture, and pregnancy resource center work. The ERLC also produced articles that highlighted key issues like Voter Registration in Oklahoma and bioethics issues including in vitro fertilization (IVF). Plans are underway for the 2025 Rose Day event, which will take place Feb. 5, as well as providing resources for Sanctity of Human Life Sunday.

PUBLIC RELATIONS

Brian Hobbs, Communications Director

The Communications Group sought to bring Oklahoma Baptists positive media attention, such as highlighting Oklahoma Baptist Disaster Relief (DR) ministry service following the deadly tornado outbreak in late April. Other ministries to receive publicity included Falls Creek and CrossTimbers. Dr. Todd Fisher's severe automobile accident received a large amount of attention in the media and over social media. News outlets to cover Oklahoma Baptists stories included The Oklahoman, KOCO-TV, Baptist Press, and more.

HISTORICAL COMMISSION REPORT

Bob Nigh, Historical Secretary

With the pending move of the Oklahoma Baptists' offices to their new home in the former Sonic Industries building in Bricktown, staff members continue to clean items out of their offices that need to be disposed of and will not be moved to the new building. The Historical Secretary continues to work closely with Joshua Mackey, OBU archivist, and convention leaders and employees to help sort through and determine which items have historical significance and need to be sent to the Gaskin Archives at Oklahoma Baptist University.

This includes extensive files containing clippings of articles about people, events, churches, associations, and others which have appeared in the pages of the *Baptist Messenger* for the past 112 years—a monumental task which is underway under the direction of Editor Brian Hobbs.

Bob Nigh, Historical Secretary and Director of History, is nearing completion of the Autumn 2024 issue of the *Oklahoma Baptist Chronicle*, which will be posted to the Oklahoma Baptists web site. Highlights of the *Chronicle*'s newest edition include monographs of the four Oklahoma Baptists to be inducted into the Oklahoma Baptist Hall of Fame at the 2024 Annual Meeting in November, a feature about this year's distinguished service award honoree, and the church history selected by a sub-committee of the Historical Commission to receive the annual church history award.

In late December or early January each year, the Historical Secretary mails a letter and an accompanying response card to every Oklahoma Southern Baptist church that will be observing milestone anniversaries—typically 25, 50, 75, 100, 125, or 150 years—during the upcoming year. He also offers churches assistance in planning and conducting their celebrations and creates special certificates for the church, its eldest member, and member of longest standing. Thus far during 2024, the Historical Secretary has prepared certificates for the following congregations that have observed anniversaries during the year: Blackburn Chapel (125 years); Corn, Calvary (75); Cromwell, First (100); Elk City, First (125); Haskell, Mt. Zion (125); Jones, First (100); Kellyville, Sunrise (75); Muskogee, Eastern Heights (75); Noble, First, (120); Oklahoma City, New Vision Community (30); Oklahoma City, Portland Avenue (90); Oklahoma City, True Light Missionary (25); Oklahoma City, Wilmont Place (100); Okmulgee, Second (100); Pawhuska, First (125); Ponca City, First (125); Spiro, First (125); Tecumseh, Pink (75); Tulsa, Olivet (100); Tuttle, Swan Lake (75), and Weatherford, First (125).

REPORT TO FINANCE COMMITTEE
September 2024
Leslie Osborn, Group Leader and Chief Financial Officer
Carol Lewis, Administrative Assistant

The Lord is great and Oklahoma Baptist churches are so very faithful. Cooperative Program giving was \$12,262,916 at the end of the second quarter. This is 50 percent of the \$24,500,000 annual objective. If giving continues at this rate throughout the year, the Cooperative Program objective for 2024 will be met. As of the end of July 2024, Cooperative Program giving is approximately \$29,000 less than July of 2023.

The audit of the Oklahoma Baptists' 2023 financials is complete. Capin Crouse, LLP, issued an unmodified, clean opinion. The Finance Group spends approximately 300 hours from December through March preparing and producing the audit-ready financial statements and providing the supporting documents to the external audit firm needed to complete the audit. The Finance Group worked diligently and efficiently, this resulted in very smooth audit. This was reported to the Oklahoma Baptists' Audit Committee June 27, 2024.

REPORT TO SUPPORT SERVICES COMMITTEE

September 2024

Joe Ligon, Sr. Associate Executive Director

Shasta Baker, Administrative Assistant

CREATIVE GROUP

Walter Johnson, Chief Information Officer

Aubrey Massey, Ministry Assistant

The Oklahoma Baptists' Creative Group supports the creative, audio/video, and web efforts of the Oklahoma Baptist staff and its ministries. The Creative Group audio/video staff has continued to produce numerous video pieces including resources for GoStudents, Disaster Relief, Missions Offering, new Haskins School courses, and Explore the Bible lesson previews. Several new Messenger Insight podcast episodes were recorded with topics ranging from F.A.I.T.H. Riders sharing the gospel, Masterlife Together discipleship experience for small groups, Pregnancy & Life Assistance Network offering help and hope, and many others. Production assistance was also provided for Falls Creek Youth Camp, CrossTimbers Children's Mission Adventure Camp, Feeding & Leading Podcast, and online hosted meetings for Oklahoma Baptists and our affiliate partners. The Creative Group web staff continues to provide a great resource to Oklahoma Baptists at oklahomabaptists.org. This website gives Oklahoma Baptists a central place to find information and resources offered by the Convention. The web staff has worked hard this past quarter to complete 539 web tickets. The Creative Group design staff has also remained active handling many projects and collateral for Falls Creek Youth Camp, State Missions Offering, Chaplaincy Ministries, Collegiate Week, and many other ministries and churches. The Creative Group print and mail services staff has been hard at work ensuring that the *Baptist Messenger* gets printed, addressed, and delivered to subscribers each week. Print and mail services have also completed over 370 print projects, shipped 1,346 packages, and mailed 6,809 pieces for Oklahoma Baptists' churches, ministries, and affiliates. The Creative Group is committed to ensuring that Oklahoma Baptists receive great resources and support in all these areas and are in front of current trends.

CHURCH AND EMPLOYEE BENEFIT SERVICES

Thomas Jordan, Director

Lou Ann Abel, Ministry Assistant

Andrea Kelley, Ministry Assistant

Carly Snedeker, Wellness & Crisis Care

Insurance – This office filed 151 accident and illness claims for the campers at Falls Creek and CrossTimbers for the summer of 2024. This includes all sessions, including Associational Children's Camp, Youth Weeks, Indian Falls Creek, and Collegiate Week.

Benefits and Tax Consultation – Numerous churches and associations were provided assistance with tax consultations for compensation issues, charitable questions, and questions on employer tax filings.

Child Sex Abuse Awareness – This office continues to work with churches to provide information and training resources of equipping church staff and volunteers to exercise best practices in protecting children and responding to victims.

Wellness & Crisis Care – The Wellness and Crisis Care Ministry continues to provide support and resources for those across the state. The network of counselors is expanding to now include agencies that offer telehealth services. Additionally, counselors in the corners of the state are being recommended and vetted. The future of Wellness and Crisis Care Ministry is to provide Oklahoma Baptist churches with training, support groups, and more resources to better serve the churches.

CONFERENCE CENTERS

Chad Fielding, Director

KaraBeth Copenhaver, Ministry Assistant

Jeremy Tonihka, CrossTimbers Operations Supervisor

Camp Season – Camp season began mid-May with the arrival and training of summer staff and ended mid-August with Collegiate Week. The total attendance for summer events was over 69,500.

Associational Children's Camp – May 26-June 1, with 5,138 total participants in the 2 sessions of camp.

Youth Camp – June 3-July 26, with 55,427 participants in the 8 weeks of camp.

Indian Falls Creek – July 28-August 1, with 2,521 participants.

Collegiate Week – August 4-8, with 1,724 participants. Collegiate Week is hosted by Falls Creek under the direction of state convention leaders.

CrossTimbers – 12 sessions of children's camp with 4,575 students and sponsor participants.

Camp Perfect Wings – Hosted prior to the children's sessions with 184 participants. Camp Perfect Wings is a special needs camp that is hosted at Falls Creek.

TECHNOLOGY

Walter Johnson, Chief Information Officer

The Office of Information Technology provides planning, implementation, and maintenance of network services for the Oklahoma Baptists' offices, Oklahoma Baptists' conference centers, and as a contractor providing the same services for Baptist Village Communities (BVC) at their 12 locations.

These network services include a combined total of over 2,000 intelligent technological devices including 100 servers (most of which are virtual), switches, wireless access points, routers, and infrastructure cabling. Services also include support of over 600 users and personal computers consisting of laptops, desktops, tablets, and cell phones, plus three separate but interconnected phone systems for Oklahoma Baptists (including offices at 3800 North May Avenue, Falls Creek, and CrossTimbers), Oklahoma Baptist Homes for Children (OBHC), and BVC.

Oklahoma Baptists and BVC are continuing the process of migrating to Office365, which includes moving file servers to Office365 using SharePoint Online and One Drive. All BVC and Oklahoma Baptists email accounts were migrated to Exchange Online.

Support was provided on premises for Men's Retreat, Women's Retreat, Falls Creek Youth Camp, Indian Falls Creek, and Collegiate Week.

Ongoing projects include the disaster relief and security plan for Oklahoma Baptists, mapping out the network at Falls Creek and replacing old switches, the continuation of four year rotations of computers for Oklahoma Baptist staff, upgrading computers for Oklahoma Baptists and BVC to Windows 11 (if they are unable to be upgraded, the machines are replaced).

CHURCH RELATIONS GROUP REPORT
September 2024

Joe Ligon, Sr. Associate Executive Director
Kdie Nix, Administrative Assistant

REGIONAL MINISTRY PARTNERS
NORTHWEST REGION

Vacant, Regional Ministry Partner

The Northwest Region is currently without a Regional Ministry Partner (RMP); Griff Henderson is now pastor at Mustang, Chisholm Heights. Dr. Joe Ligon is currently working with the churches in the Northwest Region during this time without an RMP. Dr. Todd Fisher and Ligon hosted three Listening Sessions regarding the RMP ministry in the Northwest Region in the month of June. Ligon plans to return to the area to meet with pastors at the end of September and in early October.

SOUTHWEST REGION

Brett Selby, Regional Ministry Partner

Oklahoma Baptists are making progress in spreading the gospel in the Southwest Region, thanks in part to the efforts of Regional Ministry Partner Brett Selby. Since the last board meeting, Selby has been working to fulfill Oklahoma Baptists' strategic priorities of serving churches, serving pastors, and ministering the gospel. Below are ways Selby has been doing this:

For Oklahoma Baptist churches:

- Provided pulpit supply
- Led a Moving Forward interim
- Assisted churches in securing pulpit supply and interim pastors
- Preached at the Equip Conference at Anadarko, Bethel
- Consulted with a church on the placement of signage
- Directed churches toward counseling resources
- Interpreted demographic reports
- Directed churches toward MinistrySafe for their child protection practices
- Assisted search committees of churches in their search for pastors and staff
- Directed a church toward ministry compensation studies for their Finance Committee
- Led a retreat workshop for a church currently without a pastor

For Oklahoma Baptist pastors and leaders:

- Delivered pastor investment gifts (commentaries)
- Met with pastors about revisions to their church's constitution and bylaws and how that affects Cooperative Program non-giving churches
- Coached and mentored pastors
- Taught on mediation
- Provided a pastor with peacemaking resources
- Assisted a pastor in dealing with an unusually high utility bill by connecting with other pastors and convention staff with experience in the matter

- Worked with and resourced Pastors' Conference officers in planning the event
- Helped a pastor find resources for an aspiring pastor
- Facilitated and participated in an associational pastoral reading group
- Authored articles for *Baptist Messenger* on relational wisdom
- Enlisted leadership for a Southwest regional pastor huddle
- Connected a pastor with a convention staff member regarding the church's Livestream
- Strategized with pastors serving on a Director of Missions (DOM/AMS) search committee
- Supported pastors in church conflict situations
- Encouraged pastor in the loss of his father
- Encouraged church staff member whose house was damaged by a tornado
- Encouraged pastor suffering from extreme physical pain
- Assisted pastors in finding pulpit supply
- Visited with pastors regarding possible new ministry assignments
- Helped a pastor preaching at an associational kids' camp find children's Bibles from an area church for distribution
- Partnered with a pastor to develop a plan for multisite ministry in Oklahoma
- Presented demographics to a pastor in the partnership mentioned above
- Presented demographics to a pastor who is new to his ministry location

For other partnering associations and ministries:

- Attended associational pastors' conference meetings
- Spoke at associational pastors' conference meetings
- Visited multiple associational kids' camps
- Served as a board member for Lake Texoma Baptist Resort Ministry
- Led a Relational Wisdom 360 workshop for an association
- Presented demographic information to an interim DOM/AMS
- Provided DOM/AMS with data about decision numbers at Falls Creek Youth Camp
- Gave a testimony at a Celebrate Recovery meeting
- Served as a strategic consultant for an association

EAST CENTRAL REGION

Andy Taylor, Regional Ministry Partner

Dr. Andy Taylor continues to meet with pastors across eight associations and among more than 400 churches. He is actively involved in personally training pastors to disciple new believers. This training has been a focus over the summer, and more efforts are in the planning phase for similar engagements during the fall. He has discovered that many pastors are not available to disciple believers actively because they either do not feel they have time or do not know how to do it.

Taylor continues to conduct a targeted ministry for churches in conflict. He continuously engages churches that find themselves in gridlock, most often involving the pastor in some fashion. Assisting a church in deep conflict is long, slow, and arduous.

After experiencing remarkable success with the GiANT leadership cohorts, Taylor will launch another cohort with Jay Sampson in January 2025. Taylor has developed a three-year "Pastoral Health Development" plan that will be piloted in two associations beginning in 2025 (the plan includes one year of GiANT training). Following the first year, Taylor will adjust, and the goal will

be to expand into all eight associations in 2026. The first six months of training include:

- Assisting pastors in revisiting their call to ministry,
- Discovering how God has equipped them for a particular calling, and
- Finding what gives them life and what drains life from them in ministry.

The second half of the year focuses on conflict resolution training by Ken Sande, called "Relational Wisdom 360." Sande's training focuses on dealing with interpersonal conflict and seeking peaceful resolutions.

Taylor continues to assist Cushing, Oak Grove, as their interim. He has also is helping Tulsa, Garnett Road, as they finalize extending a call to a new pastor.

Finally, Taylor continues to produce the Feeding and Leading podcast and learning library. With Dr. Fisher's accident, he will continue to record the podcast by providing many guests until Dr. Fisher returns.

EAST REGION

Buddy Hunt, Regional Ministry Partner

In the last four months, Hunt has made several contacts with pastors and discussed various issues as he continues to assist and partner with our churches in the East Region of our state. Ninety-six contacts were phone calls, and sixty-two were personal visits to their offices. Hunt made many telephone calls as he traveled an average of 1,175 miles weekly this summer. During those office visits and telephone calls, topics discussed included staff problems, building needs, insurance for their church buildings, church member issues, financial issues, and Sunday School growth ideas. Staff problems and church member issues were the most often topics discussed. Hunt was also on the phone with the 10 DOM/AMSs in each region 42 times and made 9 personal visits with them in their offices. Most of their conversations dealt with how to help churches in their association and planning association and regional events. Hunt recognizes the importance of partnering with our associations and DOM/AMSs.

Hunt also attended 10 associational pastors' conferences, with 138 pastors present. Those are great times to connect and fellowship with pastors and church staff members. He hosted 20 pastor and staff lunches, with 141 attending. The Cooperative Program makes those lunches possible. Besides the fellowship, these lunches allow pastors to share ministry ideas, discuss problems they are dealing with in their churches, voice their opinions on Southern Baptist Convention issues, share personal needs, and pray together. Hunt realizes that a big part of his ministry is strengthening relationships among pastors and between pastors and the state convention.

This summer, Hunt made six trips to Falls Creek to attend the pastor's fellowship on Tuesdays and to visit the cabins of the churches from his region. He also visited the Kiamichi Baptist Assembly three times and preached the Monday night service for one of their youth weeks. Visiting these camps is another way to build relationships and let the pastors and their churches know that Oklahoma Baptists care about them.

Hunt has welcomed four new full-time pastors to the East Region and shared how Oklahoma Baptists can help them. He also visited with two pastors who were interested in their churches joining our state convention.

On the ministry side of Hunt's job, he attended three funerals for pastors who passed away in

his region. He visited with pastors and church members affected by tornados in Pryor and Salina; he assisted in getting them the paperwork needed to apply for disaster relief financial assistance from Oklahoma Baptists. He visited with Pastor Don Myer of Idabel, Trinity, whose church was devastated by a tornado last year, but a few weeks ago, the part that was not destroyed caught fire. He also ministered to three churches that were involved in significant disputes. He used his mediation skills to help them work through their problems. He and his wife, Michell, led two Double Honor getaway retreats for eight pastors and their wives. The retreats remain a big part of Oklahoma Baptists' health and wellness ministry to our pastors.

Hunt continues to serve as the Moving Forward Interim Pastor at Checotah, First. He has also assisted two churches in the Moving Forward process, lining them up with interim pastors. Hunt is currently assisting six pastor search committees as they seek God's will for their church. He was privileged to preach Sunday morning messages at Sallisaw, First; Westville, First; and Haskell, First.

Hunt appreciates your prayers as he continues to work with churches in his region as they advance the gospel together.

MINISTRY WIVES

Amy Petersen, Ministry Wives Consultant

As the Oklahoma Baptists' Ministry Wife Ministry Partner, Amy Petersen serves over 1,800 ministry wives across the state in various church contexts. Having been a ministry wife for 20 years, she seeks to meet ministry wives in their most vulnerable places and offer encouragement.

One of the loneliest times for a ministry wife can be on Sunday morning. Often, she is getting the children ready and going to church by herself. As she walks into church, she may feel insecure and weary but also pressed to wear a smile and uphold a strong faith-filled persona. Sunday mornings can create a unique need for prayer within the heart of a ministry wife. Petersen, having experienced this unique struggle herself, deeply understands and empathizes with the challenges faced by ministry wives.

So, every Sunday morning at 7:30 a.m., Petersen writes a *Sunday Morning Prayer*. These prayers are directed at a specific felt need in ministry life and accompanied by Scripture. Needs addressed are things like comparison, perfectionism, bitterness, exhaustion, loneliness, self-sufficiency, distractions, parenting issues, disengagement, and others.

Ministry Wives can find *Sunday Morning Prayers* on the private Facebook page (which includes almost 1,000 Oklahoma ministry wives). And for those not on Facebook, she updates the Oklahoma Baptist Ministry Wives webpage (oklahomabaptists.org/ministry-wives) with the collection.

Since 2022, Petersen has been sharing *Sunday Morning Prayers* almost weekly, totaling over 120 prayers currently and continuing on track for the rest of 2024. With all the ways that Petersen serves ministry wives, these prayers are one of the most appreciated points of contact with comments like these taken from comments on the Facebook group:

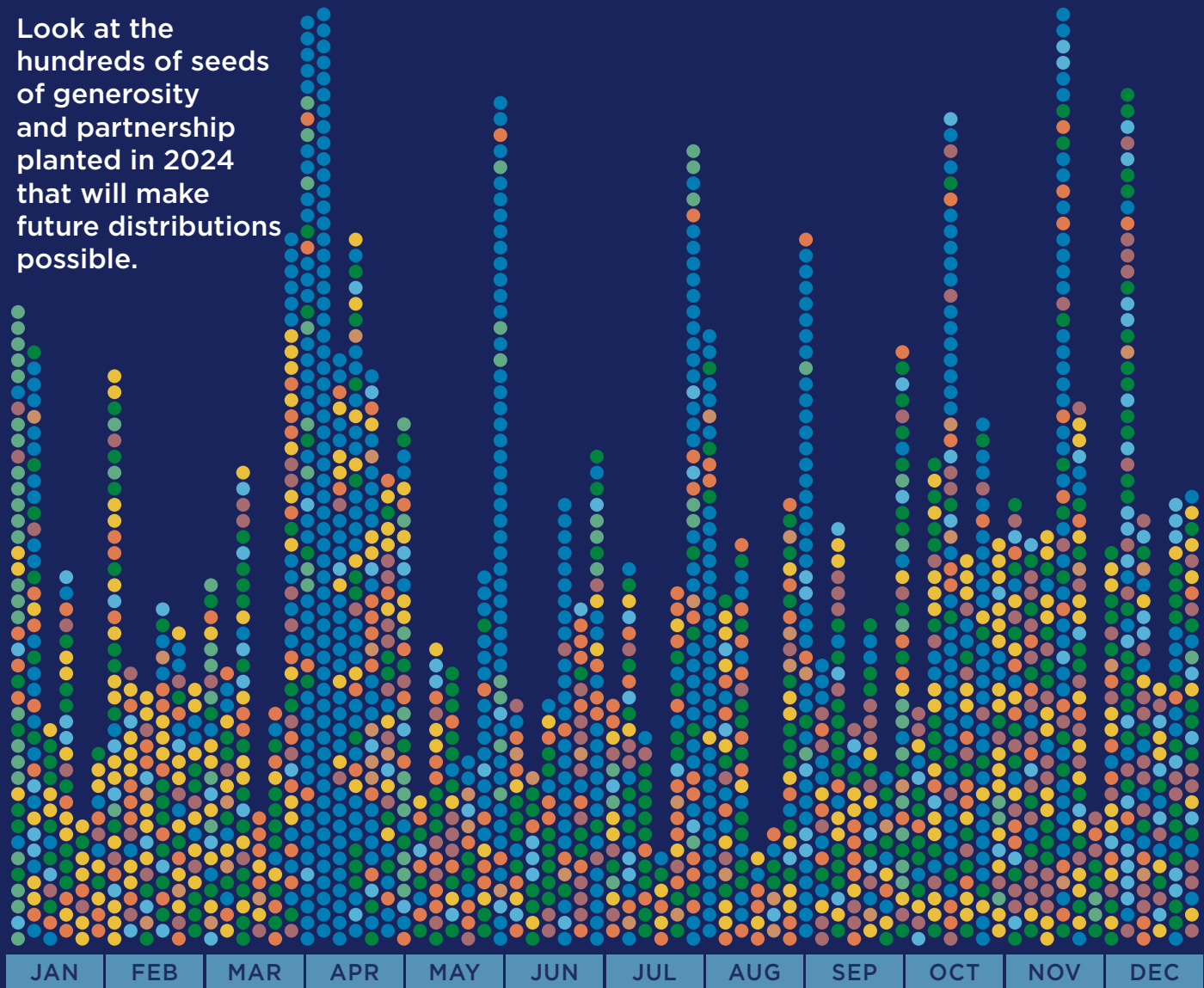
- "Amen, Amy this really speaks to me today. I needed to hear this. May you be blessed by God. Please continue to send these encouraging words and praying for us."

- *"Thank you! I suffered in silence for many years and it's hard, and depressing. Thankful for the comfort Jesus brought and the wisdom that other ministry wives brought into my life. Thank you for this community!"*
- *"Thank you, Amy. I needed to hear this this morning."*
- *"Needed this today as I am getting ready for a week of VBS and the frustrations it can come with. Thank you for helping me readjust my thinking!"*
- *"You have NO idea how perfect this is! After 2 years of living in crisis mode, THIS has been on my heart this past week and here is the affirmation. Thank you, sister."*

No Small Things

2024 Impact Report

Look at the hundreds of seeds of generosity and partnership planted in 2024 that will make future distributions possible.



- | | |
|-----------------------------------|---|
| ● Endowment Contribution | ● Gift Annuity Contract Signed or Other |
| ● Donor Advised Fund Contribution | ● Custodial Contribution |
| ● Kingdom Investment | ● New Ministry Accounting Client |
| ● Estate Plan Signed | ● New Loan Signed |

No Small Things

There's an old English proverb that says, "Mighty oaks from little acorns grow." As we introduce this year's annual report, we are thrilled to share many 'mighty oak' numbers. Figures that, quite honestly, baffle us. Numbers with more zeros than we might have ever thought possible. God blessed us abundantly in 2024. In preparing for this year's report, a phrase we clung to is one you'll find on the cover and one that will drive the narrative of this annual report: "No small things."

Yes, we deal in mighty oaks and manage significant amounts of money that have been given generously and sacrificially. But we regularly stop to remember that there are 'no small things;' those oaks sprung from acorns of faithfulness. An estate plan left for ministry at the passing of a faithful pastor serving in a rural church is no small thing. The Kingdom Investment made by a seventeen-year-old

with money they earned mowing lawns is no small thing. No small thing because we know many small things make a greater whole. Behind every number reported here are hundreds, if not thousands, of gifts and acts of faithfulness.

This principle is deeply rooted in Scripture; we see it in the widow's mite and the parable of the talents. The truth of God's Word reveals that in His economy, there are no small things if they are motivated by obedience. So, join us in these pages as we celebrate no small things and rejoice in what God has done through the faithfulness of His people.



A handwritten signature in dark ink that reads "Robert Kellogg". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Robert Kellogg
CEO

25x25 Distribution

Our 13-year vision, aptly named 25x25, culminates this year. The vision was simple but God-sized: to distribute \$25 million annually to ministries by 2025. In 2024, we surpassed our targets and surpassed our own expectations, distributing over \$30 million to ministries (once again!). We eagerly anticipate the end of 2025, when we will celebrate all that God has accomplished through your unwavering faithfulness and His abundant provision in making this vision a reality.

Evangelism &
Church Planting

\$2.7M

\$33.8M

Distributed to Ministry in 2024





Caring for At-Risk
Mothers & Children

\$5.1M

Christian Higher
Education

\$12.7M

Churches & Other
Nonprofits

\$9.7M

Serving Senior
Adults

\$2.0M

Missions &
Seminaries

\$1.6M

Contributions



- Custodial
- Trusts/Other
- Gift Annuity/Other
- Donor Advised Fund
- Endowment

Donor Advised Funds

DAFs (Donor Advised Funds) continue to be a popular way to make a financial gift to ministry. They allow our donors to save more, give more, and do more with their charitable giving. The number of grants sent through DAFs at WatersEdge has doubled in the last 5 years.

“A DAF is a tool we use in facilitating ministry gifts. Less paperwork than a family foundation and easy distribution process using the WatersEdge staff as a resource. You don’t have to live in Oklahoma to open a WatersEdge DAF.”

– **Wayne C.**



\$3.9M

Contributed to
Donor Advised Funds



\$5.8M

Granted to Ministry
out of Donor Advised Funds



1269
Grants



265
Ministries

Estate Planning

Many times, an individual’s most meaningful gift to ministry comes through a charitable estate plan. That rang true enormously this year as gifts pledged to ministry through WatersEdge estate plans more than doubled each of the previous three years.



231

Plans Signed



160+

Ministries Will Benefit

\$52.7M

New Gifts Pledged To Ministry



“WatersEdge staff are so nice and knowledgeable, and they care about people and ministry. We were very comfortable working with them to get our estate plan set up. There is no better place to invest your money than through WatersEdge.”

- Ann E.

Assets Under Management

The Endowment portfolio performed as expected, avoiding stock market volatility while increasing assets under management in line with benchmarks. With a strategy to provide a consistent and dependable distribution, the portfolio is designed to have less up and down movement in its market value. The last five years have included many headwinds including COVID-19, high inflation, high interest rates, and extreme market volatility, but the Endowment portfolio weathered them all while outperforming the benchmark.

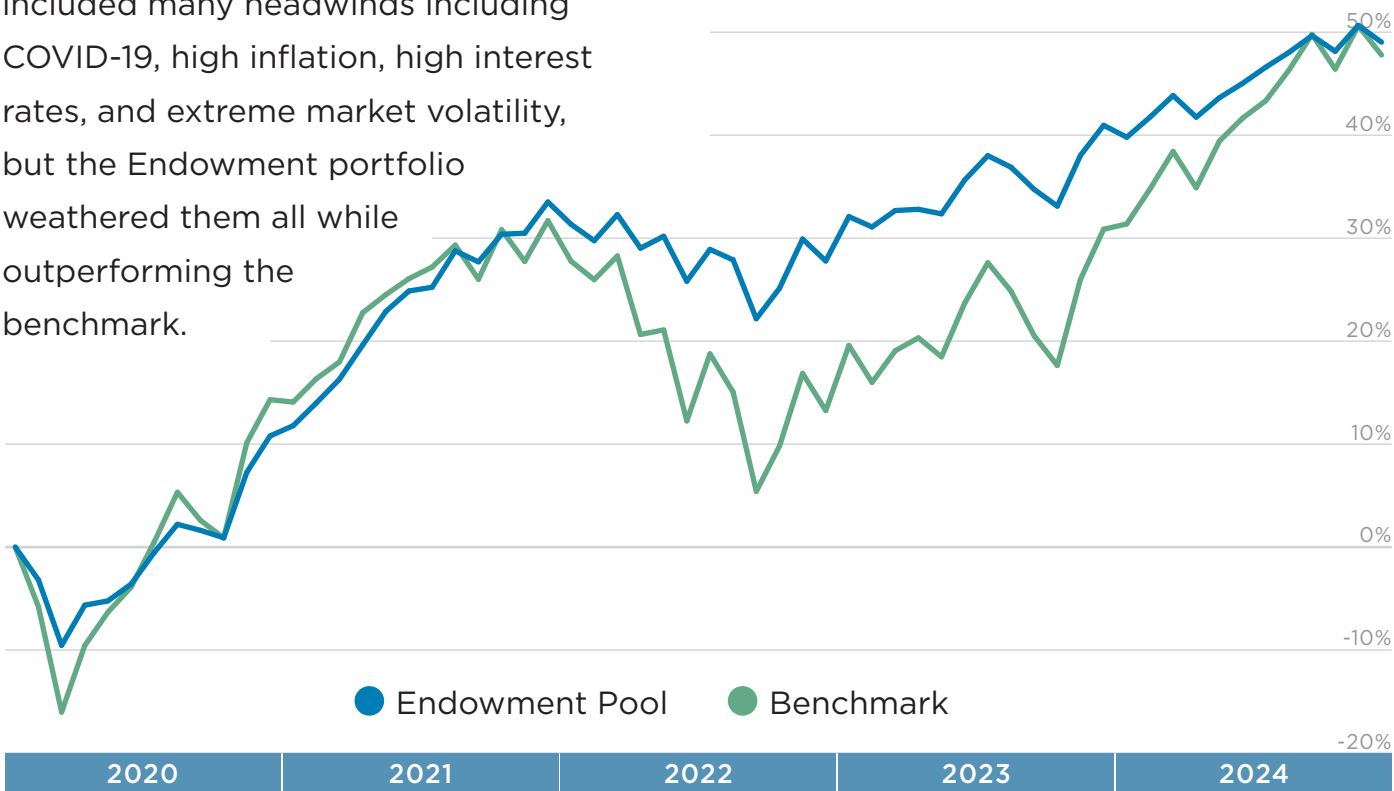


\$742.7M
Assets Under Management



\$63M
Net Increase in Assets

5-Year Cumulative Performance



Kingdom Investments

Believers from 28 states, ranging from 19 years old to 97 years old, have joined our mission to help churches grow through their investment. In their own words, these are some of the reasons they chose to invest in Kingdom Investments:



\$10.3M

Interest Earned By
Investors



273

New Investors



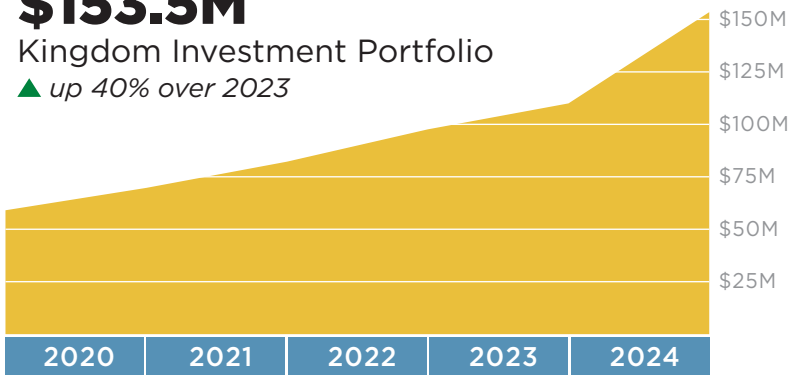
\$29.2M

New Money Invested
By New Investors

\$153.5M

Kingdom Investment Portfolio

▲ up 40% over 2023



85%

Of All Investors Reinvest
When Term Ends

“My investment is going to help build churches and further the Kingdom.”

- **Gary U.**

“Best investment that supports Kingdom causes.”

- **Bill H.**

“I love that it’s more than your own investment. It’s an investment to other churches or ministries to advance the Kingdom. Churches and individuals helping other churches.”

- **Amanda R.**

“Great interest rate and satisfaction in knowing we have a part in spreading God’s word.”

- **Dana T.**

“Great rate of return as well as it aligns with your beliefs.”

- **Leann K.**



Ministry Loans

Despite the high federal interest rate, loan demand remained strong. Thanks to the investments of both individual and ministry investors, we approved 48 projects this year, ranging from minor roof replacements to significant multi-million-dollar facility purchases. Here is one story of many:



\$239.6M

Total Loan Portfolio

▲ up 30% over 2023



\$71.8M

Of Loans Funded

Covenant Church

At the start of 2025, members of Covenant Church, in Grove City, Ohio, did something they had never done before as a church family: **they gathered for the first time in their permanent location.**

After meeting in various locations over 15 years, members of the growing church saw a two-year building project come to fruition in part thanks to a creative funding solution with WatersEdge. Unable to qualify for a loan with local banks, members invested 1 million dollars through Kingdom Investments as collateral on a WatersEdge loan.

Lead pastor David Palmer reminded members that God called Joshua to lead Israel into the Promised Land, nearly 430 years after His promise to Abraham. Although the promises may be slow in fulfillment, if God promised it, Palmer noted, God will deliver on it.

“I was confident that God was going to give us our own space, that we wouldn’t have to shuttle back and forth,” Palmer said.

“We wouldn’t have to be our own version of sojourners We didn’t have to wait 430 years; we waited 15.”



Ministry Accounting

Ministry Accounting grew in 2024, serving an average of 235 ministries so that those ministries could remain focused on what counts: the work to which God called them. WatersEdge came alongside these churches to help with accounting, bookkeeping, payroll, and other services providing internal safeguards and financial reporting so that churches can rest easy. The rewards for our team and the churches are significant, as found in the example of Living Hope.



235

Average Number of
Ministries Served

▲ up 31% over 2023



\$30K to \$7M

Ministries' Budget Range

More Than Tax Documents

Our team sends out thousands of year-end tax documents every January, and each one represents faithful staff and congregations at the churches we serve.



W2s

3,500

Staff Members



1099s

1,850

Contractors



Contribution Statements

24,500

Generous Givers

Living Hope Baptist Church

When Pastor Robby Tingle arrived at Living Hope he discovered that the church faced a significant challenge in the form of a letter from the IRS informing them of a two-year failure to fulfill tax filing requirements.

“It was not an intentional mistake; no one did it on purpose. Things just weren’t being handled correctly in an accounting format where we could track everything well,” Tingle said.

Tingle met with church leadership and recommended they contact WatersEdge for help.

“There was always a helpful spirit to say, ‘We want to help in any way we can,’” Tingle said. That help included filing all the required IRS paperwork.

Thanks to ongoing services from WatersEdge Ministry Accounting, the church is now better equipped to track its expenses. Tingle cited their first-time participation in the 2024 kid’s camp as an example.

“Last year ... we didn’t have kids who were old enough to go to camp. This year, we do. Well, we didn’t make a budget line for that, but with WatersEdge, we’re able to put that in our budget as an expenditure,” Tingle said.





300 Johnny Bench Dr., Suite 200, Oklahoma City, OK 73104
800-949-9988 | [WatersEdge.com](https://www.WatersEdge.com)

BAPTIST VILLAGE COMMUNITIES

Dr. Bill Pierce, President

Baptist Village Communities (BVC) demonstrates a comprehensive approach to serving senior adults. In 2024, we enriched the lives of over 5,350 Oklahomans across 12 campuses, four home care offices, and the Pierce Institute. We delivered compassionate, faith-centered care and support in every setting.

Our mission—to serve God, serve together, and serve you—has guided every step of our journey. This simple but powerful foundation has helped us reimagine what senior living can be, using innovative programs and resources, personalized services, and a commitment to affordability and access for all.

Recognizing the economic challenges many older adults face, we remain sensitive to ensuring our services remain within reach for most Oklahomans.

Serving Beyond Our Campuses

Our dedication doesn't end at our village doors. Through Entrusted Hearts Home Care by Baptist Village, our personalized home care service, we extended care to over 1,100 clients each week across the state. This growing outreach reflects our belief that everyone deserves to live with dignity, safety, and comfort—no matter where they call home.

To support this vision, we expanded awareness efforts in 2024 to connect more families with trusted in-home care, delivering everything from medical assistance to companionship, guided by our core values of compassion and faith.

Building for the Future

In 2024, we focused on the silent phase of our *Shaping the Future Campaign*—a bold and comprehensive fundraising initiative designed to support campus enhancements and resident conveniences. This campaign reflects our deep commitment to improving the daily lives of those we serve.

Donor support is already making an impact, and the momentum continues to grow. These generous gifts are not just investments in infrastructure—they are investments in community, dignity, and the future of senior living across Oklahoma.

Whether on campus or in the community, our focus will always be on empowering older adults to live fully, joyfully, and with purpose. Together, we can make a difference.

2024 BVC FINANCIALS

ASSETS

\$110,155,946

LIABILITIES

\$41,476,239

REVENUE / GAINS / OTHER SUPPORT

\$65,398,100

EXPENSES

\$62,048,504

CHANGE IN NET ASSETS

\$3,110,026

CONTRIBUTIONS

\$1,915,893

INVESTMENT & ENDOWMENT INCOME

\$722,140

2024 BOARD OF DIRECTORS

Paul Abbott	Jacqueline Mink
Ryan Ade	Marty Morrow
Glenn Alley	Paul Scott
Jean Barrett	James Turner
Kevin Bell	Matt Trentham

Dennis Curtis

Frank Davis

Linda Enlow

Todd Fisher

Kellye Fuchs

Mark Gandy

Linda Gibbs

Catherine Goddard

Will Johnson

Mike Matlock

Randy McFarland

Judy Miles

Advisors:

George Gibbs

Eddie Miller

Kerry Russell

Richard Thompson

Sage:

Ben White

THE BILL AND SUSAN PIERCE INSTITUTE FOR TRANSFORMING LIFE EXPECTANCIES

By 2030, Oklahoma is projected to have more residents over the age of 65 than under 18—reaching this milestone four years ahead of the national projection. BVC and the Pierce Institute recognize that spiritual gifts are for all of life, and this significant demographic shift presents a vital opportunity for Oklahoma Baptist churches to reimagine their ministry to older adults. Under the leadership of Executive Director Greg McNeece, the Pierce Institute exists to meet the growing needs of aging adults within and beyond the local church, emphasizing that the Great Commission is always the mission, regardless of age.

Developed through listening sessions with pastors and leaders, the Institute's four ministry pillars provide the framework for all initiatives. Key efforts this year focused on Evangelism and revitalizing the LINC ministry.

- Education: Evangelism training using the Evangecube equipped aging adults to confidently share the gospel.
- Outreach: During our “Every Door in ‘24” campaign, Pastors and trained volunteers knocked on 1,600+ doors in BVC neighborhoods, resulting in 22 older adults coming to faith in Christ.

After COVID-19, many of the 250+ churches previously involved in LINC (Loving, Inspiring, Nurturing, Caring) had not returned to service. A streamlined LINC training was launched, with volunteers from over 100 churches trained in the first year. A video-based version was also released, allowing flexible access for volunteers statewide.

The Exploring Aging podcast offers trusted insights on a wide range of aging topics. New episodes are released monthly and available on all major podcast platforms. Archived episodes are hosted at baptistvillage.org.

Ministry Facts



CHILD-FOCUSED CARE

- 122 children served.
- 22 lived in Transitional Living.
- 3,312 service hours worked.
- 10 accepted Christ.



FAMILY-FOCUSED CARE

- 64 children served.
- 39 mothers served.
- 4 mothers obtained diplomas, licenses and certifications.
- 10 accepted Christ.



HOPE PREGNANCY MINISTRIES

- 3,325 individuals served.
- 1,283 ultrasounds provided.
- 87% of those who received an ultrasound chose life.
- 556 moms/dads in parenting classes.
- 94 accepted Christ.



FOSTER CARE MINISTRY

- 67 churches engaged in discussions regarding Foster Care Ministries.
- 47 referred to foster/adoptive agencies.
- 1,536 training hours provided to foster parents.
- 160 adults served.
- 84 children served.
- 2 accepted Christ.



OBHC

Oklahoma Baptist Homes for Children



obhc.org

BAPTIST CHILDREN'S HOME

12700 E. 76th St. North
Owasso, OK 74055
918.272.2233

BAPTIST HOME FOR GIRLS

13976 Anthony Lane
Madill, OK 73446
580.564.2218

BOYS RANCH TOWN

5100 E. 33rd Street
Edmond, OK 73013
405.341.3606

HOME OFFICE | FOSTER CARE MINISTRIES

300 Johnny Bench Drive, Suite 450
Oklahoma City, OK 73104
405.363.6242

THE VINE

16301 S. Western
Oklahoma City, OK 73170
405.691.7781

HOPE PREGNANCY CENTERS

ALVA (NW OK) 580.327.9091
ARDMORE 580.223.7232
EDMOND 405.330.0200
NORTH OKC 405.755.5433
PATTY ANN MOBILE UNIT
SHAWNEE 405.585.0693
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OklahomaBaptistHomesforChildren



@obhc_org

2024

OBHC

Oklahoma Baptist Homes for Children

Impact Report



Our Ministries

CHILD-FOCUSED CARE

In Child-Focused Care, up to eight children are placed in a cottage-style home under the supervision of a houseparent couple. From meals and bible studies to campus programs and education, staff members strive to help shape children into caring, capable adults. Transitional Living programs are available to them after high school graduation, as they continue their education.

FAMILY-FOCUSED CARE

Family-Focused Care is a ministry developed to help single mothers and their children, who may have limited or no support. The goal is to help these families become productive and more self-sufficient by providing a stable and nurturing place to live while equipping, assisting and teaching important skills. Areas include parenting skills, career development, spiritual development, church involvement, relational needs, money management and education.

HOPE PREGNANCY MINISTRIES

Hope Pregnancy Center offers free, confidential, medical grade pregnancy testing and education on all pregnancy options. Ultrasounds are used to determine pregnancy and gestational age. Empowered Parenting classes on pregnancy and baby care are offered for expectant moms and dads. Adoption education and referrals are available and abortion recovery classes for those hurting from abortion.

FOSTER CARE MINISTRIES

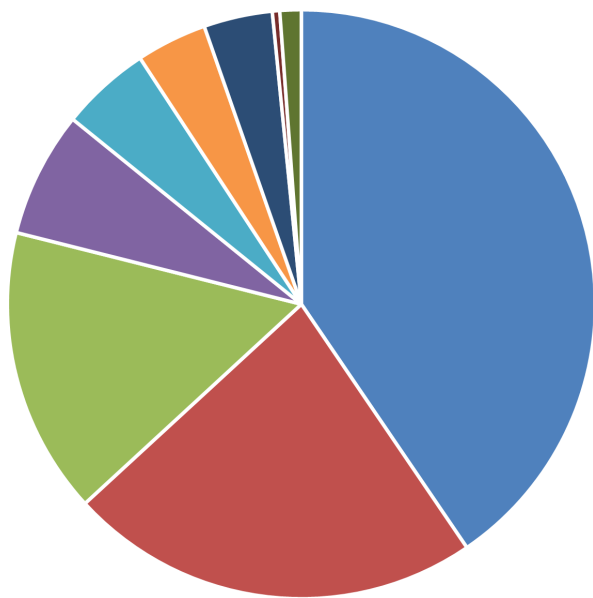
Oklahoma Baptist Homes for Children’s Foster Care Ministries is a foster care initiative with three primary goals. The first is to assist churches in the development or enhancement of foster care ministry that encourages, supports and ministers to resource families within their church and community. Secondly, it connects families interested in becoming foster parents with licensed child-placing agencies throughout Oklahoma. It also provides opportunities for ongoing training.

Financial Statistics (UNAUDITED)

2024

Revenue

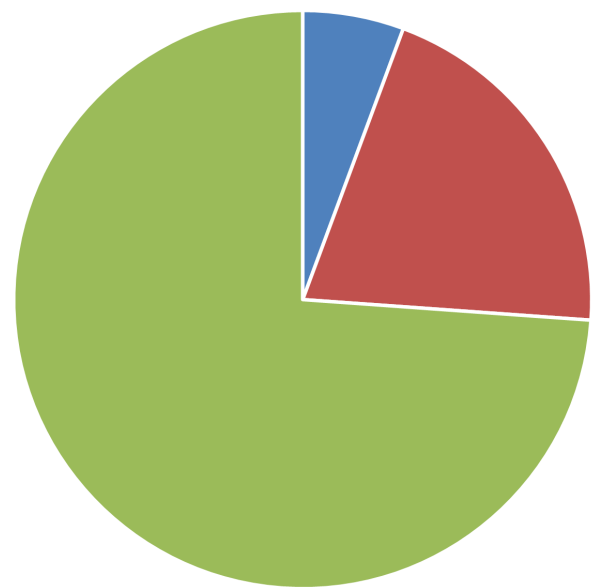
Donations	\$7,115,615	40.47%
Endowment Distributions	\$3,988,167	22.69%
Capital Contributions	\$2,768,067	15.75%
Investment Income	\$1,212,766	6.90%
Contributed Svcs / Gifts in Kind	\$868,366	4.94%
Wills and Trusts	\$682,955	3.89%
Cooperative Program	\$663,952	3.78%
Sales of Assets	\$72,078	0.41%
Miscellaneous Receipts	\$206,218	1.17%
TOTAL	\$17,578,184	100.00%



2024

Operating Expenses

Management and General	\$1,049,080	5.66%
Fundraising (Fundraising and Events)	\$3,794,525	20.47%
Ministry Programs	\$13,689,092	73.87%
TOTAL	\$18,532,697	100.00%



2024

Net Operating Expenditures in Excess of Revenues (\$954,513)

Message from the President

Psalm 127:3 (NLT) – Children are a gift from the Lord; they are a reward from Him.

This psalm of ascent, penned by Solomon thousands of years ago, captures the heartbeat of the ministries of Oklahoma Baptist Homes for Children (OBHC). For 122 years, OBHC has been about showing and sharing the love of Christ to children and their families. We do this with a core conviction that what the Bible teaches us about children is true. Psalm 127:3 is a foundational truth for our ministry.

This verse tells us children are a gift from the Lord. Ultimately, we value the gift because of the Giver. We believe children are valuable because they are given by the Lord. Every child in a mother’s womb who comes to one of our Hope Pregnancy Centers is a gift from the Lord. Every child we serve on our campuses or through our Foster Care Ministries is a gift from the Lord. Our Creator God has given the gift of life, and we cherish every life we have the privilege of influencing.

This verse also tells us that children are a reward from Him. That means children are a blessing, not a burden. OBHC has the privilege of serving children and families that are often viewed as burdens by our society, and sadly, many by their own families. Every week we have the chance to show, in very tangible ways, that children are truly the Lord’s blessing. It is humbling to be a part of honoring what He has given and honors. I am thankful for the opportunity to be a blessing to His blessings!

As you read through the pages of this report, you will see a lot of statistics that reflect the ministry activity of 2024. I would ask you to remember that every number has a story. Stories of hurt and heartache. Stories of help and hope. Stories in which you see our vision of striving to bring Hope as we provide help and homes for children and their families. While it is a challenge to bring the statistics to a few pages, we would have trouble sharing the stories in multiple volumes of books.

Just as we believe that children are a gift from the Lord, we also hold the conviction that Christ is the only true source of hope. This drives us to work diligently as faithful stewards of the Gospel in all our work. We are always excited to share the number of people who have responded to the Gospel and professed Christ as their Lord and Savior. We are humbled to report that 116 people professed faith in Christ through the ministries of OBHC in 2024. We are not ashamed of the gospel, and I am so thankful for the faithfulness of all those who serve in the ministries of OBHC to share the Good News.

You will also see numbers that represent the generous support of God’s people. For 122 years, we have trusted the Lord to provide for the needs of this ministry. I think it is always worth me reminding that this ministry is sustained by God and His people, and we do not rely on any state or federal funding for our work. This allows us to share the Gospel without any restrictions. We are humbled by God’s continuous provision and pray for His steadfast blessing. Thank you for your support!

In His Service,

Dr. James L. Swain
PRESIDENT, OKLAHOMA BAPTIST HOMES FOR CHILDREN

BOARD OF TRUSTEES

- Mrs. Toni Bailey, *Catoosa, OK*
- Mrs. Candi Bennight, *Fletcher, OK*
- Mrs. Jan Bradstreet, *Edmond, OK*
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- Mr. John Curtis, *Blanchard, OK*
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- Mrs. Cristin Shelby, *Muskogee, OK*
- Mrs. Edie Stewart, *Duncan, OK*
- Mr. Michael Womack, *Elk City, OK*

EX-OFFICIO VOTING MEMBER

- Dr. Todd Fisher
- Oklahoma Baptists Executive Director
- Oklahoma City, OK*

ADVISORS

- Mrs. Sue Fellers, *Burlington, OK*
- Mr. Dennis Napier, *Edmond, OK*
- Mrs. Lori Sutton, *Broken Arrow, OK*
- Mr. Richard Thompson, *Oklahoma City, OK*



**OKLAHOMA BAPTIST HOMES
FOR CHILDREN, INC.**

**Financial Statements
With Independent Auditors' Report**

December 31, 2024 and 2023

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

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INDEPENDENT AUDITORS' REPORT

Audit Committee
Oklahoma Baptist Homes for Children, Inc.
Oklahoma City, Oklahoma

Opinion

We have audited the accompanying financial statements of Oklahoma Baptist Homes for Children, Inc., which comprise the statements of financial position as of December 31, 2024 and 2023, the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Oklahoma Baptist Homes for Children, Inc. as of December 31, 2024 and 2023, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Audit Committee
Oklahoma Baptist Homes for Children, Inc.
Oklahoma City, Oklahoma

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

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

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

Capin Crouse LLC

Centennial, Colorado
May 21, 2025

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Statements of Financial Position

	December 31,	
	2024	2023
ASSETS:		
Current assets:		
Cash and cash equivalents	\$ 1,307,819	\$ 1,208,014
Investments	18,696,411	21,613,257
Investments restricted for construction projects	1,943,106	2,472,404
Prepaid expenses and other	479,291	638,042
	<u>22,426,627</u>	<u>25,931,717</u>
Other long-term assets	37,095	37,725
Property held for sale	524,579	11,980
Fixed assets—net	20,027,882	17,569,196
Beneficial interest in funds held by others	79,759,519	78,995,956
	<u>79,759,519</u>	<u>78,995,956</u>
Total Assets	<u><u>\$ 122,775,702</u></u>	<u><u>\$ 122,546,574</u></u>
LIABILITIES AND NET ASSETS:		
Liabilities:		
Current liabilities:		
Accounts payable and accrued liabilities	\$ 1,388,405	\$ 914,339
Post-retirement benefits liability	2,411,818	2,503,205
Total liabilities	<u>3,800,223</u>	<u>3,417,544</u>
Net assets:		
Net assets without donor restrictions	<u>25,963,705</u>	<u>26,687,710</u>
Net assets with donor restrictions:		
Restricted by purpose or time	14,798,244	14,990,115
Restricted in perpetuity	78,213,530	77,451,205
	<u>93,011,774</u>	<u>92,441,320</u>
Total net assets	<u>118,975,479</u>	<u>119,129,030</u>
Total Liabilities and Net Assets	<u><u>\$ 122,775,702</u></u>	<u><u>\$ 122,546,574</u></u>

See notes to financial statements

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Statements of Activities

	Year Ended December 31,			2023		
	2024			2023		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Operating Support, Revenue, and Other Additions:						
Contributions						
Cooperative Program contributions	\$ 663,951	\$ -	\$ 663,951	\$ 648,331	\$ -	\$ 648,331
Gift-in-kind contributions	921,302	-	921,302	605,684	-	605,684
General contributions	6,228,032	1,580,696	7,808,728	7,144,917	489,919	7,634,836
	7,813,285	1,580,696	9,393,981	8,398,932	489,919	8,888,851
Revenue:						
Investment income – distributions appropriated	3,320,015	668,154	3,988,169	4,075,706	-	4,075,706
Other income	322,135	-	322,135	642,390	-	642,390
	3,642,150	668,154	4,310,304	4,718,096	-	4,718,096
Total Operating Support and Revenue	11,455,435	2,248,850	13,704,285	13,117,028	489,919	13,606,947
Net assets released from restriction:						
Purpose and time restrictions	3,941,335	(3,941,335)	-	6,587,390	(6,587,390)	-
Total Operating Support, Revenue and Other Additions	15,396,770	(1,692,485)	13,704,285	19,704,418	(6,097,471)	13,606,947
Operating expenses:						
Program expenses:						
Children's programs	10,235,593	-	10,235,593	9,503,440	-	9,503,440
Hope pregnancy centers	3,445,501	-	3,445,501	2,989,154	-	2,989,154
Supporting activities:						
Home office	1,195,873	-	1,195,873	1,574,823	-	1,574,823
Fundraising	3,770,758	-	3,770,758	3,242,763	-	3,242,763
Total Operating Expenses	18,647,725	-	18,647,725	17,310,180	-	17,310,180
Change in Net Assets from Operations	(3,250,955)	(1,692,485)	(4,943,440)	2,394,238	(6,097,471)	(3,703,233)

(continued)

See notes to financial statements

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Statements of Activities

(continued)

	Year Ended December 31,					
	2024			2023		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Change in Net Assets from Operations	\$ (3,250,955)	\$ (1,692,485)	\$ (4,943,440)	\$ 2,394,238	\$ (6,097,471)	\$ (3,703,233)
Non-Operating Change in Net Assets:						
Capital contributions	1,268,691	1,499,376	2,768,067	32,213	1,638,491	1,670,704
Contributions to beneficial trust	-	524,133	524,133	-	1,039,372	1,039,372
Change in value of beneficial interests	-	239,430	239,430	-	1,817,150	1,817,150
Investment income	1,123,434	-	1,123,434	1,036,420	1,130,763	2,167,183
Other components of net periodic postretirement cost	(95,391)	-	(95,391)	(55,081)	-	(55,081)
Postretirement-related changes other than net periodic postretirement costs	230,216	-	230,216	(200,871)	-	(200,871)
Change in Net Assets from Non-Operating Activities	2,526,950	2,262,939	4,789,889	812,681	5,625,776	6,438,457
Change in Net Assets	(724,005)	570,454	(153,551)	3,206,919	(471,695)	2,735,224
Net Assets, Beginning of Year	26,687,710	92,441,320	119,129,030	23,480,791	92,913,015	116,393,806
Net Assets, End of Year	\$ 25,963,705	\$ 93,011,774	\$ 118,975,479	\$ 26,687,710	\$ 92,441,320	\$ 119,129,030

See notes to financial statements

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Statements of Cash Flows

	Year Ended December 31,	
	2024	2023
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (153,551)	\$ 2,735,224
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Depreciation	1,891,674	1,603,969
Net realized and unrealized gains on investments	(1,123,434)	(2,167,183)
Donated fixed assets	(138,559)	-
Gain on sale of fixed assets	1,667	46,045
Contributions restricted for long-term purposes	(3,292,200)	(2,710,076)
Change in value of beneficial interest in funds held by others	(239,430)	(1,817,150)
Changes in operating assets and liabilities:		
Prepays and other assets	159,381	(142,713)
Accounts payable, accrued liabilities, and post-retirement benefits liability	(60)	326,925
Net Cash Used by Operating Activities	<u>(2,894,512)</u>	<u>(2,124,959)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchases of fixed assets	(4,440,241)	(4,666,740)
Proceeds on sale of fixed assets and assets held for sale	96,913	110,842
Purchases of investments	(4,884,104)	(4,551,586)
Proceeds from sale of investments	8,929,549	8,676,385
Net Cash Used by Investing Activities	<u>(297,883)</u>	<u>(431,099)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds for contributions restricted for:		
Capital projects	2,768,067	1,670,704
Beneficial interest in funds held by others	524,133	1,039,372
Net Cash Provided by Financing Activities	<u>3,292,200</u>	<u>2,710,076</u>
Change in Cash and Cash Equivalents	99,805	154,018
Cash and Cash Equivalents, Beginning of Year	<u>1,208,014</u>	<u>1,053,996</u>
Cash and Cash Equivalents, End of Year	<u>\$ 1,307,819</u>	<u>\$ 1,208,014</u>
NON-CASH TRANSACTION:		
Fixed assets financed through accounts payable	<u>\$ 516,452</u>	<u>\$ 133,713</u>
Fixed assets transferred to property held for sale	<u>\$ 512,599</u>	<u>\$ -</u>

See notes to financial statements

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

1. NATURE OF ORGANIZATION:

Oklahoma Baptist Homes for Children, Inc. (OBHC) is an Oklahoma not-for-profit organization supported primarily by private donations. OBHC was incorporated in September 1993 and began operations on January 1, 1994, to show and share the love of Christ to children and their families. With donated funds, OBHC operates four homes or other living facilities for children in need and eight Hope Pregnancy Centers, including a mobile unit. Prior to 1994, OBHC was a division of the Baptist General Convention of Oklahoma (Oklahoma Baptists). OBHC is a nonprofit organization that is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code (IRC) and comparable state law(s). However, OBHC is subject to federal income tax on any unrelated business taxable income. In addition, OBHC is not classified as a private foundation within the meaning of Section 509(a) of the IRC.

2. SIGNIFICANT ACCOUNTING POLICIES:

OBHC maintains its accounts and prepares its financial statements on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America. 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, disclosures of any contingent assets and liabilities at the date of the financial statements, and the reported revenues and expenses during the reporting period. Actual results could differ from the estimates. The significant accounting policies followed are described below to enhance the usefulness of the financial statements to the reader.

CASH AND CASH EQUIVALENTS

For purposes of the statements of financial position and cash flows, OBHC considers cash on hand and deposits in banks to be cash and cash equivalents, excluding cash and cash equivalents related to OBHC's investment strategies held in investment accounts. OBHC maintains cash balances at financial institutions located in Oklahoma. As of December 31, 2024 and 2023, the cash accounts maintained exceeded federally insured limits by approximately \$1,308,000 and \$543,000, respectively.

INVESTMENTS RESTRICTED FOR CONSTRUCTION PROJECTS

Investments restricted for construction projects consists of amounts received from donors but not yet spent for construction projects. As accounting standards specify, restricted net assets should only be released when the related asset is placed into service. Investments restricted for construction projects consist of:

	December 31,	
	2023	2022
Net assets restricted for construction projects	\$ 3,429,182	\$ 3,886,030
Less expenditures not yet placed into service	(1,486,076)	(1,413,626)
	<u>\$ 1,943,106</u>	<u>\$ 2,472,404</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

INVESTMENTS AND INVESTMENT INCOME

OBHC's investments are held and managed by WatersEdge Ministry Services (WatersEdge). These investments are held in pooled funds at WatersEdge. Pro-rata ownership in the pools is determined under a system in which units of ownership are recorded to represent each member's share of the total market value of assets; therefore, OBHC reports its interest in the pooled investments at fair value. Mineral rights and other investment holdings including fixed income instruments are carried at estimated fair value. Gains and losses on investments are reported in the statements of activities as increases or decreases in net assets without donor restrictions unless their use is restricted by purpose, time, or in perpetuity by donor stipulations or by law. See Note 7 for fair value measurements and disclosures.

The Baptist Foundation of Oklahoma, doing business as WatersEdge Ministry Services (WatersEdge), was created for the purpose of receiving and managing all investments for the various Baptist entities, including OBHC. The investments managed by WatersEdge are non-endowment investments for which the principal and income is directed by OBHC, including donor funds invested until expended for the specified purpose. These non-endowment investments held by WatersEdge are labeled as custodial funds in Note 3.

Investment securities are exposed to various risks, such as interest rate, market, and credit risk. Due to the risks associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities will occur in the near term, and those changes could materially affect the financial statements.

FIXED ASSETS

Fixed assets are recorded at cost. It is OBHC's policy to capitalize all furniture and fixtures, equipment, and vehicles with a cost in excess of \$5,000 and all buildings and leasehold improvements with a cost in excess of \$25,000. Construction in progress consists of various ongoing projects across OBHC locations. The cost and related accumulated depreciation of assets sold or retired are removed from the accounts and the resulting gains or losses are included in the statements of activities. Maintenance repairs and minor renewals are expensed as incurred. These assets, excluding land and land restricted in perpetuity, are depreciated over their estimated useful lives using the straight-line method. The following useful lives are used:

Furniture and fixtures	6-20 years
Equipment	6-10 years
Vehicles	3 years
Buildings and improvements	5-40 years

PROPERTY HELD FOR SALE

Property held for sale consists of a building that is on the market. It is recorded at the lower of carrying value or fair market value less the estimated cost to sell the property and is evaluated for impairment annually.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

BENEFICIAL INTEREST IN FUNDS HELD BY OTHERS

OBHC is the beneficiary of certain irrevocable trusts held and administered by WatersEdge and others. Under the terms of perpetual trusts, OBHC has the irrevocable right to receive the income earned on the trust assets. The fair value is recognized as an asset and as a contribution with donor restrictions at the date the trust is established, based on the nature of the agreement. OBHC's estimate of fair value is based on fair value information received from the respective trustees. The assets consist of equities, pooled investments, and mineral interests. These assets are not subject to the control or discretion of OBHC. Gains and losses which are not distributed by the trusts, are reflected as change in value of beneficial interests in the statements of activities. Distributions from the trusts not appropriated for spending are reflected as non-operating investment gains and losses. Total quarterly distributions, appropriated and non-appropriated, received for Q1-Q4 2024, were approximately \$999,000, \$958,000, \$1,042,000, and \$989,000, respectively. Total quarterly distributions, appropriated and non-appropriated, received for Q1-Q4 2023, were approximately \$1,053,000, \$1,086,000, \$978,000, and \$959,000, respectively. These amounts are included in investment income – distributions appropriated on the statements of activities.

Under the terms of other trusts, OBHC has an irrevocable right to receive their percentage share of the trust assets at a future date, usually the termination of the trust. These agreements constitute unconditional promises to give and are recognized as income in the period the promise is given. Gifts are valued by reducing total assets held by the WatersEdge by the present value of estimated future income payments over the term of the agreement or life expectancy of the income beneficiary utilizing a five percent discount rate. The assets consist of pooled investments and mineral rights. These assets are not subject to the control or discretion of OBHC. Gains and losses, which are not distributed by the trusts, are reflected as change in value of beneficial interests in the statements of activities.

POST-RETIREMENT BENEFITS OTHER THAN PENSIONS

OBHC sponsors unfunded post-retirement health care, life insurance, and retirement gift benefits. These post-retirement benefits are offered to all full time employees that were hired prior to September 27, 1994. As of September 2012, OBHC decided to eliminate the retirement gifts to active employees upon retirement. Full-time employees hired after September 27, 1994 who complete 15 years of current, continual service and retire at full retirement age set by Social Security will receive \$200 per month in a health reimbursement arrangement. Estimated costs of these benefits are recognized during the employees' active service period. Several assumptions are made in determining the obligation associated with the plan. The assumptions used in determining the obligation are described in detail in Note 9.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

NET ASSET CLASSIFICATIONS

Net assets have been segregated to achieve a proper segregation and fair presentation of those resources available for use at the discretion of the board and those resources over which the board has little, if any, discretion as to use because of externally imposed restrictions. The following net asset segregations have been established for OBHC:

Net assets without donor restrictions are those resources over which the governing board has discretionary control to use in carrying on the operations of OBHC and those resources invested in fixed assets.

Net assets with donor restrictions include resources of OBHC related to gifts with explicit donor-imposed restrictions that have not been met as to specified purpose, to later periods of time, or after specified dates. These include donor restrictions requiring the net asset to be held in perpetuity and permit OBHC to use all or part of the income earned on related investments for specific purposes.

SUPPORT AND REVENUE

Contributions received, including unconditional promises to give, are recognized as revenues in the period received at their fair values. The policy of OBHC is to record all donations postmarked before December 31 as deposits in transit. Contributions made, including unconditional promises to give, are recognized as expenses in the period made at their fair values. Conditional promises to give, whether received or made, are recognized when they become unconditional, that is, when the conditions are substantially met. For financial reporting purposes, OBHC distinguishes between contributions of net assets without donor restrictions and net assets with donor restrictions.

OBHC reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated asset. If a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished in the same fiscal year as the year of the receipt of the gift, the gift is considered to be without donor restrictions. When a donor restriction expires on gifts previously classified as with donor restrictions, these net assets are reclassified to net assets without donor restrictions and reported in the statements of activities as reclassifications of net assets.

All contributed assets are reflected at the fair market value at the date of contribution. OBHC also receives donated services valued at the fair market value at the date of contribution based on average current prices on publicly available websites or based on the value of services provided if they were to be purchased. Donated materials were approximately \$688,000 and \$365,000 for the years ended December 31, 2024 and 2023, respectively. Donated services were approximately \$233,000 and \$241,000 for the years ended December 31, 2024 and 2023, respectively.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

SUPPORT AND REVENUE, continued

OBHC's cooperative program contributions are received annually, budgeted at the discretion of Oklahoma Baptists, and are recognized when received. All other income is recorded when earned.

FUNCTIONAL ALLOCATION OF EXPENSES

Expenses are organized in both natural and functional classifications to provide useful information about the costs of significant programs or services provided by OBHC. Costs incurred are either directly related or allocated to a specific program or service. Main program activities of OBHC are pregnancy centers and children's programs.

WORKERS COMPENSATION INSURANCE

OBHC is self-insured with respect to workers' compensation claims. Monthly payments are made to a self-insured plan established by Oklahoma Baptists. This plan is self-insured to the extent of the excess liability insurance with an employer liability limit of \$2,000,000 per occurrence and a self-insured retention of \$425,000 per occurrence.

ADVERTISING COSTS

All advertising costs are expensed as incurred. Advertising costs were approximately \$240,000 and \$161,000 for the years ended December 31, 2024 and 2023, respectively.

OPERATING AND NON-OPERATING

OBHC classifies the activities related to its defined benefit post retirement liability other than net periodic benefit costs, changes in its charitable remainder interests, capital contributions, and activities relating to its beneficial interests other than the distributions appropriated for expenditure as non-operating. All remaining activities are general operations of OBHC.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

3. INVESTMENTS:

Investments consist of:

	December 31, 2024		
	Without Donor Restrictions	With Donor Restrictions (Purpose/Time)	Total
Custodial funds held by WatersEdge	\$ 14,040,006	\$ 6,599,511	\$ 20,639,517
Less investments restricted for long-term purposes	-	(1,943,106)	(1,943,106)
	<u>\$ 14,040,006</u>	<u>\$ 4,656,405</u>	<u>\$ 18,696,411</u>
	December 31, 2023		
	Without Donor Restrictions	With Donor Restrictions (Purpose/Time)	Total
Custodial funds held by WatersEdge	\$ 17,453,437	\$ 6,632,224	\$ 24,085,661
Less investments restricted for long-term purposes	-	(2,472,404)	(2,472,404)
	<u>\$ 17,453,437</u>	<u>\$ 4,159,820</u>	<u>\$ 21,613,257</u>

4. FIXED ASSETS—NET:

Fixed assets—net consist of:

	December 31,	
	2024	2023
Land	\$ 1,533,106	\$ 1,825,873
Land restricted in perpetuity	112,500	112,500
Buildings and improvements	36,438,326	34,469,907
Equipment	3,533,260	2,610,250
Vehicles	3,056,743	2,837,148
Furniture, fixtures, and other	317,327	317,327
	<u>44,991,262</u>	<u>42,173,005</u>
Less accumulated depreciation	<u>(26,503,255)</u>	<u>(26,046,918)</u>
	18,488,007	16,126,087
Construction in progress	1,539,875	1,443,109
	<u>\$ 20,027,882</u>	<u>\$ 17,569,196</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

5. NET ASSETS:

Net assets without donor restrictions consist of:

	December 31,	
	2024	2023
Operating	\$ 6,048,323	\$ 9,231,014
Equity in fixed assets—net (less land restricted in perpetuity)	19,915,382	17,456,696
	<u>\$ 25,963,705</u>	<u>\$ 26,687,710</u>

Net assets with donor restrictions are available for the following purposes:

	December 31,	
	2024	2023
Subject to expenditure for specified purpose:		
Construction projects	\$ 3,429,182	\$ 3,886,030
The Vine, Oklahoma City	3,270,203	2,755,184
Boys Ranch Town	2,981,150	3,032,892
Hope Pregnancy Centers	1,097,287	947,904
Scholarships	969,213	850,960
Home office, development, and other	476,678	529,586
Baptist Home for Girls	380,665	548,498
Baptist Children's Home, Owasso	357,922	629,575
Women of compassion and style show	177,457	152,235
	<u>13,139,757</u>	<u>13,332,864</u>
Subject to the passage of time:		
Beneficial interest in funds held by others	<u>1,658,487</u>	<u>1,657,251</u>
Subject to restriction in perpetuity:		
Beneficial interest in funds held by others:		
Children's programs	75,093,100	74,452,150
Scholarships	1,949,866	1,842,513
Buildings, cottages, and maintenance	1,043,269	1,044,042
Hope pregnancy ministries	14,795	-
Land	112,500	112,500
	<u>78,213,530</u>	<u>77,451,205</u>
	<u>\$ 93,011,774</u>	<u>\$ 92,441,320</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

6. LIQUIDITY AND FUNDS AVAILABLE:

The following table reflects OBHC's financial assets reduced by amounts not available for general expenditure within one year. Financial assets are considered unavailable when illiquid or not convertible to cash within one year.

	December 31,	
	2024	2023
Financial assets:		
Cash and cash equivalents	\$ 1,307,819	\$ 1,208,014
Investments	18,696,411	21,613,257
Investments restricted for construction projects	1,943,106	2,472,404
Beneficial interest in funds held by others	79,759,519	78,995,956
Financial assets, at year-end	<u>101,706,855</u>	<u>104,289,631</u>
Less those unavailable for general expenditures within one year, due to:		
Assets restricted by donor with purpose restrictions		
not expected to be used within one year	(2,095,241)	(1,816,816)
Investments restricted by donor with purpose restrictions	(5,005,911)	(6,632,224)
Beneficial interest in funds held by others	<u>(79,759,519)</u>	<u>(78,995,956)</u>
	<u>(86,860,671)</u>	<u>(87,444,996)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 14,846,184</u>	<u>\$ 16,844,635</u>

Management has an unofficial and unwritten policy of maintaining the WatersEdge custodial accounts at a minimum of 6 months' worth of budgeted expenses. OBHC will receive approximately \$3,900,000 of endowment distributions during the year ended December 31, 2025 that can be used at the discretion of the board of trustees. OBHC has certain donor-restricted net assets that are available for general expenditures within one year of December 31, 2024 and 2023, because the restrictions are expected to be met by conducting the normal activities of OBHC in the coming year.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

7. DISCLOSURES ABOUT FAIR VALUE OF ASSETS AND LIABILITIES:

OBHC uses the fair valuation methodologies of WatersEdge. In determining fair value, WatersEdge uses various valuation approaches. These standards establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs have the lowest priority. WatersEdge uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, WatersEdge measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available.

Level 1—Valuations based on unadjusted quoted prices in active markets for identical assets or liabilities that WatersEdge has the ability to access. Valuation adjustments and block discounts are not applied to Level 1 securities. Since valuations are based on quoted prices that are readily and regularly available in an active market, valuation of these securities does not entail a significant degree of judgment.

Level 2—Valuations based on quoted prices in markets that are not active or for which all significant inputs are observable, either directly or indirectly.

Level 3—Valuations based on inputs that are unobservable and significant to the overall fair value measurement.

The availability of valuation techniques and observable inputs can vary from security to security and is affected by a wide variety of factors, including the type of security, whether the security is new and not yet established in the marketplace, and other characteristics particular to the transaction. To the extent that valuation is based on models or inputs that are less observable or unobservable in the market, the determination of fair value requires more judgment. Those estimated values do not necessarily represent the amounts that may be ultimately realized due to the occurrence of future circumstances that cannot be reasonably determined. Because of the inherent uncertainty of valuation, those estimated values may be materially higher or lower than the values that would have been used had a ready market for the securities existed. Accordingly, the degree of judgment exercised by WatersEdge in determining fair value is greatest for securities categorized in Level 3. In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, for disclosure purposes, the level in the fair value hierarchy within which the fair value measurement falls in its entirety is determined by the lowest level input that is significant to the fair value measurement.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

7. DISCLOSURES ABOUT FAIR VALUE OF ASSETS AND LIABILITIES, continued:

Fair value is a market-based measure considered from the perspective of a market participant rather than an entity-specific measure. Therefore, even when market assumptions are not readily available, WatersEdge's own assumptions are set to reflect those that market participants would use in pricing the asset or liability at the measurement date.

Investments:

Bond mutual funds

The fair values are based on quoted market prices of these investments.

Pooled investments

The pooled investments held by WatersEdge in their charitable spending policy funds are calculated based on a number of factors including obtaining an understanding of the funds' underlying investments, strategy, positions and valuation and comparing information provided by the fund administrator or general partner to other available information such as sector data and indexes.

Low-duration bonds

The low-duration bonds held by WatersEdge are primarily invested in corporate bonds with duration between one to three years and are calculated based on the underlying investments.

Mineral interests

The fair value of mineral interests is determined by using an income approach using recent past income produced by the income property.

Beneficial interest in funds held by others:

The fair value of beneficial interest in funds held by others is estimated as the present value of future trusts payments, based upon OBHC's proportionate share of the trust's assets as represented by the fund manager for charitable remainder trusts and the underlying net asset value of pooled funds for beneficial interests to be held in perpetuity.

Post-retirement benefit liability:

The present value of the post-retirement benefit liability is calculated using the estimated benefits to be paid based on life expectancy using mortality tables as calculated by an actuary.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

7. DISCLOSURES ABOUT FAIR VALUE OF ASSETS AND LIABILITIES, continued:

The following table presents the fair value measurements of assets and liabilities recognized in the accompanying statements of financial position measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall:

		Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
<u>December 31, 2024:</u>				
Assets:				
Investments:				
Pooled investments	\$ 12,530,764	\$ -	\$ 12,530,764	\$ -
Low-duration bonds	760,000	-	760,000	-
Mineral interests	635,848	-	-	635,848
	13,926,612	\$ -	\$ 13,290,764	\$ 635,848
Reconciling items at cost:				
Cash and cash equivalents	6,712,905			
Total investments and investments restricted for construction projects	<u>\$ 20,639,517</u>			
Beneficial interest in funds held by others	<u>\$ 79,759,519</u>	<u>\$ -</u>	<u>\$ 79,759,519</u>	<u>\$ -</u>
Liabilities:				
Post-retirement benefits liability	<u>\$ 2,411,818</u>	<u>\$ -</u>	<u>\$ 2,411,818</u>	<u>\$ -</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

7. DISCLOSURES ABOUT FAIR VALUE OF ASSETS AND LIABILITIES, continued:

		Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
<u>December 31, 2023:</u>				
Assets:				
Investments:				
Pooled investments	\$ 15,173,593	\$ -	\$ 15,173,593	\$ -
Bond mutual fund	774,157	-	774,157	-
Mineral interests	642,468	-	-	642,468
	16,590,218	\$ -	\$ 15,947,750	\$ 642,468
Reconciling items at cost:				
Cash and cash equivalents	7,495,443			
Total investments and investments restricted for construction projects	\$ 24,085,661			
Beneficial interest in funds held by others	\$ 78,995,956	\$ -	\$ 78,995,956	\$ -
Liabilities:				
Post-retirement benefits liability	\$ 2,503,205	\$ -	\$ 2,503,205	\$ -

The following table provides further details of the Level 3 fair value measurements:

	Year Ended December 31,	
	2024	2023
Beginning balance	\$ 642,468	\$ 592,197
Investment gains (losses)	(6,620)	50,271
Ending balance	<u>\$ 635,848</u>	<u>\$ 642,468</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

8. EXPENSES INCURRED:

The financial statements report certain categories of expenses that are attributable to one or more programs or supporting functions of OBHC. These expenses include depreciation and amortization, information technology, and facilities operations and maintenance. Building depreciation and amortization and facilities operations and maintenance are allocated based on square footage or specific assets used. Costs of information technology were allocated on estimates of time and effort. Total expenses include all operating expenses and the nonoperating expenses of other components of net periodic postretirement cost, which is included in Home Office salaries, wages, and benefits and totaled \$95,391 and \$55,081, for the years ending December 31, 2024 and 2023, respectively.

Expenses of OBHC are allocated to functional classifications as follows:

	Year Ended December 31, 2024				
	Program Activities		Supporting Activities		Total
	Children's Programs	Hope Pregnancy Centers	Home Office	Fundraising	
Salaries, wages, and benefits	\$ 4,782,351	\$ 1,806,954	\$ 680,964	\$ 2,341,734	\$ 9,612,003
Facilities and maintenance	1,684,171	351,331	203,641	16,855	2,255,998
Depreciation	1,501,420	217,884	81,821	90,549	1,891,674
Food and supplies	1,253,579	376,281	28,505	88,524	1,746,889
Training and travel	566,580	152,580	47,518	254,841	1,021,519
Professional fees	122,732	265,263	75,639	166,202	629,836
Events	56,285	926	-	482,545	539,756
Technology	103,071	73,000	32,268	67,705	276,044
Other	165,404	201,282	140,908	261,803	769,397
	<u>10,235,593</u>	<u>3,445,501</u>	<u>1,291,264</u>	<u>3,770,758</u>	<u>18,743,116</u>
Less nonoperating expense	<u>-</u>	<u>-</u>	<u>(95,391)</u>	<u>-</u>	<u>(95,391)</u>
Total Operating Expenses	<u>\$ 10,235,593</u>	<u>\$ 3,445,501</u>	<u>\$ 1,195,873</u>	<u>\$ 3,770,758</u>	<u>\$ 18,647,725</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

8. EXPENSES INCURRED, continued:

Expenses of OBHC are allocated to functional classifications as follows:

	Year Ended December 31, 2023				
	Program Activities		Supporting Activities		Total
	Children's Programs	Hope Pregnancy Centers	Home Office	Fundraising	
Salaries, wages, and benefits	\$ 4,330,304	\$ 1,706,069	\$ 695,645	\$ 2,092,494	\$ 8,824,512
Facilities and maintenance	2,073,986	263,861	215,251	32,017	2,585,115
Depreciation	1,225,805	217,690	66,937	93,537	1,603,969
Food and supplies	1,151,740	292,281	20,355	50,828	1,515,204
Training and travel	492,331	126,250	103,527	237,874	959,982
Professional fees	74,149	178,817	269,871	66,063	588,900
Events	60,027	1,463	-	501,532	563,022
Technology	60,012	58,041	108,504	51,168	277,725
Other	35,086	144,682	149,814	117,250	446,832
	<u>9,503,440</u>	<u>2,989,154</u>	<u>1,629,904</u>	<u>3,242,763</u>	<u>17,365,261</u>
Less nonoperating expense	<u>-</u>	<u>-</u>	<u>(55,081)</u>	<u>-</u>	<u>(55,081)</u>
Total Operating Expenses	<u>\$ 9,503,440</u>	<u>\$ 2,989,154</u>	<u>\$ 1,574,823</u>	<u>\$ 3,242,763</u>	<u>\$ 17,310,180</u>
Change in total operating expenses from prior year	\$ 732,153	\$ 456,347	\$ (378,950)	\$ 527,995	\$ 1,337,545
% change in total operating expenses from prior year	7.70%	15.27%	-24.06%	16.28%	7.73%

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

9. POST-RETIREMENT EMPLOYEE BENEFITS:

A summary of the post-retirement benefit liability is as follows:

	December 31, 2024		
	Health Care	Life Insurance	Total
Inactive retired participants	\$ 2,082,542	\$ 5,117	\$ 2,087,659
Active fully eligible participants	21,743	-	21,743
Active other participants	302,416	-	302,416
	<u>\$ 2,406,701</u>	<u>\$ 5,117</u>	<u>\$ 2,411,818</u>
	December 31, 2023		
	Health Care	Life Insurance	Total
Inactive retired participants	\$ 2,168,130	\$ 6,812	\$ 2,174,942
Active fully eligible participants	24,701	-	24,701
Active other participants	303,562	-	303,562
	<u>\$ 2,496,393</u>	<u>\$ 6,812</u>	<u>\$ 2,503,205</u>

The following tables provide a reconciliation of the changes in the post-retirement benefit obligations and the assumptions used in the actuarial calculations for each year:

	Year Ended December 31,	
	2024	2023
Benefit obligation, beginning of year	\$ 2,503,205	\$ 2,213,074
Net periodic post-retirement costs	138,829	89,260
Post-retirement-related changes other than net periodic postretirement cost	(230,216)	200,871
Benefit obligation, end of year	<u>\$ 2,411,818</u>	<u>\$ 2,503,205</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

9. POST-RETIREMENT EMPLOYEE BENEFITS, continued:

	Year Ended December 31,	
	2024	2023
Net periodic post-retirement cost, included in functional expenses:		
Service cost	\$ 43,438	\$ 34,179
Net periodic post-retirement cost other than service cost:		
Interest costs	124,134	113,964
Gain recognized	(28,743)	(58,883)
Net periodic post-retirement costs	<u>\$ 138,829</u>	<u>\$ 89,260</u>

Net periodic post-retirement cost other than service cost is reported as other components of net periodic post-retirement cost on the statements of activities.

Post-retirement-related changes other than net periodic post-retirement cost, included in nonoperating activities, are as follows:

	Year Ended December 31,	
	2024	2023
Change in discount rate assumption	\$ (143,908)	\$ 57,852
Change in other assumptions	1,394	40,681
Actuarial (gain) loss	38,951	228,533
Benefits paid	(126,653)	(126,195)
	<u>\$ (230,216)</u>	<u>\$ 200,871</u>

Assumptions:

	December 31,	
	2024	2023
Projected health care trend rate (Medical/Rx)	5%/6.6%	4.4%/6.6%
Ultimate trend rate (Medical/Rx)	4.37%/4.87%	4.4%/4.87%
Year ultimate trend rate is achieved	2032	2031
Discount rate	5.57%	5.00%

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

9. POST-RETIREMENT EMPLOYEE BENEFITS, continued:

The mortality basis was the Pri-2012 total dataset (generational projection using MP-2021-GFR for the years ended December 31, 2024 and 2023).

Expected future minimum benefit payments for the post-retirement plan are as follows:

<u>Year Ending December 31,</u>	
2025	\$ 149,163
2026	147,889
2027	156,480
2028	163,414
2029	170,380
Thereafter	<u>1,624,492</u>
	<u>\$ 2,411,818</u>

10. DEFINED CONTRIBUTION PLAN:

All full time employees of OBHC are eligible to participate in a defined contribution plan through GuideStone Financial Resources of the Southern Baptist Convention (SBC). Under the plan, OBHC contributes an amount equal to five percent of employees' salaries for plan participants. OBHC also matches employee contributions up to 2.5 percent of participating employees' salaries. When an employee reaches year five of employment, employees are eligible to increase matching contributions from 2.5 percent to up to five percent of salary. Employee contributions are voluntary. Total pension expense, for the years ended December 31, 2024 and 2023, was \$543,082 and \$502,238, respectively.

11. RELATED PARTIES:

OBHC is affiliated with all organizations whose directors or trustees are elected by the participating churches of the Oklahoma Baptists at its annual meeting. Principal affiliates of OBHC are Oklahoma Baptists, WatersEdge, Oklahoma Baptist University, and Baptist Village Communities of Oklahoma, Inc. As of December 31, 2024 and 2023, OBHC had amounts due from related parties of approximately \$120,000 and \$126,000, respectively, which are included in prepaid expenses and other on the statements of financial position.

As discussed in Note 2, WatersEdge holds and manages investments and beneficial interests in funds held by others on behalf of OBHC. As of December 31, 2024 and 2023, investments and beneficial interests in funds held by WatersEdge on behalf of OBHC were approximately \$97,000,000 and \$100,000,000, respectively. In relation to holding and managing OBHC's investments, WatersEdge charged total fees of approximately \$863,000 and \$840,000, for the years ended December 31, 2024 and 2023, respectively, which are included in investment income on the statements of activities.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

11. **RELATED PARTIES, continued:**

OBHC made rent payments to Oklahoma Baptists for office space under a short-term lease totaling \$183,540 for both the years ended December 31, 2024 and 2023. In addition, OBHC paid Oklahoma Baptists approximately \$153,000 and \$203,000 for the years ended December 31, 2024 and 2023, respectively, for insurance, printing, postage, and other miscellaneous costs.

Additionally, OBHC receives contributions from related parties, including committee members, strategic advisors, members of management, and other related parties. These amounts were approximately \$179,000 and \$593,000 for the years ended December 31, 2024 and 2023, respectively.

During the years ended December 31, 2024 and 2023, OBHC received contributions from the SBC cooperative program of approximately \$664,000 and \$648,000, respectively.

12. **SUBSEQUENT EVENTS:**

Subsequent events have been evaluated through May 21, 2025, which represents the date the financial statements were available to be issued.

RESTATED AND AMENDED BYLAWS

OF

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

(As amended 12-5-95; 05-21-96; 06-22-99; 06-08-04, 05-13-05, 09-14-07; 12-04-09, 09.16.11; 12-02-16, 05-16-17)

The purposes of the Corporation
shall be charitable, eleemosynary, religious,
to provide care for children, and
to provide preventive and redemptive services for children,
parents and family as mandated by the scriptures
as a ministry of the gospel of Jesus Christ



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AMENDED BYLAWS
OF
OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.
an Oklahoma Not-For-Profit Corporation

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RESTATED AND AMENDED BYLAWS
OF
OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

ARTICLE I
Offices/Membership

- 1.01. **Registered Office.** The registered office shall be located at 3800 North May Avenue in Oklahoma City, Oklahoma 73112.
- 1.02. **Principal Office.** The principal office of the Corporation is 3800 North May Avenue in Oklahoma City, Oklahoma 73112. The Board of Trustees shall have full power and authority to change the principal office of the Corporation from one location to another as the Board of Trustees deems advisable. Any such change shall be noted in the Bylaws by the Secretary in this section to state the new location.
- 1.03. **Other Offices.** The Corporation may also have offices at such other places within the State of Oklahoma as the Board of Trustees may from time to time determine or the business of the Corporation may require.
- 1.04. **Members of Corporation.** The subscribers of the original Certificate of Incorporation constitute the members of the Corporation upon organization, and for the purpose of adopting any bylaws, and transacting any other business. Hereafter, the duly elected Trustees of the Corporation shall be its members for all purposes.

ARTICLE II
PURPOSES AND POWERS

- 2.01. **Purposes and Powers.** The purposes of the Corporation shall be charitable, eleemosynary, religious, to provide care for children, and to provide preventive and redemptive services for children, parents and family as mandated by the scriptures as a ministry of the gospel of Jesus Christ which are in keeping with the purpose of the Baptist General Convention of the State of Oklahoma ¹and as a Statement of Faith this Corporation declares the Bible as the foundation for its faith and practice, and affirms as its confession of faith the Baptist Faith and Message, as revised and adopted in 2000 by the Southern Baptist Convention, as the doctrinal parameter for its cooperative work. This Corporation is an auxiliary Corporation of the Baptist General Convention of the State of Oklahoma under the terms of Article VI of the Convention's Bylaws. In furtherance of its general purpose, the Corporation shall perform any or all of the following:
- A. To provide and maintain facilities known as the Baptist Children's Homes and Boys Ranch Town or such other facilities as may be established for dependent, neglected, and/or needy children of the State of Oklahoma.

¹ Amended December 4, 2015

- B. To establish and maintain a child care program to meet the spiritual, physical, mental, and emotional needs of homeless and dependent children.
- C. To establish Christian homes in the State of Oklahoma as foster homes for children.
- D. To provide group care and treatment for children whose needs cannot at the time be adequately met in a family.
- E. To provide supportive and supplementary services for children in need of assistance while the child is living in his or her home with natural or foster parents.
- F. To provide and maintain facilities known as Hope Pregnancy Centers and/or such other facilities as may be established for providing help to women in crisis pregnancies, promoting sanctity of life and giving Christian witness.
- G. To secure and maintain Child Placement license, residential, and other licenses as needed.
- H. To exercise any and all rights and powers which a corporation may now or hereafter exercise.

The purposes specified herein shall be construed both as purposes and powers and shall be in no wise limited or restricted by reference to, or inference from, the terms of any other clause in this or any other Article hereof, but the purposes and powers specified in each of the clauses herein shall be regarded as independent purposes and powers, and the enumeration of specific purposes and power shall not be construed to limit or restrict in any manner the meanings of general terms or of the general powers of the Corporation; nor shall the expression of one thing be deemed to exclude another, although it be of like nature not expressed.

In carrying out the spirit and letter of the corporate purposes and objectives of the Corporation, as expressed in its Certificate of Incorporation and in these Bylaws, the Corporation shall have the following powers:

- A. To purchase and hold title in fee simple absolute, without any remainder or reversion, any real estate, and to convey, sell, assign, transfer, mortgage, pledge, exchange or otherwise dispose of any such reality.
- B. To purchase and own personal property, which is suitable, necessary, useful or advisable for the transaction of the business of the Corporation,
- C. To enter upon, improve, develop, manage and otherwise deal with such real property.
- D. To receive by gift, devise, bequest or otherwise, and to hold, barter, convey, exchange, expand, distribute, sell, invest, and otherwise dispose of all money or property, real, personal, or mixed, either absolutely or in trust to be used, either the principal or income there from, as may be directed in the furtherance of any of the above-mentioned purpose or any other purpose within its corporate powers;
- E. To prosecute or defend any actions or suits in which the Corporation is involved;
- F. To exercise any and all powers (including the borrowing of money and securing the same; the holding, administration, and disposition of property; the making of conveyances, assignments, and contracts; and incurring of obligations) which may be conferred by law, or which may be necessary, incidental or convenient to the general powers and object of this Corporation; and
- G. The Corporation is authorized to exercise any and all powers authorized by the General Corporation Act of the State of Oklahoma.

ARTICLE III **TRUSTEES**

- 3.01. Powers/Exclusivity.** Subject to the limitations provided by law and the Certificate of Incorporation of this Corporation, all corporate powers and purposes shall be exercised by or under the authority of a Board of Trustees, and the business and affairs of such Corporation shall be managed and conducted exclusively by the Board of Trustees.² Notwithstanding any provision of these Bylaws to the contrary, the Board of Trustees shall not, except upon authority given by a vote of the Baptist General Convention of the State Of Oklahoma or the Convention's Board of Directors: (a) launch any expansion project, major expenditure of capital funds, or creation of debt for capital needs; (b) make any significant change in usual operations; or (c) take any action not in keeping with the purposes of the Baptist General Convention of Oklahoma.
- 3.02. Number of Trustees.**³ The number of voting Trustees shall be twenty-four (24).
- 3.03. Criteria for Selection of Trustees.**⁵ A Trustee shall be a member of a Baptist church cooperating with the Baptist General Convention of the State of Oklahoma, and shall be a resident of the State of Oklahoma.⁶ The desired qualifications for service as Trustees of this Corporation shall include recognized effort and experience in Christian causes, knowledge of and ability in business affairs, and a demonstrated interest in the mission of Oklahoma Baptist Homes for Children. The Board of Trustees shall be geographically representative of the State of Oklahoma.

Of the 24 Trustees, 19 (19) shall be lay persons and five (5) shall be ordained ministers of the Gospel/other church related vocations or their spouses.⁷ To assure continuity, at least four (4) Trustees shall be persons who have previously served on the Board of Trustees, provided that such persons must not have served on the Board within one (1) year of their election.

An employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, may not be elected as a trustee. Should an elected trustee of Oklahoma Baptist Homes for Children become an employee of the Baptist General Convention of the State of Oklahoma, its agencies or affiliated institutions, his/her term of service on the board will terminate.

² Amended June 8, 2004.

³ Amended June 22, 1999.

⁴ Amended September 16, 2011.

⁵ Amended May 21, 1996.

⁶ Amended May 13, 2005.

⁷ Amended May 13, 2005.

3.04. Election and Term of Office.

- A. Election. All trustees shall be elected by the Baptist General Convention of the State of Oklahoma by a majority of those messengers present and voting at the Annual Meeting. These trustees shall be nominated by the Convention's Committee on Nominations.
- B. Term of Office ⁸and Eligibility for Re-election. The term for each trustee shall be three (3) years commencing at the adjournment of the Annual Meeting of the BGCO Board of Directors. Board members having served not more than one full term of three years shall be eligible for re-election to a second three-year term. Board members having served a second term shall be ineligible for re-election to this board for a period of two years. Newly elected board members will begin their terms upon their election by the convention in annual session. Members elected during the year to fill unexpired terms will begin service upon the vote of the board of trustees.⁹ During the two (2) year absence, a former trustee may serve as an Advisory Trustee.

3.05. Ex Officio Members. The Executive Director of the Baptist General Convention of the State of Oklahoma shall be an ex officio, voting member of the Board of Trustees. Such Executive Director-Treasurer, the Executive Director-Treasurer's designee with vote, is entitled to attend all meetings of the Board of Trustees, including any executive sessions of such meetings. The Executive Director-Treasurer shall not count as one of the elected Trustees. The Executive Director-Treasurer shall serve as a non-voting member of the Presidential Search Committee of the Corporation.¹⁰

3.06 Advisory Trustees. Subject to the approval of the Board of Trustees of the Corporation, the President shall appoint not more than six (6) persons to serve as Advisory Trustees. The term for each Advisory Trustee shall be one (1) year. Advisory Trustees shall serve in an advisory capacity to the Board of Trustees and to the Committees of the Board of Trustees. Advisory Trustees shall not have the right to make motions or to vote. Advisory Trustees shall not be counted in determining a quorum and have no right to receive notices of meetings.

3.07 Vacancies.

- A. Vacancies may be filled by a majority of the remaining Trustees of the Corporation then in office. Any interim Trustee so chosen shall hold office until the next annual meeting of the Baptist General Convention of the State of Oklahoma. Any interim Trustee so chosen shall also serve until such interim Trustee's successor is duly elected and shall qualify, unless such Trustee resigns or is removed.
- B. A vacancy or vacancies in the Board of Trustees shall be deemed to exist in the event of the death, resignation or removal of any Trustee, or if the Board of Trustees by resolution declares vacant the office of a Trustee who has been declared of unsound mind by an order of court or convicted of a felony. In the event any person elected to the Board of Trustees fails to attend two (2) consecutive meetings of the Trustees without giving advance notification to the Office of the President of the Corporation, his or her position on the Board may be deemed to have become vacant, at the discretion of the Board of Trustees.

⁸ Amended September 16, 2011.

⁹ Amended May 16, 2017

¹⁰ Amended June 8, 2004.

- C. Any Trustee may resign effective on giving written notice to the Chairperson of the Board of Trustees, unless notice specifies a later time for that resignation to become effective. If the resignation of a Trustee is effective at a future time, the Board of Trustees may elect a successor to take office when the resignation becomes effective.
- 3.08 Removal of Trustee(s).** Any Trustee may be removed, for cause, by a majority vote at any meeting of the Board of Directors of the Baptist General Convention of the State of Oklahoma.
- 3.09 Place of Meetings.** The Board of Trustees may hold meetings, both regular and special, either within or without the State of Oklahoma at a place which has been designated from time to time by the Office of the President.
- 3.10 Annual/Regular Meetings.** An annual meeting of the Board of Trustees for the purpose of election of officers of the Corporation and the transaction of any other business as may be properly brought before such meeting shall be held on the first ¹¹Friday in December of each year. In addition to the annual meeting, the Board of Trustees will hold a meeting in each other quarter of the calendar year. Other regular meetings of the Board may be held at such time as shall from time to time be determined by the Board.
- 3.11 Quorum.** At all meetings of the Board of Trustees, Executive Committee and any other Committee appointed by the President, a majority of Trustees (if the Board of Trustees) shall constitute a quorum for the transaction of business, and the act of a majority of the Trustees (if a Committee) present at any meeting shall be the act of the Board of Trustees, Executive Committee and any other Committee shall be determined by majority vote of those Trustees present (if the Board of Trustees) or of those Trustees present who are entitled to vote (if a Committee) except as may be otherwise specifically provided by these Bylaws, the Certificate of Incorporation of the Corporation or the laws of the State of Oklahoma. If in the absence of a quorum, those Trustees or Committee members present may adjourn any meeting from time to time, without further notice other than announcement at the meeting, until a quorum shall be present. Without a quorum, no action can be taken.¹²
- 3.12 Voting.** Each Trustee shall have one (1) vote on each matter presented to the Board for a vote. No Trustee may vote by proxy.
- 3.13 Special Meetings.**
- A. Special meetings of the Board for any purpose or purposes may be called at any time by the Chairperson of the Board or President, or if either of them are absent or unable to act, by any Vice-Chairperson, Vice-President or Secretary, when, in such person's judgment, a matter of sufficient importance requires the immediate attention of the entire Board of Trustees. By unanimous consent of the Trustees, special meetings of the Board may be held without notice at any time and place.
 - B. Special meetings shall be called by the Chairperson of the Board, President or Secretary in like manner and on like notice, if any, on the written request of twelve (12) trustees.
 - C. No business shall be considered at any special meeting other than the purposes mentioned in the notice unless the trustees present waive this section.
- 3.14 Continued Meetings.** A quorum of the Trustees may adjourn any Trustees' meeting to meet again at a stated day and hour; provided, however, that in the absence of a quorum a majority of the Trustees present at any Trustees' meeting, either regular or special, may adjourn to a

¹¹ Amended December 7, 2004.

¹² Amended December 4, 2009

later date but may not transact any business until a quorum has been secured. At any continued meeting at which a required number of trustees shall be present, any business may be transacted which might have been transacted at the meeting as originally notified.

- 3.15 **Notice of Continued Meetings.** Notice of the time and place of holding an adjourned meeting which is to be continued at a later date need not be given to absent Trustees if the time and place is fixed at the adjourned meeting.
- 3.16 **Meetings by Electronic Communication.** Members of the Board of Trustees or of any Committee thereof, may conduct their¹³ meetings that enable all persons participating in the meeting to hear through electronic communication, teleconference, video conference or any other means approved by the Board of Trustees. Meetings conducted through electronic communication, teleconference, video conference or other means shall be confirmed by minutes to be distributed to each Trustee for his/her approval at the next regular meeting of the Board of Trustees. Such participation shall constitute presence in person at such meeting.
- 3.17 **Action without Meeting.** Unless otherwise restricted by the Certificate of Incorporation or these Bylaws, any action required or permitted to be taken at a meeting of the Board of Trustees or of any Committee thereof may be taken without a meeting, if a written consent to such action is signed by all members of the Board or of such Committee as the case may be, and such written consent is filed with the minutes of proceedings of the Board or Committee.
- 3.18 **Fees and Compensation.** No Trustee (as such) of the Corporation shall receive, directly or indirectly, any salary or compensation from the Corporation, but may receive reimbursement for personal expenses actually incurred in carrying out their responsibilities as Trustee.
- 3.19 **Maintenance and Inspection of Amended Bylaws.** The Corporation shall keep at its principal office, the original or a copy of the Bylaws as amended to date, which shall be open to inspection by the Trustees at all times during office hours.
- 3.20 **Maintenance and Inspection of Other Corporation Records.** The accounting books and records and written actions of and minutes of the proceedings of the Board of Trustees and any Committee or Committees of the Board of Trustees shall be kept at the principal office of the Corporation. The minutes and actions shall be kept in written form and the accounting books and records shall be kept either in written or in any other form capable of being converted into written form. Every Trustee shall have the absolute right at any reasonable time to inspect all minutes, accounting books, records and documents of every kind and the physical properties of the Corporation.

ARTICLE IV NOTICES

- 4.01. **Notice of Annual/Regular Meetings of Board of Trustees.** The Secretary of the Corporation shall cause written notice of annual and regular meetings of the Board of Trustees to be given to each member of the Board of Trustees at least ten (10) days prior to any meeting of the Board of Trustees. Such notices shall set forth the date, time, and place of the annual and regular meeting and shall be addressed to each Trustee at the addresses that appear on the books of the Corporation or at such other address as supplied by such trustee. Delivery of notices shall be deemed sufficient if deposited in the United States Mail, postage prepaid;

¹³ Amended September 16, 2011.

delivery of electronic communication, transmission of facsimile copies; or personally delivered.

- 4.02. **Notice of Special Meetings of Board of Trustees.** Except as specified in the paragraphs 3.16, 3.17 and 4.03, written notice of the place, date, hour, and the purposes of all special meetings shall be delivered to each Trustee. Notices to Trustees of special meetings shall be in writing and delivered personally or mailed to the Trustees at their addresses appearing on the books of the Corporation, or at such other address as may be supplied by said Trustee for the purpose of notice. In case such notice is mailed or sent by, or facsimile transmission, it shall be deposited in the United States Mail, or sent by facsimile transmission in the place in which the principal office of the Corporation is located at least five (5) days prior to the time of the holding of the meeting. In case such notice is delivered personally, it shall be so delivered at least twenty-four (24) hours prior to the time of the holding of the meeting. Such mailing, facsimile transmission, or delivery as provided above shall be due, legal, and personal notice to such trustee.
- 4.03. **Waiver of Notice.** Whenever any notice is required to be given under the provisions of law or of the Certificate of Incorporation or of these Bylaws, a waiver in writing signed by the Trustee to such notice, whether before or after the time stated therein, shall be deemed equivalent to notice. Attendance of a person at a meeting shall constitute a waiver of notice of such meeting, except when the person attends a meeting for the express purpose of objecting, at the beginning of the meeting, to the transaction of any business because the meeting is not lawfully called or convened.

ARTICLE V

OFFICERS

- 5.01. **Officers Designated.** The elective officers of this Corporation shall consist of a Chairperson of the Board of Trustees, one or more Vice-Chairpersons, the President, one or more Vice-Presidents, a Secretary, and a Chief Financial Officer of the Corporation.
- 5.02. **Election Term.** The Chairperson of the Board and the Vice-Chairpersons of the Board shall be elected from among the members of the Trustees for terms of one (1) year and until their successors are elected. The President shall be elected by the Trustees of said Corporation and shall serve until his successor is elected. The Vice-Presidents, Secretary, and Chief Financial Officer shall be recommended by the President and elected by the Trustees and shall serve until their successors are elected.
- 5.03. **Designated Lesser Officers.** In addition to the above elective officers, the Board of Trustees shall designate such additional lesser officers as it deems necessary or desirable, such as assistant secretaries with such powers and duties as may be determined by the Board of Trustees from time to time.
- 5.04. **Removal and Resignation.**
- A. Any officer of the Corporation, other than the President, may be removed, with or without cause, by a majority vote of the Board of Trustees at any regular or special meeting thereof. The President of the Corporation may only be removed and/or have his employment terminated, with or without cause, by a super majority vote of seventy-five percent (75%) or more of the entire Board of Trustees¹⁴

¹⁴ Amended September 14, 2007.

B. Any officer may resign at any time by giving written notice to the Board of Trustees, or to the President, or to the Secretary of the Corporation. Any such resignation shall take effect at the date of the receipt of such notice or at any later time specified therein; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

5.05. Vacancies. If the office of any officer becomes vacant by reason of death, resignation, retirement, disqualification, removal from office, or otherwise, the Trustees then in office, by a vote of a majority of the members of the Board, may choose a successor or successors, who shall hold office for the unexpired term in respect of which such vacancy occurred.

5.06. Filling More Than One Office. Any two offices of the Corporation may be held by the same person, except that no officer shall execute, acknowledge or verify any instrument in more than one capacity if the instrument is required by law or the Certificate of Incorporation or the Bylaws to be executed, acknowledged or verified by two or more officers.

ARTICLE VI

DUTIES OF OFFICERS

6.01. Chairperson of the Board. The Chairperson of the Board of Trustees shall preside over all meetings of the Trustees; shall be their official spokesperson and shall perform such other duties as ordinarily pertain to that office.

6.02. Vice-Chairpersons of the Board. There shall be one or more Vice-Chairpersons of the Board of Trustees. It shall be the duty of each of the Vice-Chairpersons to act for the Chairperson in the absence or incapacity of said Chairperson; and to perform such designated duties as may be determined by the Board of Trustees.

6.03. President. The President shall be the chief executive and administrative officer of the Corporation and, subject to the control of the Trustees, shall supervise and control generally all the business and affairs of the Corporation, including:

- A. He shall, after consulting with the Board of Trustees, appoint all Committees of the Board of Trustees and shall be an ex officio (non-voting) member of each committee.
- B. He shall, when acting with the approval of the Chairman of the Operations Committee, open bank accounts for the benefit of and in the name of the Corporation as the needs of the Corporation require, and the President, or the President's designee(s), shall sign or countersign, as may be necessary all such bills, notes, checks, contracts, and other instruments as may pertain to the ordinary course of the Corporation's business.¹⁵
- C. He shall execute bonds, mortgages, and other contracts requiring a seal under the seal of the Corporation, except where required or permitted by law to be otherwise signed and executed and except where the signing and execution thereof shall be expressly delegated by the Board of Trustees to some other officer or agent of the Corporation.
- D. He ¹⁶ shall submit a complete report of the operations of the Corporation's affairs as existing at the close of each year and shall report to the Board of Trustees from time

¹⁵Amended December 5, 1995.

¹⁶ Amended September 14, 2007.

- to time all such matters coming to his attention and relating to the interest of the Corporation as should be brought to the attention of the Board.
- E. He shall have such usual powers and duties of supervision and management as may pertain to the Office of the President and shall have such other powers and duties as may be prescribed by the Board of Trustees or the Bylaws.
 - F. In connection with the annual report submitted by the Board of Trustees, the President shall submit to the Baptist General Convention of Oklahoma for publication in its annual minutes a report of all income and disbursements.
 - G. Deleted in Amendment to Bylaws, December 5, 1995.
- 6.04. **Vice-President.** There shall be one or more Vice-Presidents, and within the area of duties and responsibilities prescribed for each of them by the Board of Trustees upon recommendation of the President, each Vice-President shall assist the President in performing the work of the Corporation under the supervision of the President within the areas of his prescribed duties and responsibilities.
- 6.05. **Secretary.** The Secretary of the Corporation shall keep a record of all minutes of each meeting of the Board of Trustees. The Secretary shall be the custodian of the corporate records and seal, shall furnish certifications of actions of the Board of Trustees, Bylaws, and organizational documents, and shall perform such other duties as may be required by these Bylaws or as may be assigned by the Board of Trustees or the President which are usual and incident to that office. In the absence of the Secretary, the Board approved designee shall discharge the duties of the Secretary.
- 6.06. **Chief Financial Officer.** The Chief Financial Officer of the Corporation shall:
- A. Have the care and custody of all corporate funds, securities and properties of the Corporation, and shall keep full and accurate accounts of receipts and disbursements in books belonging to the Corporation;
 - B. Deposit all monies, and other valuable effects, in the name and to the credit of the Corporation in such depositories as may be designated by the Board of Trustees;
 - C. Keep separate, apart, and inviolate all funds given to the Corporation in trust, or with limitations as to the income or use thereof, and the investments thereof shall be made as directed by the Board of Trustees;
 - D. Disburse the funds of the Corporation as may be ordered by the Board of Trustees;
 - E. Render to the President and Trustees, at the regular meetings of the Board or whenever they may require it, an account of all transactions made as Chief Financial Officer and of the financial condition of the Corporation.
 - F. In the event the Chief Financial Officer is unable to perform his duties by reason of absence or incapacity, the President of the Corporation shall act as the Chief Financial Officer and shall be empowered to perform all of the duties required of the office.¹⁷

ARTICLE VII

RECEIPT, INVESTMENT AND DISBURSEMENT OF FUNDS, ACCOUNTING OF ASSETS, BORROWING FUNDS AND AUDITORS AND AUDITS

¹⁷Amended December 5, 1995.

- 7.01. **Funds.** The Board of Trustees may from time to time authorize additional persons to draw upon the funds of the Corporation, whether by check or otherwise.
- 7.02. **Deleted in Amendment to Bylaws, December 5, 1995.**
- 7.03. **Trust Funds.**¹⁸ Any funds received in trust or for a specific purpose shall be maintained by the Corporation in such a manner as to be able to account for such funds to insure they are being used for the purposes for which they were given. All funds received by the Corporation in trust shall be turned over to the Baptist Foundation of Oklahoma for management.
- 7.04. **Disbursement of Funds.** Except as funds are applied to the expenses of the routine operation of this Corporation, no funds or property of this Corporation shall be disbursed except for a proper corporate purpose and unless an adequate and full consideration is received therefore.
- 7.05. **Loans.** This Corporation shall comply with the Constitution of the Baptist General Convention of the State of Oklahoma and in accordance therewith the Corporation may borrow such sums as may be necessary and essential to the routine, prudent, and efficient operation of the Corporation in carrying out its corporate purposes, provided that the aggregate amount of debt incurred by the Corporation, less any indebtedness due and owing to or obtained from the Baptist General Convention of the State of Oklahoma, shall not exceed the sum of Three Hundred Fifty Thousand Dollars (\$350,000.00); provided that, in the event the Corporation shall need to borrow sums in excess of the aggregate amount of Three Hundred Fifty Thousand Dollars (\$350,000.00) (exclusive of any amounts owed or obtained from the Baptist General Convention of the State of Oklahoma), which sum shall be determined to be a "Major Expenditure" under the Constitution of the Baptist General Convention of the State of Oklahoma, the Corporation shall obtain the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma. In no event shall the Corporation give any security for such borrowing, to include mortgages and security interests in the personal property of the Corporation, without the prior written approval of the Board of Directors of the Baptist General Convention of the State of Oklahoma.¹⁹
- 7.06. **Annual Report of Auditor.** The Audit Committee through the Committee Chair shall submit to the Trustees an annual report of all income and disbursements prepared by an independent Certified Public Accountant firm. The auditor shall answer to and report to the Audit Committee. The Committee Chair shall report to the Board of Trustees its findings pertaining to the Corporation audit.

ARTICLE VIII

COMMITTEES OF TRUSTEES

The Board of Trustees may, by resolution passed by a majority of the whole Board, designate one or more Committees, including but not limited to an Executive Committee, each Committee to consist of three (3) or more of the trustees of the Corporation, which to the extent provided in the resolution, shall have and may exercise the powers of the Board of Trustees in the management of the business and affairs of the Corporation, except where action

¹⁸Amended December 5, 1995.

¹⁹ Amended June 8, 2004.

²⁰ Amended December 4, 2009.

of the Board of Trustees is required by law, and may authorize the seal of the Corporation to be affixed to all papers that may require it. Such Committee or Committees shall have such name or names as may be determined from time to time by resolution adopted by the Board of Trustees.

ARTICLE IX **PROPERTY**

- 9.01. General Powers Regarding Property.** Subject to Sections 9.02 and 9.03 below, the Corporation, acting through its Board of Trustees, shall have the right to own, to buy or sell, to alienate or convey, and to mortgage or pledge any or all of its property, personal, real or mixed, in such way as the Board of Trustees may in its judgment think is beneficial to the Corporation and in furtherance of its general purpose as declared in the Certificate of Incorporation and in these Bylaws, including the right to lend, rent, or lease any or all of its property on such terms as the Board of Trustees may think is in furtherance of the main purpose for which the Corporation is established.
- 9.02. No Purchase or Sale of Certain Property without Approval by Board of Trustees of Corporation and of Board of Directors of Baptist General Convention of the State of Oklahoma.**²¹ No real property or personal property having a value in excess of \$350,000.00 may be purchased, acquired other than by gift, sold, transferred, assigned or conveyed by the Corporation, unless the Board of Trustees of the Corporation and the Board of Directors of the Baptist General Convention of the State of Oklahoma approves such purchase or sale and determines that such purchase or sale shall be necessary or convenient and for the best interests of the Corporation. No acquisition, purchase, assignment, conveyance, or transfer of such property or any interest therein either to or from the Corporation shall at any time be made by the Corporation until such purchase, acquisition, assignment, transfer or conveyance shall have been authorized by a vote of the Board of Trustees of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma at a special or regular meeting. No such transfer or conveyance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.²²
- 9.03. No Encumbrances of Property without Approval of Board of Trustees of Corporation and of Board of Directors of Baptist General Convention of the State of Oklahoma.** The Corporation shall not pledge, hypothecate, mortgage, assign, or grant a security interest or lien in or to any real or personal property owned or to be acquired by the Corporation without the prior approval of the Board of Trustees of the Corporation and of the Board of Directors of the Baptist General Convention of the State of Oklahoma. No such encumbrance shall be valid or binding upon the Corporation until such approval has been obtained by a vote of the Board of Trustees of the Corporation at a duly called meeting, held pursuant to the provisions of these Bylaws, and shall have been authorized by a vote of the Board of Directors of the Baptist General Convention of the State of Oklahoma at a special or regular meeting. No such

²¹ Amended May 13, 2005.

²² Amended June 8, 2004.

encumbrance shall be valid or binding upon the Corporation unless the vote by which the same is authorized shall have been entered and recorded in the records of the Corporation.²³

ARTICLE X
LIABILITY: INDEMNIFICATION OF TRUSTEES,
OFFICERS, EMPLOYEES AND VOLUNTEERS

- 10.01. Limited Liability.** To the maximum extent permitted by the General Corporation Act of the State of Oklahoma, and any other provision of Oklahoma law, as now existing or as it may hereafter be amended, no Trustee of this Corporation shall be personally liable to this Corporation for monetary damages for breach of fiduciary duty as a trustee.
- 10.02. Indemnification of Trustees.** The Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative, or investigative by reason of the fact that he is or was a Trustee, officer, employee, or agent of the Corporation, or is or was serving at the request of the Corporation as a Trustee, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorneys' fees), judgments, fines, and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding if he acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interests of the Corporation, and, with respect to any criminal action or proceeding, and reasonable cause to believe that his conduct was not unlawful.
- 10.03. Authorization of Indemnification.** Any indemnification under Section 10.02 of this Article (unless ordered by a court) shall be made by the Corporation upon a determination that indemnification of the Trustee, officer, employee, or agent is proper in the circumstances because he has met the applicable standard of conduct set forth in Section 10.02. Such determination shall be made by the Board of Trustees by a majority vote of a quorum consisting of Trustees who were not parties to such action, suit or proceeding; or if such quorum is not obtainable, or, even if obtainable, a quorum of disinterested Trustees so directs, by independent legal counsel in a written opinion.
- 10.04. Non-Exclusive Indemnification.** The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under the law of the State of Oklahoma, as now or hereafter enacted, the Certificate of Incorporation, any agreement; and any insurance purchased by the Corporation. Such rights shall continue as to a person who has ceased to be a trustee, officer, employee or agent and shall inure to the benefit of the heirs, executors, and administrators of such a person.
- 10.05. Insurance.** The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a Trustee, officer, employee or agent of the Corporation, or is or was serving at the request of the Corporation as a Trustee, officer, employee, or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Corporation would have the power to indemnify him against such liability under the provisions of this Article X.

²³ Amended June 8, 2004.

ARTICLE XI

CONFLICT OF INTEREST

- 11.01. ²⁴ **Definition.** A conflict of interest may occur when OBHC is contemplating entering into a transaction or arrangement that might benefit the private interest of an employee, Board of Trustee member, or other agent of OBHC or might result in a possible excess benefit transaction. A conflict of interest may also occur when OBHC is contemplating entering into a transaction or arrangement that might benefit the private interest of a member of the family of an employee, Board of Trustee member, or other agent of OBHC or might result in a possible excess benefit transaction. Such transactions and arrangements shall be handled in accordance with OBHC's Conflict of Interest Policy, which shall be established and set forth in OBHC's Policy Manual.
- 11.02. Deleted in Amendment to Bylaws, May 13, 2005.
- 11.03. Deleted in Amendment to Bylaws, May 13, 2005.

ARTICLE XII

DISSOLUTION

- 12.01. **Dissolution.** The Corporation may be dissolved by an affirmative vote of a majority of all the Trustees of the Corporation then in office at a meeting called for the purpose of considering such a proposal or, if there be not any trustees, by order of a court of competent jurisdiction.
- 12.02. **Disposition of Property.** Upon final dissolution of the Corporation or disbanding of the Corporation, title to the remaining assets of the Corporation shall be vested in the Baptist General Convention of the State of Oklahoma. In the event the Baptist General Convention of the State of Oklahoma shall not be an organization qualified as exempt under Section 501(c)(3) of the Internal Revenue Code upon dissolution or disbanding of the Corporation, then the remaining assets of the Corporation shall be distributed to such other like organizations which then qualify as an exempt organization or organizations under Section 501(c)(3) of the Internal Revenue Code, as the Board of Trustees of this Corporation may select and designate; and in no event shall any of said assets or property, in the event of dissolution thereof, go or be distributed to any private individuals, either for the reimbursement of any sum subscribed, donated, or contributed by such private individuals, or for any other purpose.

ARTICLE XIII

FISCAL YEAR

The fiscal year shall be as the Board of Trustees shall designate and may be changed from time to time as deemed for the best interests of the Corporation.

ARTICLE XIV

TAX-EXEMPT STATUS

²⁴ Amended May 13, 2005.

- 14.01. Organization Exclusively for Tax-Exempt Purposes.** The Corporation is organized exclusively as a not-for-profit (eleemosynary) corporation as defined in Section 501(c) (3) of the Internal Revenue Code of 1986, or the corresponding provisions of any future United States Internal Revenue Code.
- 14.02. Prohibitions to Assure Tax-Exempt Status.** No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to, its Trustees, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for service rendered and to make payments and distributions in furtherance of the purposes set forth in Article V hereof. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of these Articles, the Corporation shall not carry on any other activities not permitted to be carried on by a corporation exempt under Section 501(c) (3) of the Internal Revenue Code.

ARTICLE XV

SEAL

The seal of the Corporation shall consist of a flat faced die with the following words and figures cut or engraved thereon:

“OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.”
OKLAHOMA CORPORATE SEAL

ARTICLE XVI

AMENDMENTS, SEVERANCE, CAPTIONS, CONSTRUCTION AND DEFINITIONS

- 16.01. Amendments.** These Bylaws will be reviewed annually. They may be repealed, amended, or added to, at any meeting of the Board of Trustees by the affirmative vote of a majority of the Trustees attending such meeting, or by written assent of a majority of the Trustees, so long as such amendments are not inconsistent with law, and so long as such amendments do not disqualify the Corporation under Section 501(c) (3) of the Internal Revenue Code, as amended, or the corresponding provision of any future United States Revenue Law. No amendment to these Bylaws shall become effective until approved by the Baptist General Convention of the State of Oklahoma at its annual meeting, or approved by the Board of Directors of the Convention. ²⁵
- 16.02. Severance.** If any phrase, clause, sentence, paragraph, or provision of these Bylaws is void or illegal, it shall not impair nor affect the rest of these Bylaws and the members and Trustees

²⁵ Amended June 8, 2004.

do hereby declare that they would have adopted and approved the rest of these Bylaws if such void or illegal provision had been excluded there from.

16.03. Captions. The captions contained in these Bylaws are for convenience and reference and in no way define, describe, extend, or limit the scope or intent of these Bylaws or the intent of any provision contained herein.

16.04. Construction and Definitions. Unless the context otherwise requires, the general provisions, rules of construction, and definitions contained in the general provisions of the Oklahoma General Corporation Act shall govern the construction of these Bylaws.

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, being the President and Secretary of the above named Corporation, incorporated, organized, and existing under and by virtue of the laws of the State, do hereby certify that the foregoing Bylaws, consisting of sixteen (16) Articles, were duly approved and adopted as the Bylaws of the Corporation on the 28th day of October 1993, by a resolution of a majority of the Board of Trustees.

IN WITNESS WHEREOF, the Amended Bylaws are duly executed on this day, May 16, 2017.

ATTEST:


Phyllis L. Salamy, Corporate Secretary


Greg McNeece, President

(Seal)

“Shape the Future”

Dr. Heath A. Thomas

Good morning, and I bring you greetings from Bison Hill. Friends, the state of our university is strong. I am delighted to report that the campus continues to be rebuilt and we continue to renew. We enjoy our third consecutive year of student enrollment growth, growth in student generated credit hours, and continued revenue growth. God continues to bless OBU.

We are committed to equipping the next generation of future shapers to live all of life all for Jesus. And God continues to move in mighty ways. Let’s talk about lives forever changed. No, I’m not talking about simply degrees. I’m talking about moving from death to life. Between February 2023 and today, between the salvations through our prison program and through salvations on campus, friends...listen to this...we have seen over 550 folks give their lives to Jesus Christ. So God continues to move in mighty ways.

We saw just over 10 students give their lives to Christ in chapel in September. We saw 2 give their lives to Jesus in chapel in October. We are praying for the salvation of the lost in chapel this month. God continues to move in mighty ways on Bison Hill.

And with God’s help, we will continue to move forward and shape the future. Life change.

Let me say a word about the Shape the Future campaign.

“Shape the Future” calls us to action: prayer, partnership, and participation. This is a once-in-a century milestone in the life of OBU. I call upon all of our Oklahoma Baptists to pray, partner, and participate with us. So...to what end are we praying, partnering, and participating?

“Shape the Future” sets its sights on three strategic and catalytic priorities:

- (1) We will Invest in Relevant and Strategic Academic Programs
- (2) We will Transform our Legacy Learning Facilities and
- (3) We will Enhance our Campus Life for the good of our students, staff and guests.

Allow me to unpack these three priorities with some detail. First, we will...

- (1) Academic Investment. At OBU, we believe that education has the power to shape not just careers, but education opens opportunities to empower our lives. As we move into the future, we are committed to investing in academic programs that are

not only relevant in today's workforce but nourished by biblical truth. In the next 36 months, we will engage in phased investment in...

- relevant programs in Health Sciences,
- build upon our engineering programs and invest in STEM (Science-Technology-Engineering-Mathematics) related fields,
- relevant and emerging business and industry-based education,
- enhancing the Liberal Arts tradition especially in our honors program
- expanding professorships and chairs
- expanding our online and graduate education pathways for students, including launching our first doctoral programs: Doctorate in Physical Therapy and Occupational Therapy Doctorate

We will continue to prepare students for the market's needs while prioritizing our Christian values. As we do so, we will expand our online and graduate education offerings to ensure that students, regardless of location, have access to a Christ-centered education.

We will invest in relevant academics, but second we will "Shape the Future" by...

(2) Facility Improvement. "Shape the Future" encompasses campus renewal through making our campus facilities and experiences world-class. This means that we are not repristinating the past, but we are reimagining the spaces so that we all enjoy world-class learning and community experiences through them. What is the scope of our work? In the next 36 months, we will transform:

- Raley Chapel
- Shawnee Hall
- Thurmond Hall
- and Wood Science Building

We will renew these iconic and legacy learning centers over the next 36 months to enhance academic quality, holistic learning, and spiritual experiences. Any time we renew a building, we are not investing simply in brick and mortar. We are investing in the future, as excellence and human impact always needs physical space to grow.

Finally, we will "Shape the Future" by...

(3) Enhancing Campus Life. All of us intuitively understand that student experience exceeds the four walls of a classroom. Every aspect of campus—its beauty, trees, grass, and foliage, as well as good dining options, strong residence halls, excellence in athletic experiences, engaged and expanding clubs and intramurals—all of it matters to our students and their experience of belonging. For this reason, in the

next 36 months we will continue to upgrade facilities, to enhance our food services, and to create beautiful, inviting outdoor spaces where students can gather, reflect, and grow. We will invest in athletic experiences so our students thrive during gameday and we will expand student organizations, clubs, and activities to ensure that every student has the opportunity to be part of a vibrant and Christ-centered community.

Friends, do you sense it? Can you feel it? This is an inflection point in the history of Oklahoma Baptist University.

But Shape the Future is more than about bricks, spires, and classrooms.

Shape the Future is about people.

It's about our students that will serve in our churches and in our communities. It's about where they get to impact the lives of the next generations.

It's about them. It's about you.

It's about how God has us here, at this moment in history, for a purpose.

Our actions together over the next 36 months in prayer, with partnership, and by participating in giving will echo in the lives of every student who walks through our doors for eternity.

Make no mistake: we cannot do this alone. So I invite you—all of us here today—to join us on this journey. Your prayers, your partnership, your participation in giving will make the difference.

Together, we will create a future where OBU stands as the pinnacle of Christ-centered, world-class education, a place where young women and men are equipped to go out into the world and live all of life, all for Jesus.

Sometimes I wonder why we are here in this place and in this role, now. For myself, all I can say is that I am called to this purpose. And if you are here with me in this season, I believe God is calling every one of us to play our part in shaping that future. Together, let's inspire and equip the next generations of Future Shapers to impact our world, all of life, all for Jesus.

Thank you. May God bless you and may God continue to bless OBU!!

Annual Church Profile

2023-2024 Annual Church Profile Comparison for Oklahoma

QUESTION	2023	2024	NUMERIC DIFFERENCE
Members – Resident	289,300	261,993	(27,307)
Baptisms – Total	10,144	9,600	(544)
Other Additions	7,094	7,389	295
Sunday School – Attendance	90,650	84,356	(6,294)
Worship Attendance	137,542	125,736	(11,806)
Undesignated Receipts	\$342,043,731	\$304,059,622	(37,984,109)

2023-2024 Comparison of BGCO Receipts

RECEIPT	2023	2024
Cooperative Program	\$24,233,748	\$24,819,287
Edna McMillan State Mission Offering	\$1,177,227.13	\$1,227,357.00
Annie Armstrong Easter Offering	\$1,877,564.48	\$1,927,009.00
Lottie Moon Christmas Offering	\$5,301,649.36	\$5,171,792.00

2024 Oklahoma Baptism Leaders

Total 2023 Oklahoma Baptisms: **10,144** | Total 2024 Oklahoma Baptisms: **9,600**

The following lists are congregations leading the state in total baptisms and in the ratio of resident members to baptisms. The lists are based on information received by the Oklahoma Baptists' Church Relations office from Oklahoma churches and missions on their 2023-2024 Annual Church Profile (ACP). As of this printing, 1,104 churches have reported on the ACP out of the 1,675 Southern Baptist Churches in Oklahoma.

Morning Worship Average: 1-99

Congregation	Association	Baptisms
OKC, Zomi Christian	Metro OKC	46
Leach, First	Northeastern	33
Afton, Cleora	Craig-Mayes	30
Stringtown, First	Atoka-Coal	27
Grove, Grand Lake	Northeastern	25
OKC, Freedom Worship	Metro OKC	25
Bluejacket, First	Craig-Mayes	24
Gore, First Southern	East Central	21
Mountain View, First	Western Okla	21
Okmulgee, Twin Hills	North Canadian	20
Newalla, New Life	Pott-Lincoln	20
Forgan, First	Panhandle	20

Morning Worship Average: 350 -499

Congregation	Association	Baptisms
Sand Springs, Church That Matters	Tulsa Metro	139
Shawnee, Sharon	Pott-Lincoln	55
Coweta, Community	Tulsa Metro	46
Enid, Open Door	Cherokee Strip	46
Adair, First	Craig-Mayes	45
Muskogee, Timothy	Muskogee	42
Owasso, Central	Tulsa Metro	34
Guthrie, Community	Metro OKC	32
Lawton, First East	Comanche-Cotton	31
Choctaw, First	Metro, OKC	31

Morning Worship Average: 100 - 199

Congregation	Association	Baptisms
OKC, Oklahoma Zotung	Metro OKC	89
Okemah, First	North Canadian	51
Idabel, Trinity	Frisco	50
Langley, First	Craig-Mayes	44
Valliant, First	Frisco	44
Tishomingo, Calvary	Johnston-Marshall	41
Hollis, First	Great Plains	32
Sayre, First	Great Plains	32
Elmore City, First	Arbuckle	30
Chouteau, First	Craig-Mayes	29

Morning Worship Average: 500-599

Congregation	Association	Baptisms
Guthrie, Lakeview	Metro OKC	69
Durant, First	Bryan	64
Pryor, Exciting Southeast	Craig-Mayes	52
Lawton, First	Comanche-Cotton	47
Tahlequah, Crescent Valley	Muskogee	45
Ada, First	Banner	44
Stillwater, Eagle Heights	Cimarron	42
OKC, Emmaus	Union	41
Altus, First	Great Plains	40
Blanchard, First	Union	37

Morning Worship Average: 200 - 349

Congregation	Association	Baptisms
Coweta, CrossPoint	Tulsa Metro	60
Anadarko, First	Caddo	56
OKC, Together Church	No Associational	45
Tulsa, Iglesia Bautista El Camino	Tulsa Metro	45
Minco, First	Grady of Churches	44
Cushing, First	Cimarron	42
Marietta, First	Enon	41
Duncan, First	Mullin	40
McAlester, First	Pittsburg	40
Del City, Sunnyslane Southern	Metro OKC	38
Heavener, First	LeFlore	38

Morning Worship Average: 1000+

Congregation	Association	Baptisms
Edmond, Henderson Hills	Metro OKC	26
Moore, First	Union	27
Mustang, First	Metro OKC	27
Bethany, Council Road	Metro OKC	30
Tulsa, First	Tulsa Metro	30
Broken Arrow, First	Tulsa Metro	34
Tulsa, South Tulsa	Tulsa Metro	38
Weatherford, First	Western Okla	40
Jenks, First	Tulsa Metro	48
Ada, Trinity	Banner	50

Associations Leading in Total Baptisms

Associations Leading in Total Baptisms

Association	Baptisms
Metro OKC	1717
Tulsa Metro	1043
Pottawatomie-Lincoln	499
Union	445
Muskogee	369
Great Plains	334
Craig-Mayes	316
Cimarron	278
Comanche-Cotton	278
Frisco	270

Arbuckle Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Byars	Church	1904												\$3,569	\$0
Davis, Community	Church	2023												\$0	\$0
Davis, First	Church	1888	115	10	6	80		40				\$171,000	\$200,392	\$14,046	\$2,196
Davis, Immanuel	Church	1954												\$1,209	\$0
Dougherty, First	Church	1943												\$0	\$0
Elmore City, First	Church	1920	750	30	4	150		125				\$725,437	\$776,170	\$60,476	\$4,390
Elmore City, Katie Victory	Church	1964												\$1,382	\$0
Hennepin, First	Church	1902	120	2	2	42		30				\$92,165	\$92,165	\$6,760	\$455
Hickory, First	Church	1894												\$12,668	\$350
Lindsay, Calvary	Church	1955												\$20,607	\$350
Lindsay, Criner	Church	1907	30	15	2	35		10				\$0	\$0	\$0	\$0
Lindsay, Erin Springs	Church	1914	338	10	6	122		69				\$355,749	\$381,677	\$14,184	\$2,266
Lindsay, First	Church	1894	1,184	12	30	232		206				\$720,594	\$1,029,924	\$61,888	\$12,655
Lindsay, Hughes	Church	1952	49	0	1	44		44				\$32,333	\$32,397	\$1,426	\$16
Maysville, First	Church	1905	246	2	5	65		50				\$222,052	\$225,737	\$22,259	\$1,150
Maysville, Story	Church	1885	95	4	4	40		35				\$58,145	\$73,145	\$5,907	\$250
Paoli, First	Church	1955	224	14	0	90		60				\$159,302	\$188,930	\$10,574	\$0
Pauls Valley, Beaty	Church	1958	370	16	12	110		90				\$260,713	\$283,033	\$24,398	\$0
Pauls Valley, First	Church	1895	125		7	50		37				\$139,731	\$147,304	\$19,082	\$600
Pauls Valley, Grace	Church	1990												\$0	\$0
Pauls Valley, Love	Church	1914												\$500	\$0
Pauls Valley, Primera Hispanic	Church	1995												\$0	\$0
Pauls Valley, Trinity	Church	1937	593	15	6	235		133				\$886,743	\$1,035,553	\$98,783	\$3,743
Rosedale, First	Church	1910		9	7	86		62				\$214,470	\$233,802	\$12,617	\$0
Stratford, First	Church	1898	273	11	15	111		90				\$325,667	\$478,465	\$26,857	\$320
Sulphur, Calvary	Church	1908												\$7,647	\$0
Sulphur, Central	Church	1948												\$19,088	\$334
Sulphur, Crossway First	Church	1898	1,000	13	28	600		500				\$1,400,000	\$1,400,000	\$5,500	\$5,528
Wynnewood, First	Church	1890	275	17	10	150		100				\$315,584	\$351,746	\$9,842	\$430
Wynnewood, Joy	Church	1974		0		12		0				\$9,600	\$9,600	\$904	\$0
Wynnewood, Walker	Church	1945	60	1		30		15				\$69,177	\$74,177	\$5,293	\$0
Arbuckle			5,847	181	145	2,284		1,696				\$6,158,462	\$7,014,217	\$467,467	\$35,032

Atoka-Coal Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Atoka, Bentley	Church	1906	212	2		46		17				\$122,226	\$128,888	\$7,928	\$0
Atoka, Blackjack	Church	1953		9	4	54		38				\$42,827	\$45,902	\$5,123	\$400
Atoka, Farris	Church	1957	95	1	0	25		25				\$64,606	\$73,233	\$3,652	\$0
Atoka, First	Church	1869	75	5	10	75		60				\$198,532	\$225,302	\$16,717	\$0
Atoka, Harmony	Church	1907												\$7,936	\$2,381
Atoka, Hillcrest	Church	1969												\$0	\$0
Atoka, New Hope	Church	2008										\$0	\$0	\$0	\$0
Atoka, Southside	Church	1955	188	12	7	155		85				\$238,625	\$280,483	\$7,760	\$515
Atoka, Tushka	Church	1906												\$12,264	\$640
Atoka, Wards Chapel	Church	1895												\$750	\$0
Caddo, Voca	Church	1946	364	17	11	150		88				\$171,489	\$229,955	\$16,109	\$500
Caney, First	Church	1908	180	8	5	77		49				\$193,844	\$218,203	\$13,792	\$0
Caney, Mt Carmel	Church	1903												\$2,300	\$346
Centrahoma	Church	1938												\$310	\$0
Coalgate, Cottonwood	Church	1975												\$349	\$0
Coalgate, First	Church	1891	182	16	10	112		78				\$189,917	\$222,777	\$5,682	\$150
Coalgate, Olney	Church	1970												\$0	\$0
Lane, Crystal	Church	1966	71	0	2	30		10				\$31,867	\$39,207	\$1,674	\$0
Lane, First	Church	1906												\$3,966	\$0
Lehigh, First	Church	1947			0	40		28				\$49,469	\$61,000	\$2,643	\$200
Stringtown, First	Church	1926	840	27	5	90		45				\$202,958	\$248,531	\$12,412	\$0
Stringtown, McGee Valley	Church	1948	129	2	3	56		23				\$81,212	\$110,127	\$9,793	\$0
Tupelo, First	Church	1946		0	1	30		28				\$84,287	\$90,375	\$2,428	\$809
Wapanucka, Wilson	Church	1951												\$0	\$0
Atoka-Coal			2,336	99	58	940		574				\$1,671,859	\$1,973,983	\$133,588	\$5,942

Banner Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Ada, Ahloso	Church													\$1,153	\$0
Ada, Colbert	Church	1953												\$2,006	\$100
Ada, Faith	Church	1988												\$433	\$0
Ada, First	Church	1896	1,493	44	46	544		427				\$2,039,427	\$2,832,523	\$190,454	\$485
Ada, Galey	Church	1976	49	4	0	45		25				\$81,070	\$88,106	\$2,236	\$832
Ada, High Hill	Church													\$2,019	\$0
Ada, Homer	Church	1947	35	0	3	27		17				\$91,119	\$93,538	\$14,976	\$1,585
Ada, Lovelady	Church	1946												\$17,091	\$500
Ada, Morris Memorial	Church	1952	404	1	2	60		33				\$213,592	\$232,001	\$7,358	\$0
Ada, Oak Avenue	Church	1904	163	3	1	82		35				\$148,382	\$251,753	\$14,244	\$220
Ada, Sovereign Grace Bible	Church	2009												\$0	\$0
Ada, Trinity	Church	1938	1,315	50	47	780		605				\$1,487,830	\$1,956,290	\$52,410	\$0
Ada, Union Hill	Church	1939	17	0	0	10		5				\$37,925	\$37,925	\$3,064	\$0
Ada, Union Valley	Church	1952												\$0	\$0
Allen, First	Church	1901		4	4	68		31					\$132,841	\$6,941	\$0
Fittstown, First	Church	1935	200	11	20	90		53				\$221,890	\$243,601	\$16,386	\$800
Fitzhugh, First	Church	1910	475	5	2	135		91				\$467,917	\$497,800	\$75,802	\$2,710
Francis, First	Church	1901												\$0	\$0
Roff, First	Church	1890	150	0	0	45		40				\$92,000	\$104,000	\$988	\$0
Roff, Lightning Ridge	Church	1902	25	0	0	20		0				\$35,212	\$47,521	\$1,866	\$0
Stonewall, First	Church	1903	355	10	9	115		120				\$274,057	\$309,197	\$28,601	\$3,084
Banner			4,681	132	134	2,021		1,482				\$5,190,421	\$6,827,096	\$438,029	\$10,316

Bryan Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Achille, Community	Church	1984												\$47	\$0
Achille, First	Church	1913												\$0	\$0
Albany	Church	1899	30	1	2	20		15				\$19,975	\$23,613	\$0	\$200
Albany, Red River Valley Cowboy	Church	2006												\$192	\$0
Armstrong, First	Church	1951	126	13	4	60		55				\$127,117	\$143,961	\$6,409	\$0
Bennington, First	Church	1906												\$162	\$0
Bennington, Wade	Church	1961	15	0	0	10		10				\$17,000	\$17,000	\$957	\$200
Bokchito, Faith	Church	1984	69	7	7	60		35				\$84,762	\$87,480	\$1,988	\$0
Bokchito, First	Church	1911	32	0	2	23		19				\$24,050	\$24,050	\$50	\$0
Bokchito, Reynolds Chapel	Church	1944	47	7		37		17				\$34,868	\$34,868	\$1,095	\$0
Bokchito, Robinson	Church	1947												\$1,300	\$0
Bokchito, Yuba First	Church	1920	91	1		34		23				\$39,751	\$40,106	\$0	\$555
Caddo, Blue River	Church	2006	159	8	12	138		65				\$197,023	\$242,159	\$13,250	\$25
Caddo, First	Church	1873		9	4	60		50				\$106,385	\$121,385	\$901	\$0
Calera	Church	1890	180	14	6	60		35				\$130,020	\$174,163	\$6,273	\$0
Cartwright, First	Church	1955	40	0	0	40		24				\$88,282	\$96,478	\$225	\$0
Colbert, First	Church	1887	195	9	6	85		62				\$250,991	\$341,950	\$7,626	\$826
Durant, Blue	Church	1897	111	0	9	60		34				\$126,705	\$203,655	\$4,351	\$425
Durant, Brown	Church	1907	6			6								\$667	\$150
Durant, Bushnell	Church	1918				20		7				\$24,586	\$24,639	\$1,576	\$0
Durant, Calvary	Church	1925	445	11	4	135		120				\$337,303	\$381,331	\$30,833	\$1,890
Durant, Cobb	Church	1987	63	15		35		10				\$11,600	\$11,600	\$820	\$0
Durant, Fairview	Church	1950	243	2	7	140		269				\$419,174	\$592,397	\$12,581	\$0
Durant, First	Church	1889	1,529	64	41	633		576				\$1,663,704	\$1,959,758	\$170,189	\$6,168
Durant, Grace	Church	1958	256	6	2	52		42				\$131,665	\$154,442	\$12,312	\$905
Durant, Lakepoint	Church	2003	49	1	2	62		49				\$82,000	\$82,000	\$0	\$0
Durant, Roberta	Church	1900	211	0	2	35		27				\$67,275	\$78,668	\$2,440	\$0
Durant, Silo	Church	1931	581	5	4	164		80				\$295,187	\$363,370	\$0	\$2,500
Durant, Stone Creek	Church	1892	39	0	2	14		5				\$52,794	\$53,799	\$4,064	\$500
Durant, Sunset View	Church	1952												\$0	\$0
Durant, Western Meadows	Church	1991	104		4	90		75				\$150,890	\$155,645	\$7,099	\$0
Hendrix	Church	1912	14	0	7	6		3						\$171	\$100
Kemp	Church	1888	300	13	10	225		84					\$170,000	\$1,850	\$0
Kenefic	Church	1917	3	1		20		12						\$2,617	\$0
Mead	Church	1987	450	6	6	130		90				\$166,083	\$168,083	\$11,118	\$0
Mead, Emmanuel	Church	1991	414	6	8	90		37				\$92,535	\$105,405	\$7,966	\$0
Mead, Streetman Road	Church	1987												\$1,000	\$0
Platter, First	Church	1932												\$888	\$0
Utica	Church	1951	204	4	1	61		24				\$81,456	\$89,914	\$1,835	\$0
Bryan			6,006	203	152	2,605		1,954				\$4,823,181	\$5,941,919	\$314,851	\$14,444

Caddo Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Albert, Oney	Church	1938	123	5	5	75		36				\$116,786	\$133,171	\$9,662	\$0
Anadarko, Bethel	Church	1951	829	0	0	62		45				\$194,493	\$227,966	\$20,645	\$50
Anadarko, First	Church	1901	414	56	18	299		212				\$822,561	\$950,417	\$123,231	\$4,755
Anadarko, Indian Capital	Church	1978												\$0	\$0
Anadarko, Square Top	Church	1987	100	3	3	50		25				\$15,948	\$69,302	\$1,363	\$0
Anadarko, Virginia Avenue	Church	1947												\$1,200	\$0
Apache, First	Church	1902	486	10	0	130		103				\$357,635	\$441,833	\$55,357	\$3,094
Binger	Church	1916	367	0	1	45		35				\$145,399	\$148,792	\$0	\$0
Carnegie, Alfalfa	Church	1902	39	1	0	20		18				\$48,018	\$56,334	\$5,067	\$150
Carnegie, Faith Indian	Church	1985												\$0	\$0
Carnegie, First	Church	1906	443	9	10	200		165				\$417,366	\$668,057	\$40,756	\$0
Cement, First	Church	1903												\$2,389	\$40
Cyril, First	Church	1907	257	2	3	45		36				\$118,583	\$121,983	\$15,161	\$0
Cyril, Midway	Church	1957	31			17		14				\$35,070	\$45,768	\$1,709	\$370
Eakly, Bethel Spanish Mission	Mission	2017												\$767	\$0
Eakly, First	Church	1965	180	3	1	54		48				\$116,479	\$169,512	\$14,659	\$295
Fort Cobb, First	Church	1905	316	6	3	50		45				\$146,935	\$195,589	\$10,294	\$922
Fort Cobb, First Caddo	Church	1943												\$0	\$0
Gracemont, First	Church	1908	125	0	3	31		16				\$182,755	\$187,916	\$11,000	\$1,417
Hinton, First	Church	1902	335	12	12	120		87				\$625,643	\$685,675	\$125,810	\$2,655
Hinton, Scott	Church	1964	109		2	22		12				\$39,152	\$42,872	\$3,755	\$465
Hydro, First	Church	1902	0	13	0	110		82				\$186,580	\$216,393	\$21,010	\$1,010
Hydro, Pleasant Valley	Church	1949	72	0	0	18		14				\$68,470	\$71,772	\$7,958	\$0
Hydro, Swan Lake	Church	1949	124	6	13	40		21				\$59,492	\$60,679	\$1,483	\$0
Minco, Canaan	Church	1954	31	0	0	25		12				\$54,610	\$54,610	\$4,755	\$0
Verden, First	Church	1903	349	6	0	95						\$252,113	\$367,507	\$24,400	\$1,005
Caddo			4,730	132	74	1,508		1,026				\$4,004,088	\$4,916,148	\$502,432	\$16,229

Central Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Calumet	Church	1979				25								\$0	\$0
Canton, First	Church	1950	80	9	2	60		30				\$138,239	\$149,784	\$5,363	\$0
Cashion, First	Church	1959	288	24	30	280		150				\$538,163	\$681,763	\$30,000	\$210
Coyle, First	Church	1901	39	0	0	11		9				\$31,806	\$33,631	\$2,354	\$240
Crescent, Central	Church	1947				25								\$10,927	\$1,120
Crescent, First	Church	1905				165								\$0	\$1,202
Crescent, Oak Valley	Church	1961	41	0	4	34		19						\$3,088	\$1,050
Dover, First	Church	1952												\$3,059	\$160
Edmond, Mission Bible	Church	2018	65	2	5	55		22				\$191,000	\$192,200	\$3,685	\$0
El Reno, First	Church	1890	900	29	24	396		255				\$927,113	\$2,351,023	\$60,108	\$4,710
El Reno, Southern Heights	Church	1963												\$0	\$0
El Reno, Trinity	Church	1948	75	1		55		50				\$171,588	\$176,000	\$5,562	\$445
Geary, First	Church	1894	30	4		18		3				\$36,489	\$36,489	\$234	\$232
Greenfield, First	Church	1904				45								\$8,332	\$0
Guthrie, Faith	Church	2002												\$1,932	\$95
Guthrie, Friendship	Church	2005												\$0	\$0
Guthrie, Grace Covenant	Church	1996												\$0	\$0
Guthrie, Noble Avenue	Church	1929				60		43				\$230,314	\$245,702	\$16,968	\$3,212
Guthrie, Seward Road	Church	1980				65								\$13,014	\$0
Hennessey, Cristo Rey	Church	1994												\$1,144	\$0
Hennessey, First	Church	1889	280	7	7	175		127				\$436,143	\$891,300	\$35,104	\$100
Kingfisher, First	Church	1894	317	12		300		180				\$1,113,683	\$1,490,511	\$113,764	\$26,266
Kingfisher, Iglesia Bautista Emanuel	Church	2017				35								\$1,805	\$0
Longdale, First	Church	1985				90		45				\$108,760	\$194,383	\$14,244	\$0
Mulhall, First	Church	1954						55						\$18,100	\$3,560
Okarche, First	Church	1993	152	5	3	96		62				\$217,709	\$281,941	\$15,828	\$0
Okeene, First	Church	1907	222	11	7	112		102				\$219,095	\$258,637	\$22,190	\$800
Omega	Church	1892				50								\$7,829	\$0
Orlando, First	Church	2008	16	0	0	8		8				\$39,240	\$39,590	\$2,945	\$0
Union City, First	Church	1956	35	3		30		13				\$406,542	\$406,542	\$2,000	\$740
Watonga, First	Church	1893	71	5		52		40				\$314,689	\$419,227	\$28,256	\$260
Watonga, Trinity	Church	1958				30								\$4,491	\$0
Yukon, Bible	Church	2002	170	7	14	176		111				\$523,138	\$546,846	\$30,724	\$110
Central			2,781	119	96	2,448		1,324				\$5,643,711	\$8,395,569	\$463,052	\$44,512

Cherokee Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Colcord, Clouds Creek	Church	1941	36	0	0	6		0				\$19,307	\$21,048	\$2,019	\$310
Colcord, New Green	Church	1944												\$0	\$170
Eucha, Hillside	Church													\$184	\$0
Hulbert, Keener	Church													\$0	\$0
Hulbert, Swimmer	Church	1851												\$275	\$22
Jay, Brush Creek	Church	1958											\$1,000		\$0
Jay, Old Clouds Creek	Church	1968											\$0		\$0
Jay, Pine Ridge	Church	1971											\$0		\$0
Jay, Piney	Church												\$2,529		\$0
Jay, Tyio	Church	1951											\$927		\$0
Kansas, Long Prairie	Church	1868											\$0		\$0
Kansas, Twin Oaks	Church	1964											\$1,095		\$0
Locust Grove, Country	Church	2010											\$0		\$0
Locust Grove, Little Rock	Church												\$0		\$0
Locust Grove, Snake Creek	Church	1956												\$0	\$0
Muldrow, Bellefonte	Church	1897	42	0	2	30		25				\$15,000	\$15,000	\$0	\$0
Porum, Oak Grove	Church	1916	15	0	0	15		9				\$17,654	\$27,162	\$0	\$0
Rose, Elm Prairie	Church													\$0	\$50
Salina, Emmanuel	Church	1975												\$531	\$162
Salina, Euwasha	Church	1915											\$2,206		\$500
Salina, First Indian	Church	1991											\$0		\$0
Salina, New Jordan	Church	1944												\$261	\$0
Salina, Standing Rock	Church	1907												\$164	\$127
Salina, Steeley	Church	1944	63	0	2	22		11				\$26,278	\$33,889	\$848	\$230
Spavinaw, Ribbon	Church	1949												\$946	\$120
Stilwell, Cherry Tree	Church	1914												\$900	\$300
Stilwell, Chuculate	Church	1930												\$550	\$250
Stilwell, Echota	Church	1913												\$15	\$0
Stilwell, Fairfield	Church	1907											\$3,144		\$0
Stilwell, Four Visions	Church	2001												\$0	\$0
Stilwell, Mulberry Tree	Church	1926	70	12	5	40		40						\$0	\$0
Stilwell, Oakridge	Church	1960												\$0	\$0
Stilwell, Piney Creek	Church	1975	33	12	0	33		33				\$12,000	\$12,000	\$0	\$125
Stilwell, Salem	Church	1896		12		100		60				\$125,000	\$145,000	\$1,200	\$1,061
Stilwell, Sequoyah	Church													\$0	\$0
Tahlequah, Cedar Tree	Church	1907	26	6	7	50		27				\$10,359	\$11,859	\$500	\$0
Tahlequah, Elm Tree	Church	1953												\$1,625	\$1,725
Tahlequah, First Indian	Church	1926												\$1,552	\$231
Tahlequah, Johnson Prairie	Church	1936	28	2		74		29				\$15,674	\$20,185	\$0	\$200
Tahlequah, New Greenleaf	Church	1957	30	1	6	30		19				\$61,925	\$62,375	\$2,617	\$220
Watts, Crittenden	Church	1987	13	0	0	13		6				\$0	\$7,239	\$101	\$15
Cherokee			356	45	22	413		259				\$303,197	\$355,757	\$25,190	\$5,818

Cherokee Strip Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Ames Baptist	Church	1903	219		0	21		20				\$68,583	\$76,307	\$2,350	\$0
Billings, First	Church	1899	55	1	7	36		20				\$64,486	\$71,186	\$5,201	\$400
Byron, First	Church	2004	15	0	0	12		7				\$31,238	\$31,238	\$1,300	\$0
Cherokee, First	Church	1904	297	9	11	197		126				\$494,535	\$887,773	\$63,191	\$1,280
Covington, First	Church	1918		16	2	62		50				\$95,689	\$102,691	\$10,052	\$0
Drummond, Cross	Church	2023	10	2	0	16		9				\$17,220	\$17,220	\$334	\$0
Enid, Bethlehem	Church	1896	35	6	0	40		15				\$65,471	\$66,555	\$9,850	\$0
Enid, Chisholm Trail Cowboy	Church	2003	80	0	0	80		15				\$102,000	\$102,000	\$100	\$0
Enid, Emmanuel	Church	1961	2,522	35	26	668		493				\$2,806,418	\$3,094,341	\$42,467	\$0
Enid, First	Church	1894	396	18	11	257		224				\$842,052	\$1,059,785	\$69,073	\$16,816
Enid, Garland Road	Church	1987	113	5	10	57		45				\$210,050	\$241,369	\$5,672	\$2,452
Enid, Graceway	Church	1977	79		6	90		50				\$220,000	\$220,000	\$1,300	\$0
Enid, Iglesia Bautista Agua Viva	Church	2022	30	0		20		8						\$0	\$0
Enid, Iglesia Bautista Emanuel	Church	1998	60	7		105		65						\$0	\$0
Enid, International Grace	Church	2005	12	1		15		6						\$350	\$0
Enid, Liberty Southern	Church	1940	69	7	3	40		27				\$94,592	\$133,050	\$4,641	\$0
Enid, Open Door	Church	2017		46	4	478		155						\$19,025	\$0
Enid, Trinity	Church	1947	75	4		55		50						\$1,440	\$0
Enid, Your Family	Church	1923	20	5										\$0	\$0
Fairview, First	Church	1898	197	1	7	124		97				\$248,644	\$296,298	\$10,303	\$245
Garber, First	Church	1926	121	3		46						\$81,699	\$85,006	\$5,534	\$424
Marshall, First	Church	1893	28	1		14		16				\$14,826	\$14,826	\$1,044	\$0
Medford, First	Church	1897	40	0		9		5				\$42,709	\$53,399	\$2,209	\$0
Perry, First	Church	1893	724	14	32	199		257				\$488,399	\$664,817	\$53,511	\$3,817
Perry, Kaw Street Chapel	Church	1992		3	2	34		32				\$57,662	\$60,142	\$1,987	\$0
Perry, Sumner	Church	1904												\$1,143	\$0
Pond Creek, First	Church	1900	207	2	12	35		20				\$46,108	\$77,939	\$762	\$0
Ringwood, First	Church	1952	141	0	0	55		45				\$150,032	\$179,005	\$10,822	\$150
Ringwood, Seguidores De Jesucristo	Church	2009	17	3										\$0	\$0
Cherokee Strip			5,562	189	133	2,765		1,857				\$6,242,413	\$7,534,947	\$323,661	\$25,584

Cheyenne-Arapaho Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Clinton, Indian	Church	1958												\$0	\$0
El Reno, Indian	Church	1979												\$600	\$0
Elk City, Indian	Church	1991												\$0	\$0
Geary, Chief Cornerstone	Church	2001												\$0	\$0
Kingfisher, All Nations	Church	2016												\$0	\$0
Watonga, Mission Point	Church	2017												\$0	\$0
Weatherford, Indian	Church													\$0	\$0
Cheyenne-Arapaho														\$600	\$0

Chi-Ka-Sha Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Ada, First Indian	Church	1960												\$0	\$0
Ardmore, Indian	Church	1957												\$3,121	\$0
Connerville, Okchamali	Church	1910												\$8,018	\$639
Fittstown, Hickory Hill	Church	1907												\$797	\$0
Madill, Archard Road	Church	2004												\$724	\$0
Madill, Pickens	Church	1928												\$0	\$0
Marlow, St York	Church	1914												\$0	\$0
Overbrook, McAlister	Church	1908												\$0	\$0
Roff, Oak Grove	Church	1938												\$0	\$0
Stratford, Sandy Hill	Church	1914												\$0	\$0
Stringtown, Community	Church	1999												\$0	\$0
Sulphur, New Hope	Church	1955												\$20	\$0
Sulphur, Sandy	Church	1906												\$0	\$0
Tishomingo, First Indian	Church	1983												\$246	\$0
Chi-Ka-Sha														\$12,926	\$639

Choctaw-Chickasaw Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Antlers, Faith	Church													\$0	\$0
Ardmore, Concord	Church													\$0	\$0
Ardmore, Durwood	Church													\$0	\$21
Broken Bow, Myrtlewood	Church													\$0	\$0
Calera, Grace Indian	Church	1979												\$0	\$0
Keota, New Hope	Church	1910												\$0	\$0
McAlester, Double Springs	Church	2002												\$0	\$0
McAlester, First Indian	Church	2000												\$2,792	\$0
Pittsburg, Sardis	Church													\$4,672	\$750
Red Oak, Cedar	Church	1860												\$0	\$0
Red Oak, South Rock Creek	Church	1950												\$117	\$22
Talihina, Green Hill	Church													\$0	\$0
Wilburton, Boiling Spring	Church													\$0	\$0
Choctaw-Chickasaw														\$7,580	\$793

Cimarron Baptist Association Summary Information

For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Blackburn, First	Church	1950	17	0	1	14		7				\$10,235	\$40,123	\$1,483	\$0
Bristow, First	Church	1902	110	6	1	90		70				\$255,664	\$303,096	\$22,342	\$750
Bristow, Trinity	Church	1961												\$0	\$0
Cleveland, First	Church	1897	468	15	6	159		128				\$409,312	\$511,764	\$40,248	\$7,317
Cleveland, Western Heights	Church	1958	115	11		65		34				\$126,757	\$130,632	\$450	\$0
Cleveland, Westport	Church	1967	130	5	5	43		39				\$202,760	\$209,028	\$15,574	\$480
Cushing, Calvary	Church	1937	17	2	1	14		12				\$0	\$19,342	\$1,383	\$0
Cushing, First	Church	1897	652	42	33	290		170				\$705,184	\$723,905	\$58,863	\$3,753
Cushing, First Indian	Church	1998												\$0	\$0
Cushing, New Pathways	Church	2016	35	2	3	14		0				\$57,427	\$61,134	\$1,651	\$10
Cushing, Oak Grove	Church	1956	166	3		129		109				\$456,628	\$831,666	\$22,000	\$270
Cushing, Only Way	Church	1912	91	0	2	30		24				\$48,272	\$55,735	\$6,333	\$859
Cushing, Park Place	Church	1951	94	1		26		12				\$181,879	\$193,102	\$525	\$300
Depew, First	Church	1923	179	12	9	140		64				\$247,728	\$259,387	\$2,550	\$959
Drumright, First	Church	1915	243	1	2	43		18				\$116,445	\$145,533	\$3,356	\$0
Glencoe, First	Church	1902	296	9	2	64		43				\$133,829	\$150,032	\$19,037	\$709
Hallett, First	Church	1906												\$221	\$0
Jennings, First	Church	1926	92	6	0	25		20				\$56,927	\$73,551	\$5,645	\$250
Kellyville, First	Church	1911	154	3	1	106		87				\$137,553	\$164,408	\$23,251	\$100
Kellyville, Sunrise	Church	1949	132	0	0	25		12				\$46,508	\$48,608	\$2,313	\$150
Mannford, Freedom Hill	Church	1970		5		50		35						\$92	\$0
Mannford, Lakeside Southern	Church	1983	425	2	2	86		40				\$191,420	\$219,620	\$4,957	\$2,409
Milfay, First	Church	1928	88	5	0	65		45				\$104,965	\$113,532	\$7,627	\$1,230
Morrison, Hilltop Country	Church	1899	251	12		122		35				\$117,718	\$172,802	\$3,213	\$0
Mounds, First	Church	1903	306	8	10	125		105				\$253,296	\$265,803	\$13,766	\$1,604
Oilton, First	Church	1915	123	8	4	40		26				\$75,570	\$106,326	\$4,687	\$1,063
Olive, First	Church	1901												\$12,687	\$4,870
Osage, First	Church	1932		0		10		10						\$0	\$0
Pawnee, First	Church	1898	378	12	9	150		124				\$352,526	\$493,555	\$17,387	\$580
Pawnee, Indian	Church	1912												\$0	\$0
Pawnee, Masham	Church	1955												\$0	\$900
Perkins, First	Church	1895	445	17	21	328		181				\$650,326	\$671,782	\$61,981	\$0
Perkins, Immanuel	Church	2004	150	3	5	81		68				\$187,540	\$194,516	\$22,030	\$870
Perkins, Rockin' M Cowboy	Church	2014	75	0	13	66		29				\$228,723	\$315,214	\$3,583	\$0
Ralston, First	Church	1897												\$5,788	\$250
Sand Springs, Rimrock	Church	1966												\$525	\$0
Sapulpa, Forest Hills	Church	1952	22	1	5	28		21				\$85,775	\$88,135	\$5,124	\$0
Sapulpa, Pickett Prairie First	Church	1996												\$13,650	\$100
Shamrock, First	Church	1915	60	14	1	45		25				\$482,389	\$523,634	\$23,976	\$0
Stillwater, Chinese	Church	1986												\$5,000	\$0
Stillwater, Countryside	Church	1982												\$0	\$0
Stillwater, Cross Brand Cowboy	Church	2010												\$0	\$0
Stillwater, Eagle Heights	Church	1997	612	42	74	543		382				\$989,169	\$1,114,169	\$63,636	\$0
Stillwater, First	Church	1892	66	0	0	65		51				\$173,597	\$184,113	\$7,513	\$790
Stillwater, Hillcrest	Church	1955	87	5	11	87		51				\$323,195	\$422,062	\$6,500	\$0

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Stillwater, Hispana Bethel	Church	2006												\$1,480	\$0
Stillwater, Korean	Church	1985												\$0	\$0
Stillwater, Mehan Union	Church	1950												\$50	\$0
Stillwater, Southside	Church	1949	0	6	2	72		64					\$177,764	\$13,399	\$1,735
Stillwater, University Heights	Church	1954												\$12,034	\$0
Terlton, First	Church	1948	172	2	12	86		55				\$168,350	\$178,040	\$3,807	\$0
Yale, Council Valley	Church	1931	266	8	0	52		34				\$156,274	\$173,022	\$2,858	\$0
Yale, Fellowship	Church	2009	213	7	3	95		57				\$208,420	\$324,275	\$12,501	\$1,264
Yale, First	Church	1901	206	3	0	50		30				\$148,601	\$159,365	\$4,557	\$560
Cimarron			6,936	278	238	3,523		2,317				\$8,090,962	\$9,818,775	\$561,636	\$34,133

Comanche-Cotton Baptist Association Summary Information

For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Apache, Cowboy	Church	2001												\$0	\$0
Cache, First	Church	1928	436	10	8	111		66				\$274,000	\$391,487	\$18,300	\$415
Cache, Wichita	Church	1976												\$0	\$0
Chattanooga, Antioch	Church	1923	55	0		22		10				\$0	\$0	\$0	\$0
Chattanooga, First	Church	1907												\$7,136	\$835
Devol, First	Church	1908												\$3,682	\$0
Duncan, Western Heights	Church	1963	59	1	9	40		31				\$119,730	\$138,218	\$478	\$0
Elgin, Crossroads	Church	2009	617	27	18	223		136				\$542,984	\$659,857	\$29,250	\$0
Elgin, Grace Community	Church	1907												\$1,209	\$0
Elgin, Locust Grove	Church	1990												\$3,672	\$150
Faxon, First	Church	1904	91	6	5	20		10				\$31,268	\$33,061	\$1,453	\$180
Fletcher, First	Church	1906	243	8		129		121				\$422,400	\$497,853	\$86,233	\$2,353
Geronimo, First	Church	1905												\$2,487	\$1,311
Grandfield, Calvary	Church	1908												\$478	\$0
Grandfield, First	Church	1907												\$11,216	\$1,378
Hastings	Church	1902	176	0	7	46		33				\$117,157	\$125,593	\$10,178	\$1,515
Indiahoma	Church	1944	110	13		73		41				\$78,000	\$136,000	\$0	\$300
Lawton, All Nations	Church	2004												\$600	\$0
Lawton, Cache Creek Cowboy	Church	2009												\$0	\$0
Lawton, Calvary	Church	1926	174	7	3	83		58				\$183,604	\$212,360	\$9,618	\$300
Lawton, Cameron	Church	1948	3,314	27	15	350		351				\$1,382,285	\$2,027,790	\$52,963	\$596
Lawton, Central	Church	1925	162	1		80		40				\$363,171	\$396,416	\$29,575	\$375
Lawton, First	Church	1901	1,557	47	61	602		311				\$1,731,066	\$2,290,319	\$112,947	\$4,344
Lawton, First East	Church	1978	688	31	14	370		265				\$1,237,554	\$1,432,370	\$125,997	\$1,191
Lawton, First West	Church	1973	341	10	18	324		197				\$721,553	\$905,581	\$72,350	\$3,607
Lawton, Friendship	Church	1946	127	3		45		23					\$114,496	\$1,450	\$100
Lawton, Immanuel	Church	1949	56	11	1	74		16				\$67,236	\$78,204	\$1,686	\$0
Lawton, Korean First	Church	1990												\$0	\$0
Lawton, Letitia	Church	1920	168	7	7	131		96				\$348,904	\$398,767	\$31,943	\$25
Lawton, Mount Calvary	Church													\$0	\$0
Lawton, Northside	Church	1943	40	7	7	40		23						\$250	\$0
Lawton, Olivet	Church	1965	75	10	18	57		35				\$108,615	\$173,220	\$2,829	\$500
Lawton, Paradise Valley	Church	1927	174	11	13	76		57				\$193,528	\$209,375	\$23,950	\$2,979
Lawton, Pollard Avenue	Church	1954												\$0	\$0
Lawton, St. James	Church	2013												\$0	\$0
Lawton, Trinity	Church	1954												\$8,502	\$60
Marlow, Central	Church	1950												\$39,766	\$745
Marlow, Denton	Church	1919												\$5,942	\$505
Medicine Park, First	Church	1946												\$3,349	\$0
Randlett	Church	1907	80	0	0	37		24				\$51,931	\$70,906	\$5,909	\$800
Randlett, Union Valley	Church	1928												\$16,808	\$0
Snyder, Southside	Church	1975	127	9	1	38		25				\$54,795	\$57,451	\$2,473	\$253
Sterling, First	Church	1904	200	12	12	85		60				\$169,193	\$180,803	\$11,072	\$0
Temple, First	Church	1902												\$10,245	\$0
Walters, Ahpeatone	Church	1935												\$0	\$0
Walters, Calvary	Church	1969	32	1	5	20		9				\$39,785	\$41,722	\$4,159	\$260
Walters, First	Church	1901	327	19	15	137		135				\$525,000	\$570,000	\$65,684	\$4,870
Walters, New Salem	Church	1908												\$0	\$0
Comanche-Cotton			9,429	278	237	3,213		2,173				\$8,763,759	\$11,141,849	\$815,840	\$29,946

Craig-Mayes Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Adair, First	Church	1921		45	0	480		240				\$660,000	\$660,000	\$42,737	\$0
Adair, Pleasant Hope	Church	1904	210	0	2	65		38				\$108,314	\$122,628	\$4,278	\$1,200
Afton, Cleora	Church	1963	90	30	10	57		35				\$76,149	\$160,239	\$3,853	\$75
Big Cabin	Church	1903												\$5,175	\$0
Big Cabin, Utopia	Church	1953	220	4	1	70		65				\$211,085	\$222,242	\$0	\$80
Bluejacket, Cornerstone Faith	Church	1998	45	0	0	13		0				\$25,976	\$26,597	\$1,214	\$0
Bluejacket, First	Church	1898	99	24	15	65		24				\$140,409	\$178,714	\$14,304	\$692
Bluejacket, Timberhill	Church	1921	119	0	0	23		12				\$21,851	\$29,654	\$1,496	\$0
Chouteau, First	Church	1910	547	29	7	141		95				\$316,100	\$416,900	\$5,400	\$450
Inola, Cowboy Gatherin'	Church	2005	160	7	0	138		50				\$302,155	\$344,597	\$2,400	\$0
Ketchum, First Southern	Church	1910												\$691	\$589
Langley, First	Church	1959	303	44	13	171		97				\$357,194	\$402,471	\$17,072	\$0
Locust Grove, Cedar Crest	Church	1960	89	0	0	12		9				\$26,036	\$32,072	\$1,795	\$70
Locust Grove, Faith	Church	1992	35	0	0	12		0				\$15,084	\$15,949	\$758	\$280
Locust Grove, First	Church	1911	662	0	1	85		50				\$176,633	\$200,633	\$20,759	\$1,125
Locust Grove, Life Fellowship	Campus	2023		2		32		14						\$0	\$0
Mazie, First	Church	1907	61	2	2	50		42				\$94,752	\$107,613	\$690	\$0
Pryor, Coo-Y-Yah	Church	1989	62	10	2	45		16				\$6,800	\$21,000	\$0	\$0
Pryor, Exciting Southeast	Church	1989	600	52		500		200				\$916,889	\$1,040,961	\$9,961	\$0
Pryor, First	Church	1899	586	5	8	162		115				\$566,283	\$620,653	\$13,816	\$1,196
Pryor, Heritage Southern	Church	2006	77	0	1	26		12				\$85,517	\$90,857	\$408	\$275
Pryor, Life Fellowship	Church	2010		13		344		95						\$19,679	\$0
Pryor, Pleasant View	Church	1951	352	18	11	137		98				\$257,061	\$257,061	\$547	\$0
Salina, First	Church	1914	150	1	4	80		55				\$186,004	\$186,004	\$5,798	\$0
Salina, Lakeview	Church	1970	43	3	0	27		7				\$133,486	\$135,965	\$6,090	\$250
Spavinaw, First	Church	1969	30	1	0	20		14				\$50,513	\$55,651	\$3,987	\$664
Strang, First	Church	1928	55	9	3	28		16				\$51,775	\$56,882	\$3,263	\$0
Vinita, Bunker Hill	Church	1944												\$9,523	\$1,020
Vinita, Calvary	Church	1960	25	0	0	25		15				\$35,466	\$35,466	\$2,825	\$0
Vinita, Carter	Church	1951	48	6	0	11		10				\$33,111	\$35,540	\$630	\$1,002
Vinita, Dupree Community	Church	1956	15	0		12		6				\$16,239	\$16,839	\$291	\$0
Vinita, First	Church	1891	110	8	0	85		64				\$246,856	\$300,610	\$29,170	\$2,064
Vinita, Kelso Faith	Church	1957	10	0	0	10		8				\$0	\$0	\$593	\$132
Vinita, Trinity	Church	1938	130	0	0	16		9				\$29,467	\$30,520	\$1,175	\$85
Vinita, White Oak	Church	1950	236	0	0	40		29				\$102,862	\$115,036	\$1,077	\$273
Welch	Church	1893	139	3	6			40				\$172,158	\$173,123	\$6,861	\$0
Welch, Maybelle	Church	1935	12	0	0									\$638	\$400
Craig-Mayes			5,320	316	86	2,982		1,580				\$5,422,225	\$6,092,477	\$238,951	\$11,922

East Central Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Blackgum, First	Church	1953	100	0	5	60		35				\$139,000	\$151,000	\$3,600	\$250
Colcord, Solid Rock	Church	2010												\$600	\$870
Cookson	Church	1980	130	11	9	84		63				\$260,430	\$315,477	\$9,323	\$250
Gore, Crossing	Church	2012		7		145		145						\$125	\$125
Gore, First Southern	Church	1959	100	21	7	60		40				\$184,386	\$214,715	\$7,735	\$740
Marble City, First	Church	1943												\$3,466	\$0
Muldrow, Fellowship	Church	1977	100	8	7	60		45				\$182,728	\$252,728	\$7,037	\$0
Muldrow, First	Church	1890	84	0	2			30						\$4,560	\$200
Muldrow, Monte Calvario	Church	2003												\$0	\$0
Muldrow, Short	Church	1954		19				44				\$69,616	\$75,016	\$3,947	\$0
Muldrow, Victory	Church	1985												\$0	\$0
Park Hill, Carter	Church	1951	175	2	4	68		52				\$120,225	\$148,443	\$6,976	\$0
Park Hill, Keys	Church	1977		6		131		84						\$1,200	\$0
Peggs, First Southern	Church	1990	12	0	0	12		12						\$0	\$0
Proctor, First	Church	1949												\$0	\$0
Roland, Roland Hills	Church	1969	60	4	5	40		20				\$105,150	\$109,890	\$4,499	\$1,048
Roland, Swon Road	Church	2008	24	0	1	10		6				\$27,600	\$29,100	\$1,076	\$0
Sallisaw, Badger Lee	Church	1942	28	0	1	12		5				\$26,334	\$28,988	\$1,370	\$50
Sallisaw, Blunt	Church	1951												\$5,185	\$0
Sallisaw, Eastside	Church	1978	12	0	0	12		7						\$0	\$0
Sallisaw, First	Church	1890	413	18	21	240		160				\$663,348	\$802,760	\$40,472	\$720
Sallisaw, First Akins	Church	1885	110	0	0	20		0				\$13,952	\$13,952	\$0	\$0
Sallisaw, Hanson First	Church	1893	118	8	4	46		40				\$121,051	\$197,420	\$5,125	\$0
Sallisaw, Immanuel	Church	1959	105	5	0	84		32				\$119,064	\$152,164	\$1,000	\$0
Sallisaw, Prices Chapel	Church	1959	45	0	6	45		23				\$18,984	\$21,384	\$828	\$0
Stilwell, Bidding Creek	Church	1935	72	3	4	52		35				\$89,303	\$98,893	\$10,012	\$948
Stilwell, Bunch	Church	1915	50	2		30		10				\$47,000	\$51,032	\$2,555	\$0
Stilwell, Calvary Southern	Church	1986	30	8	0	43		24				\$61,792	\$64,919	\$100	\$0
Stilwell, First	Church	1897	225	13	4	200		150				\$566,808	\$631,074	\$5,500	\$0
Stilwell, Rock Springs	Church	1925	174	1	3	67		57				\$80,013	\$101,807	\$10,405	\$550
Stilwell, Victory Southern	Church	1994	205	21	21	107		50				\$171,484	\$192,976	\$3,417	\$100
Tahlequah, Antioch	Church	2015	0	0	0	6						\$1,200	\$1,200	\$0	\$0
Tahlequah, Boudinot	Church	1932	20	2	1	35		20					\$8,727	\$0	\$0
Tahlequah, Crossway	Church	2000	60	10		50		45				\$60,900	\$62,900	\$2,747	\$0
Tahlequah, Eldon	Church	1952	70	10		48		30				\$46,111	\$47,610	\$834	\$0
Tahlequah, First	Church	1877	925	8	14	402		297				\$1,238,393	\$1,407,884	\$110,977	\$17,195
Tahlequah, Grace	Church	1953	145			172								\$3,565	\$0
Tahlequah, Park Hill	Church	1907	490	18	8	237		143				\$469,983	\$614,850	\$32,456	\$4,982
Tahlequah, River Valley	Church	2008	130	14	10	60		15				\$55,000	\$60,000	\$1,227	\$0
Tahlequah, Southside	Church	1963	126	5		60		35				\$122,585	\$138,211	\$6,466	\$270
Vian	Church	1908	174	0	3	30		25				\$51,110	\$75,277	\$350	\$2,063
Watts, First	Church	1912	47	6	1	53		32				\$144,129	\$146,299	\$7,231	\$0
Welling, Barber	Church	1949												\$1,000	\$0
Westville, Baron	Church	1959	81	0	2	44		22				\$84,247	\$92,654	\$5,236	\$0
Westville, Christie Southern	Church	1960	42	5	0	35		28				\$88,494	\$88,494	\$4,255	\$0
Westville, First	Church	1899	200	11	7	150		100				\$197,445	\$262,458	\$5,500	\$2,230
East Central			4,882	246	150	3,010		1,961				\$5,627,865	\$6,660,302	\$321,955	\$32,591

Enon Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Ardmore, Brock	Church	1945	17	0	0	12		6				\$19,200	\$19,200	\$660	\$0
Ardmore, Emmanuel	Church	1896	470	9	17	263		223				\$572,344	\$633,601	\$81,980	\$3,858
Ardmore, First	Church	1889	2,856	67	49	933		612				\$2,919,774	\$3,284,892	\$558,966	\$25,236
Ardmore, Mary Niblack	Church	1967	266	14	7			64				\$284,182	\$300,710	\$13,976	\$1,230
Ardmore, Primera Iglesia De Bautista Hispana	Church		58	4	3	90		68				\$79,100	\$112,857	\$2,202	\$0
Ardmore, Rawhide Cowboy Church	Church	2008	147	24	3	170		50				\$135,500	\$165,500	\$6,274	\$0
Ardmore, Southwest	Church	1950	174	3	7	64		30				\$170,956	\$176,094	\$4,723	\$395
Ardmore, Trinity	Church	1947	853	14	12	160		166				\$322,707	\$423,889	\$26,483	\$1,000
Burneyville	Church	1883	41	3	4	65		37				\$71,802	\$85,429	\$3,562	\$0
Burneyville, Jimtown	Church	1931	53	0	0	25		15				\$49,611	\$49,611	\$6,151	\$0
Dickson, Faith Southern	Church	1986	619	10	15	111		60				\$226,773	\$244,473	\$19,899	\$0
Dickson, First	Church	1937	229	6	2	50		27				\$108,103	\$113,103	\$10,754	\$748
Fox	Church	1922	120	2	1	30		21				\$72,445	\$76,945	\$2,400	\$0
Gene Autry, First	Church	1939												\$0	\$0
Healdton, First	Church	1916	453	3	4	53		22				\$212,289	\$260,736	\$22,019	\$740
Leon	Church	1880	20	3	0	12		7				\$14,678	\$14,678	\$0	\$0
Loco, First	Church	1897												\$6,992	\$320
Lone Grove, Cheek	Church	1939	90	0	6	53		29				\$107,627	\$109,023	\$9,691	\$300
Lone Grove, First	Church	1886	1,217	28	30	270		112				\$488,232	\$571,644	\$39,404	\$1,060
Marietta, Eastside	Church	1954	200	7	0	110		70				\$177,806	\$241,617	\$13,521	\$0
Marietta, First	Church	1890	395	41	21	238		130				\$543,877	\$881,189	\$56,734	\$1,300
Marietta, Primera Hispana	Church	2016												\$0	\$0
Marietta, Shady Dale	Church	1912												\$0	\$0
Overbrook, Eastman	Church	1949	40	0	4	50		26				\$96,799	\$101,345	\$8,869	\$0
Overbrook, Marsden	Church	1887	33	0	2	17		12				\$44,443	\$45,189	\$4,545	\$645
Ratliff City, First	Church	1953	277	10	2	50		18				\$138,387	\$155,813	\$7,939	\$809
Ratliff City, Milo	Church	1904	362	15	5	175		95						\$0	\$1,060
Ringling, First	Church	1915	45	3	2	42		23				\$85,891	\$105,845	\$4,225	\$0
Springer, First Southern	Church	1956	64	0	0	50		30				\$100,871	\$100,871	\$14,176	\$30
Thackerville, First	Church	1887	70	3	2	56		25				\$123,332	\$128,239	\$10,870	\$2,851
Wilson, First	Church	1925	160	5	6	98		90				\$199,330	\$235,290	\$14,062	\$1,180
Wilson, Rexroat	Church	1950	160	7	5	40		15				\$98,621	\$102,621	\$5,679	\$1,606
Wilson, Rubottom	Church	1891	160	7	2	65		30				\$92,755	\$93,755	\$3,492	\$0
Wilson, Zaneis	Church	1907	98			72		51				\$135,000	\$135,000	\$4,614	\$0
Enon			9,747	288	211	3,424		2,164				\$7,692,435	\$8,969,159	\$964,860	\$44,368

Frisco Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Antlers, Darwin	Church	1918	65	1		70		45				\$113,470	\$113,470	\$5,926	\$0
Antlers, First	Church	1893	243	11	16	141		108				\$314,186	\$418,242	\$31,904	\$2,375
Antlers, Little Cedar	Church	1916	7	0	0	10		4					\$0	\$3,803	\$0
Antlers, Westside	Church	1969	38	1		35		15				\$16,311	\$21,429	\$618	\$0
Boswell, First	Church	1903	210	6	2	53		32				\$111,035	\$143,504	\$7,279	\$660
Broken Bow, Chapel of the Pines	Church	1984	75	0		28		21				\$23,759	\$28,331	\$1,839	\$460
Broken Bow, First	Church	1912	856	3	6	245		143				\$741,371	\$806,371	\$77,447	\$1,300
Clayton, First	Church	1909	32	5	3	49		33				\$125,868	\$262,166	\$7,347	\$0
Clebit, First	Church	1938	72	3	1	40		20				\$50,070	\$50,070	\$2,115	\$0
Finley	Church	1907	130	15	10	95		55				\$323,551	\$323,551	\$15,735	\$0
Finley, One Creek Valley	Church	2000	45	6	1	62		18				\$73,723	\$84,247	\$3,111	\$250
Fort Towson, Corinth	Church	1952	90	0	4	34		13				\$41,696	\$42,608	\$412	\$210
Fort Towson, First	Church	1902	64	3	6	39		24				\$65,446	\$122,166	\$4,760	\$500
Fort Towson, Sobol	Church	1945	97	6	4	82		63				\$129,451	\$147,029	\$3,600	\$3,205
Garvin, First	Church	1912	70	0	0	37		17				\$28,500	\$28,500	\$0	\$0
Golden	Church	1917	45	10	8	60		40				\$48,362	\$48,362	\$6,621	\$1,606
Grant, First	Church	1896	20	1	0	15		4				\$20,000	\$20,000	\$586	\$0
Honobia, First	Church	1996	8	1		10		8				\$23,810	\$43,975	\$1,342	\$0
Hugo, Clayton Avenue	Church	1911	238	1	1	35		41				\$112,587	\$115,507	\$6,147	\$0
Hugo, Emmanuel	Church	1952	54	3		19		10				\$16,472	\$16,472	\$0	\$0
Hugo, First	Church	1902	251	13	7	189		158				\$594,517	\$733,841	\$61,989	\$3,509
Hugo, Oak Grove	Church	1928	266	1	0	85		64				\$268,672	\$284,517	\$24,127	\$2,373
Hugo, Shoals	Church	1947	259	13	8	115		37				\$217,401	\$269,401	\$9,748	\$0
Hugo, Southside	Church	1964	80	0	0	25		10				\$66,881	\$66,881	\$2,003	\$0
Hugo, Trinity	Church	1949	100	0	0	75		44				\$44,133	\$44,133	\$3,633	\$0
Hugo, Unity	Church	1989	116	0	9	55		43				\$102,325	\$107,293	\$5,116	\$110
Hugo, Victory	Church	1977	87	0	0	50		18				\$161,830	\$164,830	\$2,216	\$103
Idabel, Central	Church	2011	43	0	0	27		18				\$32,608	\$32,608	\$1,012	\$0
Idabel, First	Church	1906	320	2	3	119		99				\$624,200	\$708,074	\$59,635	\$1,573
Idabel, Forest Hill	Church	1908	12	0	0	12		0				\$0	\$0	\$0	\$0
Idabel, Immanuel	Church	1962	37	0		20		35				\$1,200	\$4,400	\$105	\$5
Idabel, Trinity	Church	1971	166	50	8	135						\$416,570	\$509,884	\$26,532	\$0
Moyers	Church	1948	177	7	0	68		23				\$82,104	\$107,180	\$6,885	\$0
Moyers, Miller	Church	1931	45	12		50		37				\$52,846	\$52,846	\$2,787	\$0
Nashoba Valley	Church	1982	25	1	0	25		8				\$0	\$0	\$0	\$0
Rattan, Cloudy	Church	1955	122	15	2	70		60				\$74,166	\$86,028	\$2,704	\$846
Rattan, First	Church	1934	182	1		70		30				\$52,314	\$52,314	\$7,146	\$75
Rufe	Church	1937	156	4	5	37		8				\$44,010	\$51,442	\$967	\$130
Sawyer, First	Church	1957	176	2	8	49		31				\$136,195	\$143,716	\$7,069	\$840
Soper, Archey	Church	1997	53	1		40		38				\$35,000	\$40,000	\$1,468	\$0
Soper, First	Church	1892	142	6	4	60		10				\$89,755	\$101,519	\$7,292	\$0
Soper, Kent	Church	1959	146	6	2	42		42				\$33,811	\$48,944	\$5,220	\$395
Tom, First	Church	1949	65	3	1	45		30				\$26,000	\$26,000	\$1,095	\$0
Valliant, First	Church	1906	427	44	2	198		120				\$489,307	\$536,283	\$41,627	\$6,565
Valliant, Pilgrim Rest	Church	1946	27	1	0	18		0				\$26,225	\$26,225	\$271	\$0
Valliant, Trinity	Church	1978		5	8	47		25				\$158,885	\$166,211	\$11,396	\$1,083
Wright City, First	Church	1910	256	7	4	101		56				\$148,785	\$153,915	\$6,360	\$810
Frisco			6,195	270	133	2,986		1,758				\$6,359,408	\$7,354,485	\$478,995	\$28,982

Grady Baptist Association of Churches Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Alex, Southern	Church	1958	227	7	4			40				\$160,359	\$208,180	\$16,698	\$0
Amber, First	Church	1904	155	0		20		16				\$94,777	\$118,796	\$10,077	\$2,100
Blanchard, Middleberg	Church	1956												\$7,585	\$250
Blanchard, Midway Southern	Church	1967	138	1		83		56				\$286,110	\$354,105	\$8,196	\$0
Blanchard, Open Door	Church	2012												\$477	\$0
Blanchard, Ridgecrest	Church	1976	73	9	20	143		10				\$190,682	\$249,052	\$3,436	\$0
Bradley, First	Church	1888												\$3,503	\$450
Cement, Lavery	Church	1938	24	3		20		20				\$59,195	\$78,302	\$5,182	\$0
Chickasha, College Heights	Church	1956												\$67,647	\$0
Chickasha, Fellowship of American Indians	Church	1995												\$0	\$0
Chickasha, First	Church	1892	688	23	31	420		265				\$1,510,250	\$2,524,572	\$195,238	\$9,634
Chickasha, Michigan Avenue	Church	1908	45	7	6	32		25						\$437	\$0
Chickasha, Sharon	Church	1914	83	7	4	57		36				\$156,134	\$159,116	\$6,870	\$265
Chickasha, Son Rise	Church	1998												\$11,972	\$275
Chickasha, Southern Hills	Church	1983												\$1,200	\$0
Chickasha, Trinity	Church	1921		2	11	85		55				\$156,608	\$164,159	\$10,282	\$0
El Reno, New Hope	Church	1999	124		14	82		48				\$217,686	\$222,967	\$14,964	\$0
Minco, First	Church	1903	454	44	19	230		180				\$576,183	\$609,068	\$34,874	\$1,123
Minco, Hazel Dell	Church	1909	162	1	4	45		20				\$80,416	\$111,540	\$4,748	\$0
Ninnekah, First	Church	1904	388	3	3	86		55				\$342,048	\$380,737	\$67,274	\$480
Pocasset, First Missionary	Church	1907	317	20	22	220		112				\$345,123	\$586,314	\$68,217	\$235
Rush Springs, Cox City	Church	1927	28	1	0	18		12				\$90,624	\$92,093	\$10,482	\$470
Rush Springs, Southern	Church	1893	219	8	1	94		64				\$218,296	\$278,438	\$6,968	\$600
Rush Springs, Vimy Ridge	Church	1923												\$48,629	\$1,123
Tuttle, First	Church	1903	218	8	6	135		115				\$499,526	\$540,916	\$64,613	\$3,260
Tuttle, Heritage Family	Church	1998												\$16,032	\$0
Tuttle, True Oak Fellowship	Church	1998												\$12	\$0
Yukon, Stable Rock	Church	1997	155	6	8	39		31				\$115,822	\$124,674	\$7,967	\$350
Grady			3,498	150	153	1,809		1,160				\$5,099,839	\$6,803,029	\$693,581	\$20,615

Great Plains Baptist Association Summary Information

For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Altus, Emmanuel	Church	1956		11		105		97						\$7,250	\$4,601
Altus, First	Church	1892	495	40	23	500		400				\$2,284,610	\$2,412,918	\$217,561	\$5,953
Altus, Friendship	Church	1896	163	1	0	46		24				\$124,989	\$138,209	\$15,694	\$1,920
Altus, Martha Road	Church	1889	300	23	15	165		140				\$558,745	\$598,745	\$55,948	\$5,455
Altus, Primera Iglesia Bautista	Church	1990												\$100	\$0
Altus, Southside	Church	1951	463	7	7	25		20				\$91,604	\$186,108	\$5,452	\$0
Altus, Trinity	Church	1965												\$2,438	\$0
Blair, First	Church	1893		12	4	250		100						\$13,021	\$0
Blair, Great Plains Reformed	Church	2020												\$0	\$0
Carter, First	Church	1911	233	18	4	105		41				\$166,113	\$185,300	\$3,402	\$0
Carter, Retrop	Church	1897												\$480	\$0
Cheyenne, First	Church	1896	329	4	1	126		110				\$532,108	\$725,331	\$71,031	\$5,724
Crawford, Magnolia	Church	1908												\$5,241	\$1,744
Davidson, First	Church	1902												\$3,589	\$0
Duke, First	Church	1905	209	14	0	45		38				\$106,248	\$113,331	\$4,102	\$300
Duke, Prairie Hill	Church	1901												\$0	\$0
Durham	Church	1908						32				\$154,353	\$168,379	\$7,506	\$650
Eldorado, Corinth	Church	1911	196	11	7	53		34				\$213,643	\$239,816	\$14,741	\$450
Eldorado, First	Church	1890												\$0	\$0
Elk City, Eastside	Church	1955	140	5	1	85		43				\$140,171	\$173,736	\$5,736	\$0
Elk City, Fairview	Church	1961	65	0	4	44		28				\$66,759	\$69,520	\$6,251	\$250
Elk City, First	Church	1899	581	25	35	425		300				\$1,585,407	\$2,416,219	\$171,868	\$2,200
Elk City, First Hispanic Familia de Fe	Church	2008	69											\$3,465	\$1,026
Elk City, Main Street	Church	1970	110	4	2	44		32				\$213,394	\$250,298	\$30,007	\$2,525
Elk City, One	Church	2011												\$0	\$0
Elk City, Prairie View	Church	1913	100	10	11	100		60				\$144,191	\$179,210	\$6,622	\$95
Elmer, Hess	Church	1889	46	0	2	25		10				\$92,599	\$93,501	\$5,150	\$45
Erick, First	Church	1900												\$10,763	\$1,655
Frederick, First	Church	1902	396	27	7	300		140				\$602,294	\$739,025	\$41,156	\$2,731
Granite, First	Church	1891	54	0	2	62		32				\$107,114	\$129,593	\$7,167	\$0
Granite, Lake Creek	Church	1888	40	1	1	23		24				\$50,322	\$50,322	\$4,790	\$0
Hammon, First	Church	1910												\$13,946	\$2,840
Headrick, First	Church	1887	50	0	0	10		3				\$37,225	\$39,405	\$1,707	\$505
Hollis, Faith	Church	1961												\$50	\$0
Hollis, First	Church	1898	501	32	11	180		140				\$426,697	\$541,019	\$52,073	\$4,857
Leedey, First	Church	1913	206	9	1	97		77				\$172,994	\$198,832	\$13,340	\$720
Leedey, Moorewood Missionary	Church	1897												\$100	\$0
Mangum, Abundant Life	Church	2005	37	0	5	28		9				\$51,000	\$51,000	\$3,688	\$390
Mangum, First	Church	1888												\$8,673	\$0
Mangum, Russell	Church	1904	75	4	8	50		22				\$142,431	\$165,832	\$4,065	\$827
Mangum, Trinity	Church	1956												\$2,129	\$61
Olustee, First	Church	1903												\$0	\$0
Reydon, First	Church	1906												\$3,814	\$100
Rhea, First	Church	1901												\$0	\$0
Roosevelt, First	Church	1907												\$7,072	\$0
Sayre, Buffalo	Church	1903	14	0	0	10		0				\$24,405	\$24,405	\$1,052	\$0
Sayre, First	Church	1902	889	32	8	187		99				\$431,717	\$511,577	\$45,223	\$810
Sayre, Hext	Church	1956												\$164	\$0
Sayre, Lone Oak	Church	1901												\$0	\$0
Snyder, First	Church	1903	345	14	6	135		73				\$253,531	\$322,616	\$27,005	\$1,609

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Sweetwater, First	Church	1910												\$9,945	\$0
Texola, First	Church	1902	105	5	0	25		33				\$60,442	\$61,560	\$4,301	\$0
Tipton, First	Church	1902	394	25	11	100		52				\$190,766	\$207,478	\$0	\$1,650
Vinson	Church	1905	12									\$13,160	\$13,160	\$0	\$0
Willow, First	Church	1910	33	0		19		9				\$39,077	\$44,651	\$4,699	\$0
Willow, Spring Creek	Church	1900	38	0	0	10		6				\$34,380	\$37,058	\$2,006	\$400
Great Plains			6,688	334	176	3,379		2,228				\$9,112,489	\$11,088,154	\$925,581	\$52,094

Johnston-Marshall Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Bromide	Church	1969	20	3	0	10		7				\$51,894	\$52,883	\$7,913	\$0
Coleman Baptist	Church	1915	130	1	4	58		34				\$111,893	\$116,522	\$4,436	\$325
Connerville, First	Church	1950	30	0	0	34		13				\$42,640	\$44,915	\$2,250	\$0
Kenefic, Butcher Pen	Mission	1995	15	0	0	12		0						\$560	\$0
Kingston, Bay Point	Church	1997	40	0	0	25		6				\$55,000	\$55,000	\$3,864	\$0
Kingston, Cross Roads	Church	1991	25		8	26		21				\$71,396	\$87,782	\$4,563	\$877
Kingston, Enos	Church	1957	25	5	0	21		0				\$28,277	\$28,277	\$2,496	\$0
Kingston, First	Church	1902	280	26	12	200		100				\$288,050	\$299,765	\$32,904	\$85
Kingston, Hilltop	Church	1978	17	1		27		15				\$40,851	\$50,484	\$3,998	\$0
Kingston, New Hope Southern	Church	2010	76	0	0	50		15				\$79,452	\$89,119	\$0	\$0
Kingston, Texoma Southern	Church	1972	207	5	8	49		42				\$165,648	\$343,673	\$10,683	\$2,226
Kingston, Willis	Church	1888	222	0		63		50						\$10,514	\$0
Lebanon, First	Church	1951	24			14		8				\$8,000	\$8,400	\$681	\$0
Madill, Cumberland	Church	1932	37	3	3	11		11				\$39,274	\$50,209	\$4,696	\$1,600
Madill, First	Church	1901	448	33	16	304		202				\$1,036,196	\$1,234,671	\$114,346	\$7,642
Madill, Grantham	Church	1939	16	0	2	15		9				\$57,176	\$59,279	\$14,985	\$350
Madill, Little City	Church	1943	110	6	7	95		78				\$117,739	\$145,882	\$7,808	\$536
Madill, Nueva Vida	Church	1998	21	1		35		20				\$0	\$0	\$1,283	\$334
Madill, Oakview	Church	1970	124	3	4	65		59				\$200,000	\$220,000	\$13,741	\$20
Mannsville, First	Church	1902	298	0	0	45		31				\$171,171	\$178,904	\$16,960	\$365
Milburn, First	Church	1919	89	4	0	28		21				\$63,599	\$63,599	\$6,166	\$1,207
Milburn, Nida	Church	1953												\$0	\$0
Mill Creek, First	Church	1901												\$0	\$0
Ravia	Church	1903	303	0	0	18		8				\$32,476	\$32,797	\$3,188	\$0
Tishomingo, Bullard Chapel	Church	1961	32	3	8	35		15				\$66,647	\$90,018	\$4,819	\$662
Tishomingo, Calvary	Church	1977	426	41	35	186		100				\$346,241	\$354,741	\$1,573	\$0
Tishomingo, First	Church	1898	170	6	18	45		35				\$131,355	\$149,000	\$8,077	\$75
Wapanucka, First	Church	1904	75	19		50		25						\$2,880	\$0
Johnston-Marshall			3,260	160	125	1,521		925				\$3,204,975	\$3,755,920	\$285,383	\$16,304

Kay Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Blackwell, First	Church	1894												\$2,434	\$2,506
Blackwell, Iglesia Bautista Emanuel	Church	2005												\$0	\$0
Blackwell, Immanuel	Church	1964												\$20,000	\$616
Burbank, First	Church	1932	40	0		25		15				\$85,961	\$86,544	\$4,085	\$0
Fairfax, First Osage	Church	1922												\$5,681	\$855
Kaw City, Oak Grove	Church	1991												\$4,775	\$0
Kildare	Church	1936												\$0	\$0
Lamont, First	Church	1917												\$1,225	\$620
Marland, First	Church	1946												\$0	\$0
Newkirk, First	Church	1916												\$0	\$800
Ponca City, Crestview	Church	1993												\$2,100	\$850
Ponca City, First	Church	1899	450	23	6	298		217				\$930,265	\$1,185,156	\$102,011	\$3,050
Ponca City, Hispana	Church	1993												\$300	\$0
Ponca City, New Faith	Church	2014												\$0	\$0
Ponca City, NewPoint	Church	2015												\$50	\$50
Ponca City, Northeast	Church	1965	510	7	8	210		185				\$476,601	\$528,354	\$67,185	\$9,698
Ponca City, Osage Heights	Church	1945												\$2,652	\$0
Ponca City, Ponca Indian	Church	1937												\$0	\$0
Ponca City, Providence	Church	1960												\$480	\$0
Ponca City, Ranch Drive	Church	1945												\$551	\$0
Ponca City, Sunset	Church	1945												\$4,635	\$0
Red Rock, First	Church	1925												\$950	\$0
Red Rock, Otoe	Church	1916												\$0	\$123
Shidler, First	Church	1922												\$0	\$0
Tonkawa, Faith	Church	1993												\$0	\$0
Tonkawa, First	Church	1895												\$2,400	\$958
Kay			1,000	30	14	533		417				\$1,492,827	\$1,800,054	\$221,514	\$20,126

LeFlore Baptist Association Summary Information

For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Albion, First	Church	1906												\$2,410	\$0
Arkoma, First	Church	1927	67	3	7	57		46				\$133,389	\$150,155	\$6,370	\$110
Bokoshe, First	Church	1905	63	0	0	21		44				\$64,203	\$85,304	\$1,879	\$215
Cameron, First	Church	1890						4						\$0	\$0
Cameron, Liberty Hill	Church	1879	88	2	1	40		46				\$67,239	\$77,379	\$3,742	\$2,660
Heavener, Big Creek	Church	1932	328	2	5	120		114				\$345,240	\$436,561	\$24,122	\$5,800
Heavener, Big Creek Hispanic	Mission	2008	15	0	0	15		15				\$3,228	\$3,228	\$0	\$0
Heavener, First	Church	1884	491	38	8	300		200				\$711,348	\$828,607	\$14,277	\$0
Heavener, Forrester	Church	1938	57	0	4	52		42				\$80,842	\$93,250	\$0	\$726
Heavener, Hontubby	Church	1923	18	1	1							\$43,292	\$44,688	\$1,351	\$0
Heavener, Independence	Church	1907												\$400	\$0
Heavener, Loving	Church	1910	70	13	12	80		45				\$120,033	\$120,033	\$5,621	\$0
Heavener, Nueva Vida en Cristo	Church	1930												\$0	\$0
Heavener, Page	Church	1918	14	0	1	9		9				\$5,000	\$5,000	\$0	\$0
Heavener, Perry Chapel	Church	1904												\$0	\$0
Heavener, Pilgrims Rest	Church	1889	30	0	2	30		20				\$37,473	\$37,473	\$378	\$1,350
Heavener, Trinity	Church	1946	48	3		45		40				\$0	\$0	\$3,000	\$325
Hodgen, First	Church	1915	51	3	14	48		36				\$71,640	\$75,520	\$3,042	\$0
Hodgen, Stapp-Zoe	Church	1997												\$2,841	\$0
Howe, First	Church	1899	15	3	1	40		25				\$47,665	\$51,742	\$900	\$0
Howe, Mountain View	Church	1889												\$0	\$0
Howe, Springhill	Church	1908	381	19	29	205		106				\$470,349	\$545,725	\$13,731	\$0
Howe, The Highway	Church	1994	50	2		45		20				\$85,000	\$85,000	\$300	\$0
Howe, Victory	Church	1970												\$0	\$0
Keota, Cowlington	Church	1877												\$0	\$0
Leflore, First	Church	1901												\$952	\$0
Monroe, First	Church	1900	95	6	8	45		30						\$9,682	\$0
Muse Baptist	Church	1909		1		35						\$50,137	\$51,162	\$949	\$0
Panama, First	Church	1919	27	5	7	67		24				\$76,287	\$84,924	\$1,597	\$0
Pocola, First	Church	1881	196	9	0	65		45						\$4,849	\$0
Pocola, Trinity	Church	1973	129	0	1	50		93				\$140,108	\$144,169	\$4,345	\$200
Poteau, Cross Community	Church	1949												\$4,000	\$0
Poteau, Double Branch	Church	1870												\$12,166	\$0
Poteau, First	Church	1884												\$14,504	\$952
Poteau, Hispanic	Church	2007	103	9	4	98		45						\$0	\$0
Poteau, Southside	Church	1941	363	12	4	191		145				\$522,468	\$586,991	\$62,575	\$1,159
Poteau, Trinity	Church	1963	278	1	0	30		20				\$78,000	\$78,000	\$3,035	\$0
Rock Island, Friendship	Church	2000	170	0	0	25		17				\$62,789	\$111,481	\$3,115	\$0
Shady Point, Calhoun	Church	1963	80	2	1	72		48				\$111,552	\$170,317	\$6,833	\$0
Shady Point, First	Church	1896	26	0	0	26		14				\$43,038	\$52,615	\$4,775	\$213
Smithville, Octavia	Church	1905												\$16,205	\$0
Spiro, Calvary Southern	Church	1999	38	8		35		12				\$0	\$0	\$0	\$0
Spiro, First	Church	1897												\$0	\$0
Talihina, Buffalo Valley	Church	1960	82	0		23		9				\$59,206	\$62,348	\$3,133	\$0
Talihina, Falfa	Church	1940												\$1,774	\$0

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Talihina, First	Church	1911	168	1	5	74		38				\$235,541	\$263,816	\$10,139	\$80
Talihina, God's Country Cowboy	Church	2012												\$1,200	\$0
Talihina, Prairie Grove	Church	1911	72	2	9	37		23				\$78,508	\$82,291	\$10,171	\$221
Whitesboro	Church	1918		1	5	60		39				\$125,126	\$128,506	\$5,632	\$0
Wister, Bethel	Church	1970										\$185,231	\$234,284	\$5,689	\$0
Wister, First Southern	Church	1893	48	2	0	45		18				\$86,330	\$90,893	\$0	\$0
Wister, Heart O' the Hills	Church	1963	158	6		96		52				\$145,302	\$145,302	\$2,587	\$0
Wister, Summerfield	Church	1917	66	0	1	30		25				\$35,000	\$36,000	\$1,200	\$859
LeFlore			3,885	154	130	2,211		1,509				\$4,320,564	\$4,962,764	\$275,473	\$14,870

Metro Baptist Network OKC Summary Information
For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Arcadia, First Southern	Church	1946	363	8	0	65		49				\$198,051	\$220,158	\$29,879	\$2,936
Bethany, Council Road	Church	1963	600	30		750		500				\$3,000,000	\$3,000,000	\$107,250	\$5,291
Bethany, First	Church	1945	522	3	11	104		82				\$433,279	\$604,449	\$30,974	\$4,513
Bethany, Fuente De Vida	Church	2009	20	0	0	14		6				\$8,900	\$8,900	\$968	\$0
Bethany, Macedonia	Church	1993												\$0	\$0
Bethany, Tulakes Covenant Fellowship	Church	2013	60	2	4	50		30				\$110,000	\$110,000	\$628	\$0
Choctaw, Choctaw Road	Church	1988	3,157	115	160	2,051		814				\$4,059,049	\$4,630,353	\$299,280	\$2,700
Choctaw, Eastland Hills	Church	1952		12	12	150		100						\$600	\$0
Choctaw, First	Church	1901	2,202	31	70	468		371				\$1,097,167	\$1,320,951	\$124,631	\$814
Del City, Del View	Church	1959	44	1	16	40		27				\$31,309	\$68,156	\$2,352	\$51
Del City, First Southern	Church	1951	824	31	26	560		463				\$1,920,187	\$2,185,258	\$95,604	\$50
Del City, Jesus Is Lord Missionary	Church													\$100	\$0
Del City, Solomon Temple	Church	2001												\$0	\$0
Del City, Sunnyside Southern	Church	1953	590	38	16	292		216				\$713,997	\$853,555	\$2,400	\$0
Edmond, Acts Community	Church	2013												\$0	\$0
Edmond, Chisholm Creek	Church	1999	283	8	12	260		70				\$10,000	\$510,000	\$1,100	\$0
Edmond, Deepen	Church	2021												\$0	\$0
Edmond, Edmond Community	Church	2018	121	15	14	103		115				\$209,637	\$958,436	\$2,050	\$0
Edmond, First	Church	1890												\$100	\$21,039
Edmond, First Bangla	Church	2018	32	2	1	25		22				\$21,448	\$49,558	\$814	\$0
Edmond, First Indian	Church	2009												\$0	\$0
Edmond, Henderson Hills	Church	1966	4,744	26		1,470		1,460				\$6,201,832	\$7,274,311	\$81,274	\$0
Edmond, Highland Park	Church	1967	117	2	9	68		54				\$126,561	\$243,700	\$10,472	\$0
Edmond, Hispana	Church	1984	101	13	0	160		116				\$187,040	\$215,766	\$8,334	\$0
Edmond, North Pointe	Church	1999	165	13		175		130				\$445,555	\$497,425	\$21,046	\$0
Edmond, Oakdale	Church	1921	624	10	13	237		127				\$1,592,842	\$1,757,992	\$113,964	\$330
Edmond, Oklahoma Khorasan	Campus	2023	14	0	0	19		13				\$84,179	\$84,179	\$0	\$0
Edmond, Unbound	Church	2019												\$100	\$0
Edmond, Vintage	Church	2007	200	20	30	120		120						\$1,000	\$0
Edmond, Waterloo Road	Church	1978	604	27	54	632		481				\$2,041,293	\$2,341,796	\$174,476	\$3,080
Forest Park, Northeast Missionary	Church	1983												\$2,952	\$0
Guthrie, Charter Oak	Church	2022	45	0	25	55		38				\$134,000	\$134,000	\$12,651	\$245
Guthrie, Community	Church	1998	369	32	0	462		205						\$0	\$0
Guthrie, First Southern	Church	1889	303	8	3	116		109				\$245,129	\$413,842	\$33,531	\$3,016
Guthrie, Lakeview	Church	1988	820	69		610		240				\$850,000	\$1,050,000	\$0	\$0
Harrah, First	Church	1903	381	12	9	244		212				\$689,413	\$725,784	\$61,388	\$3,580
Harrah, Legacy	Church	2013												\$100	\$0

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Jones, First	Church	1924	254	6	3	90		87				\$211,552	\$222,446	\$13,712	\$2,550
Luther, First	Church	1930	126	10	6	100		65				\$177,596	\$177,596	\$3,000	\$0
Moore, Philippine International	Church	1999	55	2		45		15						\$2,917	\$0
Mustang, Chisholm Heights	Church	1963	1,905	22	51	352		676				\$1,634,296	\$1,957,481	\$246,646	\$12,620
Mustang, First	Church	1903	1,279	27		1,100		925						\$204,917	\$9,627
Mustang, Mustang Heights	Church	1975												\$18,588	\$1,891
MWC, Country Estates	Church	1953	364	23	8	200		160				\$674,133	\$1,066,831	\$67,492	\$4,562
MWC, Crest	Church	1954	60	7	2	30		16				\$65,000	\$68,100	\$4,011	\$913
MWC, Eastpoint	Mission	2006	175	7		150		75						\$1,800	\$0
MWC, Eastwood	Church	1978	115	7	10	91		78				\$254,624	\$307,440	\$26,599	\$1,431
MWC, First	Church	1944	1,028	15	17	225		198				\$751,816	\$1,947,871	\$54,905	\$4,798
MWC, Gideon's Lighthouse	Church	2008	88	5	68	56		45				\$70,000	\$70,000	\$180	\$0
MWC, Korean	Church	1999	25	0		11		7						\$931	\$0
MWC, Meadowood	Church	1963	913	5	15	350		300				\$1,459,798	\$2,045,004	\$131,208	\$4,398
MWC, New Community	Church	2001	70	6		55		40				\$117,690	\$118,463	\$1,177	\$0
MWC, Soldier Creek	Church	1943	148	2	5	94		65				\$210,700	\$212,333	\$2,000	\$1,300
MWC, Sooner	Church	1948	436	2	6	132		108				\$439,688	\$456,646	\$6,437	\$0
Newalla, Countryside	Church	1961	271	1	9	67		48				\$121,713	\$130,086	\$5,400	\$980
Newalla, First	Church	1946	134	7	5	88		79				\$258,583	\$311,224	\$1,490	\$1,444
Nicoma Park, First	Church	1928	350	9		200		140				\$453,196	\$626,280	\$58,706	\$930
OKC, Beverly Hills	Church	1952	189	2	0	36		25				\$104,000	\$107,750	\$1,012	\$0
OKC, BridgePoint	Church	2014												\$800	\$0
OKC, Bright City	Church	1965												\$0	\$0
OKC, Britton	Church	1909												\$1,659	\$325
OKC, Brookwood	Church	1977	1,916	13	26	317		301				\$1,213,004	\$1,610,486	\$126,239	\$1,860
OKC, Bryant Avenue	Church	1972												\$1,000	\$0
OKC, Calvary Missionary	Church	1993	129	1		30		20				\$54,085	\$54,085	\$180	\$0
OKC, Camille Avenue	Church	1953	87	0	4	32		18				\$41,142	\$41,242	\$100	\$0
OKC, Capitol Hill	Church	1902	1,796	12	19	385		297				\$1,038,847	\$1,301,285	\$102,754	\$4,006
OKC, Central	Church	1965	51	0	4	62		31				\$67,025	\$96,413	\$2,037	\$1,096
OKC, Cherokee Hills	Church	1964	349	4	32	342		342				\$1,066,433	\$1,320,943	\$106,866	\$3,100
OKC, Chinese	Church	1983												\$0	\$0
OKC, Church at the Village	Mission	2014	56	1	6	42		39				\$49,225	\$60,225	\$7,762	\$590
OKC, Circle of Life	Church	2015	64		2	42		12						\$500	\$0
OKC, Classen Boulevard	Church	1952	150	0	0	35		30				\$130,435	\$159,686	\$10,284	\$540
OKC, Crestview	Church	1958		3	4	65		61				\$174,127	\$178,218	\$11,391	\$0
OKC, Crossroads	Church	1940	14			14		10						\$1,200	\$0
OKC, Crosstown	Church	2008	144	2	0	120		120				\$336,900	\$388,900	\$2,400	\$0
OKC, Crown Heights	Church	1928												\$0	\$0
OKC, Deaf Church	Church	2017	63	3	2	40		20				\$63,924	\$64,771	\$3,345	\$0
OKC, Dickson	Church	1940	26	0	0	22		13				\$36,500	\$36,500	\$0	\$0
OKC, Dumas Avenue Southern	Church	1931												\$0	\$0
OKC, Eagle Heights	Church	1994	514	17	10	295		388				\$604,809	\$607,939	\$13,980	\$0
OKC, El Olivar	Church	1991												\$0	\$0

Summary Information For ACP Year 2024

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OKC, Emanuel Hispanic	Church	1990	76	5		120		80						\$7,038	\$0
OKC, Exchange Avenue	Church	1918	201	7	11	90		63				\$293,150	\$524,767	\$30,923	\$0
OKC, First Hispanic	Church	1946												\$0	\$0
OKC, Fortieth Street	Church	1939	25	1	3	33		14				\$0	\$75,345	\$0	\$0
OKC, Freedom Worship	Church	2020	200	25		95								\$0	\$0
OKC, Glorieta	Church	1961	402	15	4	97		64				\$244,912	\$297,221	\$24,562	\$2,768
OKC, Grace And Truth	Mission	2012	6	0	0	6		0				\$0	\$0	\$0	\$0
OKC, Grace Place	Church	1992	779	26	25	383		350				\$1,079,151	\$1,280,441	\$4,000	\$0
OKC, Grace Pointe	Church	2007												\$0	\$0
OKC, Greater Trinity	Mission	2005												\$0	\$0
OKC, Heavenly Heights	Church	1947		0	0	17		5						\$7,495	\$0
OKC, Heritage	Church	1980												\$6,500	\$0
OKC, Highland Hills	Church	1963	40	0	2	33		31				\$126,517	\$131,417	\$9,586	\$770
OKC, Iglesia Palabra Viva	Church	2000	45	2		35		25						\$1,039	\$0
OKC, Iglesia Bautista Central	Church	2012		7		140		66				\$181,227	\$181,227	\$9,997	\$0
OKC, Iglesia Lavilla	Church	2011												\$388	\$0
OKC, Indian Community	Church	2007												\$3,935	\$0
OKC, International Community	Church	2018	16	3	0	15		15				\$45,628	\$69,468	\$4,560	\$100
OKC, International Grace	Church	2012	30	0	4	12		0				\$7,500	\$10,006	\$500	\$0
OKC, Japanese Mission	Mission	2005												\$0	\$0
OKC, Jesus Es El Camino	Church	2014		2	1	50		42				\$40,033	\$46,232	\$1,813	\$0
OKC, Kelham	Church	1913	202	4		62		62				\$196,790	\$256,586	\$18,822	\$2,150
OKC, Kentucky Avenue	Church	1922												\$0	\$0
OKC, Knob Hill	Church	1960												\$0	\$0
OKC, Mayridge	Church	1956	478	8	6	85		62						\$28,606	\$3,806
OKC, Miracle Temple	Church		25	17		15		12						\$0	\$0
OKC, Mission OKC	Church	2011												\$600	\$0
OKC, New Bethel	Church	1962												\$0	\$0
OKC, New Life Mission	Church	2016												\$0	\$0
OKC, New Vision Community Church	Church	1994												\$6,073	\$0
OKC, Newchurch	Church	1991	1,000	24		325		180				\$1,014,091	\$1,014,091	\$2,400	\$0
OKC, Northeast Fellowship	Church	2024												\$0	\$0
OKC, Northwest	Church	1930	429	12	34	365		321				\$1,184,900	\$1,297,056	\$119,791	\$0
OKC, Nueva Vida	Church	2006	90	3		56		30						\$1,786	\$384
OKC, Oikos	Church	2020	26	0	0	20		15				\$300	\$300	\$0	\$0
OKC, Oklahoma Zotung	Church	2012	133	89	49	113		37				\$174,590	\$210,180	\$0	\$0
OKC, Olivet	Church	1910	131	9	11	76		62				\$246,777	\$369,755	\$16,081	\$780
OKC, Plainview	Church	1948	60	6	9	45		28				\$125,000	\$125,000	\$9,486	\$0
OKC, Portland Avenue	Church	1934	1,186	3	7	135		122				\$443,460	\$703,307	\$35,639	\$434

Summary Information For ACP Year 2024

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OKC, Prospect	Church	1966												\$0	\$0
OKC, Providence	Church	2023												\$0	\$0
OKC, Putnam City	Church	1926	1,273	24	77	611		521				\$2,377,094	\$2,630,319	\$44,701	\$3,603
OKC, Quail Springs	Church	1950	3,898	106	135	1,510		1,442				\$8,056,067	\$10,666,863	\$1,163,266	\$46,885
OKC, Rios De Agua Viva	Church	2001												\$3,403	\$902
OKC, Roca Fuerte	Church	2016	19	6	1	27		4						\$0	\$0
OKC, Rockwood	Church	1952	20	3		15		4						\$0	\$0
OKC, Shields Boulevard	Church	1948	181	11	3	40		20				\$655,000	\$671,980	\$12,376	\$1,009
OKC, South Lindsay	Church	1925	610	5	4	60		47				\$225,003	\$241,643	\$15,095	\$2,078
OKC, Southern Hills	Church	1964	4,302	56		1,690		1,127						\$680,340	\$39,408
OKC, Spring Creek	Church	1984												\$0	\$0
OKC, Springdale	Church	1954	65	2	10	41		21				\$122,205	\$130,533	\$8,128	\$790
OKC, Thrive	Church	2020	40	16		102		70				\$232,833	\$232,833	\$11,300	\$0
OKC, Trinity	Church	1911	70	12	2	76		35				\$167,121	\$202,114	\$3,564	\$0
OKC, Trinity Chinese	Church	2001	21	3		25		23				\$36,176	\$45,717	\$1,388	\$0
OKC, Trinity Lao-Thai	Church	1982	14	0	0	12		12				\$6,604	\$6,604	\$380	\$0
OKC, Trinity Missionary	Church	1985												\$0	\$0
OKC, True Light	Church	1999	80	4	2	4		4				\$0	\$8,953	\$176	\$0
OKC, Victory	Church	1938	272	2		54		22				\$99,275	\$101,575	\$1,968	\$250
OKC, Vietnamese First	Church	1985												\$0	\$0
OKC, Village	Church	1959	271	4	16	127		115				\$632,190	\$677,849	\$38,370	\$1,030
OKC, Vision Community	Church	2005	25	0	0	20		10				\$100,000	\$100,000	\$0	\$0
OKC, Western Avenue	Church	2009	65	7	12	53		36						\$600	\$0
OKC, Wilmont Place	Church	1924	130	1	5	115		100				\$549,800	\$557,800	\$29,180	\$0
OKC, Zomi Christian	Church	2011	86	46	40	78		30				\$126,955	\$126,955	\$4,635	\$0
Piedmont, First	Church	1906	347	9	6	255		185				\$1,065,616	\$1,113,590	\$0	\$755
Spencer, Truelove	Church	1989												\$0	\$0
Wheatland, First	Church	1955	65	3		35		14						\$8,831	\$758
Yukon, Canadian Valley	Church	1982	163	7	26	149		114				\$283,353	\$340,699	\$6,149	\$50
Yukon, First	Church	1891	330	7	13	250		145				\$742,735	\$774,688	\$51,545	\$1,764
Yukon, Refuge	Church	2022												\$9,658	\$0
Yukon, Surrey Hills	Church	1977	801	11	13	141		100				\$487,845	\$761,557	\$40,291	\$100
Yukon, Together We Church	Church	1979		355		2,251								\$86,313	\$0
Metro Baptist Network			49,377	1,717	1,330	24,779		16,911				\$57,661,607	\$70,989,484	\$5,038,918	\$217,177

Mullins Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Addington	Church	1902												\$0	\$0
Comanche, Corum	Church	1907												\$3,260	\$390
Comanche, Countryside	Church	1959												\$20,407	\$0
Comanche, First	Church	1894	207	10	5	55		41				\$145,819	\$156,130	\$11,383	\$303
Comanche, Patterson	Church	1934	332	9	2	87		65				\$193,450	\$244,123	\$17,586	\$90
Countyline, First	Church	1915												\$0	\$535
Duncan, Chisholm Trail Cowboy	Church	2007												\$0	\$0
Duncan, El Divino Salvador	Church	2001												\$600	\$0
Duncan, Fair	Church	1902	245	8	10	94		70				\$251,678	\$270,609	\$17,180	\$1,925
Duncan, First	Church	1889	383	40	34	227		181				\$986,844	\$986,844	\$71,579	\$6,552
Duncan, Freedom Biker	Mission	2008		37										\$6,000	\$0
Duncan, Grace	Church	1991												\$0	\$0
Duncan, Immanuel	Church	1934	186	9	23	158		147				\$286,949	\$423,446	\$3,267	\$0
Duncan, Liberty	Church	1975	71		6	35		25				\$76,600	\$79,600	\$9,421	\$0
Duncan, New Hope West	Church	2002	1,523	14	18	550		350				\$1,819,617	\$2,172,185	\$206,526	\$775
Duncan, Parkview	Church	1962												\$8,115	\$20
Duncan, Trinity	Church	1953												\$0	\$0
Duncan, Western Heights	Church	1963	59	1	9	40		31				\$119,730	\$138,218	\$478	\$0
Hastings	Church	1902	176	0	7	46		33				\$117,157	\$125,593	\$10,178	\$1,515
Irving, First	Church	1903	63	4	2	35		9				\$60,933	\$62,537	\$8,714	\$0
Marlow, Central	Church	1950												\$39,766	\$745
Marlow, Eastside	Church	1953												\$22,608	\$2,599
Marlow, First	Church	1891	3,051	78	49	1,164		427				\$2,358,951	\$3,322,943	\$137,500	\$18,630
Marlow, Lakeside	Church	1983												\$4,290	\$100
Meridian	Church	1939												\$200	\$0
Ryan, First	Church	1892	125	4		62		35						\$300	\$0
Terral, First	Church	1897	89	12	1	55		17				\$94,733	\$173,544	\$7,602	\$370
Velma	Church	1893	476	19	2	164		109				\$752,960	\$880,281	\$100,443	\$2,830
Waurika, First	Church	1904												\$13,355	\$960
Mullins			6,986	245	168	2,772		1,540				\$7,265,421	\$9,036,053	\$720,757	\$38,339

Muscogee-Seminole-Wichita Indian Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Anadarko, Rock Spring	Church	1874												\$0	\$0
Bowlegs, Cedar Creek	Church													\$0	\$0
Braggs, Sand Spring	Church													\$0	\$0
Bristow, True Vine Indian	Mission	2007												\$0	\$0
Bunch, Beaver Indian	Church													\$0	\$0
Calvin, Tookparfka	Church	1860												\$570	\$302
Checotah, Deep Fork Hillabee	Church	1904												\$0	\$0
Cromwell, Little Quarsarty	Church	1910												\$0	\$175
Eufaula, Artussee	Church													\$0	\$0
Eufaula, Little Coweta Indian	Church													\$0	\$0
Eufaula, New Arbor Indian	Church													\$0	\$0
Eufaula, Okfuskee	Church	1865												\$0	\$37
Eufaula, Tuskegee	Church	1867												\$0	\$0
Eufaula, West Eufaula Indian	Church													\$0	\$0
Hanna, Weogufkee	Church	1850												\$605	\$0
Henryetta, Silver Spring	Church	1904												\$2,470	\$0
Konawa, Bethlehem	Church	2007												\$0	\$0
Lamar, Middle Creek #1	Church	1869												\$0	\$0
Muskogee, Butler Creek	Church													\$0	\$0
Okemah, All Nations	Church	2013												\$0	\$0
Okemah, Buckeye Creek	Church													\$1,503	\$608
Okemah, Montesoma	Church	1887												\$1,100	\$180
Okmulgee, Belvin	Church													\$1,492	\$300
Sand Springs, Wekiwa	Church	1952												\$0	\$0
Sapulpa, Community Indian	Church	2000												\$0	\$0
Sapulpa, Little Cussetah	Church	1892												\$0	\$0
Sasakwa, Spring	Church	1850												\$1,200	\$353
Stidham, Big Arbor Indian	Church	1844												\$821	\$0
Vian Creek	Church	1941												\$0	\$0
Wetumka, Indian	Church													\$2,172	\$0
Wetumka, Sand Creek Indian	Church													\$200	\$311
Wewoka, Akasvmkv	Church	1993												\$393	\$132
Muscogee-Seminole-Wichita														\$12,527	\$2,398

Muskogee Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Braggs, First	Church	1957	40	6	1	26		24				\$34,499	\$34,499	\$3,583	\$0
Checotah, Brush Hill	Church	1973	97	3	1	36		33				\$67,325	\$70,605	\$3,323	\$1,155
Checotah, First	Church	1898	465	25		194		109				\$332,376	\$453,699	\$26,381	\$6,826
Checotah, Hope	Church	1990	31	1	2	22		9				\$28,839	\$29,674	\$1,607	\$230
Checotah, Onapa	Church	1923	17	0	0	20		14				\$57,391	\$59,725	\$2,002	\$500
Council Hill, Elm Grove	Church	1904	101	2	2	55		38				\$132,948	\$142,468	\$14,192	\$800
Coweta, First	Church	1902	1,091	8	18	175		140				\$663,618	\$768,949	\$61,761	\$310
Coweta, Lone Star	Church	1947		2	1	42		29				\$117,025	\$124,805	\$13,774	\$0
Fort Gibson, First	Church	1903	169	6		119		86				\$525,000	\$629,698	\$28,385	\$2,064
Fort Gibson, South Ridge	Church	1993	45	5	4	30		33				\$67,064	\$82,010	\$3,787	\$725
Haskell, First	Church	1905	428	14	24	145		118				\$333,228	\$524,385	\$6,875	\$1,675
Haskell, Stonebluff	Church	1935	104	2		42		23				\$44,687	\$49,433	\$2,678	\$0
Hulbert, First	Church	1920	280	25	10	123		96				\$272,095	\$293,859	\$9,898	\$0
Hulbert, Norwood Lakeview	Church	1964	45	2	8	35		0						\$5,989	\$0
Muskogee, All Nations	Church	2003	74	6	1	50		33				\$54,072	\$57,287	\$644	\$0
Muskogee, Antioch	Church	1910	150	22	17	103		62						\$150	\$0
Muskogee, Ash Street	Church	1959	254	10	3	87		59					\$190,000	\$2,400	\$0
Muskogee, Boston Avenue	Church	1939	75	3	4	45		20						\$400	\$0
Muskogee, Brushy Mountain	Church	1923	11	0	0	23		6				\$17,710	\$17,710	\$664	\$0
Muskogee, Calvary	Church	1913	30	0	3	24		22						\$4,011	\$595
Muskogee, Central	Church	1904	30	0	0	25		0				\$51,202	\$60,902	\$205	\$300
Muskogee, Eastern Heights	Church	1949		4	0	105		83				\$371,278	\$402,921	\$31,765	\$605
Muskogee, Fairview	Church	1962	70	1	0	22		17				\$85,000	\$85,000	\$5,634	\$935
Muskogee, First	Church	1890		24	11	435		389				\$1,723,345	\$1,978,085	\$114,700	\$8,316
Muskogee, First Indian	Church	1956	0	0	5	22		15				\$21,466	\$23,428	\$200	\$0
Muskogee, Grace	Church	1992	6	0	0	6		6					\$10,505	\$0	\$0
Muskogee, Grandview	Church	1960	477	6	7	75		53				\$315,903	\$320,158	\$7,199	\$1,862
Muskogee, Iglesia Bautista Hispana	Church	2022	6	0	2	13		33				\$10,914	\$86,864	\$740	\$100
Muskogee, Immanuel	Church	1922	71	6		48		39				\$97,265	\$102,128	\$1,539	\$418
Muskogee, Keefeton Trinity	Church	1934	150	3	1	77		29				\$153,342	\$200,403	\$17,160	\$1,612
Muskogee, Meadowbrook	Church	1962	54	1	5	23		0				\$41,382	\$42,051	\$0	\$0
Muskogee, Mountain View	Church	1921	105	16	5	74		46				\$107,809	\$207,074	\$6,111	\$0
Muskogee, New Hope	Church	1955	91	3	5	60		43				\$240,649	\$300,446	\$22,146	\$1,175
Muskogee, Oldham Memorial	Church	1955	167	9	6	93		75				\$232,974	\$257,889	\$30,338	\$1,250
Muskogee, Southeast	Church	1959	1,226	20	15	280		228				\$898,441	\$1,004,873	\$75,027	\$4,905
Muskogee, Three Rivers Cowboy	Church	2012		3		70		40						\$0	\$0
Muskogee, Timothy	Church	1955	1,201	42	12	365		175				\$778,990	\$800,490	\$11,400	\$1,500
Okay, First	Church	1921	70	1		40		32				\$133,314	\$142,605	\$8,182	\$783
Oktaha, Trinity	Church	1957	40	1		20		20				\$14,893	\$17,019	\$20	\$0
Porter, First	Church	1909	86	5	0	55		60				\$0	\$0	\$4,983	\$2,116
Porum, Friendship Chapel	Church	1993	50	1		42		23				\$71,651	\$72,316	\$1,497	\$255

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Tahlequah, Crescent Valley	Church	1946	482	45		533		302				\$741,938	\$927,422	\$10,550	\$0
Tahlequah, Crescent Valley City Campus	Campus	2023	52	9	5	84		48					\$165,460	\$4,725	\$0
Wagoner, First	Church	1893	1,003	14	6	351		216				\$919,208	\$1,018,051	\$7,200	\$2,802
Wagoner, Immanuel Southern	Church	1952	120	2	4	44		30				\$84,266	\$99,318	\$4,546	\$810
Wagoner, Twin Oaks	Church	1964	47	7	11	35		28				\$47,000	\$52,000	\$1,457	\$537
Wainwright, First	Church	1911												\$681	\$0
Warner, First	Church	1917	165	2	9	120		90				\$254,590	\$254,590	\$25,494	\$605
Webbers Falls, First	Church	1882	113	6	8	78		55						\$21,561	\$0
Webbers Falls, Green Valley	Church	1978	117	3	3	35		21				\$141,896	\$156,200	\$4,230	\$0
Muskogee			9,506	376	219	4,626		3,150				\$10,286,593	\$12,317,004	\$611,795	\$45,766

North Canadian Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Beggs, Crossroads	Church	2003	406	25	21	212		113				\$412,873	\$486,545	\$27,422	\$557
Beggs, First	Church	1902	100	4	4	115		0				\$0	\$0	\$0	\$0
Beggs, Natura	Church	1985	91	2	6	67		46				\$73,029	\$88,029	\$5,129	\$0
Boynton, Eram	Church	1966	18	0	1	13		0				\$8,137	\$10,071	\$689	\$0
Castle	Church	1942	95	2		31		19				\$69,370	\$98,282	\$7,824	\$345
Dewar, First	Church	1916	1,014	18	12	225		146				\$504,287	\$532,200	\$35,216	\$5,366
Dustin, First	Church	1903	44	0	0	25		12				\$99,682	\$101,872	\$2,780	\$0
Henryetta, First	Church	1903	139	9	14	111		114				\$241,647	\$496,081	\$0	\$400
Henryetta, Immanuel	Church	1953	20	0	4	21		19				\$24,940	\$26,870	\$1,086	\$253
Henryetta, Salem	Church	1941	115	1	1	40		31				\$99,781	\$121,281	\$600	\$0
Henryetta, Wilson	Church	1907	102	5	1	80		43				\$102,844	\$133,362	\$5,410	\$0
Hoffman, First	Church	1903	22	0	2	21		17				\$10,181	\$10,282	\$786	\$0
Kiefer, First	Church	1912	32	2		23		23				\$33,697	\$34,107	\$1,801	\$135
Morris, First	Church	1905	504	10	1	84		66				\$246,216	\$332,751	\$7,747	\$940
Morris, Liberty	Church	1955	100	1	5	27		12				\$92,801	\$107,963	\$3,635	\$750
Morris, Trinity	Church	1996	152	0	5	34		28				\$143,262	\$160,381	\$6,088	\$975
Okemah, Calvary	Church	1948	7			22		6				\$18,954	\$49,054	\$0	\$0
Okemah, First	Church	1908	142	51	0	185		90				\$666,697	\$673,766	\$29,137	\$0
Okemah, Last Chance	Church	1912	375	17	4	125		95				\$203,399	\$230,456	\$15,723	\$0
Okemah, Skyview	Church	1963	215	13		90		50				\$165,160	\$184,395	\$1,518	\$0
Okmulgee, Calvary	Church	1920	193	17	4	97		60				\$210,072	\$210,072	\$11,946	\$20
Okmulgee, ClearView	Church	2004	913	13	10	290		253				\$294,622	\$406,342	\$1,200	\$0
Okmulgee, First	Church	1901	425	12	6	166		121				\$386,363	\$457,844	\$31,005	\$2,631
Okmulgee, Nuyaka	Church	1978	349	5		90		49				\$235,881	\$256,919	\$4,800	\$0
Okmulgee, Old Post Cowboy	Church		38	5	18	35		12				\$72,158	\$81,942	\$400	\$0
Okmulgee, Second	Church	1924	501	5	9	103		90				\$243,479	\$257,105	\$6,261	\$785
Okmulgee, Twin Hills	Church	2014	86	20	10	90		36				\$143,934	\$145,619	\$1,800	\$0
Paden, First	Church	1932	434	4		75		59				\$202,347	\$232,435	\$20,151	\$1,070
Pharoah	Church	1917	0	0	0	12		12				\$30,699	\$30,784	\$3,034	\$0
Preston, First	Church	1943	104	6	11	85		58				\$172,647	\$198,420	\$7,150	\$2,071
Schulter	Church	1924	122	3	11	63		25				\$86,735	\$86,735	\$5,968	\$0
Schulter, Cedar Creek	Church	2013	7	0	0	8		12				\$6,771	\$20,142	\$160	\$0
Weleetka, First	Church	1903	200	11	9	64		56				\$229,081	\$234,233	\$6,900	\$0
North Canadian			7,065	261	169	2,729		1,773				\$5,531,746	\$6,496,340	\$253,365	\$16,298

Northeastern Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Afton, Cleora	Church	1963	90	30	10	57		35				\$76,149	\$160,239	\$3,853	\$75
Afton, First	Church	1896	63	0	0	18		11				\$62,576	\$68,494	\$6,260	\$200
Afton, Trinity Southern	Church	1983	146	0	0	49		35				\$99,444	\$121,154	\$5,199	\$265
Anderson, Buffalo Creek	Church	2002	403	10	32	251		160				\$325,664	\$359,065	\$12,276	\$0
Bernice, First	Church	1993	40	6	4	40		40				\$0	\$80,268	\$500	\$0
Cardin, First	Church	1917	193	3	0	65		35				\$128,662	\$153,662	\$12,464	\$1,545
Colcord, First	Church	1952	117	1	3	45		37				\$44,249	\$49,465	\$225	\$0
Commerce, First	Church	1909	70	5		60		34				\$96,914	\$152,675	\$4,714	\$265
Commerce, Southeast	Church	1956	233	4	0	70		48				\$70,741	\$80,262	\$3,583	\$357
Eucha, South Grand Lake	Church	1995	128	2	7	97		65				\$109,150	\$133,315	\$6,438	\$0
Fairland, First	Church	1893	65	1	2	40		35				\$106,500	\$127,000	\$1,764	\$0
Fairland, Hudson Creek	Church	1945												\$3,101	\$885
Grove, Delaware	Church	1935	47		2	60		35				\$216,000	\$462,480	\$22,151	\$0
Grove, Dodge	Church	1928												\$1,198	\$150
Grove, Elk River	Church	1993	450	2		100		87				\$227,799	\$239,799	\$2,721	\$0
Grove, First	Church	1898	422	5	26	258		179				\$911,364	\$1,125,947	\$89,753	\$4,904
Grove, Grand Lake	Church	1980		25		50		30						\$2,177	\$0
Grove, Trinity	Church	2011	125	10	12	88		130				\$283,000	\$393,000	\$4,200	\$0
Jay, First	Church	1917		9	7	110		70				\$278,297	\$291,261	\$13,513	\$1,420
Jay, New Hope	Church	2000	220	13	0	100		65				\$105,556	\$105,556	\$2,907	\$0
Jay, Whitewater	Church	1940												\$0	\$0
Jay, Zena	Church	1914	40			29		18				\$65,119	\$66,299	\$3,436	\$0
Kansas, Crossties	Church	2011	28	3		18						\$1,400	\$1,475	\$25	\$0
Kansas, First	Church	1948	94	4	4	50		30				\$109,540	\$133,926	\$5,547	\$560
Leach, First	Church	1948	101	33	9	72		55				\$157,883	\$180,967	\$5,669	\$449
Miami, Eastside	Church	1954	69		1	40		40				\$66,101	\$77,667	\$8,436	\$535
Miami, First	Church	1890	208	31	12	236		90				\$423,578	\$623,531	\$25,262	\$1,285
Miami, Green Acres	Church	1917	90	0	0	33		20				\$30,903	\$32,392	\$2,051	\$345
Miami, Immanuel	Church	1946	124	6	0	27		18				\$83,542	\$87,639	\$6,267	\$1,159
Miami, Lone Star	Church	1911	43	0	0	33		19				\$67,707	\$79,052	\$6,763	\$375
Miami, Micronesian	Mission	2007												\$130	\$0
Miami, Mound Valley	Church	1949	100	1	2	30		20				\$50,705	\$60,705	\$1,073	\$256
Miami, Mount Zion	Church	1927	50			12		8				\$35,030	\$35,898	\$3,580	\$0
Miami, Narcissa	Church	1919	20	0	0	15		12				\$20,111	\$20,698	\$1,480	\$175
Miami, Northwest	Church	1946												\$120	\$30
Miami, Nueva Vida	Church	2016												\$232	\$0
Miami, Ottawa Indian	Church	1840	9	0	0	8		0				\$10,320	\$10,320	\$0	\$0
Miami, Southeast	Church	1956	29	0	0	6		0				\$2,550	\$14,275	\$280	\$50
Miami, Southern Hills	Church	1972		5	1	45		13					\$106,406	\$5,923	\$1,027
Miami, Two Rivers	Church	2013	49	0	0	33		22				\$14,000	\$22,473	\$0	\$207
Monkey Island, Lake Center	Church	1942	112	5		137		73				\$381,437	\$474,455	\$12,240	\$835
Quapaw, First	Church	1915	147	3	2	82		90				\$200,520	\$235,079	\$30,241	\$1,295
Quapaw, Spring River Indian	Church	1970												\$1,166	\$0
West Siloam Springs, Calvary	Church	1947	179	2	10	108		67				\$219,031	\$260,054	\$17,858	\$150
Wyandotte, First	Church	1906	51	4	4	26		16				\$50,041	\$72,504	\$3,750	\$0
Northeastern			4,355	223	150	2,598		1,742				\$5,131,583	\$6,699,457	\$340,527	\$18,799

Northwestern Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Alva, First	Church	1894												\$31,006	\$2,375
Arnett, First	Church	1910	150	9	4	80		60				\$121,605	\$134,600	\$4,275	\$0
Buffalo, First	Church	1903	180	9	3	85		50				\$195,000	\$195,000	\$9,268	\$0
Fort Supply	Church	1965	92	0	1	35		25				\$90,766	\$135,209	\$11,838	\$70
Gage, First	Church	1906												\$7,640	\$435
Laverne, First	Church	1919	260	4	0	133		101				\$283,593	\$308,507	\$5,947	\$0
Mooreland, First	Church	1902	267	7		113		97				\$462,139	\$565,368	\$52,068	\$1,252
Seiling, First	Church	1964												\$11,044	\$2,875
Sharon, First	Church	1912												\$0	\$0
Sharon, South Persimmon	Church	1906	10	0	0	7		7				\$10,000	\$14,000	\$600	\$600
Shattuck, First	Church	1902	93	6	3	51		40				\$91,722	\$128,040	\$8,059	\$265
Vici, First	Church	1914												\$2,373	\$0
Woodward, Ascent	Church	2019												\$250	\$50
Woodward, Crown Heights	Church	1962												\$3,013	\$911
Woodward, Elm Street	Church	1975												\$0	\$0
Woodward, First	Church	1895	296	12	12	216		148				\$773,999	\$1,163,383	\$50,000	\$1,025
Woodward, Lincoln Avenue	Church	1985				692								\$24,164	\$0
Woodward, Vida Abundante	Church	1983												\$1,123	\$0
Northwestern			1,348	47	23	1,412		528				\$2,028,824	\$2,644,107	\$222,669	\$9,858

Panhandle Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Balko	Church	1908	212	12	2	68		40				\$163,383	\$181,604	\$0	\$0
Beaver, First	Church	1917	74	1		72		64				\$259,845	\$286,240	\$17,392	\$1,643
Beaver, Iglesia Bautista	Church	1984	20	0		15		10				\$16,800	\$16,800	\$0	\$0
Boise City, First	Church	1916	153	3	4	100		70				\$303,392	\$344,883	\$13,613	\$2,310
Boise City, Primera Hispana	Church	1989												\$600	\$0
Boise City, Wheelless	Church	1958	14	1	0	14		5				\$23,202	\$29,227	\$3,134	\$0
Felt, First	Church	1930	61	0	0	25		20				\$235,109	\$318,870	\$35,511	\$6,997
Felt, Primera Mission	Mission	2010												\$0	\$0
Forgan, First	Church	1910	147	20	5	99		70				\$217,390	\$257,537	\$16,419	\$150
Goodwell, First	Church	1904	66	2		46		60				\$76,150	\$90,581	\$3,853	\$705
Guymon, First	Church	1903												\$45,628	\$1,490
Guymon, First Hispanic	Church	1983	85	5	8	91		57				\$53,756	\$53,756	\$5,376	\$0
Guymon, Sunset Lane	Church	1981	159	20	2	108		69				\$195,723	\$257,074	\$31,517	\$3,166
Hardesty, Bethel	Church	1926	11	0	0	17		7				\$19,953	\$20,163	\$3,732	\$0
Hardesty, First	Church	1929												\$0	\$0
Hooker, First	Church	1906	179	9	2	55		35						\$5,686	\$321
Kenton	Church	1900	18	0	1	15		0				\$35,127	\$45,322	\$0	\$3,281
Keyes, First	Church	1926												\$13,333	\$13,000
Texhoma, First	Church	1903	38	0	1	27		25				\$77,665	\$112,061	\$2,181	\$918
Turpin, First	Church	1957	93	11	3	46		30				\$146,068	\$173,946	\$12,455	\$920
Tyrone	Church	1894												\$351	\$0
Panhandle			1,330	84	28	798		562				\$1,823,563	\$2,188,064	\$210,782	\$34,901

Pittsburg Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Arpelar Baptist Church	Church	1982	26	0	4	18		12				\$16,621	\$17,898	\$345	\$130
Blanco	Church	1948		2		15						\$8,000	\$8,000	\$0	\$0
Blocker	Church	1964	122	7	4	60		32					\$54,000	\$2,892	\$0
Canadian, First Southern	Church	1878	30	2	0	33		16				\$46,920	\$47,120	\$4,437	\$0
Crowder, First	Church	1902	65	0		48		40				\$90,967	\$101,533	\$11,114	\$0
Eufaula, Lenna	Church	1922	140	2	0	22		18				\$48,390	\$120,671	\$3,221	\$0
Eufaula, Lindsey Chapel	Church	1963	0	10	0	215		0				\$459,174	\$470,942	\$4	\$0
Eufaula, North Fork	Church	1977		9		144		101						\$19,000	\$4,389
Eufaula, Oak Ridge	Church	1975	46	1	2	45		40				\$70,607	\$77,114	\$6,178	\$990
Eufaula, Stidham	Church	1878												\$2,250	\$0
Eufaula, Vivian	Church	1917	17	3	0	14		14				\$39,897	\$41,554	\$2,585	\$120
Haileyville, First	Church	1902	28	11	1	28		6				\$25,452	\$32,808	\$1,057	\$0
Hanna, First	Church	1910	33	4		23		15				\$41,389	\$47,989	\$4,359	\$0
Hartshorne, Adamson	Church	1907	30	1	0	12		5				\$27,502	\$27,977	\$2,458	\$150
Hartshorne, Cornerstone	Church	1983	150	12	4	80		40				\$94,215	\$95,440	\$1,618	\$0
Hartshorne, First	Church	1893	100	1	3	40		32				\$83,899	\$203,736	\$862	\$346
Haywood	Church	1932	252	7	1	77		56				\$140,978	\$147,197	\$12,302	\$0
Indianola, First	Church	1901	76	4	2	31		26				\$70,823	\$74,308	\$7,938	\$0
Kiowa, First	Church	1898	165	9	3	40		30				\$63,241	\$77,025	\$4,217	\$724
Krebs, First	Church	1893			4	19		6				\$34,630	\$37,314	\$2,043	\$475
Krebs, Richville	Church	1935	32	2	0	29		25				\$55,540	\$63,041	\$8,246	\$0
McAlester, Calvary	Church	1980	500	37	28	240		180				\$197,435	\$597,570	\$533	\$0
McAlester, Calvary North	Campus	2023												\$0	\$0
McAlester, Choate Prairie	Church	1875	47	0	0	23		12				\$60,592	\$60,592	\$4,673	\$0
McAlester, Community	Church	1995	13	3	4	11		11				\$49,714	\$49,714	\$556	\$0
McAlester, Dow	Church	1947	15	0		15		10				\$23,554	\$25,883	\$1,554	\$0
McAlester, Emmanuel	Church	1981	34	3	1	23		19				\$24,982	\$29,967	\$0	\$0
McAlester, First	Church	1892	563	40	15	326		325				\$1,379,432	\$2,037,217	\$174,194	\$51
McAlester, Frink	Church	1955	82	7	7	100		64				\$254,000	\$375,000	\$6,444	\$0
McAlester, High Hill	Church	1927	80	1		35		22				\$55,000	\$56,230	\$2,233	\$280
McAlester, Hillcrest	Church	1946	80	1		22		15				\$27,631	\$28,919	\$1,192	\$0
McAlester, Kiamichi Country Cowboy	Church	2009												\$0	\$0
McAlester, Mekko	Church	1957												\$0	\$0
McAlester, Scipio	Church	1951	98	10	4			35				\$96,060	\$111,688	\$5,616	\$0
McAlester, Victory Park	Church	1952	195	4	7	74		59				\$299,741	\$374,029	\$35,534	\$0
Pittsburg	Church	1912	358	16	1	122		118				\$0	\$0	\$0	\$1,826
Pittsburg, Ti Valley	Church	1968	9	0	0	10		10				\$26,607	\$27,567	\$1,282	\$0
Savanna, First	Church	1904	49	2	2	42		27				\$92,652	\$97,340	\$6,370	\$765
Stuart, Ashland	Church	1903	37	0	2	28		9				\$10,400	\$12,480	\$512	\$0
Stuart, First	Church	1920	20	2	0	10		5				\$19,500	\$19,500	\$153	\$0
Wardville, Harpers Valley	Church	1952	50	0	0	28		20				\$49,919	\$65,341	\$8,038	\$885
Pittsburg			3,542	213	99	2,102		1,455				\$4,085,464	\$5,714,704	\$346,010	\$11,131

Pottawatomie-Lincoln Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Agra, First	Church	1925	244	3	6	50		32				\$114,338	\$114,338	\$13,603	\$1,015
Asher, First	Church	1902	148	1	6	69		26				\$126,129	\$142,953	\$11,115	\$1,249
Bethel Acres, New Hope	Church	1894	360	8	13	224		151				\$432,879	\$460,122	\$20,742	\$1,630
Carney, First	Church	1891	32	4	2	25		33				\$42,907	\$43,611	\$229	\$0
Chandler, First	Church	1894	618	16	9	251		158				\$733,681	\$805,686	\$71,646	\$14,237
Chandler, Southern	Church	1978	102	10	8	58		42				\$205,149	\$215,872	\$18,078	\$6,995
Dale	Church	1913	104	6	0	31		19				\$41,563	\$46,244	\$1,321	\$0
Davenport, First	Church	1906	455	27	2	390		67				\$323,628	\$648,884	\$20,002	\$1,669
Earlsboro, Fairview	Church	1921	112	8	7	58		52				\$173,000	\$212,559	\$22,042	\$375
Earlsboro, First	Church	1895	67	4	0	40		52				\$88,516	\$114,419	\$1,000	\$785
Earlsboro, Indian	Church	2001	44	3	0	34		13				\$33,638	\$47,038	\$900	\$616
Harrah, Faith	Church	2002	170	16	19	152		115				\$293,292	\$329,167	\$22,743	\$0
Macomb, Romulus	Church	1940	148	3	11	54		36				\$118,845	\$140,060	\$6,354	\$1,005
Maud, First	Church	1906	35	3	3	35		30				\$32,368	\$38,501	\$0	\$0
Maud, Trinity	Church	1967	269	1	3	52		44				\$132,375	\$145,154	\$11,750	\$91
Mcloud, Emmanuel	Church	1985	113	8	2	50		45				\$110,170	\$119,855	\$9,320	\$795
Mcloud, Emmaus Indian	Church	1992	119	8		44		15				\$75,570	\$78,501	\$5,580	\$0
McCloud, First	Church	1899	293	4	0	61		48				\$159,704	\$195,670	\$7,627	\$1,280
McLoud, Hazel Dell	Church	1912	112	7	5	75		40				\$241,964	\$291,841	\$15,949	\$0
McLoud, Hillside	Church	1961	111	4	2	65		30				\$143,264	\$172,394	\$3,316	\$2,665
Meeker, First	Church	1904	376	4	4	63		60				\$245,948	\$255,534	\$16,468	\$575
Meeker, Mammoth	Church	1907	343	12	22	195		120				\$366,872	\$467,355	\$36,012	\$2,254
Newalla, New Life	Church	1998	95	20	0	92		68				\$200,521	\$230,390	\$5,687	\$0
Newalla, Pecan Valley	Church	2000	115	8	5	75		0				\$73,867	\$89,031	\$550	\$0
Prague, First	Church	1903	721	16	8	275		175				\$655,779	\$892,592	\$92,463	\$4,046
Prague, Pleasant Home	Church	1907	48	0	0	21		9				\$40,062	\$49,973	\$5,334	\$1,360
Saint Louis, First	Church	1928	110	6	3	85		60				\$182,082	\$236,650	\$10,752	\$0
Shawnee, Aydelotte	Church	1955	120	8	9	66		37				\$175,896	\$191,802	\$6,485	\$150
Shawnee, Bible	Church	2011	37	3		43						\$93,419	\$93,419	\$600	\$0
Shawnee, Blackburn Chapel	Church	1899	383	12	35	90		54				\$252,731	\$452,743	\$13,575	\$1,560
Shawnee, First Indian	Church	1975	47	4	0	25		10				\$45,796	\$47,668	\$678	\$28
Shawnee, Galilee	Church	1960	61	4		70						\$202,291	\$235,351	\$9,000	\$0
Shawnee, Heritage Church	Church	1933	10	14		260		210				\$626,922	\$724,430	\$24,279	\$185
Shawnee, Hilltop	Church	1946	119	0	1	32		21				\$88,049	\$107,748	\$14,116	\$58
Shawnee, Hopewell	Church	1905	21	0	0	12		8				\$62,000	\$62,800	\$1,142	\$352
Shawnee, Immanuel	Church	1917	2,999	64	105	800		665				\$3,318,598	\$3,856,856	\$361,208	\$2,513
Shawnee, Immanuel en Español	Campus	2022												\$0	\$0
Shawnee, Mount Pleasant	Church	1929	50	2	9	20		15				\$51,910	\$56,351	\$1,866	\$0
Shawnee, Rock Creek	Church	1897	579	2	6	108		97				\$302,714	\$364,606	\$31,407	\$2,104
Shawnee, Rock Creek Hispanic	Mission	2008	24	1	0	16		9				\$18,633	\$18,998	\$1,142	\$160
Shawnee, Sallateeska	Church	1946	50	5	1	32		14				\$50,120	\$72,982	\$3,512	\$0
Shawnee, Sharon	Church	1949	685	55	47	426		225				\$1,028,681	\$1,258,234	\$72,601	\$3,690
Shawnee, Temple	Church	1951	659	16		120		120				\$399,974	\$486,870	\$20,579	\$14,689
Shawnee, Trinity	Church	1928	177	0	4	63		40				\$100,357	\$126,000	\$8,416	\$300
Shawnee, Union Missionary	Church	1928												\$0	\$0
Shawnee, University	Church	1921	200	7	4	160		120				\$386,200	\$1,001,435	\$30,513	\$420

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Shawnee, Wallace	Church	1927	116	17	39	135		110				\$270,852	\$318,504	\$26,854	\$275
Sparks, First	Church	1902	67	0	6	28		11				\$42,248	\$44,719	\$4,123	\$100
Stroud, Deer Creek	Church	1902	369	3	2	120		81				\$180,949	\$249,580	\$25,770	\$1,571
Stroud, First	Church	1901	349	15	4	146		100				\$421,491	\$493,891	\$43,956	\$400
Tecumseh, First	Church	1893	515	2	16	145		115				\$352,243	\$470,452	\$20,101	\$2,396
Tecumseh, Karis Ministries	Church	2011	45	6		30		15				\$31,000	\$34,000	\$0	\$0
Tecumseh, Pink	Church	1949	70	4	3	58		47				\$138,013	\$146,334	\$2,486	\$0
Tryon, First	Church	1939	15	1	0	14		14				\$11,203	\$11,203	\$452	\$0
Wanette, First	Church	1903	207	0	7	35		25				\$105,828	\$115,179	\$9,836	\$0
Wanette, Victory Pointe	Church	1992	75	5	2	30		38				\$16,000	\$19,400	\$125	\$0
Wellston, Cornerstone	Church	1997	20	0	0	20		0						\$0	\$0
Wellston, First	Church	1894	225	34	10	215		145				\$100,000	\$100,000	\$1,200	\$0
Wellston, Trinity	Church	1972	300	5	5	140		100				\$81,758	\$314,949	\$3,240	\$0
Pottawatomie-Lincoln			14,058	499	455	6,083		3,986				\$14,343,987	\$18,060,898	\$1,169,841	\$73,592

Rogers Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Alluwe	Church	1993		1	0	50		30				\$82,098	\$82,098	\$0	\$0
Catoosa, First	Church	1881	95	7	8	105		75				\$220,000	\$238,000	\$7,247	\$0
Catoosa, Oak Grove	Church	2001	260	17	8	125		76				\$252,239	\$276,030	\$13,671	\$0
Catoosa, Shield of Faith	Mission	2006	2	0	0	5		3				\$25,128	\$29,860	\$2,626	\$415
Chelsea, First	Church	1896												\$80	\$1,477
Chelsea, Harbor	Church	2016	0	2	0	47		50				\$28,881	\$30,771	\$1,925	\$0
Chelsea, Winganon	Church	1913												\$1,888	\$0
Claremore, Eastern Hills	Church	1972	345	17	15	148		20						\$0	\$200
Claremore, Emmanuel	Church	1969	22	3	8	35		0				\$13,963	\$25,963	\$1,560	\$150
Claremore, Faith	Church	1975	0	8	8	126		90				\$300,579	\$324,689	\$13,905	\$1,589
Claremore, First	Church	1891	2,439	68	42							\$2,891,966	\$4,053,601	\$299,024	\$4,725
Claremore, Hilldale	Church	1947												\$8,362	\$1,411
Claremore, King Road	Church	1998												\$0	\$0
Claremore, Memorial Heights	Church	1948	794	22	30	225		139				\$540,686	\$721,176	\$36,981	\$1,256
Claremore, Midway	Church	1992	18	1	3	16		7				\$23,551	\$24,256	\$251	\$300
Claremore, New Life	Church	1999	165	4	5	109		83				\$235,247	\$254,317	\$25,932	\$0
Claremore, North Park Trinity	Church	1962	99	4	14	57		85					\$208	\$2,220	\$50
Claremore, Owalla Road	Church	2007												\$0	\$0
Claremore, Sageeyah	Church	1921	150	4	12	79		48				\$165,934	\$172,894	\$11,240	\$0
Claremore, Sequoyah	Church	1941	90	2		65		25				\$54,098	\$84,147	\$6,392	\$0
Claremore, Tiawah	Church	1991	65	1		45		14				\$63,000	\$70,000	\$4,012	\$1,133
Claremore, Washington	Church	1922	54	0		24		12				\$67,395	\$71,078	\$5,331	\$0
Claremore, Willieo	Church	1945												\$0	\$0
Delaware, First	Church	1898												\$0	\$0
Foyil	Church	1941	519	4	3	86		56				\$162,000	\$193,000	\$2,008	\$0
Inola, Calvary	Church	1964	0	4	8	90		75						\$20,752	\$1,360
Inola, First	Church	1904												\$76,519	\$0
Oologah, First	Church	1951												\$20,528	\$0
Oologah, Harbor	Church	2002	133	26	0	305		358				\$694,605	\$755,999	\$9,900	\$0
Talala, First	Church	1901	33	4	0	39		30				\$127,154	\$159,855	\$6,355	\$0
Talala, Rabbs Creek	Church	1916												\$0	\$0
Tulsa, Good News Church	Church	1960	185	24	4	105		58				\$208,835	\$294,248	\$750	\$0
Tulsa, Lynn Lane	Church	1915	228	5	6	73		60				\$179,383	\$190,545	\$8,802	\$0
Verdigris, First	Church	1964	168	1	11	85		70				\$270,407	\$341,346	\$20,487	\$870
Rogers			5,864	229	185	2,044		1,464				\$6,607,149	\$8,394,081	\$608,748	\$14,936

Salt Fork Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Cleo Springs	Church	1981	8	0	0	20		0				\$29,756	\$29,756	\$595	\$0
Fairview, Orion	Church	1900	111			24		22				\$57,230	\$67,570	\$1,495	\$250
Helena, First	Church	1901	64	1	3	46		37				\$83,310	\$91,534	\$2,477	\$525
Lahoma, First	Church	1992	120	5	0	80		32				\$110,301	\$152,736	\$2,452	\$0
Nash, Bethel Hawley	Church	1896	174	5	3	104		90				\$215,210	\$228,381	\$25,271	\$3,150
Nash, First	Church	1901	64	1		35		16				\$74,318	\$79,730	\$4,318	\$200
Wakita, First	Church	1902	35	0	0	11		9				\$67,835	\$78,756	\$4,856	\$0
Waynoka, First	Church	1908	93	7		90		62				\$162,637	\$181,404	\$17,712	\$2,000
Salt Fork			669	19	6	410		268				\$800,597	\$909,867	\$59,176	\$6,125

Sans Bois Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Enterprise	Church	1894												\$780	\$0
Gowen	Church	1904												\$2,705	\$0
Keota, First	Church	1905	150	2	3	60		47				\$144,601	\$158,600	\$12,505	\$100
Keota, Unity	Church	1995	203	1		57		28				\$95,864	\$95,864	\$4,252	\$0
Kinta, First	Church	1904												\$0	\$0
Leflore, Thessalonian	Church	1898	48	4	2	30		24				\$52,222	\$52,222	\$2,410	\$360
Lequire	Church	1930	42	3	0	48		33				\$108,300	\$112,800	\$3,401	\$2,945
McCurtain, First	Church	1904	54	5	1	23		10						\$0	\$0
Panola	Church	1924	106	2	7	32		20				\$58,554	\$65,084	\$1,732	\$405
Porum, First	Church	1907	115	8	2	95		120				\$113,466	\$135,351	\$1,992	\$500
Quinton, Featherstone	Church	1906	30	0	0	32		17				\$25,801	\$27,801	\$1,230	\$0
Quinton, First	Church	1905	53	5	16	65		35				\$95,358	\$98,134	\$4,027	\$0
Quinton, West Liberty	Church	1894	188	20	5	121		75				\$176,470	\$185,756	\$18,146	\$1,240
Red Oak, First	Church	1894	452	7	7	146		104				\$208,781	\$274,335	\$18,340	\$520
Red Oak, North Rock Creek	Church	1981												\$637	\$0
Stigler, Antioch	Church	1929	92	3	10	65		47						\$2,120	\$0
Stigler, First	Church	1894	177	2	6	150		109						\$21,537	\$1,988
Stigler, Main Street	Church	1950	85	0	6	52		35				\$131,330	\$162,393	\$13,573	\$1,415
Stigler, Rocky Ridge	Church	1939	43	0	0	6		9				\$8,701	\$9,690	\$474	\$0
Stigler, Trinity	Church	2007												\$2,505	\$0
Whitefield	Church	1932	92	3	1	102		69				\$118,130	\$146,673	\$13,401	\$500
Wilburton, Bowers	Church	1904	100	3		52		31				\$131,210	\$135,740	\$20,481	\$307
Wilburton, Calvary	Church	1933	130	1	1	46		23				\$85,048	\$116,306	\$2,652	\$1,170
Wilburton, Center Point	Church	1903	183	13	4	91		70				\$179,030	\$197,877	\$11,756	\$2,021
Wilburton, First	Church	1898	495	18	6	81		70				\$155,849	\$180,937	\$9,611	\$720
Wilburton, Grace Country Cowboy	Church	2009												\$25	\$0
Wilburton, High Bridge	Church	1911	216	9	3	35		25				\$41,065	\$42,248	\$549	\$300
Wilburton, Southside	Church	1983	50	1	2	8		0				\$9,800	\$9,800	\$25	\$0
Sans Bois			3,104	110	82	1,397		1,001				\$1,939,580	\$2,207,611	\$170,865	\$14,491

South Canadian Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Atwood, First	Church	1907	91	1	1	36		16				\$37,130	\$60,113	\$5,297	\$0
Bowlegs, First	Church	1929												\$175	\$0
Calvin, First	Church	1903	196	3	3	80		32				\$129,444	\$202,061	\$8,900	\$0
Carson, First	Church	1939		2	3	48		35				\$108,030	\$108,030	\$18,368	\$1,021
Cromwell, First	Church	1924	85	12	6	60		39				\$108,897	\$133,556	\$7,550	\$0
Dustin, Faith	Church	1987												\$0	\$0
Holdenville, Banner	Church	1906	50	0	0	40		26				\$36,431	\$66,551	\$3,639	\$0
Holdenville, Calvary	Church	1960												\$3,633	\$0
Holdenville, Eben-ezer	Church	2001												\$3,127	\$0
Holdenville, First	Church	1896	296	15	3	141		92						\$7,542	\$1,417
Holdenville, First Indian	Church	1981												\$0	\$0
Holdenville, Freedom Crossroads Biker	Church	2013												\$809	\$0
Holdenville, Many Springs	Church	1886	16	0	0	16		12				\$34,722	\$42,962	\$1,025	\$35
Holdenville, Penn West	Church	1947	20	0	0	10		10					\$15,000	\$1,701	\$200
Konawa, First	Church	1904	62	10	4	55		75				\$121,596	\$157,633	\$4,050	\$910
Konawa, Vamoosa	Church	1954												\$0	\$0
Lamar, First	Church	1909	77	2	0	77		40				\$45,858	\$45,858	\$3,385	\$105
Sasakwa, First	Church	1905	0	2		40		20				\$53,399	\$88,570	\$4,198	\$560
Seminole, First	Church	1904	417	15	10	197		147				\$555,859	\$967,684	\$40,628	\$0
Seminole, Harvey Road	Church	1957	150	5		85		54						\$5,857	\$0
Seminole, Highway	Church	1937	197	9	15	157		79				\$146,999	\$183,612	\$8,900	\$1,829
Seminole, Ideal Street	Church	1950	8	0	0	9		2				\$1,000	\$15,752	\$0	\$0
Seminole, Iglesia Bautista Zion	Church	2004	20	2	1	26		20				\$0	\$0	\$2,387	\$0
Seminole, Indian Nations	Church	1975				42		25				\$46,586	\$59,472	\$3,693	\$600
Seminole, Trinity	Church	1940	57	5	3	39		22				\$94,319	\$115,318	\$4,488	\$418
Seminole, Twin Oak	Church	1919												\$3,900	\$420
Wetumka, First	Church	1900	215	15		121		87				\$126,000	\$147,000	\$3,634	\$0
Wewoka, Cornerstone Missionary	Church	2005												\$0	\$0
Wewoka, First	Church	1900	204	14	20	122		83				\$233,242	\$378,457	\$10,375	\$2,100
Wewoka, Midway	Church	1940	48	0	3	23		10				\$55,483	\$56,853	\$3,775	\$215
South Canadian			2,209	112	72	1,424		926				\$1,934,995	\$2,844,482	\$161,035	\$9,829

Tulsa Metro Baptist Network Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Bixby, Bixby Church	Church	2019												\$0	\$0
Bixby, Broken Rice	Church	2023	14	0		21		14						\$1,500	\$0
Bixby, Crossroads	Church	2000	286	9		94						\$342,000	\$342,000	\$0	\$356
Bixby, Evergreen	Church	1999	2,107	72	376	1,291		981				\$4,528,840	\$5,669,370	\$492,180	\$7,966
Bixby, First	Church	1903	225	0		67		47				\$230,450	\$230,450	\$0	\$0
Bixby, New Beginnings	Church	1993	974	8		245		65						\$1,500	\$0
Bixby, Riverview	Church	1954	256	5	21	275		200				\$935,541	\$1,120,604	\$62,892	\$3,072
Broken Arrow, Agape Chinese	Church	2000												\$0	\$0
Broken Arrow, Arrow Heights	Church	1955	583	9	50	421		236				\$1,537,474	\$1,537,474	\$149,072	\$9,308
Broken Arrow, Aspen Park	Church	1965	515	2		125						\$525,000	\$525,000	\$25,484	\$0
Broken Arrow, BattleCreek Church	Church	1967												\$0	\$0
Broken Arrow, Clearview	Church	1982												\$22,533	\$1,800
Broken Arrow, County Line	Church	1980												\$0	\$0
Broken Arrow, Deaf Church at Battle Creek	Mission	1997												\$0	\$0
Broken Arrow, Emmanuel Zo	Church	2021												\$6,411	\$0
Broken Arrow, First	Church	1904	1,066	34	66	1,204		785				\$6,134,658	\$6,917,069	\$313,332	\$10,500
Broken Arrow, First en Español	Campus	2023												\$0	\$0
Broken Arrow, Forest Ridge	Church	1978		1		37		21				\$160,934	\$171,305	\$3,132	\$0
Broken Arrow, GloryLand	Church	2008	21	0	0	28		18				\$63,160	\$63,160	\$1,141	\$0
Broken Arrow, Korean	Church	2001												\$0	\$0
Broken Arrow, New Life	Church	2002	120	4		50		25				\$100,000	\$100,000	\$2,058	\$0
Broken Arrow, Sequoyah Creek	Church	2021	90	8		69		63				\$167,000	\$167,000	\$3,127	\$0
Broken Arrow, South BA	Church	2017	252	4	7	97		56				\$247,142	\$349,370	\$11,539	\$0
Broken Arrow, Sunnyside	Church	1962	180	0	6	35		25				\$194,405	\$194,405	\$4,276	\$265
Broken Arrow, Vietnamese	Church	1979												\$1,800	\$0
Catoosa, New Covenant	Church	1999												\$25	\$0
Claremore, King Road	Church	1998												\$0	\$0
Collinsville, Eastside	Church	1995	134	5		90		77						\$989	\$0
Collinsville, First	Church	1908	650	15		350		210				\$1,100,000	\$1,100,000	\$98,452	\$3,403
Collinsville, Speak Life Meadowview	Church	1975	70			60						\$65,000	\$65,000	\$0	\$0
Coweta, Community	Church		744	46	69	474		383				\$856,793	\$956,580	\$89,657	\$5,095
Coweta, CrossPoint	Church	2015	350	60		200		125						\$4,469	\$0
Coweta, Jackson Grove	Church													\$0	\$0
Glenpool, First	Church	1955	622	4	16	91		51				\$248,877	\$343,898	\$21,075	\$0
Glenpool, Solid Rock	Church	1995												\$0	\$0

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Inola, Trinity	Church	1977												\$0	\$0
Jenks, Beaver Street	Church	1971	182	11	3	68		48				\$207,362	\$221,667	\$8,133	\$0
Jenks, First	Church	1915	1,524	48	148	1,176		1,071				\$4,116,365	\$4,900,177	\$387,344	\$16,480
Jenks, Southside	Church	1989	22	2		20		12					\$82,000	\$1,134	\$0
Leonard, First	Church	1945												\$0	\$470
Mannford, First	Church	1923	275	22	26	181		102				\$389,024	\$452,074	\$3,864	\$165
Mannford, New Hope	Church	1996	186	20		120		68				\$87,572	\$112,929	\$8,947	\$998
Mounds, Liberty	Church	1973												\$7,465	\$0
Muskogee, New Community	Church	1995												\$0	\$0
Oakhurst	Church	1937												\$100	\$0
Owasso, Bethel	Church	1955	50	1	4	80		65				\$295,500	\$466,000	\$1,939	\$70
Owasso, Central	Church	1963	480	34	34	400		289				\$1,221,008	\$2,148,480	\$66,366	\$1,058
Owasso, Cowboy Up	Mission	2011												\$0	\$0
Owasso, Dalton Hill	Church	1997	60	1		35		23				\$140,000	\$140,000	\$11,130	\$100
Owasso, First	Church	1947	4,171	80	27	1,135		888				\$3,447,336	\$3,988,479	\$192,716	\$1,671
Owasso, Freedom	Church	1992												\$1,200	\$0
Owasso, The Refuge	Church	2019	34	14		90		75				\$180,300	\$180,300	\$8,093	\$0
Sand Springs, Angus Acres	Church	1967	212	22		145		131				\$376,000	\$376,000	\$7,683	\$0
Sand Springs, Broadway	Church	1915	563	17		224		182				\$468,000	\$468,000	\$14,254	\$1,530
Sand Springs, Calvary	Church	1947												\$1,032	\$250
Sand Springs, Church That Matters	Church	2009	450	139		410		400						\$11,218	\$0
Sand Springs, HillSpring	Church	1990	550	25		400		225				\$989,000	\$989,000	\$2,004	\$0
Sand Springs, Keystone Hills	Church	1990												\$0	\$0
Sand Springs, Limestone	Church	1920	73	2		45		25				\$97,000	\$97,000	\$2,548	\$459
Sand Springs, Rimrock	Church	1966												\$525	\$0
Sand Springs, The Father's House	Church	1954												\$0	\$0
Sand Springs, Trinity	Church	1948												\$0	\$0
Sapulpa, Church Inside Out	Church	2017	38	19		81		53				\$201,101	\$201,101	\$7,872	\$0
Sapulpa, Coalition Church	Church	1964												\$0	\$0
Sapulpa, Faith	Church	1994	127	13	30	95		56				\$202,633	\$220,883	\$10,618	\$100
Sapulpa, First	Church	1898												\$101,459	\$2,268
Sapulpa, Foundation	Church	1918												\$0	\$100
Sapulpa, Native Stone	Church	2013												\$4,985	\$2,307
Sapulpa, The Way	Church	1958												\$500	\$0
Skiatook, Immanuel	Church	1954												\$1,300	\$0
Skiatook, Lakeview Southern	Church	1993	135	6	4	89		58				\$332,115	\$364,367	\$16,558	\$730
Skiatook, Riveted Church	Church	2008	125	13		110		45				\$380,000	\$380,000	\$1,500	\$0
Sperry, First	Church	1926												\$1,389	\$440
Tulsa, Belview	Church	1952	580	6	2	50		40				\$127,654	\$150,583	\$1,678	\$555
Tulsa, Berryhill	Church	1973	286	2		40		21				\$122,760	\$122,760	\$1,230	\$40
Tulsa, Braden Park	Church	1935	150		1	50		45						\$335	\$0
Tulsa, Brookside	Church	1942												\$100	\$0

Summary Information
For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Tulsa, Canyon Road	Church	1990	294	5	18	83		65				\$297,010	\$330,211	\$2,968	\$0
Tulsa, Church Inside Out at Red Fork	Church	2022	38	19		81		53				\$201,101	\$201,101	\$9,247	\$0
Tulsa, Cognizant	Church	2021												\$0	\$0
Tulsa, Concord	Church	2004	30	0		17		7						\$200	\$0
Tulsa, Easton Heights	Church	1948	34	1		26		26				\$76,541	\$91,047	\$6,737	\$568
Tulsa, Eastwood	Church	1956	274	2	8	222		202				\$551,743	\$551,743	\$26,030	\$1,010
Tulsa, First	Church	1897	2,507	30	130	984		888				\$4,766,294	\$6,285,463	\$362,116	\$28,575
Tulsa, First Korean	Church	1975												\$0	\$0
Tulsa, First Slavic	Church	1996	238	7		35		40				\$399,858	\$399,858	\$0	\$0
Tulsa, Garden City	Church	1924												\$0	\$90
Tulsa, Garnett Road	Church	1959	647	1	6	68		57				\$200,095	\$261,625	\$6,660	\$247
Tulsa, Gilcrease Hills	Church	1949	103	4		45		20				\$39,993	\$39,993	\$575	\$285
Tulsa, Good News Church	Church	1960	185	24	4	105		58				\$208,835	\$294,248	\$750	\$0
Tulsa, Greater New Grove	Church	2024												\$200	\$0
Tulsa, Harbor of Grace Church	Church	2020												\$5,177	\$0
Tulsa, Harvard Avenue	Church	1945	343	3	4	39		23				\$136,182	\$150,145	\$1,300	\$2,581
Tulsa, Hispanic Agape	Church	2007												\$0	\$0
Tulsa, Hope Fellowship	Church	2019												\$0	\$0
Tulsa, Iglesia Bautista El Camino	Church	2018	220	45		275		180					\$100,000	\$0	\$0
Tulsa, Iglesia Bautista Emmanuel	Church	2011												\$2,668	\$1,030
Tulsa, Iglesia Evangelica	Campus	2000												\$0	\$0
Tulsa, Indian Fellowship	Church	1956												\$0	\$0
Tulsa, International	Church	1990	16	1		19		12						\$1,250	\$0
Tulsa, Lamb	Church	2014	29	7	2	18		18				\$12,113	\$12,113	\$56	\$0
Tulsa, Living Hope Church	Church	2022	97	18	9	64		30				\$50,000	\$50,000	\$233	\$0
Tulsa, Memorial	Church	1953	1,568	2		130		110						\$108,591	\$1,397
Tulsa, Mercyview	Church	2011												\$0	\$0
Tulsa, Mesa Church	Church	2022												\$0	\$0
Tulsa, Myanmar Zomi	Mission	2008												\$8,065	\$0
Tulsa, New Hope Community	Church	1994												\$0	\$0
Tulsa, New Joy Fellowship	Church	1999	75	11		55		20				\$40,674	\$40,674	\$300	\$0
Tulsa, Nogales Avenue	Church	1912	52	4		16		12				\$68,000	\$68,000	\$900	\$1,465
Tulsa, Oakridge	Church	1955												\$0	\$0
Tulsa, Oklahoma Hmong	Church	2004												\$300	\$0
Tulsa, Olivet	Church	1924												\$77,496	\$2,186
Tulsa, Owen Park	Church	1997												\$0	\$0
Tulsa, Palabras De Vida	Church	2003												\$55	\$0
Tulsa, Parkview	Church	1962	248	5		163		150				\$854,821	\$854,821	\$81,995	\$2,848
Tulsa, Peniel	Church	2002												\$0	\$0

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Tulsa, Primera Iglesia Bautista Hispana	Church	1996												\$0	\$0
Tulsa, Ranch Acres	Church	1953												\$14,520	\$2,310
Tulsa, Restoration Church of Bowden	Church	1973												\$0	\$0
Tulsa, Ridge Crest	Church	1972	23	0	12	24		18				\$30,595	\$35,230	\$2,512	\$0
Tulsa, Rivendell Fellowship	Church	2003												\$0	\$0
Tulsa, Rose of Sharon	Church	1999												\$0	\$0
Tulsa, Sequoyah Hills	Church	1948	112	10	18	85		50				\$251,750	\$251,750	\$1,600	\$680
Tulsa, Skelly Drive	Church	1960	63	1	1	39		30				\$129,040	\$164,930	\$10,122	\$2,285
Tulsa, Sojourn	Church	2017												\$0	\$0
Tulsa, South Tulsa	Church	1982	3,410	38	55	1,165		748				\$4,945,862	\$7,067,723	\$537,200	\$3,125
Tulsa, Southern Hills	Church	1915	798	21		512		359				\$2,034,972	\$2,034,972	\$0	\$0
Tulsa, Southwood	Church	1976	350	17	14	240		194				\$829,084	\$955,139	\$57,777	\$4,940
Tulsa, Springdale	Church	1920												\$100	\$0
Tulsa, Springs of Grace	Church	2015												\$0	\$0
Tulsa, Trinity	Church	1930		2	8	120		110				\$390,060	\$443,506	\$40,221	\$480
Tulsa, Tulsa Church	Church	2024												\$347	\$0
Tulsa, Tulsa Hills	Church	2008												\$0	\$0
Tulsa, Turn Church	Church	2015												\$350	\$0
Tulsa, View Acres	Church	1949	175	6	6	138		88				\$378,019	\$470,352	\$13,240	\$1,520
Tulsa, Winnetka Heights	Church	1956												\$1,278	\$0
Tulsa, Woodland Acres	Church	1959	225	7	5	132		103				\$571,281	\$622,847	\$42,213	\$2,834
Tulsa, Zion Community	Church	2006												\$1,581	\$0
Tulsa, Zomi	Church	2023												\$448	\$0
Tulsa Metro			31,686	1,074	1,190	15,268		10,975				\$48,281,927	\$57,691,976	\$3,631,239	\$132,011

Union Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Blanchard, Agape Life Fellowship	Church	2003		2		35		15						\$4,018	\$0
Blanchard, Cole First	Church	1980	44	1	2	30		15				\$139,605	\$152,279	\$6,882	\$900
Blanchard, Crossroad To Life	Church	1992												\$1,241	\$0
Blanchard, First	Church	1906	927	37	47	500		290				\$1,037,858	\$1,093,928	\$106,885	\$9,693
Dibble, First	Church	2008												\$0	\$0
Goldsby	Church	1952												\$0	\$0
Lexington, Acts 2 Baptist	Church	2021	35			31		28				\$41,851	\$43,249	\$1,108	\$0
Lexington, Corbett	Church	1891												\$0	\$0
Lexington, Cornerstone	Church	1986												\$2,570	\$0
Lexington, First	Church	1892	628	12	16	328		158				\$737,128	\$780,930	\$61,604	\$1,725
Lindsay, Banner	Church	1947												\$3,938	\$401
Lindsay, Payne	Church	1922												\$8,724	\$400
Little Axe, First	Church	1972												\$851	\$0
Moore, Elevate	Church	2011												\$3,600	\$0
Moore, First	Church	1890	1,796	27	48	915		691				\$3,164,005	\$4,106,484	\$317,120	\$2,482
Moore, First Indian	Church	1995	142	12		85		47				\$90,000	\$105,000	\$500	\$1,461
Moore, First Moore en Español	Campus	2023												\$0	\$0
Moore, Highland	Church	1986	135	13		108		85				\$250,200	\$344,522	\$12,791	\$72
Moore, Regency Park	Church	1961	923	7	5	183		171				\$628,869	\$809,081	\$60,044	\$2,842
Moore, Southmoore	Church	1963	143	7	6	135		79				\$325,565	\$357,067	\$17,315	\$1,427
Moore, The Well	Church	2016	123	9		204		158					\$335,498	\$600	\$0
Newcastle, First	Church	1905	1,961	87	76	1,008		803				\$2,755,141	\$4,299,788	\$229,488	\$5,540
Newcastle, New Life	Church	2019												\$0	\$0
Newcastle, Woodland Hills	Church	1982	859	15	33	560		359				\$1,449,423	\$1,901,520	\$110,703	\$0
Noble, Etowah	Church	1911												\$2,470	\$0
Noble, First	Church	1904	302	10	12	168		106				\$407,331	\$636,982	\$36,333	\$3,001
Noble, Maguire	Church	1948	31	0	5	35		27				\$119,528	\$131,130	\$10,825	\$1,245
Noble, Twelve Corners	Church	1974												\$8,749	\$464
Norman, Alameda	Church	1970	377	2	58	58		49				\$159,760	\$178,875	\$15,667	\$1,225
Norman, Bethel	Church	1963	932	6	16	255		243				\$1,224,116	\$1,345,499	\$126,837	\$100
Norman, Blue Lakes	Church	1964												\$2,095	\$0
Norman, Chinese	Church	1994	89	3	0	64		77				\$131,250	\$289,628	\$4,800	\$0
Norman, Community	Church	1980												\$0	\$0
Norman, Cornerstone Indian	Church	1999				25		12						\$0	\$0
Norman, El Buen Pastor	Church	2013												\$0	\$0
Norman, First	Church	1889	605	2	3	277		272				\$1,716,802	\$1,826,427	\$52,613	\$590
Norman, Franklin	Church	1898	325	35	51	201		128				\$385,512	\$568,411	\$41,943	\$5,699
Norman, Grace Fellowship	Church	1997												\$240	\$0
Norman, Hilltop	Church	1958	466	12	9	93		77				\$248,627	\$351,951	\$3,500	\$0
Norman, Hope Community	Church	2017												\$100	\$0
Norman, Immanuel	Church	1939												\$39,370	\$0
Norman, Korean	Church	1984	50			70		20						\$2,400	\$0
Norman, Lakeview	Church	1983												\$2,685	\$227
Norman, Magnify	Church	2023	11	0	3	20		0				\$71,677	\$78,500	\$6,421	\$0

Summary Information For ACP Year 2024

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Norman, New Life Bible	Church	1979												\$400	\$0
Norman, Northeast	Church	1987	238	21	21	218		188				\$693,727	\$949,125	\$21,867	\$3,482
Norman, Paradigm	Church	2012	172	14		125		121				\$454,950	\$474,733	\$5,000	\$0
Norman, Primera Hispana	Church	1979												\$1,695	\$0
Norman, Providence Road	Church	2011	140	14		204		250				\$373,309	\$373,309	\$0	\$0
Norman, Redeemer	Church	2010	142	1	10	215		201				\$383,850	\$523,150	\$5,917	\$0
Norman, River	Church	2006												\$4,550	\$0
Norman, Thunderbird	Church	2005	50	0	2	14		5				\$36,920	\$36,920	\$1,878	\$0
Norman, Trinity	Church	1934	363	11	13	380		370				\$974,271	\$1,098,976	\$0	\$200
OKC, Emmaus	Church	1983	839	41	47	608		425				\$2,084,039	\$2,642,296	\$105,697	\$5,430
OKC, Faith Crossing	Church	2003	52	0	3	40		40				\$108,600	\$116,066	\$0	\$100
OKC, Graceway	Church	1983												\$11,000	\$0
OKC, Redemption Church	Church	2010	146	3		175		150				\$436,504	\$530,448	\$9,000	\$843
OKC, South Lakes	Church	2016	92	15	0	160		85				\$179,561	\$276,762	\$11,753	\$0
OKC, Southpark	Church	1979	605	7	5	63		56				\$178,016	\$227,175	\$12,184	\$1,585
OKC, The Well	Church	2011	62	6	1	43		10				\$45,372	\$45,602	\$3,176	\$0
Purcell, Emmanuel	Church	2001	242	3	5	68		62				\$292,076	\$298,341	\$9,081	\$1,209
Purcell, First	Church	1889	401	3	3	177		136				\$1,092,940	\$1,211,464	\$62,637	\$6,132
Purcell, First Hispanic	Church	2004												\$0	\$0
Purcell, Johnson Road Native	Church	2024												\$369	\$0
Purcell, New Hope Southern	Church	2002												\$1,436	\$0
Purcell, Union Hill	Church	1950												\$15,000	\$650
Tuttle, Snow Hill	Church	1955												\$0	\$0
Washington, First	Church	1910	455	5	10	160		131				\$357,000	\$397,450	\$26,823	\$0
Wayne, First	Church	1902	120	2	0	30		15				\$111,941	\$128,491	\$2,906	\$0
Union			15,023	445	510	8,068		6,155				\$22,887,324	\$29,067,057	\$1,619,402	\$59,123

Washington-Osage Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Avant	Church	1960	50	0	0	45		23				\$83,434	\$134,674	\$23,972	\$850
Barnsdall, First	Church	1921		4	2	90		50				\$272,000	\$313,000	\$8,825	\$500
Barnsdall, Victory	Church	1994	20		2	20		7						\$829	\$0
Bartlesville, Eastern Heights	Church	1970	400	1	5	80		75				\$316,036	\$329,986	\$31,431	\$949
Bartlesville, First	Church	1891	1,122	5	23	366		303				\$1,779,798	\$2,601,779	\$90,755	\$19,584
Bartlesville, Greater First	Church	1908	125	7	2	75		40				\$150,000	\$150,000	\$700	\$0
Bartlesville, Highland Park	Church	1934	221	6	26	221		113				\$533,658	\$836,299	\$47,566	\$1,468
Bartlesville, Iglesia Bautista	Campus	2018	10	1	0	33		6						\$0	\$0
Bartlesville, Labadie Heights	Church	1983	21	1	0	32		8						\$3,334	\$300
Bartlesville, New Harmony	Church	1921	203	2	1	61		36				\$154,598	\$188,542	\$20,670	\$2,272
Bartlesville, Silver Lake	Church	1915	12	0	0	12		10				\$18,000	\$18,700	\$719	\$120
Bartlesville, Southern	Church	1977	218	10	18	223		153				\$847,412	\$946,414	\$65,004	\$4,988
Bartlesville, Trinity	Church	1952		1	1	30		11						\$408	\$300
Bartlesville, Virginia Avenue	Church	1911	76	0	0	20		7				\$69,820	\$75,664	\$3,351	\$350
Chautauqua, New Life	Church	2003	29		0	7		4				\$10,439	\$10,784	\$609	\$45
Copan, First	Church	1909	89	13	6	65		15				\$124,300	\$141,300	\$0	\$680
Dewey, Bluestem	Church	1960	250	1		40		30						\$200	\$0
Dewey, First	Church	1900	789	8	12	165		130				\$391,239	\$519,003	\$32,176	\$0
Dewey, Rose Hill	Church	1994	237	0	0	57		8				\$106,035	\$224,569	\$2,189	\$0
Hominy, First	Church	1907	148	4	3	88		75				\$291,563	\$364,881	\$12,593	\$50
Lenapah, First	Church	1953	65		8	60		15				\$94,037	\$118,045	\$200	\$0
Nowata, First	Church	1893	125	0	0	89		58				\$263,954	\$277,427	\$22,091	\$2,100
Ochelata, First	Church	1964	75	7	3	125		48				\$398,971	\$510,045	\$0	\$580
Pawhuska, Calvary	Church	1950	390	8	4	49		27				\$121,243	\$147,061	\$3,330	\$315
Pawhuska, First	Church	1899	164	15	7	94		62				\$291,437	\$300,376	\$20,437	\$2,091
Pawhuska, Lynn	Church	1959	93	0	0	7		6				\$17,971	\$25,018	\$1,717	\$225
Pawhuska, Nelagoney	Church	1965	30	0	3	19		14				\$53,210	\$53,210	\$2,775	\$0
Pawhuska, Osage Indian	Church	1906	43	6	6	45		18						\$0	\$0
Pawhuska, Whippoorwill	Church	1984	25	6	0	20		0				\$26,016	\$26,016	\$1,212	\$0
Prue, First	Church	1932	447	11	3	85		179				\$290,121	\$312,939	\$20,095	\$0
Ramona, First	Church	1905	330	14	6	122		100				\$354,757	\$374,950	\$62,366	\$265
Skiatook, First	Church	1912	1,640	30	19	433		275				\$1,175,815	\$1,256,328	\$119,491	\$3,205
Skiatook, Immanuel	Church	1954												\$1,300	\$0
Skiatook, Tri-County	Church	1997	0	0	1	20		15				\$41,751	\$44,966	\$2,008	\$0
Vera, First Southern	Church	1960	53	7	7	48		20					\$157,327	\$11,758	\$170
Wann, First	Church	1955	29	0	0	76		32				\$51,610	\$53,618	\$962	\$210
Wynona, First	Church	1917	20	0	0	9		5				\$22,757	\$22,757	\$1,091	\$0
Washington-Osage			7,549	168	168	3,031		1,978				\$8,351,982	\$10,535,678	\$616,165	\$41,616

Western Oklahoma Baptist Association Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Arapaho, First	Church	1974	131	6		66		42				\$125,582	\$143,466	\$2,391	\$1,710
Bessie	Church	2023	32		5	25		16				\$22,554	\$24,724	\$3,354	\$0
Burns Flat, First	Church	1904	178	18		85		45				\$84,600	\$91,900	\$351	\$200
Butler, First	Church	1901	35	0	0	25		18				\$103,407	\$107,819	\$497	\$1,738
Canute, First	Church	1898	7			8		6				\$18,276	\$18,276	\$1,030	\$0
Clinton, Custer Avenue	Church	1956												\$0	\$0
Clinton, First	Church	1906	302	3	14	176		145				\$599,446	\$765,539	\$36,055	\$580
Clinton, Tabernacle of Worship	Church	1982	68	6	2	89		52				\$55,000	\$55,000	\$0	\$0
Cordell, First	Church	1901	407	1	6	155						\$513,653	\$576,112	\$49,657	\$3,325
Corn, Calvary	Church	1949	37	0	0	14		9				\$44,891	\$51,894	\$879	\$0
Custer City, First	Church	1902	25	6	2	30		24				\$25,000	\$25,600	\$1,200	\$0
Dill City, First	Church	1915	95	6		30		17				\$53,548	\$67,194	\$4,033	\$442
Foss, First	Church	1891	86	4	11	60		40					\$79,000	\$7,402	\$0
Gotebo, First	Church	1902	71	5	1	34		21				\$83,107	\$87,107	\$3,964	\$591
Hobart, First	Church	1901	265	10	5	200		160				\$420,072	\$473,671	\$54,271	\$40
Hobart, Territory Cowboy	Church	2013	330	21	7	101		79				\$160,990	\$207,941	\$3,185	\$120
Hobart, Washington Street	Church	1959	252	9	3	72		31				\$86,038	\$94,383	\$5,821	\$920
Lone Wolf, First	Church	1903	46	4		20		10				\$57,329	\$60,272	\$2,343	\$275
Mountain View, First	Church	1906	205	21		86		69				\$247,207	\$298,830	\$23,564	\$1,882
Rocky, Salem	Church	1898	18	0	0	10		4				\$21,501	\$22,121	\$857	\$0
Sentinel, First	Church	1904	535	21	0	148		96				\$318,565	\$377,334	\$11,897	\$1,389
Taloga, First	Church	1897	8	0	1	7		5				\$50,119	\$56,933	\$3,854	\$0
Thomas, First	Church	1902	260	2	0	125		90				\$314,857	\$373,360	\$37,180	\$0
Weatherford, Emmanuel	Church	1931	384	4	7	137		89				\$421,057	\$602,805	\$17,026	\$421
Weatherford, First	Church	1899	2,586	40	51	950		546				\$1,950,523	\$2,147,361	\$175,610	\$0
Weatherford, Trinity	Church	1972	44	3		65		35				\$140,000	\$140,000	\$7,268	\$0
Western Oklahoma			6,407	190	115	2,718		1,649				\$5,917,322	\$6,948,642	\$453,688	\$13,633

No Associational Affiliation Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Ada, Trinity Hispanic	Church	2004												\$613	\$0
Ardmore, WOW	Church	2005												\$600	\$0
Beggs, First	Church	1902	100	4	4	115		0				\$0	\$0	\$0	\$0
Bixby, Bemo	Church													\$0	\$0
Bixby, Tulsa Awakening	Church	2023												\$200	\$0
Blanchard, New Beginnings	Church	2007												\$8,519	\$0
Bunch, Rock Fence	Church													\$0	\$0
Choctaw, The Branch	Church	2024												\$518	\$0
Council Hill, Countryside	Church	2014												\$0	\$0
Coweta, Community	Church		744	46	69	474		383				\$856,793	\$956,580	\$89,657	\$5,095
Davidson, First	Church	1902												\$3,589	\$0
Del City, Jesus Is Lord Missionary	Church													\$100	\$0
Duncan, Recovery	Church	2010												\$1,000	\$0
Edmond, Coffee Creek	Church	2001												\$500	\$0
Edmond, Frontline	Church	2018												\$11,000	\$0
Edmond, Gateway	Church	2010												\$4,000	\$0
Edmond, Korean	Church	2000												\$0	\$0
Edmond, Legacy Family	Church	2008												\$0	\$0
Edmond, Redemption	Church	2014												\$1,500	\$0
Eufaula, Ekklesia	Church	2014												\$60	\$0
Eufaula, First	Church	1891												\$2,700	\$0
Felt, Primera Mission	Mission	2010												\$0	\$0
Fort Towson, Faithway	Church	1983												\$0	\$0
Frederick, Hispana	Church	1994												\$2,733	\$1,486
Frederick, Tesca	Church	1910												\$200	\$0
Garvin, Waterin' Hole	Church	2008												\$0	\$0
Gore, Notchietown	Church	1970												\$0	\$0
Grove, Crosswired Cowboy	Church	2011												\$4,200	\$0
Haskell, Bended Knee Cowboy	Church	2011												\$0	\$0
Haskell, Mount Zion	Church	2024												\$150	\$0
Hayworth, Bokhoma	Church	1953												\$0	\$0
Hitchita, Grave Creek Indian	Church													\$0	\$0
Hobart, Daw-Tow-Koot	Church	2011												\$0	\$0
Hobart, Territory Cowboy	Church	2013	330	21	7	101		79				\$160,990	\$207,941	\$3,185	\$120
Holdenville, Cedar River	Church	2002												\$800	\$0
Hugo, Cowboy Crossing	Church	2007												\$0	\$0
Hulbert, New Hope First Indian	Church													\$0	\$0
Jones, Living Word	Church	2010												\$3,159	\$0
Keota, Bethel Indian	Church	2002												\$0	\$0
Kiefer, Relentless	Church	2023												\$0	\$0
Kiefer, Risen Life	Church	2017												\$0	\$0

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Lawton, Community	Church	2011												\$0	\$0
Lawton, Dayspring	Church	1997												\$0	\$0
Lawton, Hope	Church	2023												\$18,057	\$0
Lawton, Providence Missionary	Church	2018												\$0	\$0
Lindsey, Living Sanctuary	Church	2012												\$0	\$0
Locust Grove, Ballou	Church	1924												\$0	\$0
Madill, Cross-N-Spurs Cowboy	Church	2009												\$0	\$0
Maysville, Cowboy	Church	2007												\$600	\$0
Miami, Hispanic Mission	Mission	2017												\$0	\$0
Miami, Nueva Vida	Church	2016												\$232	\$0
Moore, Transitional	Church	2007												\$0	\$0
Mounds, Snake Creek 1	Church													\$0	\$0
Muldrow, New	Church	2004												\$0	\$0
Muskogee, Ekklesia	Church	2011												\$0	\$0
Muskogee, First Missionary	Church	1876												\$0	\$0
Mustang, The Well	Church	2016												\$200	\$0
MWC, Fresh Fire	Mission	2003												\$0	\$0
Noble, Freedom Biker	Mission	2012												\$0	\$0
Norman, Magnify	Church	2023	11	0	3	20		0				\$71,677	\$78,500	\$6,421	\$0
Norman, The Church at Norman	Church													\$0	\$0
Nowata, His Life	Church	2012												\$0	\$0
OKC, Christ Central	Church	2016												\$0	\$0
OKC, Convergence	Mission	2004												\$0	\$0
OKC, Crown Heights	Church	1928												\$0	\$0
OKC, Deaf Church	Church	2017	63	3	2	40		20				\$63,924	\$64,771	\$3,345	\$0
OKC, E-Church	Church	2004												\$0	\$0
OKC, Emmanuel	Church	1964												\$350	\$0
OKC, Faith Hope and Love Missionary	Church													\$250	\$0
OKC, Frontline Downtown	Church	2018												\$11,000	\$0
OKC, Frontline South	Church	2018												\$11,000	\$0
OKC, Grace Community	Church	2003												\$0	\$0
OKC, Greater Bethel	Church													\$0	\$0
OKC, Holy Temple	Church	1968												\$100	\$0
OKC, Iglesia Bautista Gracia De Dios	Church	2022												\$225	\$0
OKC, Iglesia Comunidad De Fe	Church	2023												\$300	\$0
OKC, Living Word	Church	2015												\$445	\$0
OKC, Miracle Temple	Church		25	17		15		12						\$0	\$0
OKC, New Hope	Church													\$600	\$0
OKC, Real	Church	2003												\$1,500	\$0
OKC, Sentral	Church	2014												\$0	\$0
OKC, St. John Missionary	Church	1919												\$350	\$0
OKC, Tabernacle	Church	1978												\$1,600	\$0

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
OKC, The Parish	Church	2008												\$0	\$0
OKC, Together Church	Church	1932		45		200		137				\$505,235	\$716,100	\$1,940	\$0
OKC, Unity Christian	Church	1996												\$175	\$0
OKC, Urban	Church	2018												\$0	\$0
OKC, Vietnamese First	Church	1985												\$0	\$0
Okemah, Greenleaf	Church	2004												\$0	\$0
Owasso, Redeemer Bible	Church	2017												\$0	\$0
Piedmont, Crossover	Church	2024												\$240	\$0
Ponca City, New Life	Church	1994												\$0	\$0
Proctor, First	Church	1949												\$0	\$0
Red Oak, Beth-El	Church	1988												\$4,992	\$0
Salina, Freedom	Church	2023												\$4,267	\$0
Sallisaw, Pine Tree	Church													\$0	\$0
Sand Springs, Delaware	Church	1927												\$2,806	\$0
Seminole, Snake Creek #2	Church	1865												\$200	\$0
Shawnee, Bible	Church	2011	37	3		43						\$93,419	\$93,419	\$600	\$0
Shawnee, Central City	Church	2020												\$0	\$0
Shawnee, Frontline	Church	2015												\$11,000	\$0
Shawnee, Union Missionary	Church	1928												\$0	\$0
Shidler, The Church	Church	2016												\$0	\$0
Slick, Faith	Church	2006												\$0	\$0
South Coffeyville, First	Church	1951												\$0	\$0
Sterling, Cross Trails	Church	2011												\$0	\$0
Stillwater, Mehan Union	Church	1950												\$50	\$0
Stilwell, Antioch	Church	1840												\$0	\$0
Stilwell, Echota	Church	1913												\$15	\$0
Stilwell, Emmanuel	Church	1984												\$404	\$76
Stilwell, Sycamore Springs	Church													\$0	\$0
Sulphur, Midway Hill	Church	2003												\$13,558	\$0
Talihina, Pine Grove	Church													\$0	\$0
Tulsa, Iglesia Biblica Bautista	Church	2012												\$300	\$1,700
Tulsa, Kuki Worship Service Tulsa	Church	2016												\$0	\$0
Tulsa, Logos Church	Church	2010												\$0	\$0
Tulsa, New Opportunity	Church	2009	10	0	0	8		8				\$0	\$0	\$0	\$0
Tulsa, Tulsa Bangla	Church	2024												\$0	\$0
Verdigris, Church Inside Out	Campus	2024												\$888	\$0
Wagoner, Twin Oaks	Church	1964	47	7	11	35		28				\$47,000	\$52,000	\$1,457	\$537
Watts, Ballard	Church													\$750	\$0
Waurika, Cross Brand Cowboy	Mission	2010												\$0	\$0
Westville, Jubilee	Church	1999												\$0	\$0
Wichita, Discover Church	Church	2017		1	3	49		30				\$212,881	\$213,183	\$5,904	\$0

Summary Information For ACP Year 2024

Congregation	Org Type	Year Organized	Resident Members	Total Baptisms	Other Additions	Worship Attendance	SS Enrollment	SS Avg. Attendance	DT Enrollment	Women's Ministry	Men's Ministry	Undesig. Gifts	Total Receipts	Cooperative Program	Edna McMillian
Wynnewood, Eastern Gate	Church	2012												\$512	\$0
Yukon, Frontline	Church	2020												\$11,000	\$0
No Association			1,367	147	99	1,100		697				\$2,011,919	\$2,382,494	\$256,614	\$9,014



BAPTIST GENERAL CONVENTION OF
OKLAHOMA dba OKLAHOMA BAPTISTS

Financial Statements
With Independent Auditors' Report

December 31, 2024 and 2023

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

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INDEPENDENT AUDITORS' REPORT

Board of Directors
Baptist General Convention of Oklahoma, dba Oklahoma Baptists
Oklahoma City, Oklahoma

Opinion

We have audited the accompanying financial statements of Baptist General Convention of Oklahoma, dba Oklahoma Baptists, which comprise the statements of financial position as of December 31, 2024 and 2023, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Baptist General Convention of Oklahoma, dba Oklahoma Baptists as of December 31, 2024 and 2023, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Board of Directors
Baptist General Convention of Oklahoma, dba Oklahoma Baptists
Oklahoma City, Oklahoma

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

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

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

Capin Crouse LLC

Irving, Texas
May 19, 2025

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Statements of Financial Position

	December 31,	
	2024	2023
ASSETS:		
Cash and cash equivalents	\$ 4,553,056	\$ 3,564,412
Accounts receivable (no allowance for credit losses)	1,033,608	513,823
Inventory	156,841	183,728
Prepaid expenses and other assets	275,344	385,256
Investments (Notes 3 and 13)	21,691,126	17,787,567
Investments held for capital projects	2,243,336	4,462,917
Asset held for sale	2,804,916	1,125,000
Operating lease right-of-use assets (Note 15)	547,453	551,329
Finance lease right-of-use assets (Note 15)	119,301	159,148
Property and equipment—net (Note 4)	53,878,135	53,220,742
Beneficial interest in funds held by others	35,816,474	34,018,669
Total Assets	\$ 123,119,590	\$ 115,972,591
LIABILITIES AND NET ASSETS:		
Liabilities:		
Accounts payable	\$ 4,161,330	\$ 3,144,547
Accrued liabilities	536,838	545,435
Deferred revenue (Note 5)	270,787	358,048
Operating lease liabilities (Note 15)	547,453	551,329
Finance lease liabilities (Note 15)	126,383	164,210
Post retirement benefit obligation (Note 6)	7,194,122	5,869,421
Long-term debt (Note 7)	11,331	29,572
Total liabilities	12,848,244	10,662,562
Net assets (Note 10):		
Net assets without donor restrictions	59,576,335	59,816,725
Net assets with donor restrictions:		
Restricted by purpose or time	15,249,036	11,855,149
Restricted in perpetuity	35,445,975	33,638,155
	50,695,011	45,493,304
Total net assets	110,271,346	105,310,029
Total Liabilities and Net Assets	\$ 123,119,590	\$ 115,972,591

See notes to financial statements

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Statements of Activities

	Year Ended December 31,	
	2024	2023
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS:		
Operating Support, Revenue, and Other Additions:		
Contributions:		
Cooperative Program receipts (CP)	\$ 11,060,515	\$ 10,216,580
Contributions	195,301	130,242
	<u>11,255,816</u>	<u>10,346,822</u>
Revenue:		
Investment income, net (Note 3)	1,397,608	1,288,065
Registration and fees	6,941,337	6,986,443
Service and lease fees	812,129	893,601
Subscriptions and advertising	59,984	54,282
Realized gain on disposal of assets	391,648	144,521
Impairment loss on asset held for sale	(18,494)	(1,462,129)
Other income	313,561	305,699
	<u>9,897,773</u>	<u>8,210,482</u>
Total Operating Support and Revenue	<u>21,153,589</u>	<u>18,557,304</u>
Net Assets Released from Restriction:		
Distributable funds	13,834,207	14,108,611
Purpose restrictions	4,076,736	3,338,266
Total Operating Support, Revenue, and Other Additions	<u>39,064,532</u>	<u>36,004,181</u>
Operating Expenses (Note 12):		
Distributable funds disbursed or payable	13,834,207	14,108,611
Salaries and benefits	11,856,011	11,363,287
Supplies and equipment	3,591,707	4,452,365
Conferences and training (supplies, venue, and speakers)	1,804,765	1,246,061
Grants and ministry support	1,055,672	1,193,859
Consultant and professional fees	484,886	486,264
Repairs and maintenance	476,741	633,297
Utilities and insurance	2,562,840	2,066,548
Travel	634,973	941,240
Depreciation and amortization	2,891,054	3,096,758
Other	155,628	187,995
Total Operating Expenses	<u>39,348,484</u>	<u>39,776,285</u>
Change in Net Assets from Operations	<u>(283,952)</u>	<u>(3,772,104)</u>

See notes to financial statements

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Statements of Activities
(continued)

	Year Ended December 31,	
	2024	2023
CHANGES IN NET ASSETS WITHOUT DONOR RESTRICTIONS, continued:		
Non-Operating Change in Net Assets Without Donor Restrictions:		
Retirement benefit changes other than net periodic benefit cost (Note 6)	479,382	475,415
Other components of net periodic benefit gain (cost)	(1,798,396)	(202,340)
Investment income, net (Note 3)	1,362,576	2,050,212
Change in Net Assets from Non-Operating Activities	43,562	2,323,287
Change in Net Assets Without Donor Restrictions	(240,390)	(1,448,817)
CHANGES IN NET ASSETS WITH DONOR RESTRICTIONS:		
Contributions	7,138,047	5,214,520
Contributions to beneficial trust	488,338	204,068
CP distributable funds received	13,834,207	14,108,611
	21,460,592	19,527,199
Investment income, net (Note 3)	342,591	324,778
Change in value of beneficial interests	1,309,467	(241,255)
Net assets released from restrictions:		
Distributable funds	(13,834,207)	(14,108,611)
Purpose restrictions	(4,076,736)	(3,338,266)
Change in Net Assets with Donor Restrictions	5,201,707	2,163,845
Change in Net Assets	4,961,317	715,028
Net Assets, Beginning of Year	105,310,029	104,595,001
Net Assets, End of Year	\$ 110,271,346	\$ 105,310,029

See notes to financial statements

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Statements of Cash Flows

	Year Ended December 31,	
	2024	2023
CASH FLOWS FROM OPERATING ACTIVITIES:		
Cash received from Cooperative Program	\$ 24,894,722	\$ 24,325,191
Service and lease fees	788,428	933,623
Registration and fees	6,860,704	7,020,329
Subscriptions, advertising, and other	(99,304)	350,570
Contributions	5,131,527	3,176,629
Beneficial interest distributions	1,740,199	1,223,489
Cooperative Program cash paid to affiliates	(13,834,207)	(14,108,611)
Interest paid	(20,497)	(21,114)
Cash paid to employees	(11,857,353)	(11,348,797)
Cash paid to vendors	(10,732,416)	(11,688,489)
Net Cash Provided (Used) by Operating Activities	<u>2,871,803</u>	<u>(137,180)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from disposal of property and equipment	884,129	377,233
Proceeds from sales of investments	6,689,226	6,222,382
Purchases of property and equipment	(5,635,545)	(1,316,606)
Purchase of asset held for sale	750,000	(2,587,129)
Purchases of investments	(7,020,266)	(4,570,108)
Net Cash Used by Investing Activities	<u>(4,332,456)</u>	<u>(1,874,228)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from contributions restricted for capital projects	2,505,365	2,168,133
Payments on finance leases	(37,827)	(37,328)
Payments on long-term debt	(18,241)	(15,364)
Net Cash Provided by Financing Activities	<u>2,449,297</u>	<u>2,115,441</u>
Change in Cash and Cash Equivalents	988,644	104,033
Cash and Cash Equivalents, Beginning of Year	<u>3,564,412</u>	<u>3,460,379</u>
Cash and Cash Equivalents, End of Year	<u>\$ 4,553,056</u>	<u>\$ 3,564,412</u>
SUPPLEMENTAL DISCLOSURES:		
Right-of-use assets obtained in exchange for finance lease liabilities	<u>\$ -</u>	<u>\$ 195,480</u>
Property and equipment purchased with accounts payable	<u>\$ 1,137,842</u>	<u>\$ 221,507</u>

See notes to financial statements

BAPTIST GENERAL CONVENTION OF OKLAHOMA dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

1. **NATURE OF ORGANIZATION:**

The Baptist General Convention of Oklahoma, dba Oklahoma Baptists, (the Convention), a not-for-profit corporation established under the laws of the State of Oklahoma, operates as a religious organization. The Convention was organized to furnish a means by which cooperating Baptist churches in their autonomous capacity can work together to advance the Gospel of Jesus Christ, thus carrying out the Great Commission. The Convention was incorporated in May 1917, for a term of 20 years with subsequent amendments providing for an organization in perpetuity. The executive office of the Baptist General Convention of the State of Oklahoma conducts the administrative activities of the Convention. The Convention's primary revenue sources are from cooperative program giving, outside contributions, and registration and fees.

The Convention's board of directors and executive officers are elected annually by messengers from participating Baptist churches cooperating with and contributing to the work of the Convention. The Convention also has numerous affiliates whose board of directors are also elected by the aforementioned messengers of participating Baptist churches.

The accompanying financial statements include net assets and operations of the Convention, and include all statewide activities conducted by the Convention. Any activities conducted by affiliates are excluded from the Convention financial statements. The financial statements do not consolidate net assets and activities of any affiliates due to the lack of control and economic interest.

According to the corporate bylaws of the Convention and each of its affiliates, the executive director-treasurer of the Convention is to serve as a voting member of each affiliates' board. The Convention also has the authority to limit total external borrowings, approve the amount budgeted for capital expenditures, and determine the amount of excess cash funds to be identified for board designated purposes for each affiliate.

The Convention is exempt from federal income taxes under Section 501(c)(3) of the U.S. Internal Revenue Code (Code). The Convention is not considered to be a private foundation under section 509(a)(2) of the Code, and contributions to it are tax deductible within the limits prescribed by the Code. However, the Convention is subject to federal income tax on any unrelated business taxable income.

2. **SIGNIFICANT ACCOUNTING POLICIES:**

The financial statements have been prepared on the accrual basis. The significant accounting policies followed are described below to enhance the usefulness of the statements to the reader. 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 and disclosure at the date of the financial statements and the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities during the reporting period. Actual results could differ from those estimates.

BAPTIST GENERAL CONVENTION OF OKLAHOMA dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

ECONOMIC DEPENDENCY

The Convention is dependent upon contributions from participating Baptist churches located in Oklahoma. The churches' contributions are primarily dependent upon the economic conditions of Oklahoma.

CASH AND CASH EQUIVALENTS

Cash and cash equivalents consist of interest-bearing checking and money market accounts. The Convention considers all highly liquid investment instruments purchased with a maturity of three months or less to be cash equivalents. At December 31, 2024 and 2023, the Convention's cash balances exceeded federally insured limits by \$3,171,078 and \$1,818,687, respectively. Cash in excess of a minimum balance is automatically transferred to an interest-bearing account secured by U.S. Government obligations.

ACCOUNTS RECEIVABLE

Accounts receivable relates to revenue that has not been fully collected at fiscal year-end, as well as other miscellaneous receivables. Accounts receivable are reported at net realizable value, with an allowance for credit losses of \$0, as of both December 31, 2024 and 2023. Management's judgment is based on a variety of factors, which include experience related to charge-offs and recoveries, and scrutiny of individual accounts receivable. The Convention writes off uncollectible accounts once all collection efforts have been exhausted, and no interest is accrued on accounts receivable, regardless if they are past due or previously written off.

INVENTORY

Inventory consists primarily of paper stock, postage, books, and products in the retail locations at Falls Creek Conference Center. Inventory is valued at the lower of cost or net realizable value, using the first-in, first-out method. No allowance for obsolescence has been recorded as of December 31, 2024 or 2023, as inventory is written-off when determined to have no value.

INVESTMENTS AND INVESTMENT INCOME

The Convention reports investments at either fair value or cost plus accrued interest based upon the nature and type of investments. The Convention's portfolio is managed by the Baptist Foundation of Oklahoma, dba WatersEdge Ministry Services (WatersEdge). The Convention's investments are primarily held in investment pools at WatersEdge. Pro-rata ownership in the pools is determined under a system in which units of ownership are recorded to represent each member's share of the total market value of assets so the Convention reports its interest in the pooled funds at fair value. The change in value of the Convention's interest in pooled funds held by WatersEdge is included within investment income on the statements of activities as increases or decreases in net assets without donor restrictions unless their use is restricted by donor stipulations or by law. Investment interest, dividends, appreciation or depreciation in market value are allocated based on each pool member's percentage of ownership represented by these units. There are no redemption restrictions as the Convention is able to redeem its funds from the investment pools at net asset value per share at the reporting date.

BAPTIST GENERAL CONVENTION OF OKLAHOMA dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

INVESTMENTS AND INVESTMENT INCOME, continued

Investment securities are exposed to various risks, such as interest rate, market, and credit risk. Due to the risks associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities will occur in the near term, and those changes could materially affect the financial statements.

INVESTMENTS HELD FOR CAPITAL PROJECTS

Contributions received that are restricted by donors for expenditures related to capital projects have been segregated from investments and shown in this category. The amounts for this purpose have also been recorded in net assets with donor restrictions.

INTENTIONS TO GIVE

In 2017, the Convention began a capital campaign to raise funds for three Baptist Collegiate Ministry (BCM) buildings and building maintenance endowments. Also, the capital campaign is raising funds for staff assistance endowments. A new BCM building will be built on the campuses of Oklahoma State University (OSU) and Southeastern Oklahoma State University (SEOSU). During the year ended December 31, 2019, the new BCM building was completed for the University of Oklahoma (OU). The Convention has received good faith promises of specified amounts to support these projects. Under the current wording of the Convention's pledge card, these good faith promises are subject to unilateral change by the donor, and therefore, are considered intentions to give. They are not legally enforceable and are considered to be conditional promises to give and are not recognized prior to receipt of the funds. As of December 31, 2024 and 2023, total outstanding good faith promises received by the Convention for the SEOSU BCM building campaign were approximately \$569,300 and \$1,236,900, respectively. Total accumulated campaign gifts, which include outstanding good faith promises, were approximately \$6,467,000 and \$4,980,000, respectively, for the SEOSU BCM building campaign as of December 31, 2024 and 2023.

ASSET HELD FOR SALE

Asset held for sale is reported at the lower of its carrying amount or fair value less estimated selling costs. As of December 31, 2024, a property classified as held for sale had received an offer, and the sale was completed in March 2025 for \$2,804,916. In April 2024, the sale of a property that was classified as held for sale as of December 31, 2023, was finalized for \$1,125,000.

BAPTIST GENERAL CONVENTION OF OKLAHOMA dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

PROPERTY, EQUIPMENT, AND DEPRECIATION

Land, buildings, and equipment are stated at cost, or if donated, at fair value as of the date of the gift. Property donated with restrictions regarding its use and contributions of cash to acquire property are reported as restricted support. Absent any donor stipulations, these restrictions expire when the asset is acquired or placed in service, and a reclassification is made from net assets with donor restrictions to net assets without donor restrictions at that time. The Convention capitalizes all assets with a cost or value over \$2,500 and an estimated useful life over one year. Maintenance and repair costs that do not extend the useful lives are expensed as incurred. All capital assets other than land are depreciated or amortized (in the case of capital leases) using the straight-line method of depreciation over these asset lives:

Land improvements	20 years
Buildings and buildings improvements	40 years
Furniture and equipment	10 years
Automobiles and machinery	2-10 years

BENEFICIAL INTEREST IN FUNDS HELD BY OTHERS

The Convention is the beneficiary of certain irrevocable trusts held and administered by WatersEdge and a financial institution. Under the terms of perpetual trusts, the Convention has the irrevocable right to receive the income earned on the trust assets. The fair value is recognized as an asset and as a contribution with donor restrictions at the date the trust is established, based on the nature of the agreement. The Convention's estimate of fair value is based on fair value information received from the trustees. The assets consist of pooled investments and mineral interests. These assets are not subject to the control or discretion of the Convention. Gains and losses, which are not distributed by the trusts, are reflected as change in value of beneficial interests in the statements of activities. Distributions from the trusts are recorded as investment income in the statements of activities as either net assets with or without donor restrictions depending on the donor restriction on the use of the income.

The Convention is also the ultimate beneficiary under certain irrevocable agreements trustee or administered by WatersEdge. Under these agreements, income is payable for life or a specified period of time to a beneficiary with the Convention being the remainder beneficiary. These agreements constitute unconditional promises to give and are recognized as income in the period the promise is given. Gifts are valued by reducing total assets held by WatersEdge by the present value of estimated future income payments over the term of the agreement or life expectancy of the income beneficiary utilizing a five percent discount rate. The assets consist of pooled investments and mineral interests. These assets are not subject to the control or discretion of the Convention. Gains and losses, which are not distributed under the agreements, are reflected as change in value of beneficial interests in the statements of activities.

BAPTIST GENERAL CONVENTION OF OKLAHOMA dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

COMPENSATED ABSENCES

Employees earn vacation days at varying rates depending on years of service. Employees may accumulate vacation days up to a specified maximum. Compensated absence liabilities are computed using the regular pay in effect as of December 31, 2024 and 2023, and are included in accrued liabilities on the statements of financial position.

POST RETIREMENT BENEFITS OTHER THAN PENSIONS

Insured health benefits, dental benefits, and life insurance coverage are provided to certain employees and their spouses after 10 to 15 years of service upon normal retirement. The plan was frozen effective January 1, 2005. Estimated costs of these benefits are recognized during the employees' active service period. Several assumptions are made in determining the obligation associated with the plan. The assumptions used in determining the obligation are described in detail in Note 6.

Differences in actual results from original assumptions are reflected as retirement benefit changes other than net periodic benefit cost for the years ended December 31, 2024 and 2023, on the statements of activities.

OPERATING AND FINANCE LEASE RIGHT-OF-USE ASSETS AND LIABILITIES

Right-of-use assets and related liabilities are recognized at commencement date based on the net present value of lease payments over the lease term discounted using a risk-free rate. The value of an option to extend or terminate a lease is reflected to the extent it is reasonably certain management will exercise the option. Lease expense for lease payments is recognized on a straight-line basis over the lease term. The Convention has elected to exclude short-term leases with lease terms of 12 months or less. The additional lease disclosures can be found in Note 15.

NET ASSETS

The following classes of net assets are maintained:

Net assets without donor restrictions are currently available for operating purposes at the discretion of the Convention's board of directors for use in its associated ministries and those resources invested in property and equipment, net of any related debt.

Net assets with donor restrictions include assets of the Convention related to gifts with explicit donor-imposed restrictions that have not been met as to specified purpose, to later periods of time, or after specified dates. These include donor restrictions requiring the net asset be held in perpetuity and permit the Convention to use all or part of the income earned on related investments for specific purposes.

BAPTIST GENERAL CONVENTION OF OKLAHOMA dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

REVENUE AND SUPPORT

The Cooperative Program (CP) represents revenue from the churches that participate with the Convention. Each church determines the amount given through the Cooperative Program for missions and ministry as set forth in the budget of the Convention. The revenue is recognized when received by the Convention or unconditionally promised.

Contributions are recorded when made, which may be when cash or other assets are received or unconditionally promised. The Convention reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of donated assets. When donor restriction expires, that is, when a 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 activities as reclassifications of net assets.

Event registration is recognized at a point in time when the service has been provided to customers. Subscription revenue is recognized over time when subscriptions have been provided to customers. Revenue from advertising, printing fees, and other sources is recognized at a point in time when the transaction associated with sale or service is substantially complete. Amounts received in advance are recorded as deferred revenue and amounts earned but not received are treated as accounts receivable. Deferred revenue and accounts receivable related to exchange transactions are immaterial to the financial statements.

FUNCTIONAL EXPENSES

Expenses are recorded when incurred in accordance with the accrual basis of accounting. The costs of providing program services and supporting activities of the Convention have been summarized on a natural classification basis. (See Note 12)

OPERATING AND NON-OPERATING ACTIVITIES

The Convention classifies all activities that relate to its normal course of operations as operating activities on the statements of activities, including interest income distributions without donor restrictions. Nonoperating activities consist primarily of retirement benefit changes other than net periodic benefit cost, other components of net periodic benefit gain, and unrealized and realized gains and losses incurred on investments.

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

3. INVESTMENTS AND INVESTMENT INCOME:

The following is a detail of the investments held by WatersEdge and subject to withdrawal:

	December 31,	
	2024	2023
Interest in investment pools held by WatersEdge, at fair value	\$ 14,416,388	\$ 14,290,988
Developed market equities	680,997	-
Fixed income bonds	1,588,993	-
Mineral interest, at fair value	64,688	76,472
Interest-bearing accounts, at cost	7,183,396	7,883,024
	<u>\$ 23,934,462</u>	<u>\$ 22,250,484</u>

Investments are reported on the statements of financial position as follows:

	December 31,	
	2024	2023
Investments	\$ 21,691,126	\$ 17,787,567
Investments held for capital projects	2,243,336	4,462,917
	<u>\$ 23,934,462</u>	<u>\$ 22,250,484</u>

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

3. INVESTMENTS AND INVESTMENT INCOME, continued:

Investment income is comprised of the following:

	Year Ended December 31, 2024			
	Without Donor Restrictions		With Donor Restrictions	Total Investment Income
	Operating	Non-Operating		
Interest and dividends	\$ -	\$ 1,487,919	\$ -	\$ 1,487,919
Distributions from beneficial interests	1,397,608	-	342,591	1,740,199
Change in value-interest in pooled funds held by WatersEdge	-	(125,343)	-	(125,343)
Total investment income	<u>\$ 1,397,608</u>	<u>\$ 1,362,576</u>	<u>\$ 342,591</u>	<u>\$ 3,102,775</u>
	Year Ended December 31, 2023			
	Without Donor Restrictions		With Donor Restrictions	Total Investment Income
	Operating	Non-Operating		
Interest and dividends	\$ -	\$ 1,535,535	\$ -	\$ 1,535,535
Distributions from beneficial interests	1,288,065	-	324,778	1,612,843
Change in value-interest in pooled funds held by WatersEdge	-	514,677	-	514,677
Total investment income	<u>\$ 1,288,065</u>	<u>\$ 2,050,212</u>	<u>\$ 324,778</u>	<u>\$ 3,663,055</u>

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

4. PROPERTY AND EQUIPMENT—NET:

Property and equipment—net consist of:

	December 31,	
	2024	2023
Land	\$ 3,353,269	\$ 4,159,332
Land improvements	10,972,077	11,828,378
Buildings and improvements	57,086,946	62,164,587
Furniture and office equipment	13,391,844	15,777,050
Automobiles and machinery	2,119,007	2,160,966
	<u>86,923,143</u>	<u>96,090,313</u>
Less accumulated depreciation	<u>(38,972,704)</u>	<u>(43,827,229)</u>
	47,950,439	52,263,084
Construction in progress (see Note 2 intentions to give)	<u>5,927,696</u>	<u>957,658</u>
Property and equipment—net	<u>\$ 53,878,135</u>	<u>\$ 53,220,742</u>

Depreciation expense amounted to \$2,852,666 and \$3,058,370 for the years ended December 31, 2024 and 2023, respectively.

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

5. DEFERRED REVENUE:

The activity and balances for deferred revenue are from a contract with a cell phone tower company and for registration payments for events in the next calendar year. These are shown in the following tables:

	December 31,	
	2024	2023
Beginning balance	\$ 358,048	\$ 341,341
Revenue recognized	(165,478)	(138,938)
Refunds issued	-	-
Payments received for future performance obligations	78,217	155,645
Ending balance	<u>\$ 270,787</u>	<u>\$ 358,048</u>

6. POST RETIREMENT BENEFIT OBLIGATIONS OTHER THAN PENSIONS:

A summary of post retirement benefit obligations are as follows:

	December 31,	
	2024	2023
Accumulated post retirement benefit obligations:		
For inactive retirees and spouses	\$ 6,102,809	\$ 4,782,043
For active employees not fully eligible	86,245	157,520
For active fully eligible employees	1,005,068	929,858
Accrued post retirement benefit cost	<u>\$ 7,194,122</u>	<u>\$ 5,869,421</u>

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

6. POST RETIREMENT BENEFIT OBLIGATIONS OTHER THAN PENSIONS, continued:

	December 31,	
	2024	2023
The net post retirement benefit cost is as follows:		
Service cost	\$ 5,687	\$ 7,394
Interest cost	279,504	304,778
Employer contributions	(479,382)	(475,415)
Benefits paid	479,382	475,415
Change in discount rate assumption	(352,585)	108,754
Change in other assumptions	160,434	(20,576)
Actuarial gain	1,711,043	(190,617)
Net cost	<u>\$ 1,804,083</u>	<u>\$ 209,733</u>

A reconciliation of post retirement benefit obligations are as follows:

	Year Ended December 31,	
	2024	2023
Post retirement benefit obligation at beginning of year	<u>\$ 5,869,421</u>	<u>\$ 6,135,103</u>
Net periodic post retirement expense for the year	1,804,083	209,733
Less post retirement benefits paid during the year	<u>(479,382)</u>	<u>(475,415)</u>
	1,324,701	(265,682)
Post retirement benefit obligation at end of year	<u>\$ 7,194,122</u>	<u>\$ 5,869,421</u>

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

6. POST RETIREMENT BENEFIT OBLIGATIONS OTHER THAN PENSIONS, continued:

The discount rate was changed from 4.95% to 5.50% during the year ended December 31, 2024. The discount rate was changed from 5.16% to 4.95% during the year ended December 31, 2023. The initial rate and ultimate rate in expected long-term health care costs and dental care costs are disclosed in the chart below:

	December 31,	
	2024	2023
Expected long-term health care cost increases:		
Initial rate:		
Pre-65 (Medical & Rx)	7.90% & 11.40%	6.80% & 9.90%
Post-65 (Medical & Rx)	5.00% & 6.60%	4.40% & 6.60%
Ultimate rate:		
Pre-65 (Medical & Rx)	4.37% & 4.87%	4.37% & 4.87%
Post-65 (Medical & Rx)	4.37% & 4.87%	4.40% & 4.87%
Time to ultimate rate	8 years	8 years
Expected long-term dental care cost increases:		
Initial and ultimate rate	4.50%	4.00%
Mortality basis	Pri-2012 Total Dataset (generational projection using MP-2021-GFR)	Pri-2012 Total Dataset (generational projection using MP-2021-GFR)

Benefits expected to be paid in the five fiscal years following the December 31, 2024, statement of financial position and in the aggregate for the five fiscal years thereafter are as follows:

<u>Year Ending December 31,</u>	<u>Amount</u>
2025	\$ 599,399
2026	622,158
2027	639,499
2028	619,650
2029	621,117
Aggregate for the next five fiscal years	2,828,019
	<u>\$ 5,929,842</u>

**BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS**

Notes to Financial Statements

December 31, 2024 and 2023

7. LONG-TERM DEBT:

Long-term debt consists of:

	December 31,	
	2024	2023
Installment agreements to finance wireless phones used by the Convention. Each phone is financed for two years with different maturity dates. The full amount is due in the year ending December 31, 2025.	\$ 11,331	\$ 29,572
	<u>\$ 11,331</u>	<u>\$ 29,572</u>

8. LETTER OF CREDIT AND LINE OF CREDIT:

The Convention holds a standby letter of credit with a financial institution for \$787,000. The letter was issued November 4, 1999, and matures in January 2025. The interest rate is variable and is tied to the LIBOR rate plus 2.1%, not to go below 4.5%. There were no amounts drawn on the letter of credit as of December 31, 2024 and 2023. Subsequent to year end, the maturity date was extended to January 1, 2026.

The Convention also has a \$1,000,000 line of credit with WatersEdge that is available for operations. The line is secured by investments held by WatersEdge and bears an interest rate of 7.75%. A maturity date has not been set. There were no amounts extended from the line of credit as of December 31, 2024 and 2023.

9. SELF-INSURED WORKERS COMPENSATION PLAN:

The Convention is self-insured for workers compensation claims. Insurance is carried which limits liability on individual and aggregate claims. The Convention has recognized, as expense in the current year, the amount of claims paid for the year and an amount equal to the estimated amount of future claims arising from losses incurred in the current period. For the years ended December 31, 2024 and 2023, accounts payable includes \$221,585 and \$0, respectively, related to estimated future claims.

BAPTIST GENERAL CONVENTION OF OKLAHOMA
dba OKLAHOMA BAPTISTS

Notes to Financial Statements

December 31, 2024 and 2023

10. NET ASSETS:

Net assets consist of:

	December 31,	
	2024	2023
Net assets without donor restrictions:		
Operating	\$ 12,892,322	\$ 12,465,404
Post retirement benefit obligation (Note 6)	(7,194,122)	(5,869,421)
Equity in property and equipment	53,878,135	53,220,742
Total net assets without donor restrictions	59,576,335	59,816,725
Net assets with donor restrictions:		
Subject to expenditure for specified purpose:		
Mission and church programs	336,897	196,180
Edna McMillan State Mission Offering	2,715,966	2,763,990
Relief and benevolence	4,256,878	3,411,724
Capital projects	6,943,932	4,462,917
Other ministry programs and projects	624,864	639,824
	14,878,537	11,474,635
Subject to the passage of time:		
Beneficial interest in funds held by others	370,499	380,514
Subject to restriction in perpetuity:		
Beneficial interest in funds held by others:		
Operations	22,779,114	21,542,030
Other ministry programs and projects	4,502,566	4,341,918
Cooperative Program	4,194,174	4,173,848
Falls Creek Conference Center	1,987,138	1,675,070
Baptist student work	1,982,983	1,905,289
	35,445,975	33,638,155
Total net assets with donor restrictions	50,695,011	45,493,304
	<u>\$ 110,271,346</u>	<u>\$ 105,310,029</u>

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Notes to Financial Statements

December 31, 2024 and 2023

11. LIQUIDITY AND FUNDS AVAILABLE:

The following table reflects the Convention's financial assets as of December 31, 2024 and 2023, reduced by amounts not available for general expenditure within one year. Financial assets are considered unavailable when illiquid or not convertible to cash within one year.

	December 31,	
	2024	2023
Financial assets:		
Cash and cash equivalents	\$ 4,553,056	\$ 3,564,412
Accounts receivable-net	1,033,608	513,823
Investments	21,691,126	17,787,567
Investments held for capital projects	2,243,336	4,462,917
Beneficial interest in funds held by others	35,816,474	34,018,669
Financial assets, at year-end	<u>65,337,600</u>	<u>60,347,388</u>
Less those unavailable for general expenditures within one year, due to:		
Restricted by donor with purpose restriction	(7,307,993)	(3,492,007)
Agency and distributable funds in accounts payable	(2,440,008)	(2,442,915)
Custodial investments restricted by donor with purpose restrictions	(7,570,544)	(7,982,628)
Beneficial interest in funds held by others	(35,816,474)	(34,018,669)
	<u>(53,135,019)</u>	<u>(47,936,219)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 12,202,581</u>	<u>\$ 12,411,169</u>

The Convention maintains financial assets to be available for general expenditures and other obligations as they become due. The Convention's general expenditures are funded through the Cooperative Program with regular contributions from cooperating churches and registrations fee collected at events.

BAPTIST GENERAL CONVENTION OF OKLAHOMA
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Notes to Financial Statements

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12. EXPENSES BY BOTH NATURE AND FUNCTION:

The financial statements report certain categories of expenses that are attributable to one or more programs or supporting functions of the Convention. These expenses include depreciation and amortization, information technology, and facilities operations and maintenance. Building depreciation and amortization and facilities operations and maintenance is allocated based on square footage. The camp facilities costs are allocated based on percentage of use. Costs of information technology were allocated on estimates of time and effort based on email addresses. Total expense includes all operating expenses and the nonoperating expense of other components of net periodic pension cost, which is included in salaries and benefits and totaled \$1,798,396 and \$202,339 for the years ending December 31, 2024 and 2023, respectively. Functional expenses by natural classification as of December 31, 2024:

	Program Activities					Supporting Activities				Total Expense
	Church Resources	Church Relations	Camps	Collegiate Ministry	Communications	Total Program Activities	Leadership Support	Operations & Finance	Fundraising	
Salaries and benefits	\$ 2,154,444	\$ 893,810	\$ 2,718,773	\$ 4,291,040	\$ 444,798	\$10,502,865	\$ 713,761	\$ 2,399,548	\$ 38,233	\$ 13,654,407
Supplies and equipment	510,368	42,690	1,522,718	408,486	446,864	2,931,127	165,261	495,235	84	3,591,707
Conferences and training-- supplies, venues, speakers	1,320,584	140,947	1,621	122,953	975	1,587,081	98,903	118,780	-	1,804,765
Grants and ministry support	475,221	264,776	-	61,131	-	801,127	13,326	241,219	-	1,055,672
Consultant and professional fees	192,103	48,000	153,328	-	-	393,431	29,921	61,534	-	484,886
Repairs and maintenance	-	-	241,454	-	-	241,454	-	235,286	-	476,741
Utilities and insurance	23,326	-	1,344,666	91,032	-	1,459,024	-	1,103,817	-	2,562,840
Travel	465,832	80,430	6,806	10,425	3,913	567,407	27,477	33,142	6,948	634,973
Depreciation and amortization	405,106	64,480	1,815,406	385,206	-	2,670,198	47,243	173,570	42	2,891,054
Other	67,044	-	16,406	-	-	83,449	52,547	19,632	-	155,628
	5,614,029	1,535,133	7,821,178	5,370,272	896,551	21,237,163	1,148,439	4,881,763	45,307	27,312,672
Operations and maintenance	165,806	63,747	(75,156)	101,069	85,033	340,500	68,587	(409,087)	-	-
	<u>\$ 5,779,835</u>	<u>\$ 1,598,880</u>	<u>\$ 7,746,022</u>	<u>\$ 5,471,341</u>	<u>\$ 981,584</u>	21,577,663	1,217,026	4,472,676	45,307	27,312,672
Distributable funds disbursed						13,834,207	-	-	-	13,834,207
Total Expenses						<u>\$35,411,870</u>	<u>\$ 1,217,026</u>	<u>\$ 4,472,676</u>	<u>\$ 45,307</u>	<u>\$ 41,146,879</u>

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Notes to Financial Statements

December 31, 2024 and 2023

12. EXPENSES BY BOTH NATURE AND FUNCTION, continued:

Functional expenses by natural classification as of December 31, 2023:

	Program Activities					Supporting Activities				Total Expense
	Church Resources	Church Relations	Camps	Collegiate Ministry	Communications	Total Program Activities	Leadership Support	Operations &	Fundraising	
Salaries and benefits	\$ 1,917,481	\$ 913,835	\$ 2,177,302	\$ 3,368,952	\$ 400,142	\$ 8,777,712	\$ 602,284	\$ 2,133,789	\$ 51,842	\$ 11,565,627
Supplies and equipment	1,729,797	50,233	1,318,017	399,201	336,231	3,833,479	31,128	586,559	1,199	4,452,365
Conferences and training— supplies, venues, speakers	735,860	142,522	3,390	118,668	200	1,000,640	98,431	146,990	-	1,246,061
Grants and ministry support	431,224	293,932	-	88,911	-	814,067	98,772	281,020	-	1,193,859
Consultant and professional fees	226,291	75,021	105,702	-	3,750	410,764	6,069	69,431	-	486,264
Repairs and maintenance	-	-	221,913	-	-	221,913	-	411,384	-	633,297
Utilities and insurance	35,178	-	1,376,221	83,754	-	1,495,153	-	571,395	-	2,066,548
Travel	764,484	79,071	5,411	13,911	7,738	870,615	36,156	32,547	1,922	941,240
Depreciation and amortization	391,413	72,629	1,904,052	388,306	-	2,756,400	42,233	297,956	169	3,096,758
Other	63,040	-	17,943	-	-	80,983	97,754	9,258	-	187,995
	6,294,768	1,627,243	7,129,951	4,461,703	748,061	20,261,726	1,012,827	4,540,329	55,132	25,870,014
Operations and maintenance	181,348	69,382	(87,077)	98,472	96,355	358,480	80,579	(439,059)	-	-
	<u>\$ 6,476,116</u>	<u>\$ 1,696,625</u>	<u>\$ 7,042,874</u>	<u>\$ 4,560,175</u>	<u>\$ 844,416</u>	20,620,206	1,093,406	4,101,270	55,132	25,870,014
Distributable funds disbursed						14,108,611	-	-	-	14,108,611
Total Expenses						<u>\$34,728,817</u>	<u>\$ 1,093,406</u>	<u>\$ 4,101,270</u>	<u>\$ 55,132</u>	<u>\$ 39,978,625</u>

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Notes to Financial Statements

December 31, 2024 and 2023

13. DISCLOSURES OF FAIR VALUE AND FAIR VALUE MEASUREMENT:

The Convention uses appropriate valuation techniques to determine fair value based on inputs available. These standards establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. When available, the Convention measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available. The valuations for each of these levels are determined as follows:

Level 1

Valuations based on unadjusted quoted prices in active markets for identical assets or liabilities. Since valuations are based on quoted prices that are readily and regularly available in an active market, valuation of these securities does not entail a significant degree of judgment.

Level 2

Valuations based on quoted prices in markets that are not active or for which all significant inputs are observable, either directly or indirectly.

Level 3

Valuations based on inputs that are unobservable and significant to the overall fair value measurement.

The availability of valuation techniques and observable inputs can vary from security to security and is affected by a wide variety of factors, including the type of security, whether the security is new and not yet established in the marketplace, and other characteristics particular to the transaction. To the extent that valuation is based on models or inputs that are less observable or unobservable in the market, the determination of fair value requires more judgment. Those estimated values do not necessarily represent the amounts that may be ultimately realized due to the occurrence of future circumstances that cannot be reasonably determined. Because of the inherent uncertainty of valuation, those estimated values may be materially higher or lower than the values that would have been used had a ready market for the securities existed. Accordingly, the degree of judgment exercised by in determining fair value is greatest for securities categorized in Level 3. In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, for disclosure purposes, the level in the fair value hierarchy within which the fair value measurement falls in its entirety is determined by the lowest level input that is significant to the fair value measurement.

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Notes to Financial Statements

December 31, 2024 and 2023

13. DISCLOSURES OF FAIR VALUE AND FAIR VALUE MEASUREMENT, continued:

Fair value is a market-based measurement, not an entity-specific measurement. It is determined based on the assumptions that market participants would use in pricing an asset or liability as of the measurement date. When observable market data is not available, the entity uses its own assumptions, which are developed to reflect the assumptions that market participants would use under current market conditions.

Following is a description of the valuation methodologies used for instruments measured at fair value on a recurring basis and recognized in the accompanying statements of financial position.

Investments consist of the following:

Pooled charitable spending policy funds and general investment pool

The pooled charitable spending policy funds and general investment pool funds are calculated based on a number of factors including obtaining an understanding of the funds' underlying investments, strategy, positions and valuation, and comparing information provided by the fund administrator or general partner to other available information such as sector data and indexes. The Convention's interest is carried at approximated fair value and classified under Level 2 of the fair value hierarchy as the Convention has the ability to redeem its investment in the pool at net asset value per share (or its equivalent) at the reporting date. The Convention is not able to apply the practical expedient for net asset value for interest in the pooled funds as WatersEdge is not considered an investment company as defined by topic 946 of the FASB ASC. There are no redemption restrictions or capital calls on the pooled funds.

Developed market equities

Developed market equities are valued using quoted market prices in active exchanges for identical assets. These investments are classified as Level 1 within the fair value hierarchy, as they are actively traded in liquid markets and have observable prices readily available.

Fixed income bonds

The fair value of medium-duration bonds is typically determined using observable market inputs, such as quoted prices for similar bonds in active markets or other observable market data (e.g., yield curves, interest rates, and spreads). These bonds are generally classified as Level 2 in the fair value hierarchy due to the availability of observable inputs but lack quoted prices for identical instruments.

Mineral interests

The fair value of mineral interests is determined by WatersEdge based on an income approach using recent past income produced by the income property.

Beneficial interest in funds held by others: The fair value of beneficial interest in funds held by others is estimated as the present value of future trusts payments, based upon the Convention's proportionate share of the trust's assets as represented by the fund manager for charitable remainder trusts and the underlying net asset value of pooled funds for beneficial interests to be held in perpetuity.

BAPTIST GENERAL CONVENTION OF OKLAHOMA
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Notes to Financial Statements

December 31, 2024 and 2023

13. DISCLOSURES OF FAIR VALUE AND FAIR VALUE MEASUREMENT, continued:

The following tables present the fair value measurements of assets and liabilities recognized in the accompanying statements of financial position measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2024 and 2023.

		December 31, 2024		
		Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
Assets:				
Investments:				
WatersEdge pooled funds:				
Pooled charitable spending policy	\$ 10,760,693	\$ -	\$ 10,760,693	\$ -
Pooled general investments	3,655,695	-	3,655,695	-
	<u>14,416,388</u>	<u>-</u>	<u>14,416,388</u>	<u>-</u>
Developed Market Equities	680,997	680,997	-	-
Fixed Income Bonds	1,588,993	-	1,588,993	-
Mineral interests	64,688	-	-	64,688
	<u>\$ 16,751,066</u>	<u>\$ 680,997</u>	<u>\$ 16,005,381</u>	<u>\$ 64,688</u>
Reconciling items at cost:				
Cash and cash equivalents	<u>7,183,396</u>			
Total investments	<u>\$ 23,934,462</u>			
Beneficial interest in funds held by others				
	<u>\$ 35,816,474</u>	<u>\$ -</u>	<u>\$ 35,816,474</u>	<u>\$ -</u>

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Notes to Financial Statements

December 31, 2024 and 2023

13. DISCLOSURES OF FAIR VALUE AND FAIR VALUE MEASUREMENT, continued:

		December 31, 2023		
		Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
Assets:				
Investments:				
WatersEdge pooled funds:				
Pooled charitable spending policy	\$ 9,787,171	\$ -	\$ 9,787,171	\$ -
Pooled general investments	4,503,817	-	4,503,817	-
	<u>14,290,988</u>	<u>-</u>	<u>14,290,988</u>	<u>-</u>
Mineral interests	<u>76,472</u>	<u>-</u>	<u>-</u>	<u>76,472</u>
	<u>\$ 14,367,460</u>	<u>\$ -</u>	<u>\$ 14,290,988</u>	<u>\$ 76,472</u>
Reconciling items at cost:				
Cash and cash equivalents	<u>7,883,024</u>			
Total investments	<u>\$ 22,250,484</u>			
Beneficial interest in funds held by others	<u>\$ 34,018,669</u>	<u>\$ -</u>	<u>\$ 34,018,669</u>	<u>\$ -</u>

The following tables provide further details of the Level 3 fair value measurements of mineral interests:

		December 31,	
		2024	2023
Beginning balance	\$	76,472	\$ 117,280
Additional investments		-	-
Distributions		-	-
Unrealized losses		(11,784)	(40,808)
Ending balance	\$	<u>64,688</u>	<u>\$ 76,472</u>

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Notes to Financial Statements

December 31, 2024 and 2023

14. DEFINED CONTRIBUTION PENSION PLAN:

The Convention maintains a salary contributory defined-contribution retirement plan covering substantially all employees. Pension expense is recorded for the amount of the Convention's required contributions determined in accordance with the terms of the plan. The plan is administered by GuideStone Financial Resources of the Southern Baptist Convention and provides retirement benefits to plan participants and their beneficiaries. The Convention contributes an amount equal to 10% of participating employees' salaries, and employee contributions are voluntary.

The Convention's contributions to the plan were \$656,595 and \$663,765 for the years ended December 31, 2024 and 2023, respectively.

15. RIGHT-OF-USE ASSETS AND LIABILITIES:

The Convention leases land under an operating lease agreement expiring in May 2077. The discount rate represents the risk-free discount rate using a period comparable with that of the individual lease term on the inception date of the lease. Annual lease payments are initially fixed at \$22,456 through June 1, 2027. Beginning in years eleven, twenty-one, and thirty-one, the annual rental rate will be based upon the actual cost of living increase during the preceding ten years to be determined by 50% of the Cost of Living Index published by the Bureau of Labor Statistics of the U.S. Department of Labor for the Oklahoma City, Oklahoma metropolitan area. In no event shall the annual rental rate for the first and/or any subsequent ten year increase periods ever be less than the annual rental rate for the immediately preceding ten year period of the lease. As future rate increases base on these future indexes are currently unknown, only the current fixed payments are included in the measurement of the initial lease liability. Nonlease components, such as payments required under the lease for common area maintenance, are not included in the measurement of the lease liability. These are expensed as incurred.

The Convention also leases office equipment under a finance lease agreement expiring in March 2028. The discount rate represents the risk-free discount rate using a period comparable with that of the individual lease term on the inception date of the lease. Monthly lease payments are fixed at \$2,515, and the first payment is due in January 2023.

Components of all right-of-use assets and lease liabilities are as follows:

	December 31,	
	2024	2023
Operating lease right-of-use assets	\$ 547,453	\$ 551,329
Operating lease liabilities	\$ 547,453	\$ 551,329
Finance lease right-of-use assets	\$ 119,301	\$ 159,148
Finance lease liabilities	\$ 126,383	\$ 164,210

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Notes to Financial Statements

December 31, 2024 and 2023

15. RIGHT-OF-USE ASSETS AND LIABILITIES, continued:

	December 31,	
	2024	2023
Lease costs:		
Operating leases	\$ 22,456	\$ 22,456
Finance leases:		
Amortization of right-of-use assets	\$ 38,388	\$ 38,388
Interest on lease liabilities	\$ 1,925	\$ 2,417
Cash paid for amounts included in the measurement of lease liabilities:		
Operating leases	\$ 22,456	\$ 22,456
Finance leases	\$ 39,744	\$ 39,744
Weighted-average discount rate:		
Operating leases	3.37%	3.37%
Finance leases	1.31%	0.99%
Weighted-average remaining lease term:		
Operating leases	52 years	53 years
Finance leases	3.25 years	4.25 years

Future minimum lease payments required under operating and finance leases that have an initial or remaining non-cancelable lease term in excess of one year are as follows:

<u>Year Ended June 30,</u>	Operating Amounts	Finance Amounts
2025	\$ 22,456	\$ 39,744
2026	22,456	39,744
2027	22,456	39,744
2028	22,456	9,934
2029	22,456	-
Thereafter	1,055,441	-
	1,167,721	129,166
Less imputed interest	(620,268)	(2,783)
	<u>\$ 547,453</u>	<u>\$ 126,383</u>

BAPTIST GENERAL CONVENTION OF OKLAHOMA
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Notes to Financial Statements

December 31, 2024 and 2023

16. COMMITMENTS AND CONTINGENCIES:

The Convention has guaranteed the series 2012 revenue note issued by the Oklahoma Baptist University Authority for buildings 1 and 2 for student housing facilities on a portion of the campus of Oklahoma Baptist University. At December 31, 2024 and 2023, the unfunded liability for the note principal was approximately \$3,685,000 and \$4,128,000, respectively.

During 2013, the Convention guaranteed \$13,500,000 of the series 2013 revenue note issued by the Oklahoma Baptist University Authority for buildings 3 and 4 for student housing facilities on a portion of the campus of Oklahoma Baptist University. At December 31, 2024 and 2023, the unfunded liability for the note principal was approximately \$8,712,000 and \$9,329,000, respectively.

In November 2015, OBU issued the 2015A bank note for \$7,355,000, to refund the remaining portion of the outstanding Series 2005 bonds, and Series 2015B bank note for \$3,500,000, to complete the construction of Stavros Hall, an educational facility housing the College of Nursing. The Convention guaranteed the new notes. The unfunded liability on these notes was approximately \$2,638,000 and \$3,624,000 as of December 31, 2024 and 2023, respectively.

The Convention estimates a liability for loan guarantees based on the likelihood of funding and an estimate of credit losses over the life after funding. Credit loss methodology is based on a loss rate approach that starts with the probability of funding based on historical experience and adjusted for current conditions and further adjusted for the period of time that can be reasonably forecast. For the period of time beyond which the Convention can reasonably forecast, it applies immediate reversion based on the facts and circumstances as of the reporting date. The Convention has concluded that it can reasonably support a forecast period for two years after the statements of financial position date. The Convention has analyzed its off-balance sheet credit risk and determined the estimated credit losses is immaterial, therefore no liability has been recorded.

The Convention entered into an agreement for building renovations during the year ended December 31, 2023. As of December 31, 2024 and 2023 approximately \$856,962 and \$4,299,000, respectively, remained outstanding.

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Notes to Financial Statements

December 31, 2024 and 2023

17. AFFILIATED ENTITIES AND RELATED PARTY TRANSACTIONS:

The Convention engages in various related party transactions with other Baptist affiliates within the State of Oklahoma.

The Convention appropriates Cooperative Program receipts and designated contributions to various affiliates. Also, the Convention receives and remits designated funds from and on behalf of churches and other donors in Oklahoma. These funds constitute an agency relationship and are as follows: Lottie Moon, Annie Armstrong, world hunger relief, and other various designations. A summary of the disbursements included in distributable funds disbursed or payable to Oklahoma missions on the statements of activities and disbursements made for designated funds is as follows:

	Year Ended December 31, 2024		
	Cooperative Program Disbursements	Designated Funds	Total Disbursements
Oklahoma Baptist University (OBU)	\$ 2,404,830	\$ 46,009	\$ 2,450,839
WatersEdge	24,895	4,063	28,958
Oklahoma Baptist Homes for Children, Inc. (OBHC)	652,242	879,010	1,531,251
Baptist Village Communities of Oklahoma, Inc. (BVC)	652,242	169,666	821,908
	<u>\$ 3,734,208</u>	<u>\$ 1,098,748</u>	<u>\$ 4,832,956</u>
	Year Ended December 31, 2023		
	Cooperative Program Disbursements	Designated Funds	Total Disbursements
Oklahoma Baptist University (OBU)	\$ 2,349,814	\$ 44,352	\$ 2,394,166
WatersEdge	24,325	5,117	29,442
Oklahoma Baptist Homes for Children, Inc. (OBHC)	637,320	853,055	1,490,375
Baptist Village Communities of Oklahoma, Inc. (BVC)	637,320	165,935	803,255
	<u>\$ 3,648,779</u>	<u>\$ 1,068,459</u>	<u>\$ 4,717,238</u>

In addition to the above, the Convention guaranteed bonds issued by The Oklahoma Baptist University summarized in Note 16.

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Notes to Financial Statements

December 31, 2024 and 2023

17. AFFILIATED ENTITIES AND RELATED PARTY TRANSACTIONS, continued:

The Convention also participates in the Cooperative Program of the Southern Baptist Convention. Under the Cooperative Program, \$10,099,999 and \$10,459,832 was distributed to the Southern Baptist Convention during the years ended December 31, 2024 and 2023, respectively, for its various ministries. In addition, proceeds from offerings designated for specific Southern Baptist Convention ministries totaling \$7,263,437 and \$7,355,875 have been received and remitted to the Southern Baptist Convention during the years ended December 31, 2024 and 2023, respectively.

The OBHC and the BVC were created as a result of actions of the board of directors of the Convention in the year 1993. Operating assets and investment were then transferred to these entities. These entities may not create debt for capital needs or undertake any major expansion projects without the consent of the Convention or its board of directors.

In addition, the Convention receives rental income from affiliates for leased office space under annual agreements as follows:

	December 31,	
	2024	2023
WatersEdge	\$ 179,715	\$ 196,053
Oklahoma Baptist Homes for Children, Inc.	183,540	183,540
Baptist Village Communities of Oklahoma, Inc.	117,180	117,180
	<u>\$ 480,435</u>	<u>\$ 496,773</u>

18. SUBSEQUENT EVENTS:

Subsequent events have been evaluated through May 19, 2025, which represents the date the financial statements were available to be issued. Subsequent events after that date have not been evaluated.

WatersEdge Ministry Services

Financial Statements and
Independent Auditor's Report

DECEMBER 31, 2024



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Independent Auditor's Report

Board of Directors
The Baptist Foundation of Oklahoma
d/b/a WatersEdge Ministry Services
Oklahoma City, Oklahoma

Opinion

We have audited the consolidated financial statements of The Baptist Foundation of Oklahoma d/b/a WatersEdge Ministry Services (WatersEdge), which comprise the consolidated statement of financial position as of December 31, 2024 and the related consolidated statements of activities and cash flows for the year then ended and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of WatersEdge as of December 31, 2024 and the changes in its net assets and its cash flows for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Consolidated Financial Statements

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

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

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

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

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

In performing an audit in accordance with GAAS, we:

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

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

Report on Summarized Comparative Information

We have previously audited the December 31, 2023 financial statements, and we expressed an unmodified audit opinion on those audited financial statements in our report dated April 19, 2024. In our opinion, the summarized comparative information presented herein as of and for the year ended December 31, 2023 is consistent, in all material respects, with the audited financial statements from which it has been derived.

Forvis Mazars, LLP

Tulsa, Oklahoma
April 24, 2025

WatersEdge Ministry Services

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

December 31,

ASSETS	2024	2023
Cash and cash equivalents	\$ 17,628,533	\$ 32,526,323
Certificates of deposit	1,266,416	1,206,845
Prepaid expenses and other	2,196,379	893,020
Church building loans receivable, net	228,701,995	178,791,635
Accrued interest receivable	785,962	537,168
Investments		
Pooled investments	425,250,335	410,874,467
Other investments	44,391,315	47,584,251
Total investments	469,641,650	458,458,718
Derivative asset	390,144	-
Beneficial interest in trust managed by others	841,923	866,725
Property and equipment, net	20,984,057	494,101
TOTAL ASSETS	\$ 742,437,059	\$ 673,774,535
LIABILITIES AND NET ASSETS		
Liabilities		
Accounts payable and accrued expenses	\$ 1,425,441	\$ 796,221
Accrued postretirement benefits	376,407	315,621
Debt obligations	142,535	-
Notes payable	153,476,368	109,984,645
Accrued interest payable	336,592	1,321,418
Allowance for credit loss on unfunded commitments	180,797	436,186
Liabilities to beneficial owners		
Liability to income beneficiaries under split-interest agreements	5,437,625	5,152,773
Assets held for others	372,009,334	358,702,971
Refundable advances	138,861,136	132,907,613
Total liabilities to beneficial owners	516,308,095	496,763,357
TOTAL LIABILITIES	672,246,235	609,617,448
Net assets		
Without donor restrictions		
Undesignated	12,686,696	7,983,577
Board designated	6,025,632	3,485,250
Funds advised by donors	27,352,007	27,713,408
Total without donor restrictions	46,064,335	39,182,235
With donor restrictions	24,126,489	24,974,852
TOTAL NET ASSETS	70,190,824	64,157,087
TOTAL LIABILITIES AND NET ASSETS	\$ 742,437,059	\$ 673,774,535

The accompanying notes are an integral part of these statements.

WatersEdge Ministry Services

CONSOLIDATED STATEMENTS OF ACTIVITIES

Year ended December 31, 2024
(with summarized comparative financial information for the year ended December 31, 2023)

	2024			2023
	Without Donor Restrictions	With Donor Restrictions	Total	Total
Net interest income				
Loans interest income, net	\$ 7,371,602	\$ 3,363,492	\$ 10,735,094	\$ 8,313,979
Notes payable interest expense	(9,321,537)	-	(9,321,537)	(6,041,693)
Total net interest income	(1,949,935)	3,363,492	1,413,557	2,272,286
Provision (credit) for credit losses on loans	315,498	-	315,498	(43,498)
Provision (credit) for credit losses on unfunded commitments	(255,389)	-	(255,389)	169,455
Total net interest income after provision	(2,010,044)	3,363,492	1,353,448	2,146,329
Revenues, gains and other support				
Fees for asset management and trust administration	4,185,114	-	4,185,114	3,953,904
Investment return, net	1,902,005	393,847	2,295,852	(2,224,813)
Change in value of beneficial interest in trust managed by others	-	7,266	7,266	120,005
Other revenues and support				
Cooperative program allocation	28,936	-	28,936	28,949
Contributions to funds advised by donors	4,371,543	-	4,371,543	11,500,332
Contributed nonfinancial assets	7,200,000	-	7,200,000	-
Other contributions	-	7,254	7,254	63,690
Other support	4,582,056	192,488	4,774,544	2,586,750
Reclassification of net assets				
Appropriations from endowments	4,812,710	(4,812,710)	-	-
Total revenues, gains and other support	27,082,364	(4,211,855)	22,870,509	16,028,817
Expenses and distributions				
Program services				
Estate planning, trust, investment and lending services	8,249,785	-	8,249,785	7,358,074
Distributions to students, elderly and charitable causes	587,575	-	587,575	519,208
Distributions from funds advised by donors	6,170,683	-	6,170,683	4,544,345
Management and general	3,225,303	-	3,225,303	2,218,607
Total expenses and distributions	18,233,346	-	18,233,346	14,640,234
Pension related changes other than net periodic pension costs	43,126	-	43,126	8,480
CHANGE IN NET ASSETS	6,882,100	(848,363)	6,033,737	3,543,392
Net assets at beginning of year, as previously reported	39,182,235	24,974,852	64,157,087	60,951,426
Cumulative change for adoption of ASC 326	-	-	-	(337,731)
Net assets at beginning of year, as adjusted	39,182,235	24,974,852	64,157,087	60,613,695
Net assets at end of year	\$ 46,064,335	\$ 24,126,489	\$ 70,190,824	\$ 64,157,087

The accompanying notes are an integral part of these statements.

WatersEdge Ministry Services

CONSOLIDATED STATEMENTS OF CASH FLOWS

December 31,

	2024	2023
Cash flows from operating activities		
Cash received as fees for asset management and trust administration	\$ 4,185,114	\$ 3,953,904
Interest received on church building loans receivable, net	10,486,300	8,186,698
Interest paid on notes payable	(10,306,363)	(5,596,871)
Interest, dividends and other investment income received	2,066,131	2,127,499
Cash received from donors and under Cooperative Program	4,400,479	11,529,281
Cash paid to employees, suppliers and to benefit recipients	(17,370,608)	(14,628,972)
Cash paid for interest	-	(117,920)
Cash received from other sources	3,790,415	2,586,750
Cash flows related to assets held for beneficial owners		
Cash received from or on behalf of beneficial owners	47,191,618	50,295,613
Earnings on assets held for beneficial owners	15,996,608	15,592,171
Distributions to or on behalf of beneficial owners	(81,607,344)	(91,510,146)
	<u>(18,419,118)</u>	<u>(25,622,362)</u>
Net cash used in operating activities	<u>(21,167,650)</u>	<u>(17,581,993)</u>
Cash flows from investing activities		
Purchases of certificates of deposit	(1,278,923)	(1,206,845)
Sales of certificates of deposit	1,219,352	-
Purchases of pooled investments	(252,373,427)	(116,507,713)
Sales of pooled investments	260,931,669	159,049,414
Collections on notes receivable	12,129	5,543
Advances on church building loans receivable	(71,750,967)	(40,387,855)
Collections on church building loans receivable	16,676,699	15,816,246
Proceeds from sale of participation agreements	5,204,122	651,991
Payments to participation agreement owners	(331,508)	(597,526)
Purchases of other investments	(1,340,452)	(5,662,739)
Sales of other investments	18,626,477	16,201,059
Payments for settlement of closed futures contracts	(7,725)	-
Proceeds from settlement of closed futures contracts	9,018	-
Proceeds from disposal of other assets	457,888	-
Purchases of property and equipment	(13,560,254)	(165,646)
Sales of property and equipment	134,250	43,700
Net cash (used in) provided by investing activities	<u>(37,371,652)</u>	<u>27,239,629</u>
Cash flows from financing activities		
Proceeds from sale of notes payable	81,899,914	44,426,060
Withdrawal of maturing notes payable	(38,408,191)	(32,142,554)
Proceeds from long term debt	169,632	-
Payments on long term debt	(27,097)	(2,553,244)
Proceeds from contributions restricted for investment in endowments	7,254	63,690
Net cash provided by financing activities	<u>43,641,512</u>	<u>9,793,952</u>
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	<u>(14,897,790)</u>	<u>19,451,588</u>
Cash and cash equivalents at beginning of year	<u>32,526,323</u>	<u>13,074,735</u>
Cash and cash equivalents at end of year	<u>\$ 17,628,533</u>	<u>\$ 32,526,323</u>

Non-cash activities:

Liabilities to beneficial owners include net realized and unrealized gains of \$25,007,226 and \$11,447,539 for 2024 and 2023, non-cash receipts of other investments of \$13,388,821 and \$3,800,264 for 2024 and 2023, and non-cash disposals of other investments of \$18,277 for 2023. Investments benefiting WatersEdge include net realized and unrealized gains (losses) of \$236,987 and \$(4,232,312) for 2024 and 2023. In 2024, WatersEdge received a \$7,200,000 contribution of real estate from the acquisition of an office building through a Bargain Sale transaction and also received furniture and equipment in the amount of \$175,500. In 2024, WatersEdge donated furniture and equipment of \$109,800 to charitable organizations during the year in a non-cash transaction. In 2023, WatersEdge received real estate collateral from a borrower in lieu of foreclosure on church building loans receivable totaling \$115,824.

The accompanying notes are an integral part of these statements.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES

The Baptist Foundation of Oklahoma, dba WatersEdge Ministry Services (WatersEdge) is a private, nonprofit religious association chartered by the State of Oklahoma on October 31, 1946 for perpetual existence without capital stock. Its creation was approved by the Baptist General Convention of the State of Oklahoma, dba Oklahoma Baptists (Convention) to administer funds and property received by gift, device, and bequest or otherwise in order to assist and promulgate the furtherance of the Convention and to promote Baptist doctrines, evangelism, Christian education and both home and foreign mission work. WatersEdge qualifies as a 501(c)(3) public charity.

On May 1, 2018, WatersEdge formed a Church Extension Fund by completing an Offering Circular (Circular). The Circular is prepared in compliance with the North American Securities Administration Associations, Inc. (NASAA) Statement of Policy for offerings of securities (notes payable) and submitted to state securities departments for authorization to sell notes within each respective state. Through the Circular issued on June 1, 2024, WatersEdge offered notes payable in the aggregate principal amount of \$275,000,000. As of December 31, 2024, WatersEdge had notes payable in twenty-eight states. WatersEdge uses the proceeds from the sale of these notes payable to make church building loans to finance capital improvement projects.

WatersEdge formed 25:21, LLC (25:21) on November 15, 2016 with the purpose of allowing internally managed pools to participate as a direct investor in local investing opportunities. WatersEdge is the sole member of 25:21. At December 31, 2024, 25:21 had invested capital into three real estate companies within the same development, none of which have an outstanding capital commitments remaining. 25:21 is an Oklahoma limited liability company and will continue perpetually until terminated pursuant to statute or any provision of the operating agreement.

WatersEdge formed WatersEdge Bricktown Holdings, LLC (WEBH) on March 14, 2024 with the purpose of acquiring and operating an office building. WatersEdge is the sole member of WEBH. WatersEdge occupies approximately 25% of the office building. Approximately 50% of the office building is leased to affiliated entities and approximately 25% of the office building is leased to others. WEBH is an Oklahoma limited liability company and will continue perpetually until terminated pursuant to statute or any provision of the operating agreement.

WatersEdge, in the capacity of trustee, holds, administers, and invests assets for the Convention and institutions affiliated with the Convention, as well as for its own account. Trusts may have other charitable or non-charitable beneficiaries. Interests of WatersEdge, Convention or affiliates of the Convention may be total or may represent only income or remainder interests. WatersEdge also holds assets for investment in a custodial capacity for the Convention and its affiliates. In addition, WatersEdge administers trusts where affiliated organizations serve as trustee.

Activities of WatersEdge include estate stewardship and gift planning for the Convention and its affiliates. Staff members work with Southern Baptist churches and associations both within and outside the State of Oklahoma to encourage financial support for local, state, and national institutions through lifetime and testamentary planning.

WatersEdge receives financial support primarily from fees charged for the administration and investment of assets. In addition, annual appropriations are received from the Convention through its Cooperative Program.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

A summary of the significant accounting policies applied in the preparation of the accompanying financial statements follows.

1. Consolidation

The accompanying consolidated financial statements (financial statements) have been prepared on the accrual basis and include the activities and net assets of both 25:21 and WEBH, its wholly owned subsidiaries. All significant intercompany balances and transactions have been eliminated.

2. Recognition of Donor Restrictions

Net assets, revenues, gains and losses are classified based on the existence or absence of donor restrictions. Net assets without donor restrictions are currently available for operating purposes at the discretion of the WatersEdge Board of Directors (Board) for use for its associated programs, for general expenditure, and for investment in property and equipment.

Net assets with donor restrictions include assets related to gifts with explicit donor-imposed restrictions that have not been met as to the specified purpose or expiration of the specified periods of time. Restricted assets reported herein combine permanent and temporary restrictions.

Net assets with donor restrictions include donor restrictions requiring the net asset be held in perpetuity while permitting an annual appropriation. These net assets held in perpetuity are referred to as endowments. The endowments consist of the original contribution amount as well as the net increases and decreases over the original contribution amount. These endowments either benefit WatersEdge directly or do not benefit WatersEdge. Net assets benefitting WatersEdge are subject to appropriation for general needs and expenditures. Net assets not benefitting WatersEdge are subject to expenditure for a specific purpose for which WatersEdge holds discretion on the distribution.

The liability to income beneficiaries for future payments is determined by applying an annual discount rate of 5% (which equals the estimated long-term return on investments) to estimated payments under the agreements.

3. Cash and Cash Equivalents

WatersEdge maintains its cash and cash equivalents in bank deposit accounts, broker margin accounts, money market funds, and short-term certificates of deposit, some of which may not be federally insured. Some bank deposit balances are transferred daily into interest-bearing accounts secured by short-term, high-quality fixed income securities issued by banks, corporations, and the U.S. Government. WatersEdge has not experienced any losses in cash equivalents and believes it is not exposed to significant credit risk on cash equivalents. Management considers highly liquid debt instruments readily convertible into cash to be cash equivalents except for those held as part of its investment portfolio which are not considered to be cash equivalents, but rather a part of pooled investments. As discussed further in Note C and Note G, a portion of margin cash is required to be held with a broker to maintain derivative positions.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

4. Certificates of Deposit

Certificates of deposit include time certificates invested in the church extension fund of Christian Financial Resources which are not FDIC insured. At December 31, 2024, \$1,266,416 were not federally insured. Interest is paid on these certificates at the end of each quarter. Management believes that adjustments, if any, to market value would be nominal and, as such, the carrying value approximates market value.

5. Church Building Loans Receivable, net

WatersEdge makes loans to churches, associations and agencies affiliated with the Convention and to churches, associations and agencies that possess like beliefs and commitments to the Convention to finance the purchase of land and buildings, the construction and renovation of facilities, or for other purposes approved by the Board consistent with the mission and ministry of WatersEdge. With few exceptions, these loans are secured by first mortgages on the property and buildings constructed. The lives of these loans are typically established on an amortization of no longer than 25 years.

Loans are carried at the total principal balance net of an Allowance for Credit Losses (ACL) and any unamortized deferred fees or costs. The Board approves the methodology used to establish interest rates so that the rates reflect market conditions. The adjustable interest rate on each church building loan is adjusted either on a one, three, five, seven, or ten-year basis, dependent on terms selected by the borrower at the time of loan origination. Church building loans mature at various dates through April 2051 and bear interest at rates ranging from 3.45% to 8.25%.

Loans are presented net of participations, ACL on loans and any unamortized deferred fees or costs. Accrued interest receivable on loans totaled \$785,962 and \$537,168 at December 31, 2024 and 2023, respectively. Accrued interest receivable on loans is excluded from the estimate of credit losses. Interest income is accrued on the unpaid principal balance. Loan origination fees, net of certain direct origination costs, are deferred and recognized in interest income using a straight-line method over the contractual life of the loan.

Although many loans are made to churches and ministries within the state of Oklahoma, loans are also made to churches and ministries in other states. In some cases, cooperating state foundations or other Baptist entities will purchase a portion of the loans originated in their state or in other states through a participation agreement with WatersEdge. The participation agreements allow the sale of the cooperating foundation's share of the loans to a third-party organization. As such, the participated share of the loans is recorded as a reduction of church building loans receivable. These agreements, because they are all similar in nature, are aggregated on these financial statements and reported within loans receivable, net.

The approach for estimating expected life-time credit losses for loans includes use of the Weighted Average Remaining Maturity (WARM) method to estimate credit losses by portfolio segment. This historical loss forecast covers the weighted average remaining life of each portfolio segment. A forecast period of one year for all portfolio segments and off-balance-sheet credit exposures is also included. This reflects management's expectation of losses based on forward-looking economic scenarios over that time. A qualitative loss factor is applied for all portfolio segments and off-balance-sheet credit exposures. This reflects management's expectation of losses based on qualitative factors specific to WatersEdge.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

The adequacy of the ACL is determined by management and the Board using relevant available information, from internal and external sources, relating to past events, current conditions, and reasonable and supportable forecasts. A reversion methodology is applied beyond the reasonable and supportable forecasts. Qualitative adjustments are then considered for differences in current loan-specific risk characteristics, such as underlying collateral values, experience of staff involved in credit decisions, loan concentrations and loan policy changes, as well as changes in unemployment and inflation rates, or other relevant factors that may include, but are not limited to, results of internal loan reviews and identification and review of problem loans. However, ultimate losses may differ from these estimates.

The ACL is evaluated on a regular basis by management and changes to the ACL are recorded through a provision for credit losses charged to expense (or reversal). Credit losses are charged against the allowance when management believes the uncollectibility of a loan balance is confirmed. Subsequent recoveries, if any, are credited to the allowance.

The ACL on loans represents estimated risk of loss within the WatersEdge loan portfolio as of the reporting date. To appropriately measure expected credit losses, management disaggregates the loan portfolio into pools of similar risk characteristics based on the collateral type underlying the loan. The loan portfolio is segmented into the following pools:

- Church building loans - collateralized by a church building
- Church camp loans - collateralized by a church camp
- Unsecured loans
- Other loans that do not fit into the above categories

WatersEdge utilizes the WARM method by applying a historical loss factor over the weighted average remaining life of each portfolio segment to calculate the expected credit losses by pool. The weighted average remaining maturity of the loan pools ranged from 0.47 years to 19.01 years and 0.14 years to 15.63 years at December 31, 2024 and 2023, respectively.

To determine its reasonable and supportable forecast, management may leverage macroeconomic forecasts obtained from reputable sources, which may include, but are not limited to, the Organization for Economic Cooperation and Development and the U.S. Bureau of Labor Statistics. WatersEdge uses a forecast period of one year. The primary macroeconomic drivers within the model are federal unemployment and inflation at December 31, 2024 and 2023, respectively.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

Loans are individually evaluated for estimated credit losses and are not included in the collective evaluation when the loans are on nonaccrual and are classified as substandard or doubtful. Factors considered by management in the determination to classify loans as such include payment status, collateral value and the probability of collecting scheduled principal and interest payments when due. Loans that experience insignificant payment delays and payment shortfalls are not generally classified as substandard or doubtful. Management determines the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all of the circumstances surrounding the loan and the borrower, including the length of the delay, the reasons for the delay, the borrower's prior payment record and the amount of the shortfall in relation to the principal and interest owed.

Loans are placed on nonaccrual status based on the judgment of management and the Ministry Services Committee, considering factors such as number of days past due and collateral position, unless their collateral position or other conditions warrant continued accrual status. The policy of WatersEdge is to reverse previously accrued but uncollected interest on loans placed on nonaccrual status. Interest on nonaccrual loans is recognized only as it is received and only after the principal balance is satisfied. Earned but unrecorded interest on nonaccrual loans subsequently refinanced is deferred and recognized over the remaining life of the loan. Individual reserves are established when appropriate for such loans based on the fair value of the collateral at the reporting date. WatersEdge had one loan on nonaccrual status and for which an individual reserve was established at December 31, 2024 and 2023.

Off-Balance Sheet Credit Exposures

In the ordinary course of business, WatersEdge enters into commitments to extend credit. Typically, these commitments arise from construction loans that have closed but have not yet been fully funded. These financial instruments are recorded as loans receivable when they are funded. The difference between the contractual amount of the loan and the funded balance during the construction period is considered a commitment and is not recorded on the statements of financial position.

WatersEdge estimates expected credit losses over the contractual period in which WatersEdge is exposed to credit risk via a contractual obligation to extend credit. Off-balance sheet credit risk on these unfunded commitments is recorded through an ACL on unfunded commitments which is adjusted through the provision for credit losses charged to expense (or reversal). To appropriately measure expected credit losses, management disaggregates the unfunded loans into pools identical to those determined for the loan portfolio. An estimated funding rate is then applied to the unfunded loan commitments using the historical experience of WatersEdge to estimate the expected funded amount for each pool as of the reporting date. Once the expected funded amount for each pool is determined, the loss rate, which is the calculated expected loan loss as a percent of the amortized cost basis for each loan pool, is applied to calculate the ACL on unfunded commitments as of the reporting date. This allowance is presented as a liability on the statements of financial position.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

6. Derivative Instruments

WatersEdge utilizes two types of derivative instruments. Both derivative instruments are carried at fair value and changes in fair value are reported in income as they occur. Fair values for exchange-traded contracts are based on quoted prices in an active market for identical instruments. Derivative contracts require WatersEdge to provide margin as collateral.

Pooled Investments

S&P 500 Futures contracts are derivative instruments which are strategically used as part of the asset allocation of pooled investments to gain exposure to equity markets. Changes in the fair value of derivative instruments attributable to WatersEdge are included in the statements of activities as investment return without donor restrictions and the statements of cash flows as other investment income received. Changes in the fair value of derivative instruments attributable to others are included as investment return on liabilities to beneficial owners and the statements of cash flows as earnings on assets held for beneficial owners. Margin is included in the statements of financial position as pooled investments.

Church Extension Fund

As part of an internal risk management program, WatersEdge utilizes a hedge against interest rate changes. Changes in the fair value of derivative instruments are included in other support in the statements of activities. Margin is included in the statements of financial position as cash and cash equivalents and other investments and the statements of cash flows as cash received from other sources.

7. Investments

Pooled Investments

WatersEdge pools the assets under its ownership, administration, or control into various equity, fixed income, and alternative investment pools.

Pro-rata ownership in the pools is determined under a system in which units of ownership are recorded to represent each member's share of the total market value of assets. Investment interest, dividends, gains, losses and appreciation or depreciation in market value are allocated based on each pool member's percentage of ownership represented by these units. The cost of securities sold is determined on a specific identification basis.

Developed market and emerging market equities consist primarily of cash equivalents and marketable equity securities which are carried at fair market value provided by brokers.

Fixed income assets consist primarily of cash equivalents and corporate and governmental debt securities which are carried at fair market value provided by brokers. Fixed income assets also include a real estate loan carried at the total principal balance net of an ACL and unamortized deferred fees. The real estate loan was made to a real estate fund in which 25:21 is an investor, as discussed further in Note R. All policies previously described for Church Building Loans are applicable to this real estate loan as well.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

Alternative investments consist primarily of cash equivalents, futures contracts, and other investment vehicles including structured settlements, distressed debt, venture capital, private equity, real estate, real assets, and hedge funds. Alternative investments are primarily carried at the net asset value (NAV) of the fund as provided by the administrator or general partner. Management evaluates the values provided based on several factors, including obtaining an understanding of the fund's underlying investments, strategy, positions and valuation methodologies, obtaining audited financial statements, obtaining verification of transactions at or near year end, and comparing information provided by the fund administrator or general partner to other available information such as sector data and indices. Because alternative investments are not readily marketable, their NAV is subject to uncertainty and therefore may differ from the value that would have been used had a ready market for such investments existed. Such a difference could be material. Realized and unrealized gains and losses for WatersEdge investments are reflected in the statements of activities.

Other Investments

Other investments stated at fair market value consist primarily of corporate stocks, mutual funds, bonds, oil and gas income producing properties, and a limited partnership. The corporate stocks, mutual funds, and bonds are stated at fair market value provided by brokers. Oil and gas income producing properties are stated at fair market value as calculated by WatersEdge at five times the annual income from that property. The limited partnership is stated at fair market value as determined by WatersEdge after examining current purchases and sales of the fund as provided by the audit of the fund in addition to observing partnership agreements and current offering documents.

Certain other investments, including notes, investment real estate, other debt instruments redeemable at face value and annuity contracts, are carried at contributed or acquisition value as these assets do not have readily determinable market values. WatersEdge evaluates cost basis investments for impairment when events or changes in circumstances indicate that the carrying value of such assets may not be recoverable. When required, impairment losses are recognized based upon the estimated fair value of the investment.

Investment Income

Investment income is reflected in the statements of activities with or without donor restrictions based upon the existence and nature of any donor or legally imposed restrictions.

8. Beneficial Interest in Trust Managed by Others

WatersEdge is the beneficiary of an irrevocable trust held and administered by Citizens Bank & Trust. Under the terms of the perpetual trust, WatersEdge has the irrevocable right to receive a portion of the income earned on the trust assets. The fair value was recognized as an asset and as a contribution with donor restrictions at the date the trust was established. Fair value estimates are based on information received from the trustees. The assets primarily consist of cash and cash equivalents, fixed income securities and mutual funds. These assets are not subject to the control or discretion of WatersEdge.

Gains and losses, which are not distributed by the trusts, are reflected as change in value of beneficial interest in the statements of activities.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

9. Remainder Interests in Assets Managed by Others

Remainder interests in assets managed by others are carried at the present value of expected future cash flows with realized and unrealized gains and losses reflected in the statements of activities.

10. Property and Equipment

Major expenditures for property and equipment are capitalized at cost while donated property and equipment are capitalized at fair market value at the date of the gift. Depreciation of property and equipment is provided over the estimated useful lives of the respective assets on a straight-line basis. The estimated useful lives predominately range from three to ten years for property and equipment other than buildings, which are depreciated for 40 years. No provision is made for depreciation on properties carried as other investments.

WatersEdge evaluates long-lived assets for impairment whenever events or changes in circumstances indicate that the carrying value of such assets may not be recoverable. When required, impairment losses are recognized based upon the estimated fair value of the asset. There were no indicators of impairment identified upon evaluation at December 31, 2024 and 2023.

11. Leases

Lessee Arrangements

WatersEdge determines if an arrangement is a lease or contains a lease at inception. Leases result in the recognition of right-of-use (ROU) assets and lease liabilities on the accompanying statements of financial position. ROU assets represent the right to use an underlying asset for the lease term, and lease liabilities represent the obligation to make lease payments arising from the lease, measured on a discounted basis. WatersEdge determines lease classification as operating or finance at the lease commencement date and combines lease and non-lease components in calculating the ROU assets and lease liabilities.

At lease inception, the lease liability is measured at the present value of the lease payments over the lease term. The ROU asset equals the lease liability adjusted for any initial direct costs, prepaid or deferred rent, and lease incentives. WatersEdge has made a policy election to use a risk-free rate for the initial and subsequent measurement of all lease liabilities. The risk-free rate is determined using a period comparable with the lease term. The lease term may include options to extend or terminate the lease that WatersEdge is reasonably certain to exercise. Lease expense is generally recognized on a straight-line basis over the lease term.

WatersEdge has elected not to record leases with an initial term of 12 months or less on the accompanying statements of financial position. Lease expense on such leases is recognized on a straight-line basis over the lease term.

Lessor Arrangements

WatersEdge provides office space to tenants through operating lease agreements, some of which are leased to related parties as described in Note R. Operating lease income is recognized on a straight-line basis and is included in the statements of activities as other support without donor restrictions.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

12. Notes Payable

WatersEdge sells demand and term notes under an Offering Circular. Notes payable are carried at the total principal balance. Interest on notes payable is accrued based upon the principal amount outstanding. Interest on demand notes is paid monthly. Interest on term notes is paid either quarterly or at maturity, depending upon when the note originated. The Board approves the methodology used to establish interest rates so that the rates reflect market conditions. Notes payable mature at various dates through December 2029 and bear interest at rates ranging from 1.85% to 5.95%.

13. Deferred Loan Fees

Direct loan costs are offset against loan fees received and only the net amount is deferred and amortized over the life of the loan. The straight-line method is used to calculate the monthly loan amortization, which approximates the effective interest method. When a loan pays off early, the remaining amount of unamortized origination fees will be credited to interest income on the day the loan is paid off.

14. Liabilities to Beneficial Owners

WatersEdge has recorded liabilities for assets held as trustee, intermediary, custodian, or agent for beneficial owners of income or remainder interests. Generally, the liability of WatersEdge is limited to assets held within a specific trust or account. WatersEdge, however, may be responsible for the payments to annuitants under certain gift annuity contracts out of its own assets.

15. Donor Advised Funds

Donor advised funds are reported within net assets without donor restrictions as WatersEdge has variance powers, or legal control, over the assets in each account. Each account has an advisor, or advisors, that retain advisory privileges with respect to the investment of the assets and distribution of the funds. WatersEdge does not intend to use these assets for general expenditures. Instead, WatersEdge desires to honor these requests if the advisement meets legal guidelines and does not conflict with the mission of WatersEdge.

16. Appropriations to Preserve Principal

According to the terms of certain trust provisions, a portion of income may be added to corpus to preserve the value of the trust corpus according to donor stipulation.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

17. Contributions

Contributions are provided to WatersEdge either with or without restrictions placed on the gift by the donor. Revenues and net assets are separately reported to reflect the nature of those gifts – with or without donor restrictions. The value recorded for each contribution is recognized as follows:

Nature of the Gift	Value Recognized
<i>Unconditional gifts, with or without restriction</i>	
Received at date of gift – cash and other assets	Fair value
Received at date of gift – property, equipment and long-lived assets	Estimated fair value

WatersEdge has not received, nor is expected to receive, conditional gifts that depend on WatersEdge overcoming a donor-imposed barrier to be entitled to the funds. If this were to occur, the gift would not be recognized until it becomes unconditional. Conditional contributions having donor stipulations which are satisfied in the period the gift is received would be recorded as revenue and net assets without donor restrictions.

Likewise, WatersEdge has not received, nor is expected to receive long-lived assets from donors. If this were to occur, expirations of restrictions for gifts of land, buildings, equipment and other long-lived assets are reported when those assets are placed in service (absent explicit donor stipulations for the period of time that must be held).

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 activities as net assets released from restrictions.

Gifts and investment income having donor stipulations which are satisfied in the period the gift is received are recorded as revenue and net assets without donor restrictions.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

18. Recognition of Revenue

Asset management and trust administration fees

Asset management and trust administration fees are collectively recognized over the period that assets are managed in an administered trust. Revenue is reported at the amount of consideration which WatersEdge expects to be entitled in exchange for providing the services. WatersEdge determines the transaction price based on standard fees approved by the Board on an annual basis.

Ministry accounting fee income

Ministry accounting revenue is recognized as WatersEdge satisfies performance obligations under its service contracts. Revenue is reported at the transaction price which WatersEdge expects to be entitled in exchange for providing services. WatersEdge determines the transaction price based on service contracts or based on a standard rate per hour for special projects and services beyond the scope of signed contracts. Ministry accounting revenue is recognized over the period that services are provided in the statement of activities as other support.

19. Endowment

The endowment of WatersEdge consists of individual funds established to provide financial support, in perpetuity, to the ministry of WatersEdge. As required by accounting principles generally accepted in the United States of America (GAAP), net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions. The endowment also includes funds without donor restrictions that have been designated by the Board to function as an endowment.

Interpretation of Relevant Law

The Board has determined that the Uniform Prudent Management of Institutional Funds Act (UPMIFA) applies to WatersEdge endowment funds. UPMIFA provides guidance and authority to charitable organizations concerning the management and investment of funds held by those organizations, and UPMIFA imposed additional duties on those who manage and invest charitable funds. These duties provide additional protections for charities and protect the interests of donors who want to see their contributions used wisely.

WatersEdge classifies as net assets with donor restrictions the original value of the gifts donated to the donor restricted endowment and the original value of the subsequent gifts to the donor restricted endowment. Investment income from the donor restricted endowment is classified as net assets with donor restrictions until those amounts are appropriated for expenditure by WatersEdge in a manner consistent with the donor stipulated purpose with the standard of the prudence prescribed by UPMIFA.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

Investment Policy Statement - Return objectives and risk parameters

WatersEdge has adopted an investment policy for endowment assets designed to provide a predictable stream of funding to programs supported by its endowment while seeking to maintain the future purchasing power of the endowment assets. The fundamental investment objectives for the investments are to ensure safety and preservation of the principal, meet liquidity needs, and apply diversification appropriate for the investment pools to achieve optimal net investment returns subject to risk tolerance, investment pool objectives and policy constraints.

Investment Policy Statement - Strategies employed for achieving objectives

To satisfy its long-term rate-of-return objectives, WatersEdge seeks investment returns through both capital appreciation (realized and unrealized) and current yield (interest and dividends). WatersEdge targets a diversified asset allocation that places a greater emphasis on equity-based and alternative investments to achieve its long-term return objectives within prudent risk constraints.

Spending Policy Statement

In making expenditures from endowment funds, WatersEdge first complies with any restriction or requirements in the gift instrument as to purpose and amount. Except as otherwise provided by the gift instrument, the Board considers all relevant considerations including but not limited to the long and short-term needs of WatersEdge in carrying out its purpose, expected total return on investments, and general economic conditions.

The spending or distribution policy as determined under a method adopted by the Board provides for the establishment of an "annual dividend". The calculation method for the annual dividend considers the prior year's dividend, adjusted for inflation using the Consumer Price Index within a specified range established by the Board.

Underwater Endowment Funds

WatersEdge considers a fund to be underwater if the fair value of the fund is less than the sum of (a) the original value of initial and subsequent gift amounts donated to the fund and (b) any accumulations to the fund that are required to be maintained in perpetuity in accordance with the direction of the applicable donor gift instrument. WatersEdge complies with UPMIFA and has interpreted UPMIFA to permit spending from underwater funds in accordance with prudent measures required under the law.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

20. Fair Value of Financial Instruments

All financial instruments for which it is practicable to estimate fair value are carried as such in the accompanying financial statements.

21. Tax Status

WatersEdge is a not for profit corporation and is exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code except for amounts relating to unrelated business income. WatersEdge is an integrated auxiliary of a church; therefore, it is not required to file Form 990.

WatersEdge is subject to provisions of the Tax Cuts and Jobs Act, enacted on December 22, 2017, specifically, updated rules for calculating unrelated business taxable income.

WatersEdge had federal net operating loss carryforwards of approximately \$1,519,000 which do not expire but are limited to 80% usage and by siloed unrelated business investments. The generation of the net operating loss carryforward is a result of unrelated business losses from various partnership investments. WatersEdge paid estimated tax payments in 2024 and 2023, at both the federal and state levels, based on reasonable estimates determined using current guidance and payments were expensed as paid. As such, WatersEdge has recorded no tax assets or liabilities at December 31, 2024 or 2023. Additionally, there were no material deferred income taxes at December 31, 2024 or 2023 due to valuation allowances associated with deferred income tax assets.

WatersEdge believes that it has appropriate support for any tax positions taken, and as such, does not have any uncertain tax positions that are material to the financial statements. However, the statute remains open for all years for state returns not filed.

The wholly owned subsidiaries of WatersEdge, 25:21 and WEBH, are Oklahoma limited liability companies and, therefore, are treated as disregarded entities for income tax purposes. As disregarded entities, each is exempt from federal and state income taxes except for amounts relating to unrelated business income, of which there was none for 2024 or 2023.

22. Contributed Nonfinancial Assets

On April 2, 2024, through its wholly owned subsidiary, WEBH, WatersEdge purchased a building, accompanying land, and included fixtures in a bargain sale transaction. The property had an appraised value of \$17,700,000 and was acquired for \$10,500,000 cash (gross of closing costs). The resulting difference of \$7,200,000 is recorded as contributed nonfinancial assets without donor restrictions on the statements of activities. As this contribution was a part of the bargain sale transaction, the contributed nonfinancial assets consisted entirely of buildings and land which will be used by WatersEdge and other related parties for ongoing operations.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

23. Functional Allocation of Expenses

The costs of providing various services, programs and supporting activities have been summarized on a functional basis in the statements of activities. Note P presents expenses by function and natural classification. Expenses directly attributable to a specific functional area of WatersEdge are reported as expenses of those functional areas while indirect costs that benefit multiple functional areas have been allocated among the various functional areas based on individual cost drivers for each natural classification.

As WatersEdge does not actively solicit contributions for their own benefit, no amounts have been allocated to fundraising activities.

24. Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures; accordingly, actual amounts could differ from those estimates.

Material estimates that are particularly susceptible to significant change relate to the determination of the allowance for loan losses and the fair value of investments.

25. Revisions

Certain immaterial revisions have been made to the 2023 financial statements for the presentation of liquidity and availability of resources and the classification of certain of US Government Securities in the fair value hierarchy regarding the fair value measurement of assets and liabilities. These revisions did not have a material impact on the financial statement line items impacted.

26. Reclassifications

Reclassifications of prior year comparative information have been made to conform to current year presentation. These reclassifications had no effect on total net assets or the change in net assets.

27. Summarized Prior Year Information

The financial statements include certain prior year summarized comparative totals. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with the financial statements of WatersEdge for the year ended December 31, 2023, from which the summarized totals were derived.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE B – CHURCH BUILDING LOANS RECEIVABLE, NET

WatersEdge provides loans primarily to churches for church building projects, but also provides loans for other ministry purposes. The lending policy of WatersEdge requires church building loans be collateralized by sufficient assets to provide a margin of safety between the loan balance and the value of the underlying collateral securing the loan. When borrowers default on loans, WatersEdge can pursue normal legal actions to foreclose upon or repossess the collateral securing the loan.

The following summarizes loans at December 31:

	2024	2023
Church building	\$ 233,917,751	\$ 178,801,925
Church camp	5,156,025	5,314,044
Unsecured	214,411	238,768
Other	357,914	178,354
Total Loans	239,646,101	184,533,091
Participations	(9,245,414)	(4,372,800)
Loans, net of participations	230,400,687	180,160,291
Less deferred loan fees	(210,127)	(195,589)
Less allowance for credit losses on loans	(1,488,565)	(1,173,067)
Loans, net	\$ 228,701,995	\$ 178,791,635

For purposes of determining the ACL on loans, WatersEdge disaggregates its loans into portfolio segments. Each portfolio segment possesses unique risk characteristics that are considered when determining the appropriate level of allowance. Loan portfolio segments included the following:

Church building loans: Loans in this segment are made to churches primarily for the construction, purchase or renovation of a church building. These loans are secured by church buildings. Repayment is expected from charitable receipts of the church and/or proceeds from capital building campaigns.

Church camp loans: Loans in this segment are made to ministries primarily for the construction, purchase or renovation of a church camp. These loans are secured by camp properties. Repayment is expected from cash flows generated by the operations of the camp.

Unsecured loans: Loans in this segment are made to ministries for smaller items, generally repairs or purchase of furnishings or equipment. These loans are not secured by collateral. Repayment is expected from charitable receipts of the church or ministry.

Other loans: Loans in this segment do not fit into the other segments that have been established. At December 31, 2024 and 2023, each of these loans is secured by a custodial account held by WatersEdge.

The interest rate on accruing loans adjusts on a one, three, five, seven or ten-year basis, dependent on terms selected by the borrower at the time of loan origination.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE B – CHURCH BUILDING LOANS RECEIVABLE, NET – CONTINUED

The following table presents the activity in the ACL for loans and the ACL for unfunded commitments by portfolio segment for the year ended December 31:

	Church Building	Church Camp	Unsecured	Other	Total
	2024				
Allowance for credit losses on loans:					
Beginning balance	\$ 1,146,690	\$ 22,227	\$ 3,396	\$ 754	\$ 1,173,067
Provision (credit) for credit losses	316,613	(1,388)	(566)	839	315,498
Loans charged off	-	-	-	-	-
Recoveries of amounts previously charged-off	-	-	-	-	-
Balance at end of year	<u>\$ 1,463,303</u>	<u>\$ 20,839</u>	<u>\$ 2,830</u>	<u>\$ 1,593</u>	<u>\$ 1,488,565</u>
Allowance for off-balance sheet credit risk for unfunded commitments:					
Beginning balance	\$ 436,186	\$ -	\$ -	\$ -	\$ 436,186
Provision for unfunded commitments	(255,389)	-	-	-	(255,389)
Balance at end of year	<u>\$ 180,797</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 180,797</u>
	2023				
Allowance for credit losses on loans:					
Beginning balance, prior to adoption of ASC 326	\$ 1,105,345	\$ 37,865	\$ 735	\$ 1,620	\$ 1,145,565
Impact of adopting ASC 326	58,367	12,171	867	(405)	71,000
Provision (credit) for credit losses	(17,022)	(27,809)	1,794	(461)	(43,498)
Loans charged off	-	-	-	-	-
Recoveries of amounts previously charged-off	-	-	-	-	-
Balance at end of year	<u>\$ 1,146,690</u>	<u>\$ 22,227</u>	<u>\$ 3,396</u>	<u>\$ 754</u>	<u>\$ 1,173,067</u>
Allowance for off-balance sheet credit risk for unfunded commitments:					
Beginning balance, prior to adoption of ASC 326	\$ -	\$ -	\$ -	\$ -	\$ -
Impact of adopting ASC 326	266,731	-	-	-	266,731
Provision for unfunded commitments	169,455	-	-	-	169,455
Balance at end of year	<u>\$ 436,186</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 436,186</u>

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE B – CHURCH BUILDING LOANS RECEIVABLE, NET – CONTINUED

Credit Quality Indicators

To assess the credit quality of loans, WatersEdge categorizes each portfolio segment into classes by credit risk characteristic based on relevant information about the ability of the borrowers to service their debts. The information used to classify the loans includes current financial information, historical payment experience, credit documentation, public information and current economic trends, among other factors. This analysis is performed on a quarterly basis. WatersEdge uses the following definitions for risk classifications:

Pass - Loans that represent reasonable and satisfactory credit risk which require normal attention and supervision. There are no known potential weaknesses and capacity to repay is not questioned.

Special Mention - Loans that have potential weaknesses that deserve management's close attention. These potential weaknesses may result in deterioration of the repayment prospects for these loans at some future date.

Substandard - Performing - Loans that are performing but are considered problems. Loans in this category would include, but not be limited to, borrowers with a weakened financial condition, poor performance history, past dues and/or loans restructured to reduce payments. In general, these loans have no identifiable loss potential, however, the possibility of a loss developing is heightened.

Substandard - Nonperforming - Loans that have one or more well-defined weaknesses that jeopardize collection of the debt and are inadequately protected by the current collateral pledged, if any. They are characterized by the distinct possibility that WatersEdge will sustain some loss if the deficiencies are not corrected.

Doubtful – Loans that have all the weaknesses inherent in those classified as substandard, with the added characteristics that the weaknesses make collection or full recovery, based on currently existing facts, conditions and values, highly questionable and improbable.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE B – CHURCH BUILDING LOANS RECEIVABLE, NET – CONTINUED

The following presents a summary of loans by risk category and portfolio segment at December 31:

	Church Building	Church Camp	Unsecured	Other	Total
	2024				
Risk rating					
Pass	\$ 232,337,488	\$ 5,156,025	\$ 214,411	\$ 357,914	\$ 238,065,838
Special mention	-	-	-	-	-
Substandard performing	1,330,370	-	-	-	1,330,370
Substandard nonperforming	249,893	-	-	-	249,893
Doubtful	-	-	-	-	-
Total church building	<u>\$ 233,917,751</u>	<u>\$ 5,156,025</u>	<u>\$ 214,411</u>	<u>\$ 357,914</u>	<u>\$ 239,646,101</u>
	2023				
Risk rating					
Pass	\$ 176,387,428	\$ 5,314,044	\$ 238,768	\$ 178,354	\$ 182,118,594
Special mention	1,986,415	-	-	-	1,986,415
Substandard performing	-	-	-	-	-
Substandard nonperforming	428,082	-	-	-	428,082
Doubtful	-	-	-	-	-
Total church building	<u>\$ 178,801,925</u>	<u>\$ 5,314,044</u>	<u>\$ 238,768</u>	<u>\$ 178,354</u>	<u>\$ 184,533,091</u>

Non-accruing Loans

A loan is placed on nonaccrual status when, in the opinion of management, the future collectability of interest or principal, or both, is in serious doubt. Nonaccrual loans negatively impact net interest margin. WatersEdge had one church building loan on nonaccrual status at December 31, 2024 and 2023. This nonaccrual loan had an unpaid principal balance of \$249,893 and \$428,082 at December 31, 2024 and 2023, respectively. The related ACL on non-accruing loans was \$99,893 and \$40,582 at December 31, 2024 and 2023. Had the nonaccrual loan performed in accordance with its most recently modified contractual terms, WatersEdge would have recognized additional income of approximately \$11,000 and \$13,000 for 2024 and 2023, respectively.

Collateral-Dependent Loans

WatersEdge considers a loan to be collateral-dependent when the borrower is experiencing financial difficulty and repayment is substantially expected through the sale of the collateral. WatersEdge had a collateral-dependent loan, secured by church building loan property, with a balance of \$428,082 at December 31, 2023. This collateral-dependent loan had a related ACL of \$40,582 at December 31, 2023. There were no collateral-dependent loans at December 31, 2024.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE B – CHURCH BUILDING LOANS RECEIVABLE, NET – CONTINUED

Modifications

From time to time, WatersEdge will adjust contractual terms on a loan for a borrower experiencing financial difficulties. The adjustments are considered modifications if the terms of such loans were changed to reduce interest to a below market interest rate, to extend interest-only payments beyond six months, or a combination of these changes.

One loan was modified in 2024. No loans were modified in 2023. During 2024 and 2023, no loans defaulted which were previously modified.

Past Due Loans

Past due status for all loan classes is based on the actual number of days since the last payment was due according to the contractual terms of the loans.

The following presents an aging analysis of the outstanding loans at December 31:

	Past Due Loans			Current Loans	Total Loans	Accruing Loans Over 90 Days
	30–90 Days	Over 90 Days	Total			
2024						
Church building	\$ -	\$ -	\$ -	\$ 233,917,751	\$ 233,917,751	\$ -
Church camp	-	-	-	5,156,025	5,156,025	-
Unsecured	-	-	-	214,411	214,411	-
Other	-	-	-	357,914	357,914	-
	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 239,646,101</u>	<u>\$ 239,646,101</u>	<u>\$ -</u>
2023:						
Church building	\$ 1,162,255	\$ -	\$ 1,162,255	\$ 177,639,670	\$ 178,801,925	\$ -
Church camp	-	-	-	5,314,044	5,314,044	-
Unsecured	-	-	-	238,768	238,768	-
Other	-	-	-	178,354	178,354	-
	<u>\$ 1,162,255</u>	<u>\$ -</u>	<u>\$ 1,162,255</u>	<u>\$ 183,370,836</u>	<u>\$ 184,533,091</u>	<u>\$ -</u>

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE C - POOLED INVESTMENTS

Investments of the various funds under management of WatersEdge are primarily held in pooled investments. Pooled investments consist of developed market equities, emerging market equities, fixed income, and alternative investments.

Trust and custodial accounts participate in the respective pools based upon investment models. These models represent ownership percentages designed for various types of trusts and accounts based on the respective needs for current income or capital appreciation. Entry or withdrawal from the pools is based upon the market value of a pool unit. Market value of a pool unit is determined by dividing the total assets by total units outstanding. The following is a summary of assets held in pooled investments at market value at December 31:

	2024			2023
	Carried at Fair Value	Carried at Amortized Cost	Total	Carried at Fair Value
Developed market equities				
Cash and money market accounts	\$ 1,029,754	\$ -	\$ 1,029,754	\$ 652,668
Marketable equity securities	116,989,453	-	116,989,453	102,429,126
	<u>118,019,207</u>	<u>-</u>	<u>118,019,207</u>	<u>103,081,794</u>
Emerging market equities				
Cash and money market accounts	48,376	-	48,376	135,932
Marketable equity securities	31,681,238	-	31,681,238	32,914,706
	<u>31,729,614</u>	<u>-</u>	<u>31,729,614</u>	<u>33,050,638</u>
Fixed income				
Cash and money market accounts	1,231,484	-	1,231,484	440,762
Foreign debt securities	3,441,151	-	3,441,151	5,806,862
Corporate debt securities	23,720,148	-	23,720,148	34,518,830
U.S. Government securities	10,790,677	-	10,790,677	12,066,217
Debentures	53,143	-	53,143	1,137,810
Accrued interest income	347,869	-	347,869	453,305
Real estate loans, net	-	12,933,980	12,933,980	-
	<u>39,584,472</u>	<u>12,933,980</u>	<u>52,518,452</u>	<u>54,423,786</u>
Alternative investments				
Cash and money market accounts	1,698,672	-	1,698,672	1,885,180
Futures contracts (mark-to-market)	(1,556,927)	-	(1,556,927)	1,391,602
U.S. Government securities (collateral on futures contracts)	10,382,050	-	10,382,050	6,545,750
Developed market equity	5,078,514	-	5,078,514	-
Distressed equity	19,800,774	-	19,800,774	29,810,037
Venture capital	33,144,295	-	33,144,295	31,455,466
Private equity	60,070,436	-	60,070,436	66,077,643
Real estate	37,556,837	-	37,556,837	36,212,663
Real assets	11,027,520	-	11,027,520	7,243,316
Absolute return hedge fund	235,048	-	235,048	300,250
Direct lending	45,545,843	-	45,545,843	39,396,342
	<u>222,983,062</u>	<u>-</u>	<u>222,983,062</u>	<u>220,318,249</u>
Total pooled investments	<u>\$ 412,316,355</u>	<u>\$ 12,933,980</u>	<u>\$ 425,250,335</u>	<u>\$ 410,874,467</u>

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE C - POOLED INVESTMENTS - CONTINUED

Alternative Investments

WatersEdge uses the NAV to determine the fair value for all alternative investments which do not have a readily determinable fair value and prepare their financial statements consistent with the measurement principles of an investment company or have attributes of an investment company. The following table lists investments in other investment companies (through limited partnerships) by major category at December 31:

Investment Category	Fair Value (Determined Using NAV)		Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Period
	2024	2023	2024		
Developed market equity (a)	5,078,514	-	-	Monthly	25 days
Distressed equity (b)	19,800,774	29,810,037	8,659,121	N/A	N/A
Venture capital (c)	31,868,984	30,194,287	7,070,829	N/A	N/A
Private equity (d)	58,699,004	64,762,679	28,586,773	N/A	N/A
Real estate (e)	23,391,057	21,872,413	13,721,069	N/A	N/A
Real assets (f)	11,027,520	7,243,316	5,422,642	N/A	N/A
Absolute return hedge fund (g)	235,048	300,250	-	N/A	N/A
Direct lending (h)	45,545,843	39,396,342	44,429,621	N/A	N/A
	<u>\$ 195,646,744</u>	<u>\$ 193,579,324</u>	<u>\$ 107,890,055</u>		

- (a) This category includes one investment in a limited partnership that invests in socially screened global publicly traded equities that seeks capital appreciation and current yield for long-term return similar to separately managed accounts with exposure to publicly traded equities. Redemption by the investor is available at the end of each month upon request.
- (b) This category includes several investments in limited partnerships that invest in multiple manager investment programs that seek to invest globally in top-tier distressed and turnaround managers in both private and public markets. The partnerships return capital to investors as underlying investments are liquidated. Redemption by the investor is not permitted.
- (c) This category includes several investments in limited partnerships that invest in venture capital. The investment objective is to attain small capitalization equity-like returns. The partnerships return capital to investors as underlying investments are liquidated. Redemption by the investor is not permitted.
- (d) This category includes several investments in limited partnerships that invest in private equity partnerships using multiple strategies either by direct investment or by purchase on a secondary market. The investment objective will be to attain equity-like returns over the life of the partnership. The partnerships return capital to investors as underlying investments are liquidated. Redemption by the investor is not permitted.
- (e) This category includes several investments in limited partnerships that invest with developers in real estate. The partnerships return capital to investors as underlying investments are liquidated. Redemption by the investor is not permitted.
- (f) This category includes several investments in limited partnerships that invest in real assets funds with strategies including oil and gas production, power and energy infrastructure, and oil and gas private equity. The partnerships seek to earn returns that protect the portfolio against inflation. The partnerships return capital to investors as underlying investments are liquidated. Redemption by the investor is not permitted.
- (g) This category includes two investments in limited partnerships that invest in hedge funds using multiple managers and multiple strategies. The goal of each investment is the preservation of capital while seeking to achieve superior, consistent, absolute returns with a risk level comparable to the major bond indices. For both investments, no redemptions are currently allowed as the funds are in various stages of winding down. The remaining capital will be returned as the funds liquidate holdings and resolve contingent liabilities.
- (h) This category includes several investments in limited partnerships that provide comprehensive financing solutions. Redemption by the investor is not permitted.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE C - POOLED INVESTMENTS - CONTINUED

Futures Contracts

Included in the alternative investments are exchange traded equity index futures contracts. These contracts are a type of derivative instrument and are traded on the Chicago Mercantile Exchange (Exchange). Because the instruments are purchased on the Exchange, there is minimal credit risk associated with these contracts. Exchange traded futures contracts can be terminated at any point through maturity, and are redeemable in cash, for the current settlement price with no early termination restrictions or penalties.

Buying futures contracts increases the exposure to the underlying instrument. The notional cost represents the value of the market exposure at the time of purchase. The notional fair value is the current value of the exposure. The open contracts at December 31 were as follows:

	Open Contracts	Maturity Date	Notional Cost	Notional Fair Value	Futures Contracts (Mark- to-Market)
2024:					
S&P 500 E-mini futures contracts	139	3/15/2025	\$ 42,810,390	\$ 41,253,463	\$ (1,556,927)
2023:					
S&P 500 E-mini futures contracts	143	3/15/2024	\$ 33,071,398	\$ 34,463,000	\$ 1,391,602

Futures contracts are marked-to-market daily, by the receipt or transfer of cash to the margin account, based on settlement prices established by the Exchange and an appropriate unrealized gain or loss for the change in value is recorded. WatersEdge had unrealized mark-to-market (losses) gains of (\$1,556,927) and \$1,391,602 on open futures contracts at December 31, 2024 and 2023, respectively. Gains and losses are realized when the contracts expire or are otherwise terminated.

Changes in the fair value of derivative instruments attributable to WatersEdge are included in the statements of activities as investment return without donor restrictions. Changes in the fair value of derivative instruments attributable to others are included as investment return on liabilities to beneficial owners.

No assets or liabilities are recorded at the time of purchase. However, upon entering futures contracts, WatersEdge was required to deposit margin with its broker. The broker required margin of \$2,332,452 and \$1,856,140 at December 31, 2024 and 2023, respectively. WatersEdge had margin of \$10,523,795 and \$9,822,532 deposited at December 31, 2024 and 2023, respectively which is included in the statements of financial position as pooled investments.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE D - OTHER INVESTMENTS

The following summarizes other investments at December 31:

	2024	2023
At market		
Corporate stocks and mutual funds	\$ 4,527,699	\$ 3,976,078
Mineral interests	34,566,052	33,200,925
Limited partnerships <i>(carried at NAV)</i>	4,511,279	9,612,765
	<u>43,605,030</u>	<u>46,789,768</u>
At contributed value or cost		
Notes receivable held in trust accounts	132,893	145,022
Real estate	448,541	500,996
Life insurance, annuity contracts, and other	204,851	148,465
	<u>786,285</u>	<u>794,483</u>
	<u>\$ 44,391,315</u>	<u>\$ 47,584,251</u>

The Limited Partnerships are primarily an investment in a single fund. WatersEdge owned \$157,112 and \$4,744,622 of the fund at December 31, 2024 and 2023, respectively. Accounts managed by WatersEdge for clients owned \$4,354,117 and \$4,868,093 of the fund at December 31, 2024 and 2023, respectively. WatersEdge uses the NAV to determine the fair value for this limited partnership as it does not have a readily determinable fair value but does prepare their financial statements consistent with the measurement principles of an investment company. There were no unfunded commitments at December 31, 2024 and 2023. The general partner allows redemptions from the fund quarterly with 60 days written notice if cumulative requests from all limited partners does not exceed 1.25%. The Limited Partnerships also include a single investment managed by WatersEdge for a client in the amount of \$50 at December 31, 2024 and 2023.

In addition to church building loans receivable WatersEdge also has several notes receivable held in trust accounts. WatersEdge does not carry an allowance for loan losses for these notes receivable. WatersEdge also does not record accrued interest on these loans, instead recognizing interest income when collected.

The notes receivable held in trust accounts all have fixed rates. The following is a summary of fixed-rate loans by contractual maturity at December 31:

	2024	2023
Due in 1 year or less	\$ 8,196	\$ 7,869
Due after 1 year through 5 years	32,188	35,085
Due after 5 years	92,509	102,068
	<u>\$ 132,893</u>	<u>\$ 145,022</u>

Notes receivable held in trust accounts include trusts created to provide student loans. These loans were made in accordance with the terms of the trust document. Also, WatersEdge manages a revocable trust which has provided a loan at the direct instruction of the trustor of the revocable trust.

The various notes receivable are all current. Since none of these loans are past due, all are considered performing. Likewise, none are considered impaired and all are classified as "Pass".

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE E - FAIR VALUE MEASUREMENT OF ASSETS AND LIABILITIES

Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

In determining fair value, WatersEdge uses various valuation approaches. ASC 820 establishes a fair value hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable inputs be used when available. Observable inputs are those that market participants would use in pricing the asset or liability based on market data obtained from sources independent of WatersEdge. Unobservable inputs reflect the assumption of WatersEdge about the inputs market participants would use in pricing the asset or liability developed based on the best information available in the circumstances. The fair value hierarchy is categorized into three levels based on the inputs as follows:

- Level 1 - Valuations based on unadjusted quoted prices in active markets for identical assets or liabilities.
- Level 2 - Valuations based on quoted prices in markets that are not active or for which all significant inputs are observable, either directly or indirectly.
- Level 3 - Valuations based on inputs that are unobservable and significant to the overall fair value measurement.

The availability of valuation techniques and observable inputs can vary from security to security and is affected by a wide variety of factors, including the type of security, whether the security is new and not yet established in the marketplace, and other characteristics particular to the transaction. To the extent that valuation is based on models or inputs that are less observable or unobservable in the market, the determination of fair value requires more judgment. Those estimated values do not necessarily represent the amounts that may be ultimately realized due to the occurrence of future circumstances that cannot be reasonably determined. Because of the inherent uncertainty of valuation, those estimated values may be materially higher or lower than the values that would have been used had a ready market for the securities existed.

Accordingly, the degree of judgment exercised by WatersEdge in determining fair value is greatest for securities categorized in Level 3. In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, for disclosure purposes, the level in the fair value hierarchy within which the fair value measurement falls in its entirety is determined by the lowest level input that is significant to the fair value measurement.

Fair Value Measurements – Recurring Measurements

The following tables present the recurring fair value measurements of assets and liabilities recognized in the accompanying statements of financial position measured at fair value on a recurring basis and the level within the ASC 820 fair value hierarchy in which the fair value measurements fall at December 31:

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE E - FAIR VALUE MEASUREMENT OF ASSETS AND LIABILITIES – CONTINUED

Fair Value Measurements – Recurring Measurements – Continued

	Fair Value	Net Asset Value	Fair Value Measurement Using		
			Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Pooled Investments					
Developed market equities					
Cash and money market accounts	\$ 1,029,754	\$ -	\$ 1,029,754	\$ -	\$ -
Marketable equity securities	116,989,453	-	116,989,453	-	-
Total developed market equities	118,019,207	-	118,019,207	-	-
Emerging market equities					
Cash and money market accounts	48,376	-	48,376	-	-
Marketable equity securities	31,681,238	-	31,681,238	-	-
Total emerging market equities	31,729,614	-	31,729,614	-	-
Fixed income					
Cash and money market accounts	1,231,484	-	1,231,484	-	-
Foreign debt securities	3,441,151	-	-	3,441,151	-
Corporate debt securities	23,720,148	-	-	23,720,148	-
Debentures	53,143	-	-	53,143	-
U.S. Government securities	10,790,677	-	10,790,677	-	-
Accrued interest income	347,869	-	347,869	-	-
Total fixed income	39,584,472	-	12,370,030	27,214,442	-
Alternative investments					
Cash and money market accounts	1,698,672	-	1,698,672	-	-
Futures contracts (mark-to-market)	(1,556,927)	-	(1,556,927)	-	-
U.S. Government securities	10,382,050	-	10,382,050	-	-
Alternative investments	16,812,523	-	-	-	16,812,523
Alternative investments (carried at NAV)	195,646,744	195,646,744	-	-	-
Total alternative investments	222,983,062	195,646,744	10,523,795	-	16,812,523
Total pooled investments	412,316,355	195,646,744	172,642,646	27,214,442	16,812,523
Other investments					
Corporate stocks and mutual funds	4,527,699	-	4,527,699	-	-
Mineral interests	34,566,052	-	-	-	34,566,052
Alternative investments (carried at NAV)	4,511,279	4,511,279	-	-	-
Total other investments	43,605,030	4,511,279	4,527,699	-	34,566,052
Beneficial interest in trust managed by others	841,923	-	-	-	841,923
Total asset instruments at fair value	\$ 656,921,331	\$ 200,158,023	\$ 177,170,345	\$ 27,214,442	\$ 52,220,498
Liabilities to beneficial owners					
Assets held for others	\$ 372,009,334	-	\$ -	\$ -	372,009,334
Refundable advances	138,861,136	-	-	-	138,861,136
Total liability instruments at fair value	\$ 510,870,470	\$ -	\$ -	\$ -	\$ 510,870,470

	Fair Value Measurements Using Significant Unobservable Inputs (Level 3)					
	Beginning Balance	Reclassification to/(from) Level 3	Additional Investments	Distributions	Investment Return	Ending Balance
Asset instruments at fair value						
Alternative investments	\$ 16,916,393	\$ -	\$ 323,413	\$ (552,971)	\$ 125,688	\$ 16,812,523
Mineral interests	33,200,925	-	3	-	1,365,124	34,566,052
Beneficial interest in trust managed by others	866,725	-	-	(32,068)	7,266	841,923
	\$ 50,984,043	\$ -	\$ 323,416	\$ (585,039)	\$ 1,498,078	\$ 52,220,498
Liability instruments at fair value						
Assets held for others	\$ 358,702,971	\$ -	\$ 6,807,062	\$ (23,808,111)	\$ 30,307,412	\$ 372,009,334
Refundable advances	132,907,613	-	54,927,626	(57,799,233)	8,825,130	138,861,136
	\$ 491,610,584	\$ -	\$ 61,734,688	\$ (81,607,344)	\$ 39,132,542	\$ 510,870,470

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE E - FAIR VALUE MEASUREMENT OF ASSETS AND LIABILITIES - CONTINUED

Fair Value Measurements – Recurring Measurements – Continued

	2023				
	Fair Value Measurement Using				
	Fair Value	Net Asset Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Pooled Investments					
Developed market equities					
Cash and money market accounts	\$ 652,668	\$ -	\$ 652,668	\$ -	\$ -
Utilities	102,429,126	-	102,429,126	-	-
Total developed market equities	103,081,794	-	103,081,794	-	-
Emerging market equities					
Cash and money market accounts	135,932	-	135,932	-	-
Utilities	32,914,706	-	32,914,706	-	-
Total emerging market equities	33,050,638	-	33,050,638	-	-
Fixed income					
Cash and money market accounts	440,762	-	440,762	-	-
Foreign debt securities	5,806,862	-	-	5,806,862	-
Corporate debt securities	34,518,830	-	-	34,518,830	-
Debentures	1,137,810	-	-	1,137,810	-
U.S. Government securities	12,066,217	-	12,066,217	-	-
Accrued interest income	453,305	-	453,305	-	-
Total fixed income	54,423,786	-	12,960,284	41,463,502	-
Alternative investments					
Cash and money market accounts	1,885,180	-	1,885,180	-	-
Futures contracts (mark-to-market)	1,391,602	-	1,391,602	-	-
U.S. Government securities	6,545,750	-	6,545,750	-	-
Alternative investments	16,916,393	-	-	-	16,916,393
Alternative investments (carried at NAV)	193,579,324	193,579,324	-	-	-
Total alternative investments	220,318,249	193,579,324	9,822,532	-	16,916,393
Total pooled investments	410,874,467	193,579,324	158,915,248	41,463,502	16,916,393
Other investments					
Corporate stocks and mutual funds	3,976,078	-	3,976,078	-	-
Mineral interests	33,200,925	-	-	-	33,200,925
Alternative investments (carried at NAV)	9,612,765	9,612,765	-	-	-
Total other investments	37,177,003	9,612,765	3,976,078	-	33,200,925
Beneficial interest in trust managed by others	866,725	-	-	-	866,725
Total asset instruments at fair value	\$ 458,530,960	\$ 203,192,089	\$ 162,891,326	\$ 41,463,502	\$ 50,984,043
Liabilities to beneficial owners					
Assets held for others	\$ 358,702,971	-	\$ -	\$ -	\$ 358,702,971
Refundable advances	132,907,613	-	-	-	132,907,613
Total liability instruments at fair value	\$ 491,610,584	\$ -	\$ -	\$ -	\$ 491,610,584

	Fair Value Measurements Using Significant Unobservable Inputs (Level 3)					
	Beginning Balance	Reclassification to/(from) Level 3	Additional Investments	Distributions	Investment Return	Ending Balance
Asset instruments at fair value						
Alternative investments	\$ 16,449,274	\$ -	\$ 2,540,765	\$ (835,803)	\$ (1,237,843)	\$ 16,916,393
Mineral interests	59,819,654	-	-	-	(26,618,729)	33,200,925
Beneficial interest in trust managed by others	\$ 763,652	-	-	(16,961)	120,034	866,725
	\$ 77,032,580	\$ -	\$ 2,540,765	\$ (852,764)	\$ (27,736,538)	\$ 50,984,043
Liability instruments at fair value						
Assets held for others	\$ 351,176,148	\$ -	\$ 7,501,532	\$ (25,857,791)	\$ 25,883,082	\$ 358,702,971
Refundable advances	150,523,014	-	46,594,345	(65,670,632)	1,460,886	132,907,613
	\$ 501,699,162	\$ -	\$ 54,095,877	\$ (91,528,423)	\$ 27,343,968	\$ 491,610,584

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE E - FAIR VALUE MEASUREMENT OF ASSETS AND LIABILITIES - CONTINUED

Fair Value Measurements – Recurring Measurements – Continued

Certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts included above are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of financial position.

A description of the valuation methodologies and inputs used for assets and liabilities measured at fair value on a recurring basis and recognized in the accompanying statements of financial position, as well as the general classification of such assets and liabilities pursuant to the valuation hierarchy, is set forth below. There have been no significant changes in the valuation techniques during the year ended December 31, 2024. For assets classified within Level 3 of the fair values hierarchy, the process used to develop the reported fair value is described below.

Pooled Investments

Developed Market and Emerging Market Equities - Securities classified as developed market or emerging market equities are reported at fair value using Level 1 inputs found on active markets.

Fixed Income - Fixed income securities are reported at fair value. U.S. Government securities are valued using Level 1 inputs. Other fixed income securities including foreign debt securities and corporate debt securities are valued using prices from an independent pricing service utilizing Level 2 inputs. The fair value measurements include observable data that may include dealer quotes, market spreads, cash flows, U.S. Treasury yield curve, live trading levels, trade execution data, credit information and the bond's terms and conditions among other things.

Alternative investments - Margin cash held for futures contracts are reported at fair value using Level 1 inputs found on active markets.

For most alternative investment funds, management determines the fair value based on net asset value per share as permitted by ASU 2009-12. In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of financial position. Additional disclosure on limited partnerships measured at fair value using the net asset value per share is provided in Note C.

For a few alternative investment funds, management determines the fair value based on examining financials statements and other reports provided by the fund manager. This valuation method is a Level 3 input.

Cash and Cash Equivalents - Cash held in each pooled investment classification is measured using Level 1 inputs. Money market accounts held in each pooled investment classification is measured using Level 1 inputs.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE E - FAIR VALUE MEASUREMENT OF FINANCIAL INSTRUMENTS - CONTINUED

Fair Value Measurements – Recurring Measurements – Continued

Other Investments – At Market - Other investments consist of corporate stocks and mutual funds valued using Level 1 inputs by an independent pricing service, and mineral interests. Observable inputs are not available for mineral interests. For mineral interests, management determines the fair value based on an income approach using recent past income produced by the income property. This valuation method is a Level 3 input.

For limited partnerships, management determines the fair value based on net asset value per share as permitted by ASU 2009-12. In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of financial position. Additional disclosure on limited partnerships measured at fair value using the net asset value per share is provided in Note D.

Beneficial Interest in Trust Managed by Others – These assets represent a portion of an irrevocable trust held and administered by a trustee for the benefit of WatersEdge. The assets primarily consist of cash and cash equivalents, fixed income securities and mutual funds. Management determines the fair value estimates based on account statements provided by the trustee. This valuation method is a Level 3 input.

Assets Held for Others and Refundable Advances - These liabilities represent the beneficiary's interest in the assets held by WatersEdge. The liabilities are measured using Level 3 inputs that are equal to the fair value of the related assets held by WatersEdge.

Fair Value Measurements – Nonrecurring Measurements

The estimated fair value of collateral-dependent loans is based on the appraised or estimated fair value of the collateral, less estimated cost to sell. Collateral-dependent loans are classified within Level 3 of the fair value hierarchy, but only in the year of measurement. No collateral dependent loans were measured in 2024 or 2023.

WatersEdge considers the appraisal or evaluation as the starting point for determining fair value and then considers other factors and events in the environment that may affect the fair value. Appraisals of the collateral underlying collateral-dependent loans are obtained when the loan is determined to be collateral-dependent and subsequently as deemed necessary by management. Appraisals are reviewed for accuracy and consistency by management. Appraisers are selected from the list of approved appraisers maintained by management. The appraised values are reduced by discounts to consider lack of marketability and estimated cost to sell if repayment or satisfaction of the loan is dependent on the sale of the collateral. These discounts and estimates are developed by management by comparison to historical results.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE F - INVESTMENT RETURN

The following is a summary of the investment return by investment category at December 31:

	2024		
	Investment Return on Net Assets Without Donor Restrictions	Investment Return on Net Assets With Donor Restrictions	Investment Return on Liabilities to Beneficial Owners
Interest, dividends and other investment earnings	\$ 1,287,665	\$ 778,466	\$ 14,125,316
Net realized and unrealized gains (losses) on investments	614,340	(377,353)	25,007,226
	<u>\$ 1,902,005</u>	<u>\$ 401,113</u>	<u>\$ 39,132,542</u>
	2023		
	Investment Return on Net Assets Without Donor Restrictions	Investment Return on Net Assets With Donor Restrictions	Investment Return on Liabilities to Beneficial Owners
Interest, dividends and other investment earnings	\$ 1,138,232	\$ 1,109,272	\$ 15,896,429
Net realized and unrealized gains (losses) on investments	1,366,950	(5,719,262)	11,447,539
	<u>\$ 2,505,182</u>	<u>\$ (4,609,990)</u>	<u>\$ 27,343,968</u>

NOTE G – DERIVATIVE ASSET

WatersEdge enters interest rate futures contracts to mitigate the risk of rising interest rates. A mismatch exists between the duration of the notes portfolio (shorter term) and the related church building loan portfolio (longer term). When interest rates increase, the cost of the notes portfolio rises more quickly than income from the loan portfolio. The futures contracts serve to offset this timing mismatch. Over a full interest rate cycle, WatersEdge expects reduced earnings volatility when combining net interest income with the results of derivative activity.

WatersEdge holds open positions in exchange traded SOFR index futures contracts. These contracts are a type of derivative instrument and are traded on the Chicago Mercantile Exchange (Exchange). Because the instruments are purchased on the Exchange, there is minimal credit risk associated with these contracts. Exchange traded futures contracts can be terminated at any point through maturity, redeemable in cash, for the current settlement price with no early termination restrictions or penalties.

Buying futures contracts increases the exposure to the underlying instrument. The notional cost represents the value of the market exposure at the time of purchase. The notional fair value is the current value of the exposure. The open contracts at December 31, 2024 were as follows:

	Open Contracts	Maturity Date	Notional Exposure	Derivative Asset
		December 2024 to June 2029		
CME 3-month SOFR contracts	225		\$ 53,984,119	\$ 390,144

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE G – DERIVATIVE ASSET – CONTINUED

Futures contracts are marked-to-market daily and an unrealized gain or loss is recorded. WatersEdge had unrealized gains of \$390,144 on open futures contracts at December 31, 2024, recorded in the statements of financial position as a derivative asset. Gains and losses are realized when the contracts expire or are otherwise terminated, at which time cash is settled to the margin account. The gain or loss attributable to WatersEdge is included in the statements of activities as other support without donor restrictions.

No assets or liabilities are recorded at the time of purchase. However, upon entering into futures contracts, WatersEdge was required to deposit margin with its broker. The broker required margin of \$166,496 at December 31, 2024. WatersEdge had margin of \$1,015,679 deposited at December 31, 2024.

NOTE H - PROPERTY AND EQUIPMENT

Property and equipment consist of the following at December 31:

	2024	2023
Office furniture	\$ 407,958	\$ 358,326
Office equipment	74,438	65,093
Computer equipment	61,314	328,458
Computer software	363,682	365,965
Automobiles	486,852	410,930
Land	5,250,000	-
Buildings	14,795,684	-
Leasehold improvements	-	322,049
	21,439,928	1,850,821
Accumulated depreciation	(455,871)	(1,356,720)
	<u>\$ 20,984,057</u>	<u>\$ 494,101</u>

Depreciation expense was \$121,785 and \$138,621 at December 31, 2024 and 2023, respectively.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE I - POSTRETIREMENT BENEFITS OTHER THAN PENSIONS

WatersEdge maintains a plan to provide health, life, and termination benefits to eligible retirees. Estimated costs are recognized over the employee's active service period. The plan, as originally adopted, provided health and life insurance premium coverage upon retirement. In 2005, the plan was amended to eliminate all benefits except for health insurance premiums for grandfathered retirees. The plan is unfunded.

WatersEdge accounts for its postretirement benefit obligations under ASC 715 and ASC 958, which require the funded status of its defined benefit pension and other postretirement plans be fully recognized in the statements of financial position and requires that plan assets and obligations be measured at the statements of financial position date.

The following relates to the postretirement plan of WatersEdge, which has measurement dates of December 31:

	2024	2023
Accumulated postretirement benefit obligations		
For retirees	\$ 81,965	\$ 85,753
For active employees not fully eligible	294,442	229,868
	<u>376,407</u>	<u>315,621</u>

The change in accrued post-retirement benefit cost at December 31, is as follows:

	2024	2023
Accumulated postretirement benefit obligations at beginning of year	\$ 315,621	\$ 385,527
Net postretirement benefit cost	36,349	36,078
Benefits Paid	(18,689)	(114,464)
Other postretirement related changes	43,126	8,480
Accumulated postretirement benefit obligations at end of year	<u>376,407</u>	<u>315,621</u>

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE I - POSTRETIREMENT BENEFITS OTHER THAN PENSIONS – CONTINUED

The activity from other post-retirement related changes have been recognized in the 2024 and 2023 statements of activities apart from expenses. There is no prior service cost for the plan that will be amortized from changes in unrestricted net assets into net periodic benefit cost over the next fiscal year.

The following assumptions were used in accounting for the plan at December 31:

	2024	2023
Weighted-average assumption used to determine benefit obligations at December 31,		
Discount rate	5.37%	4.81%
Life Expectancy of Active Participants	14.6 years	14.8 years
Assumed health care cost trend rates at December 31,		
Health care cost trend rate assumed for next year <i>(medical/Rx)</i>	5.00% / 6.60%	4.40% / 6.60%
Rate to which the cost trend rate is assumed to decline, the ultimate trend rate <i>(medical/Rx)</i>	4.37% / 4.87%	4.40% / 4.87%
Year that the rate reaches the ultimate trend rate	2032	2031
Allocation <i>(medical/Rx)</i>	59% / 41%	60% / 40%

The following benefit payments, which reflect expected future service, as appropriate, are expected to be paid:

2025	\$	17,654
2026		15,581
2027		168,309
2028		63,565
2029		33,469
2030-2034		81,880

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE J – DEBT OBLIGATIONS

WatersEdge maintains a line of credit in the amount of \$15,000,000, with an additional \$5,000,000 accordion feature. The debt bears interest at a variable rate, which was 5.94% at December 31, 2024, and has a maturity of September 25, 2025. There is no outstanding balance at December 31, 2024 and December 31, 2023. Regular payments of accrued interest are due monthly, with all outstanding principal plus all nonpaid accrued interest due upon maturity. WatersEdge has pledged an investment account that is held in custody at Bank of Oklahoma as collateral on this note with a fair value of approximately \$97,992,000 and \$90,130,000 at December 31, 2024 and 2023, respectively.

In 2023, WatersEdge obtained a line of credit in the amount of \$3,000,000 with an accordion feature allowing WatersEdge flexibility to request the amount of proceeds available to be increased to \$10,000,000. This line of credit is secured by selected church building loan promissory notes. Upon renewal in 2024, the line of credit was adjusted such that \$2,500,000 is currently available, but the accordion feature still allows WatersEdge to request \$10,000,000 be made available. The debt bears interest at a variable rate, currently at 6.14%, and has a maturity of June 27, 2025. WatersEdge has made no draws on the line of credit and there is no outstanding balance at December 31, 2024.

In 2024, WatersEdge purchased five automobiles through manufacturer issued financing. Each agreement bears interest at a fixed rate with maturities extending into 2027. Collectively, WatersEdge borrowed \$169,632 in 2024. The outstanding balance was \$142,535 at December 31, 2024.

NOTE K - NOTES PAYABLE

Through the Circular, which was renewed on June 1, 2024, WatersEdge offered notes payable in the aggregate principal amount of \$275,000,000. The Circular was prepared in compliance with the North American Securities Administrators Association, Inc. (NASAA) Statement of Policy for offerings of securities. The following are presently offered notes:

Demand Notes - Demand notes accrue interest at a rate that is adjusted monthly. Additions of principal and partial withdrawals are permitted at any time without any penalty. Interest is paid on the last day of each month.

Term Notes – Term notes accrue interest at a rate that remains fixed throughout its term. Available terms range from one month to five years. Interest is paid quarterly or at maturity, depending upon contractual terms.

A summary of notes payable is as follows:

	2024	2023
Demand notes	\$ 20,931,314	\$ 27,830,181
Term notes	132,545,054	82,154,464
	<u>\$ 153,476,368</u>	<u>\$ 109,984,645</u>

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE K – NOTES PAYABLE - CONTINUED

Scheduled maturities of term notes payable, at December 31, 2024:

2025	117,459,446
2026	12,332,776
2027	479,650
2028	1,534,635
2029	738,547
	<u>\$ 132,545,054</u>

Per NASAA Statement of Policy, the Church Extension Fund must maintain available funds (comprised of cash, cash equivalents, readily marketable securities, and available lines of credit less accounts payable) of at least 8% of the principal balance of its outstanding notes payable. The following presents available funds as a percentage of outstanding notes payable for the years ending December 31:

	2024	2023
Cash and cash equivalents	\$ 11,768,204	\$ 11,018,032
Certificates of deposit	1,266,416	1,206,845
Readily marketable securities	1,119,158	598,031
Immediately available funds from line of credit (limited to 2% of outstanding notes payable)	3,069,527	2,199,693
Accounts payable to affiliate	(148,836)	(27,401)
Total available funds for regulatory compliance	<u>\$ 17,074,469</u>	<u>\$ 14,995,200</u>
Outstanding notes payable	\$ 153,476,368	\$ 109,984,645
Total available funds as a percentage of outstanding notes payable	11.1%	13.6%

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE L - LIABILITY TO BENEFICIAL OWNERS

WatersEdge was formed to administer funds and receive property on behalf of its principal affiliates, Baptist churches and associations, and various other Baptist organizations. In its capacity as trustee, administrator, custodian or agent, WatersEdge holds assets for these organizations. In addition, WatersEdge acts as trustee under revocable and irrevocable agreements in which donors have retained interest in income, principal, or both.

The following summarizes categories of arrangements under which WatersEdge has liabilities to these beneficial owners.

	2024	2023
Liabilities to income beneficiaries under split-interest agreements		
Gift annuity contracts	\$ 2,719,673	\$ 2,813,143
Irrevocable trust agreements	2,717,952	2,339,630
	<u>\$ 5,437,625</u>	<u>\$ 5,152,773</u>
Assets held for others		
Assets held as trustee under permanent endowments	\$ 258,766,738	\$ 252,848,361
Assets held under agreements with affiliated entities to administer endowments or other trust funds	107,734,860	101,386,531
Remainder interests under gift annuity contracts, and irrevocable trust agreements	5,507,736	4,468,079
	<u>\$ 372,009,334</u>	<u>\$ 358,702,971</u>
Refundable Advances		
Assets held under custodial arrangements with affiliated entities	\$ 135,161,296	\$ 129,641,424
Conditional transfers from donors	3,699,840	3,266,189
	<u>\$ 138,861,136</u>	<u>\$ 132,907,613</u>

Liabilities to Income Beneficiaries under Split-Interest Agreements

Obligations to make future payments to income beneficiaries of split-interest agreements are discounted at 5% which equals the estimated long-term return on investments. Those payments which are for life are estimated using 1999 IRS unisex tables.

Gift Annuity Contracts - These agreements have been entered between WatersEdge and a donor under which WatersEdge has agreed to pay a specified amount, at least annually, to a non-charitable income beneficiary. Typically, income payments are for life. The liability to income beneficiaries represents a general liability of WatersEdge. This liability is equal to the present value of estimated future payments.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE L - LIABILITY TO BENEFICIAL OWNERS – CONTINUED

Irrevocable Trust Agreements - The balances represent the present value of estimated future payments to non-charitable beneficiaries under irrevocable trusts. This includes amounts estimated to be payable to beneficiaries of charitable remainder annuity trusts, charitable remainder unitrusts and other trusts whose remainder beneficiaries may be partially non-charitable.

Assets Held for Others

Assets Held as Trustee under Permanent Endowments - WatersEdge acts as trustee for numerous permanent charitable endowment trusts. These trusts generally benefit the Convention and its affiliates or other Southern Baptist affiliated institutions. Earnings from these funds are disbursed based upon the spending policy of WatersEdge. While WatersEdge will administer these assets in perpetuity, the rights to enjoyment of benefits are vested in the income beneficiaries.

Assets Held under Agreements with Affiliated Entities to Administer Endowments or Other Trust Funds - WatersEdge holds, invests, and administers assets under trust agreements that name the Convention or its affiliates as trustee. These trusts are administered in a manner identical to those trusts in which WatersEdge is named trustee.

Remainder Interests under Gift Annuity Contracts, and Irrevocable Trust Agreements - These balances represent the remainder interest in assets subject to payments to income beneficiaries as discussed above. Where agreements ultimately benefit WatersEdge, remainder interests are included under net assets with donor restrictions.

Refundable Advances

Assets Held under Custodial Arrangements with Affiliated Entities - WatersEdge holds and invests assets for the Convention and its affiliates in a custodial capacity. The balances represent the WatersEdge liability to return balances to these affiliates. These funds are generally invested in the investment pools in ratios selected by the owner.

Conditional Transfers from Donors - WatersEdge receives assets as trustee under agreements that are revocable or provide that trust corpus may be invaded for the benefit of the grantor or a non-charitable beneficiary. Because these assets may be withdrawn by revocation or through consumption by non-charitable beneficiaries, they are considered to be conditional transfers. To the extent WatersEdge is an ultimate beneficiary under these agreements, a contribution will be recognized when all conditions are met, which is typically when the trust becomes irrevocable and the rights of non-charitable beneficiaries to corpus lapse.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE M - BOARD DESIGNATIONS FOR NET ASSETS WITHOUT DONOR RESTRICTIONS

The Board of WatersEdge, through specific action, created self-imposed designations on unrestricted net assets to protect against certain risks and provide funds for opportunities and expansion. The Board has earmarked net assets without donor restrictions for the following purposes at December 31, 2024 and 2023, respectively as follows:

	2024	2023
Funds functioning as endowment	\$ 604,650	\$ 605,137
Annuity reserve	329,724	330,388
Opportunity reserve	1,025,247	1,038
Operating reserve	4,063,025	2,545,838
Endowment matching funds	2,986	2,849
	<u>\$ 6,025,632</u>	<u>\$ 3,485,250</u>

The Board has designated funds to function as endowment to provide, on an ongoing basis, a supplemental revenue source to fund operating expenses. These funds are subjected to investment and spending policies for endowments as more fully described in Note A and N. Annually funds are appropriated from this designated account to meet cash needs for general expenditure within one year.

WatersEdge does not pool investments for gift annuities because each gift annuity contract has a different remainder beneficiary. Instead, assets for each gift annuity contract are invested and accounted for in separately managed accounts. Upon termination of each contract, WatersEdge allocates all residual funds to the remainder beneficiary as prescribed in the contract. In the event assets in one of these separately managed accounts depletes during the lifespan of the gift annuity contract, WatersEdge continues paying the obligation from its unrestricted net assets. The Board has designated funds for the satisfaction of this potential obligation.

The opportunity reserve provides funds for potential investments that expand the ability of WatersEdge to provide services.

The operating reserve provides funds to ensure the financial stability of WatersEdge during times of economic stress. The Board has a desire to maintain financial assets in reserve to meet 180 days of normal operating expenses. While Board designated, these funds are intended to be made available for general expenditure, if necessary.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE N - ENDOWMENTS

The endowments of WatersEdge consist of individual funds established to provide financial support to the ministries served by WatersEdge in perpetuity. As required by GAAP, net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions. The endowment funds also include funds without donor restrictions that have been designated by the Board to function as an endowment. Endowment net asset composition by type of fund is as follows:

	2024	2023
Board designated endowment funds	\$ 604,650	\$ 605,137
Donor restricted endowment funds:		
Beneficial interest in trusts managed by others	841,923	866,725
Subject to expenditure for a specified purpose:		
Student scholarships and other charitable causes	14,737,567	15,378,019
Subject to appropriation (original gift amount of \$5,751,920 and \$5,749,819 as of 2024 and 2023, respectively) which once appropriated is available for general needs and expenses of WatersEdge	8,546,999	8,730,108

Changes in endowment net assets for the years ending December 31, are described below:

	Without Donor Restrictions	Beneficial Interest in Trusts Managed by Others	With Donor Restrictions - for a Specified Purpose	With Donor Restrictions - Subject to Appropriation	Total With Donor Restrictions
	2024				
Endowment assets at beginning of year	\$ 605,137	\$ 866,725	\$ 15,378,019	\$ 8,730,108	\$ 24,974,852
Contributions	-	-	5,153	2,101	7,254
Investment return	34,496	7,266	106,292	287,555	401,113
Other	(437)	-	(29,018)	3,584,998	3,555,980
Appropriations	(34,546)	(32,068)	(722,879)	(4,057,763)	(4,812,710)
Endowment assets at end of year	<u>\$ 604,650</u>	<u>\$ 841,923</u>	<u>\$ 14,737,567</u>	<u>\$ 8,546,999</u>	<u>\$ 24,126,489</u>
	2023				
Endowment assets at beginning of year	\$ 580,130	\$ 763,652	\$ 20,191,327	\$ 9,729,496	\$ 30,684,475
Contributions	-	-	13,690	50,000	63,690
Investment return	59,063	120,034	(4,148,167)	(581,857)	(4,609,990)
Other	(557)	-	(37,039)	2,865,930	2,828,891
Appropriations	(33,499)	(16,961)	(641,792)	(3,333,461)	(3,992,214)
Endowment assets at end of year	<u>\$ 605,137</u>	<u>\$ 866,725</u>	<u>\$ 15,378,019</u>	<u>\$ 8,730,108</u>	<u>\$ 24,974,852</u>

From time to time, the fair value of assets associated with individual donor restricted endowment funds may fall below the level that the donor or UPMIFA requires WatersEdge to retain as a fund of perpetual duration. These deficiencies result from unfavorable market fluctuations that occur after the investment of new contributions for donor restricted endowment funds. WatersEdge had no underwater endowment funds at December 31, 2024 and 2023.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE O – LESSOR ARRANGEMENTS

Upon acquisition of an office building in 2024, WatersEdge began providing office space to an unrelated tenant through a lease agreement which extends into 2025.

Additional leases to related parties were executed in 2024. Each lease has a commencement date of January 2025 and extends into 2027.

Revenue recognized on leases was \$477,817 at December 31, 2024.

All office tenant leases have been classified as operating leases and provide for fixed minimum rent payments. Each lease also provides for the reimbursement of certain operating costs. The approximate minimum lease payments to be received in the future under operating lease agreements are as follows:

2025	\$1,131,823
2026	\$ 886,781
2027	\$ 886,781

The above table excludes reimbursement of certain operating costs.

NOTE P – EXPENSES BY BOTH FUNCTION AND NATURE

The cost of providing the various programs, activities, and general support of WatersEdge have been summarized on a functional basis. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. Allocated expenses include depreciation and occupancy, and salaries and benefits. Depreciation and occupancy are both allocated based on square footage, and salaries and benefits are allocated based on estimates of time and effort.

As WatersEdge does not actively solicit contributions for their own benefit, no amounts have been allocated to fundraising activities.

	2024		
	Total	Program services	Management and general
Notes payable interest expense	\$ 6,327,757	\$ 6,327,757	\$ -
Denominational note payable interest expense	2,993,780	2,993,780	-
Total interest expense	9,321,537	9,321,537	-
Salaries and benefits	7,107,349	5,773,486	1,333,863
Business	2,398,184	1,112,050	1,286,134
Professional services	1,055,019	748,453	306,566
Marketing and communications	510,814	386,831	123,983
Depreciation	121,786	85,250	36,536
Miscellaneous	281,936	143,715	138,221
Total operating expenses	11,475,088	8,249,785	3,225,303
Distributions to students, elderly, and charitable causes	587,575	587,575	-
Distributions from funds advised by donors	6,170,683	6,170,683	-
Total interest expense, operating expenses, and distributions	\$ 27,554,883	\$ 24,329,580	\$ 3,225,303

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE P – EXPENSES BY BOTH FUNCTION AND NATURE – CONTINUED

	2023		
	Total	Program services	Management and general
Notes payable interest expense	\$ 3,384,022	\$ 3,384,022	\$ -
Denominational note payable interest expense	2,657,671	2,657,671	-
Total interest expense	6,041,693	6,041,693	-
Salaries and benefits	6,104,787	4,932,810	1,171,977
Business	1,536,431	922,632	613,799
Professional services	1,078,670	829,014	249,656
Marketing and communications	490,156	365,945	124,211
Depreciation	138,622	88,718	49,904
Interest expense	117,920	117,920	-
Miscellaneous	110,095	101,035	9,060
Total operating expenses	9,576,681	7,358,074	2,218,607
Distributions to students, elderly, and charitable causes	519,208	519,208	-
Distributions from funds advised by donors	4,544,345	4,544,345	-
Total interest expense, operating expenses, and distributions	\$ 20,681,927	\$ 18,463,320	\$ 2,218,607

NOTE Q – LIQUIDITY AND AVAILABILITY OF RESOURCES

WatersEdge, as part of liquidity management, structures financial assets to be available as general expenditures, liabilities and other obligations come due. A significant portion of annual expenditures are funded by operating revenues in the current year including fee income, loan interest income, endowment returns made available for operations, gifts for current use and other support. In addition, WatersEdge structures financial assets to be available to meet the anticipated needs of maturing notes payable by exceeding NASAA's minimum liquidity requirements.

Financial assets are determined by subtracting prepaid assets, real estate, and property and equipment from total assets on the statements of position.

Of the financial asset available for general expenditures:

- cash and cash equivalents are currently available
- operating receivables have varying degrees of availability but generally convert to cash within 30 days
- pooled investments have widely varying degrees of availability from those which can be liquidated within 3 days to those which cannot be liquidated at all. To the extent that the liquidity within the pools can withstand a withdrawal, WatersEdge can sell common fund shares at the end of each business day after the valuation of the common fund share price has been completed.
- appropriated endowment distributions are received at the end of each quarter

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE Q – LIQUIDITY AND AVAILABILITY OF RESOURCES – CONTINUED

Many financial assets are not available to meet the diverse liquidity needs of WatersEdge. Unavailable financial assets include those which are either:

- illiquid due to contractually imposed restrictions
- held in accounts either restricted (donor) or designated (Board) for a particular purpose

Due to the diverse liquidity needs, WatersEdge divides liquidity management into four distinct segments to ensure financial assets are available for each purpose: financial assets held within the Church Extension Fund, held in support of net assets with donor restrictions, held in support of net asset without donor restrictions, and held for beneficial owners (administered as trustee, custodian, or agent).

Assets held in the Church Extension Fund

At December 31, 2024, WatersEdge owes \$20,931,314 in principal to holders of demand notes and \$117,459,446 to holders of term notes which are scheduled to mature during 2025. See Note K for the scheduled maturities of all notes payable. Demand notes may be redeemed at any time, in whole or in part, at the option of the registered holder. Term notes may be redeemed at maturity at the option of the registered holder; however, redemption requests prior to maturity are subject to the consent of WatersEdge, the availability of funds, and early redemption penalties. WatersEdge may require two business days' written notice for any redemption request.

In addition to funding note redemptions, WatersEdge must also fund outstanding loan commitments of approximately \$34,965,000 as of December 31, 2024. The majority of these loan commitments are expected to require funding during 2025 and 2026.

Historically, WatersEdge has been able to meet the loan funding requirements through a combination of existing cash and investments on hand, cash generated from loan repayments, and the sale of notes payable. However, WatersEdge could supplement these sources by drawing up to \$10,000,000 on a line of credit as discussed in Note J. Through 2024, this line of credit remains unused.

The church building loans, due to their illiquid nature, are unavailable to meet these liquidity needs.

Within the Church Extension Fund is an endowment of \$3,587,645 and funds advised by donors of \$6,444,103, each primarily invested in church building loans. While these accounts are not typically available for general expenditures neither is shown on the tables below as a reduction in financial assets because the primary asset held within these accounts, church building loans, has already been deducted.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE Q – LIQUIDITY AND AVAILABILITY OF RESOURCES – CONTINUED

Assets held for Beneficial Owners and in Accounts with Donor Restrictions

WatersEdge manages investments for itself (net assets with donor restrictions) and for other beneficial owners (as trustee, custodian, or agent). Investment of these assets follow policies approved by the Board as well as prescribe to asset allocations approved by the Investment Committee of the Board. These asset allocations include significant amounts of liquidity to manage the needs of the portfolio, including but not limited to, investment managers calling uncommitted funds, annual endowment spending, and potential client redemption requests. The investment and spending policies are explained in further detail in Note A, while the investment allocation, and redemption restrictions are shown in Note C.

To help manage unanticipated liquidity need within the portfolio, WatersEdge has a \$20,000,000 line of credit secured which it could draw upon if needed as discussed in Note J. Among other needs, this allows the funding of committed capital calls without requiring the immediate sale of other liquid securities (particularly if the timing of such sale would be at deflated prices during inopportune times). Through 2024, this line of credit remains unused.

Despite significant liquidity existing within the portfolio, none of these financial assets are available for general expenditures except for funds appropriated from net assets with donor restrictions for use within the current year of \$256,368 because these funds are all either held for other beneficial owners or under donor-imposed restrictions.

Typically, there are minimal client redemption requests from beneficial owners. To the extent that requests are received, they are funded by liquidity within the portfolio or through the sale of securities in the portfolio.

Assets Held in Accounts without Donor Restrictions

Net assets without donor restrictions consist of financial assets in three classifications: undesignated, Board designated, and funds advised by donors.

WatersEdge manages investments for funds advised by donors following the same policies and asset allocations described above. Liquidity is managed within the asset allocation to fund the needs of the portfolio and to facilitate grant requests from the fund advisors. However, none of these financial assets are available for general expenditures as they remain subject to grant request advice from fund advisors.

Financial assets in board designated funds, while not intended to be spent on purposes other than those identified, could be made available, if necessary.

Undesignated financial assets are generally available for general expenditure.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE Q – LIQUIDITY AND AVAILABILITY OF RESOURCES – CONTINUED

The financial assets available within one year of the balance sheet date for general expenditure, such as operating expenses, scheduled principal payments on debt, and capital costs not financed with debt, are as follows:

	2024				
	Assets held in the Church Extension Fund	Assets held for Beneficial Owners	Assets held in Accounts with Donor Restrictions	Assets held in Accounts without Donor Restrictions	Total
Total financial assets	\$ 243,650,449	\$ 428,379,977	\$ 20,538,845	\$ 27,467,691	\$ 720,036,962
Amount unavailable for general expenditure in the next 12 months due to contractually imposed restrictions:					
Church Building Loans, net	228,701,995	-	-	-	228,701,995
Financial assets contractually available to meet donor imposed restrictions and general expenditures within one year	14,948,454	428,379,977	20,538,845	27,467,691	491,334,967
Amount unavailable for general expenditure in the next 12 months due to donor imposed restrictions:					
Assets administered as trustee, custodian, or agent	-	428,379,977	-	-	428,379,977
Endowments (less funds appropriated for current use of \$256,368)	-	-	20,282,477	-	20,282,477
Financial assets available to meet cash needs for general expenditures within one year	14,948,454	-	256,368	27,467,691	42,672,513
Amount unavailable while advised by donors	-	-	-	20,907,904	20,907,904
Amount unavailable to management without Board approval:					
Operating reserve	-	-	-	4,063,025	4,063,025
Fund functioning as endowment	-	-	-	604,650	604,650
Other Board designations	-	-	-	1,357,957	1,357,957
Financial assets available to meet cash needs for general expenditures within one year after Board designations	\$ 14,948,454	\$ -	\$ 256,368	\$ 534,155	\$ 15,738,977

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE Q – LIQUIDITY AND AVAILABILITY OF RESOURCES – CONTINUED

	2023				
	Assets held in the Church Extension Fund	Assets held for Beneficial Owners	Assets held in Accounts with Donor Restrictions	Assets held in Accounts without Donor Restrictions	Total
Total financial assets	\$ 192,274,735	\$ 426,246,450	\$ 21,678,316	\$ 32,360,938	\$ 672,560,439
Amount unavailable for general expenditure in the next 12 months due to contractually imposed restrictions:					
Church Building Loans, net	178,791,635	-	-	-	178,791,635
Financial assets contractually available to meet donor imposed restrictions and general expenditures within one year	13,483,100	426,246,450	21,678,316	32,360,938	493,768,804
Amount unavailable for general expenditure in the next 12 months due to donor imposed restrictions:					
Assets administered as trustee, custodian, or agent	-	426,246,450	-	-	426,246,450
Endowments (less funds appropriated for current use of \$264,371)	-	-	21,413,945	-	21,413,945
Financial assets available to meet cash needs for general expenditures within one year	13,483,100	-	264,371	32,360,938	46,108,409
Amount unavailable while advised by donors	-	-	-	27,713,408	27,713,408
Amount unavailable to management without Board approval:					
Operating reserve	-	-	-	2,545,838	2,545,838
Fund functioning as endowment	-	-	-	605,137	605,137
Other Board designations	-	-	-	334,275	334,275
Financial assets available to meet cash needs for general expenditures within one year after Board designations	\$ 13,483,100	\$ -	\$ 264,371	\$ 1,162,280	\$ 14,909,751

Financial assets available to meet cash needs for general expenditures within one year, after Board designations, were \$15,738,977 and \$14,909,751 at December 31, 2024 and 2023. In addition to covering general expenditures, these financial assets are available to meet the anticipated needs of the notes payable as described above. These financial assets are comprised of cash and cash equivalents, short term receivables, and pooled investments

If used for general expenditures, financial assets of \$15,738,977 at December 31, 2024 can cover 15 months of general expenditures based on the 2025 operating expenditures budget of \$12,280,000. Board designated funds were \$6,025,632 at December 31, 2024 and can cover 6 months of general expenditures if made available. However, as a matter of practicality, it is possible the total of Board designated funds which could be made available would be reduced since the Board designated funds invest in internally managed common funds which each may contain investments with lock-up provisions.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE R – RELATED PARTIES

Most of the funds administered by WatersEdge are for the benefit of the Convention, its principal affiliates, Baptist churches and associations and various other Baptist organizations.

WatersEdge administers the following funds for the Convention and its affiliates in either a trustee or custodial capacity. Liabilities to affiliated entities were as follows at December 31, 2024 and 2023, respectively: the Convention, approximately \$59,087,000 and \$55,477,000, Oklahoma Baptist University, approximately \$203,440,000 and \$190,211,000, Oklahoma Baptist Homes for Children, Inc., approximately \$97,220,000 and \$100,361,000, and Baptist Village Communities of Oklahoma, Inc., approximately \$50,193,000 and \$49,726,000. For this purpose, affiliates are those organizations whose directors or trustees are elected by the participating churches of the Convention at its annual meeting.

As described in Note A and Note O, WatersEdge, through WEBH as the lessor, has lease agreements with the Convention, Oklahoma Baptist Homes for Children, and Baptist Village Communities of Oklahoma which extend into 2027. Collectively, these tenants occupy approximately 45% of the building owned by WEBH.

As described in Note U, WatersEdge has agreements to extend credit to the Convention and Oklahoma Baptist University. Neither line of credit was used in 2024 or 2023.

As of December 31, 2024, WatersEdge Directors, Officers, and employees, their immediate family members, and businesses with which they are affiliated owned notes payable, as offered through the Circular, in the aggregate totaling \$1,885,701 and \$1,915,629, which represents 1.2% and 1.7% of total Notes, respectively. Additionally, Oklahoma Baptist University owned notes payable, as offered through the Circular, of \$2,525,000 at December 31, 2024. Each of these notes were issued on the same terms as were available other Investors.

WatersEdge receives appropriations from the Cooperative Program of the Convention. The appropriations received in 2024 and 2023 were \$28,936 and \$28,949, respectively. As discussed in Note S, WatersEdge leased office facilities from the Convention, Oklahoma Baptist University, and Metro Baptist Network until November 2024.

In 2024, WatersEdge issued a \$13,300,000 real estate loan to a real estate fund in which WatersEdge is also an investor. There are no known potential weaknesses in credit quality and the capacity of the fund to repay is not questioned. The loan accrues interest at a floating rate of SOFR plus 2.5%, which was 7.12% at December 31, 2024. Interest only payments are required monthly. All principal will become due upon maturity at June 28, 2029, if not already received.

Though not related parties, WatersEdge does make loans to churches, associations and agencies affiliated with the Convention and to churches, associations and agencies that possess like beliefs and commitments to the Convention to finance the purchase of land and buildings, the construction and renovation of facilities, or for other purposes approved by the Board consistent with the mission and ministry of WatersEdge.

Though not related parties, WatersEdge does allow cooperating state foundations or other Baptist entities to purchase a portion loans originated through a participation agreement with WatersEdge.

Though not related parties, WatersEdge does allow cooperating state foundations or other Baptist entities to purchase notes payable as offered through the Circular.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE S – LEASEE ARRANGEMENTS

WatersEdge conducts operations primarily in Oklahoma. Until November 18, 2024, WatersEdge leased facilities in Oklahoma City and Shawnee.

In Oklahoma City, WatersEdge had two lease agreements for facilities:

- An agreement with the Convention for a short-term lease of one year ending in December 2024, which was terminated early according to the terms of the lease agreement.
- An agreement with Metro Baptist Network for a short-term lease of one year ending in May 2025, which was terminated early according to the terms of the lease agreement.

In Shawnee, WatersEdge had one lease agreement for a facility:

- An agreement with Oklahoma Baptist University for a term of 3 years which expired in September 2024. Oklahoma Baptist University agreed to extend the lease on a month-to-month basis through November 2024 at which time the lease was terminated.

Total short-term lease cost included in operating expenses for the year ended December 31, 2024 and 2023 was \$208,378 and \$221,482, respectively.

WatersEdge lease agreements did not contain any material residual value guarantees or material restrictive covenants.

At December 31, 2024, WatersEdge was in the final stages of relocating operations into the office space in Oklahoma City acquired and renovated in 2024.

NOTE T - PENSION PLAN

All full-time employees and part-time employees of WatersEdge who regularly work at least 20 hours per week are eligible to participate in a 403(b) defined contribution pension plan administered by the Guidestone Financial Resources of the Southern Baptist Convention. Under the plan, WatersEdge contributes an amount equal to 10% of participating employees' salaries. In addition, WatersEdge matches employee contributions up to a maximum of an additional 5%. The amount of the match an employee is eligible for is determined by the number of years of employment. Employee contributions are voluntary. Total pension expense was \$574,522 and \$499,400 at December 31, 2024 and 2023, respectively. WatersEdge policy is to fund pension cost as it is incurred.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE U – COMMITMENTS, CONTINGENCIES, AND CREDIT RISK

WatersEdge had outstanding church building loan receivable commitments totaling approximately \$34,965,000 and \$83,054,000 at December 31, 2024 and 2023, respectively.

WatersEdge had unfunded commitments to purchase units of alternative investments measured at NAV totaling approximately \$107,890,000 and \$109,471,000 at December 31, 2024 and 2023, respectively and unfunded commitments to purchase units of alternative investments measured by methods other than NAV of approximately \$538,000 and \$804,000 at December 31, 2024 and 2023, respectively.

WatersEdge has extended a line of credit to the Convention in the amount of \$1,000,000. The line of credit was unused during 2024 and 2023. WatersEdge also extended a line of credit to Oklahoma Baptist University in the amount of \$7,000,000 which was executed in November 2024. The line of credit was unused during 2024.

From time to time, WatersEdge may be involved in legal matters arising in the normal course of activities. In the opinion of management, the ultimate liability, if any, with respect to these matters will not have a materially adverse effect on the financial position or activities of WatersEdge.

WatersEdge holds a variety of investments, the underlying securities of which are exposed to various risks, such as interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the value of investment securities would occur in the near term and that such change could materially affect the amounts reported in the financial statements.

WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024

NOTE V – SIGNIFICANT ESTIMATES AND CONCENTRATIONS

GAAP requires disclosure of certain significant estimates and current vulnerabilities due to certain concentrations which include borrowers and investors with balances greater than 5% of total loans and total notes payable, respectively. In addition, borrower and investor concentrations (greater than 10% of total loans and notes payable) in certain states are included. Estimates related to the ACL are reflected in Note B. Current vulnerabilities due to certain concentrations of credit risk are discussed in Note U.

Loan Concentrations:

At December 31, 2024, three borrowers had a concentration of 18.9% of total loans. At December 31, 2023 one borrower had a concentration of 5.7% of total loans. At December 31, 2024 and 2023, borrowers were concentrated (greater than 10% of the total church building loans) in the following states:

	Count	Amount	
2024:			
Oklahoma	116	\$68,531,375	29%
Colorado	17	43,104,693	18%
2023:			
Oklahoma	121	\$62,182,141	34%
Colorado	13	23,928,862	13%
Missouri	21	20,532,508	11%
Ohio	23	18,755,240	10%

Notes Payable Concentrations:

WatersEdge had two investors with an aggregate concentration of 13.0% and 12.3% at December 31, 2024 and 2023, respectively. At December 31, 2024 and 2023, investors were concentrated in the following states:

	Count	Amount	
2024:			
Oklahoma	939	\$91,475,715	60%
2023:			
Oklahoma	657	\$70,276,101	64%

NOTE W – SUBSEQUENT EVENTS

WatersEdge has evaluated subsequent events through April 24, 2025 and determined no events have occurred which would require adjustments to disclosures in the consolidated financial statements except WatersEdge was approved to start issuing notes payable in Arkansas on March 27, 2025.



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Church Extension Fund of WatersEdge Ministry Services

Financial Statements and
Independent Auditor's Report

DECEMBER 31, 2024, 2023 and 2022



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Independent Auditor's Report

Board of Directors
Baptist Foundation of Oklahoma,
d/b/a WatersEdge Ministry Services
Oklahoma City, Oklahoma

Opinion

We have audited the consolidated financial statements of Church Extension Fund of the Baptist Foundation of Oklahoma, d/b/a WatersEdge Ministry Services, which comprise the consolidated statements of financial position as of December 31, 2024, 2023, and 2022, and the related consolidated statements of activities and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of Church Extension Fund of the Baptist Foundation of Oklahoma, d/b/a WatersEdge Ministry Services, as of December 31, 2024, 2023, and 2022, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are required to be independent of Church Extension Fund of the Baptist Foundation of Oklahoma, d/b/a WatersEdge Ministry Services, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matters

As discussed in *Note A* to the financial statements, in 2023 Church Extension Fund of the Baptist Foundation of Oklahoma, d/b/a WatersEdge Ministry Services, has adopted ASU 2016-13, *Financial Instruments Credit Losses* (Topic 326): *Measurement of Credit Losses on Financial Instruments*. Our opinion is not modified with respect to this matter.

As discussed in *Note A*, the financial statements of Church Extension Fund of the Baptist Foundation of Oklahoma, d/b/a WatersEdge Ministry Services, are intended to present the financial position, and the changes in net assets and cash flows, of only that portion of The Baptist Foundation of Oklahoma, dba WatersEdge Ministry Services (WatersEdge), that is attributable to the transactions of Church Extension Fund of the Baptist Foundation of Oklahoma, d/b/a WatersEdge Ministry Services. They do not purport to, and do not, present fairly the financial position of WatersEdge as of December 31, 2024, 2023 and 2022, and the changes in its net assets and cash flows for the years the ended in conformity with accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Consolidated Financial Statements

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

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Church Extension Fund of the Baptist Foundation of Oklahoma, d/b/a WatersEdge Ministry Services' ability to continue as a going concern within one year after the date that these consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

Forvis Mazars, LLP
Springfield, Missouri
April 24, 2025

Church Extension Fund of WatersEdge Ministry Services

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

December 31,

ASSETS	2024	2023	2022
Cash and cash equivalents	\$ 11,768,204	\$ 11,018,032	\$ 7,554,834
Certificates of deposit	1,266,416	1,206,845	-
Loans receivable, net	228,701,995	178,791,635	154,404,428
Accrued interest receivable	785,962	537,168	409,887
Investments	1,119,158	598,031	569,089
Derivative asset	390,144	-	-
Property and equipment, net	19,364,849	-	-
Prepaid and other assets	132,086	183,706	55,950
Total assets	\$ 263,528,814	\$ 192,335,417	\$ 162,994,188
LIABILITIES AND NET ASSETS			
Liabilities			
Accounts payable and other liabilities	\$ 148,836	\$ 27,401	\$ 81,929
Notes payable	153,476,368	109,984,645	97,701,139
Accrued interest payable	336,592	1,321,418	876,596
Denominational note payable	87,488,153	70,044,373	54,811,702
Allowance for credit loss on unfunded commitments	180,797	436,186	-
Total liabilities	241,630,746	181,814,023	153,471,366
Net assets			
Without donor restrictions			
Undesignated	11,866,320	7,224,858	6,226,286
Funds advised by donors	6,444,103	-	-
Total without donor restrictions	18,310,423	7,224,858	6,226,286
With donor restrictions	3,587,645	3,296,536	3,296,536
Total net assets	21,898,068	10,521,394	9,522,822
Total liabilities and net assets	\$ 263,528,814	\$ 192,335,417	\$ 162,994,188

The accompanying notes are an integral part of these statements.

Church Extension Fund of WatersEdge Ministry Services

CONSOLIDATED STATEMENT OF ACTIVITIES

Year Ended December 31, 2024

	Without Donor Restrictions	With Donor Restrictions	Total
Net interest income			
Interest and dividend income			
Cash and cash equivalents	\$ 338,063	\$ 154,251	\$ 492,314
Loan interest income, net	7,371,602	3,363,492	10,735,094
Investments	19,597	8,941	28,538
Total interest and dividend income	7,729,262	3,526,684	11,255,946
Interest expense			
Notes payable interest expense	6,327,758	-	6,327,758
Denominational note payable interest expense	2,993,780	-	2,993,780
Total interest expense	9,321,538	-	9,321,538
Total net interest income (expense)	(1,592,276)	3,526,684	1,934,408
Provision for credit losses on loans	315,498	-	315,498
Provision (credit) for credit losses on unfunded commitments	(255,389)	-	(255,389)
Net interest income (expense) after provision	(1,652,385)	3,526,684	1,874,299
Operating expenses	2,343,015	-	2,343,015
Net operating (loss) income	(3,995,400)	3,526,684	(468,716)
Net assets released from restriction	3,757,252	(3,757,252)	-
Other nonoperating income			
Net gain on investments	1,640	749	2,389
Net gain on derivatives	268,793	122,644	391,437
Net gain on other real estate owned	234,889	107,175	342,064
Rental and miscellaneous income	698,804	-	698,804
Contributed nonfinancial assets	7,200,000	-	7,200,000
Total other nonoperating income	8,404,126	230,568	8,634,694
Other nonoperating expense	780,413	-	780,413
Change in net assets	7,385,565	-	7,385,565
Net assets at beginning of year	7,224,858	3,296,536	10,521,394
Transfers from/distributions to WatersEdge Ministry Services			
Undesignated	(2,500,000)	291,109	(2,208,891)
Funds advised by donors	6,200,000	-	6,200,000
Net assets at end of year	\$ 18,310,423	\$ 3,587,645	\$ 21,898,068

The accompanying notes are an integral part of these statements.

Church Extension Fund of WatersEdge Ministry Services

CONSOLIDATED STATEMENT OF ACTIVITIES

Year Ended December 31, 2023

	Without Donor Restrictions	With Donor Restrictions	Total
Net interest income			
Interest and dividend income			
Cash and cash equivalents	\$ 202,486	\$ 107,207	\$ 309,693
Loan interest income, net	5,435,911	2,878,068	8,313,979
Investments	12,875	6,817	19,692
Total interest and dividend income	5,651,272	2,992,092	8,643,364
Interest expense			
Notes payable interest expense	3,384,022	-	3,384,022
Denominational note payable interest expense	2,657,671	-	2,657,671
Total interest expense	6,041,693	-	6,041,693
Total net interest income (expense)	(390,421)	2,992,092	2,601,671
Provision (credit) for credit losses on loans	(43,498)	-	(43,498)
Provision for credit losses on unfunded commitments	169,455	-	169,455
Net interest income (expense) after provision	(516,378)	2,992,092	2,475,714
Operating expenses	2,124,523	-	2,124,523
Net operating (loss) income	(2,640,901)	2,992,092	351,191
Net assets released from restriction	2,995,294	(2,995,294)	-
Other noninterest income			
Net gain on investments	6,047	3,202	9,249
Total other noninterest income	6,047	3,202	9,249
Change in net assets	360,440	-	360,440
Net assets at beginning of year, as previously reported	6,226,286	3,296,536	9,522,822
Cumulative change for adoption of ASC 326	(337,731)	-	(337,731)
Net assets at beginning of year, as adjusted	5,888,555	3,296,536	9,185,091
Transfer from WatersEdge Ministry Services	975,863	-	975,863
Net assets at end of year	\$ 7,224,858	\$ 3,296,536	\$ 10,521,394

The accompanying notes are an integral part of these statements.

Church Extension Fund of WatersEdge Ministry Services

CONSOLIDATED STATEMENT OF ACTIVITIES

Year Ended December 31, 2022

	Without Donor Restrictions	With Donor Restrictions	Total
Net interest income			
Interest and dividend income			
Cash and cash equivalents	\$ 86,466	\$ 58,833	\$ 145,299
Loan interest income, net	4,097,372	2,787,894	6,885,266
Investments	11,988	8,156	20,144
Total interest and dividend income	4,195,826	2,854,883	7,050,709
Interest expense			
Notes payable interest expense	1,614,555	-	1,614,555
Denominational note payable interest expense	2,295,247	-	2,295,247
Total interest expense	3,909,802	-	3,909,802
Total net interest income	286,024	2,854,883	3,140,907
Provision (credit) for loan losses	(172,971)	-	(172,971)
Net interest income after provision	458,995	2,854,883	3,313,878
Fee and miscellaneous income	95,023	64,654	159,677
Operating expenses	2,051,419	-	2,051,419
Net operating (loss) income	(1,497,401)	2,919,537	1,422,136
Net assets released from restriction	2,903,026	(2,903,026)	-
Other noninterest income (loss)			
Net (loss) on investments	(24,264)	(16,511)	(40,775)
Total other noninterest income (loss)	(24,264)	(16,511)	(40,775)
Change in net assets	1,381,361	-	1,381,361
Net assets at beginning of year	4,844,925	3,296,536	8,141,461
Net assets at end of year	\$ 6,226,286	\$ 3,296,536	\$ 9,522,822

The accompanying notes are an integral part of these statements.

Church Extension Fund of WatersEdge Ministry Services

CONSOLIDATED STATEMENTS OF CASH FLOWS

December 31,

	2024	2023	2022
Cash flows from operating activities			
Interest received on loans receivable, net	\$ 10,486,300	\$ 8,186,698	\$ 6,833,081
Interest paid on notes payable	(10,306,364)	(5,596,871)	(3,920,897)
Interest and dividend income received	518,702	329,385	156,710
Cash paid to employees, consultants, and suppliers	(2,899,887)	(2,204,373)	(2,041,891)
Cash (paid to) received from WatersEdge Ministry Services	3,700,000	975,863	-
Cash received from other sources	514,590	-	223,798
Net cash provided by operating activities	2,013,341	1,690,702	1,250,801
Cash flows from investing activities			
Purchases of certificates of deposit	(1,278,923)	(1,206,845)	(13,175)
Proceeds from sale of certificates of deposit	1,219,352	-	1,631,452
Proceeds from sale of US Treasury Bills	-	-	2,992,080
Purchases of US Treasury Bills	(490,200)	-	(2,988,200)
Purchases of investment securities	(26,388)	(19,692)	(11,410)
Proceeds from settlement of closed futures contracts	9,018	-	-
Payments for settlement of closed futures contracts	(7,725)	-	-
Disbursements on church building loans	(71,750,967)	(40,387,855)	(34,997,392)
Proceeds from payments on loans	16,676,699	15,816,246	17,010,948
Proceeds from sale of participation agreements	5,204,122	651,991	1,548,140
Payments to participation agreement owners	(331,508)	(597,526)	(3,965,569)
Proceeds from sale of real estate	279,182	-	-
Proceeds from insurance settlement	178,706	-	-
Purchase of property and equipment	(12,171,149)	-	-
Net cash used in investing activities	(62,489,781)	(25,743,681)	(18,793,126)
Cash flows from financing activities			
Proceeds from sale of notes payable	81,899,914	44,426,060	40,677,605
Redemption of notes payable	(38,408,191)	(32,142,554)	(25,185,919)
Proceeds from sale of denominational note payable	30,893,780	19,357,671	5,295,247
Redemption of denominational note payable	(13,450,000)	(4,125,000)	(3,500,000)
Cash (paid to) received from WatersEdge Ministry Services	291,109	-	-
Net cash provided by financing activities	61,226,612	27,516,177	17,286,933
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	750,172	3,463,198	(255,392)
Cash and cash equivalents at beginning of year	11,018,032	7,554,834	7,810,226
Cash and cash equivalents at end of year	\$ 11,768,204	\$ 11,018,032	\$ 7,554,834

Non-cash activities:

Net unrealized gains (losses) on investments were \$2,389, \$9,249, and \$(40,775) for 2024, 2023, and 2022. Accretion of interest on Treasury bills was \$2,150 for 2024 and \$8,733 for 2022. In 2024, WatersEdge received a \$7,200,000 contribution of real estate from the acquisition of an office building through a Bargain Sale transaction. WatersEdge also received furniture and equipment in the amount of \$175,500. Furniture and equipment in the amount of \$181,800 was donated to charitable organizations during the year in a non-cash transaction. In 2023, WatersEdge received real estate collateral from a borrower in lieu of foreclosure on loans receivable totaling \$115,824.

The accompanying notes are an integral part of these statements.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES

The Baptist Foundation of Oklahoma (Foundation), through its tradename WatersEdge Ministry Services (WatersEdge), operates a Church Extension Fund (CEF). The CEF is registered by completion and filing of an Offering Circular (Circular). The Circular is prepared in compliance with the North American Securities Administration Associations, Inc. (NASAA) Statement of Policy for offerings of securities (notes payable) and submitted to state securities departments for authorization to sell notes within each respective state. Through the Circular issued on June 1, 2024, the CEF offered notes payable in the aggregate principal amount of \$275,000,000. At December 31, 2024, the CEF had notes payable in twenty-eight states. The CEF uses the proceeds from the sale of these notes payable to make church building loans to finance capital improvement projects.

The Foundation is a private, nonprofit religious association chartered by the State of Oklahoma on October 31, 1946 for perpetual existence without capital stock. Its creation was approved by the Baptist General Convention of the State of Oklahoma, dba Oklahoma Baptists (Convention) to administer funds and property received by gift, device and bequest or otherwise in order to assist and promulgate the furtherance of the Convention and to promote Baptist doctrines, evangelism, Christian education and both home and foreign mission work. The Foundation is a not for profit corporation and is exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, except for amounts relating to unrelated business income.

WatersEdge, through its CEF, formed WatersEdge Bricktown Holdings, LLC (WEBH) on March 14, 2024, with the purpose of acquiring and operating an office building. WatersEdge is the sole member of WEBH. WatersEdge occupies approximately 25% of the office building, approximately 50% of the office building is leased to affiliated entities, and approximately 25% of the office building is leased to others. WEBH is an Oklahoma limited liability company and will continue perpetually until terminated pursuant to statute or any provision of the operating agreement.

These consolidated financial statements (financial statements) represent only the activities of the CEF of WatersEdge which includes the consolidating activities of WEBH. The Consolidated Financial Statements of WatersEdge must be reviewed to obtain a full understanding of all WatersEdge activities.

A summary of the significant accounting policies applied in the preparation of the accompanying financial statements follows.

1. Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis.

2. Recent Adoption of Accounting Pronouncements

On January 1, 2023, the CEF adopted ASU 2016-13, Financial Instruments—Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments (CECL). The ASU changed the way entities recognize impairment of financial assets by requiring immediate recognition of estimated credit losses expected to occur over their remaining life. The CECL model requires entities to present certain financial assets carried at amortized cost, such as loans, at the net amount expected to be collected. The measurement of expected credit losses is based on information about past events, including historical experience, current conditions and reasonable and supportable forecasts that affect the collectability of the reported amount. This differs significantly from the "incurred loss" model required under previous accounting principles generally accepted in the United States of America (GAAP), which delayed recognition until it was probable a loss had been incurred.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES - CONTINUED

The CEF adopted ASC 326 using a modified retrospective method for all financial instruments measured at amortized cost and off-balance-sheet credit exposures. Reporting periods beginning after January 1, 2023 are presented under ASC 326 while prior period amounts continue to be reported in accordance with previously applicable GAAP.

The following table describes the impact of ASC 326 on the adoption date:

	ASC 326	Pre ASC 326	Impact of ASC 326 Adoption
Assets			
Loans (allowance for credit losses)	\$ (1,216,565)	\$ (1,145,565)	\$ (71,000)
Liabilities			
Allowance for credit loss on unfunded commitments	266,731	-	266,731
Net Assets			
Net assets without donor restrictions	5,888,555	6,226,286	(337,731)

3. Recognition of Donor Restrictions

Net assets, revenues, gains and losses are classified based on the existence or absence of donor restrictions. Net assets without donor restrictions are currently available for operating purposes at the discretion of the Board for use for its associated programs and for general expenditures. Net assets with donor restrictions include assets related to gifts with explicit donor-imposed restrictions that have not been met as to the specified purpose or expiration of the specified periods of time. Restricted assets reported herein combine permanent and temporary restrictions.

Net assets with donor restrictions include donor restrictions requiring the net asset be held in perpetuity. These net assets held in perpetuity are referred to as endowments. The endowments consist of the original contribution amount as well as the net increases and decreases over the original contribution amount. These endowments benefit WatersEdge and are subject to appropriation for general needs and expenditures.

4. Cash and Cash Equivalents

The CEF maintains its cash and cash equivalents in bank deposit accounts, money market funds, margin cash held at a brokerage, and church extension funds, some of which may not be federally insured. Some bank deposit balances are transferred daily into interest-bearing accounts secured by short-term, high-quality fixed income securities issued by banks, corporations and the U.S. Government. The CEF has not experienced any losses in cash equivalents and believes it is not exposed to significant credit risk on cash equivalents. Management considers highly liquid debt instruments readily convertible into cash to be cash equivalents. Uninvested cash and cash equivalents, including endowment accounts and assets limited as to use, are considered to be cash and cash equivalents. As discussed further in Note D, a portion of margin cash is required to be held with a broker to maintain derivative positions.

5. Certificates of Deposit

Certificates of deposit include time certificates invested in the church extension fund of Christian Financial Resources which are not FDIC insured. At December 31, 2024, \$1,266,416 were not federally insured. Interest is paid on these certificates at the end of each quarter. Management believes that adjustments, if any, to market value would be nominal and, as such, the carrying value approximates market value.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

6. Loans Receivable and Allowance for Credit Losses

Loans are carried at the total principal balance net of an Allowance for Credit Losses (ACL) and any unamortized deferred fees or costs. The Board of Directors (Board) approves the methodology used to establish interest rates so that the rates reflect market conditions. The adjustable interest rate on each church building loan is adjusted either on a one, three, five, seven, or ten-year basis, dependent on terms selected by the borrower at the time of loan origination. Church building loans mature at various dates through April 2051 and bear interest at rates ranging from 3.45% to 8.25%.

Loans are presented net of participations, ACL on loans and any unamortized deferred fees or costs. Accrued interest receivable on loans totaled \$785,962 and \$537,168 on December 31, 2024 and 2023, respectively, and is excluded from the estimate of credit losses. Interest income is accrued on the unpaid principal balance. Loan origination fees, net of certain direct origination costs, are deferred and recognized in interest income using a straight-line method over the contractual life of the loan.

Although many loans made by the CEF are to churches and ministries within the state of Oklahoma, loans are also made to churches and ministries in other states. In some cases, cooperating state foundations or other Baptist entities will purchase a portion of the loans originated in their state or in other states through a participation agreement with the CEF. The participation agreements allow the sale of the cooperating foundation's share of the loans to a third-party organization. As such, the participated share of the loans is recorded as a reduction of church building loans receivable. These agreements, because they are all similar in nature, are aggregated on these financial statements and reported within loans receivable, net.

The approach for estimating expected life-time credit losses for loans includes use of the Weighted Average Remaining Maturity (WARM) method to estimate credit losses by portfolio segment. This historical loss forecast covers the weighted average remaining life of each portfolio segment. A forecast period of one year for all portfolio segments and off-balance-sheet credit exposures is also included. This reflects management's expectation of losses based on forward-looking economic scenarios over that time. A qualitative loss factor is applied for all portfolio segments and off-balance-sheet credit exposures. This reflects management's expectation of losses based on qualitative factors specific to the CEF.

The adequacy of the ACL is determined by management and the Board using relevant available information, from internal and external sources, relating to past events, current conditions, and reasonable and supportable forecasts. A reversion methodology is applied beyond the reasonable and supportable forecasts. Qualitative adjustments are then considered for differences in current loan-specific risk characteristics, such as underlying collateral values, experience of staff involved in credit decisions, loan concentrations, and loan policy changes, as well as changes in unemployment and inflation rates, or other relevant factors that may include, but are not limited to, results of internal loan reviews and identification and review of problem loans. However, ultimate losses may differ from these estimates.

The ACL is evaluated on a regular basis by management and changes to the ACL are recorded through a provision for credit losses charged to expense (or reversal). Credit losses are charged against the allowance when management believes the uncollectibility of a loan balance is confirmed. Subsequent recoveries, if any, are credited to the allowance.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

The ACL on loans represents the CEF's estimated risk of loss within its loan portfolio as of the reporting date. To appropriately measure expected credit losses, management disaggregates the loan portfolio into pools of similar risk characteristics based on the collateral type underlying the loan. The loan portfolio is segmented into the following pools:

- Church building loans - collateralized by a church building
- Church camp loans - collateralized by a church camp
- Unsecured loans
- Other loans that do not fit into the above categories

The CEF utilizes the WARM method by applying a historical loss factor over the weighted average remaining life of each portfolio segment to calculate the expected credit losses by pool. The weighted average remaining maturity of the loan pools ranged from 0.47 years to 19.01 years and 0.14 years to 15.63 years at December 31, 2024 and 2023, respectively.

To determine its reasonable and supportable forecast, management may leverage macroeconomic forecasts obtained from reputable sources, which may include, but are not limited to, the Organization for Economic Cooperation and Development and the U.S. Bureau of Labor Statistics. The CEF's forecast period is one year. The primary macroeconomic drivers within the model are federal unemployment and inflation at December 31, 2024 and 2023, respectively.

Loans are individually evaluated for estimated credit losses and are not included in the collective evaluation when the loans are on nonaccrual and are classified as substandard or doubtful. Factors considered by management in the determination to classify loans as such include payment status, collateral value and the probability of collecting scheduled principal and interest payments when due. Loans that experience insignificant payment delays and payment shortfalls are not generally classified as substandard or doubtful. Management determines the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all of the circumstances surrounding the loan and the borrower, including the length of the delay, the reasons for the delay, the borrower's prior payment record and the amount of the shortfall in relation to the principal and interest owed.

Loans are placed on nonaccrual status based on the judgment of management and the Ministry Services Committee, considering factors such as number of days past due and collateral position, unless their collateral position or other conditions warrant continued accrual status. The policy of the CEF is to reverse previously accrued but uncollected interest on loans placed on nonaccrual status. Interest on nonaccrual loans is recognized only as it is received and only after the principal balance is satisfied. Earned but unrecorded interest on nonaccrual loans subsequently refinanced is deferred and recognized over the remaining life of the loan. Individual reserves are established when appropriate for such loans based on the fair value of the collateral at the reporting date. The CEF had one loan on nonaccrual status and for which an individual reserve was established at December 31, 2024, 2023, and 2022.

Prior to adoption of ASC 326, the allowance consisted of allocated and general components. The allocated component related to loans that were classified as impaired. For those loans classified as impaired, an allowance was established when the collateral value of the impaired loan was lower than the carrying value of that loan. The general component covered non-classified loans and was based on historical charge-off experience and other qualitative factors.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

A loan was considered impaired when, based on information and events available at that time, it was probable that the CEF would be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. Factors considered by management in the determination of impairment included payment status, collateral value and the probability of collecting scheduled principal and interest payments when due. Loans that experienced insignificant payment delays and payment shortfalls generally were not classified as impaired. Management determined the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all of the circumstances surrounding the loan and the borrower, including the length of the delay, the reasons for the delay, the borrower's prior payment record and the amount of the shortfall in relation to the principal and interest owed. Impairment was measured on a loan-by-loan basis by the estimated value of the collateral.

Off-Balance Sheet Credit Exposures

In the ordinary course of business, the CEF enters into commitments to extend credit. Typically, these commitments arise from construction loans that have closed but have not yet fully funded. These financial instruments are recorded as loans receivable when they are funded. The difference between the contractual amount of the loan and the funded balance during the construction period is considered a commitment and is not recorded on the statement of financial position.

The CEF estimates expected credit losses over the contractual period in which the CEF is exposed to credit risk via a contractual obligation to extend credit. Off-balance sheet credit risk on these unfunded commitments is recorded through an ACL on unfunded commitments which is adjusted through the provision for credit losses charged to expense (or reversal). To appropriately measure expected credit losses, management disaggregates the unfunded loans into pools identical to those determined for the loan portfolio. An estimated funding rate is then applied to the unfunded loan commitments using the CEF's own historical experience to estimate the expected funded amount for each pool as of the reporting date. Once the expected funded amount for each pool is determined, the loss rate, which is the calculated expected loan loss as a percent of the amortized cost basis for each loan pool, is applied to calculate the ACL on unfunded commitments as of the reporting date. This allowance is presented as a liability on the statement of financial position.

7. Investments

Investments consist of mutual funds and Treasury bills with an original maturity of over three months. These securities are carried at fair market value with gains and losses recognized in the statements of activities as net gain or loss on investments. Investment income includes interest and dividends, net of related fees, which are accrued and credited to income when earned. Investment and interest income is reflected in the statements of activities with or without donor restrictions based upon the existence and nature of any donor or legally imposed restrictions.

8. Derivative Instruments

Derivative instruments are used as part of an internal risk management program as a hedge against interest rate changes. All derivative instruments are carried at fair value and changes in fair value are reported in net assets as they occur. Fair values for exchange-traded contracts are based on quoted prices in an active market for identical instruments.

Derivative contracts require the CEF to provide cash margin as collateral. This margin cash is included in cash and cash equivalents in the statement of financial position.

Changes in the fair value of derivative instruments are included in net gain/(loss) on derivatives in the statement of activities.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

9. Donor Advised Funds

Donor advised funds are reported within Net Assets without donor restrictions as WatersEdge has variance powers, or legal control, over the assets in each account. Each account has an advisor, or advisors, that retain advisory privileges with respect to the investment of the assets and distribution of the funds. WatersEdge does not intend to use these assets for general expenditures. Instead, WatersEdge desires to honor these requests if the advisement meets legal guidelines and does not conflict with the mission of WatersEdge.

10. Property and Equipment

Major expenditures for land, property and equipment are capitalized at cost while donated property and equipment are capitalized at fair market value at the date of the gift. Depreciation of property and equipment is provided over the estimated useful lives of the respective assets on a straight-line basis. The estimated useful lives predominately range from three to ten years for property and equipment other than buildings, which are depreciated for 40 years. WatersEdge evaluates long-lived assets for impairment whenever events or changes in circumstances indicate that the carrying value of such assets may not be recoverable. When required, impairment losses are recognized based upon the estimated fair value of the asset. There were no indicators of impairment identified upon evaluation at December 31, 2024.

No provision is made for depreciation on properties carried as other real estate owned in other assets on the statement of financial position.

11. Lessor Arrangements

The CEF, through WEBH, provides office space to tenants through operating lease agreements, some of which include affiliated entities as described in Note L. Operating lease income is recognized on a straight-line basis and is included in rental and miscellaneous income in the statement of activities.

12. Deferred Loan Fees

Direct loan costs are offset against loan fees received and only the net amount is deferred and amortized over the life of the loan. The straight-line method is used to calculate the monthly loan amortization, which approximates the effective interest method. When a loan pays off early, the remaining amount of unamortized origination fees will be credited to interest income on the day the loan is paid off.

13. Accounts Payable and Other Liabilities

Accounts payable and other liabilities are made up of a payable to an affiliate, deferred rent, and accrued expenses.

14. Notes Payable

The CEF sells demand and term notes under an Offering Circular. Notes payable are carried at the total principal balance. Interest on notes payable is accrued based upon the principal amount outstanding. Interest on demand notes is paid monthly. Interest on term notes is paid either quarterly or at maturity, depending upon when the note originated. The Board approves the methodology used to establish interest rates so that the rates reflect market conditions. Notes payable mature at various dates through December 2029 and bear interest at rates ranging from 1.85% to 5.95%.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

15. Denominational Note Payable

The CEF maintains an account balance for WatersEdge. This denominational note payable is held on a demand basis and the interest rate payable on the total was 4.2% at December 31, 2024, 2023, and 2022. Interest is accrued based upon the principal amount outstanding and is paid monthly.

WatersEdge holds the denominational note asset in common funds and uses the monthly income payments received to provide fixed income investment return to endowments and other similar accounts.

16. Endowment

The endowment consists of an individual account established to provide financial support, in perpetuity, to WatersEdge. As required by GAAP, net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions.

Interpretation of Relevant Law

The Board has determined that the Uniform Prudent Management of Institutional Funds Act (UPMIFA) applies to the endowment fund. UPMIFA provides guidance and authority to charitable organizations concerning the management and investment of funds held. UPMIFA imposed additional duties on those who manage and invest charitable funds. These duties provide additional protections for charities and protect the interests of donors who want to see their contributions used wisely. The CEF classifies as net assets with donor restrictions the original value of the gifts donated to the donor restricted endowment and the original value of the subsequent gifts to the donor restricted endowment. Investment income from the donor restricted endowment is classified as net assets with donor restrictions until those amounts are appropriated for expenditure by the CEF in a manner consistent with the donor stipulated purpose with the standard of the prudence prescribed by UPMIFA.

Investment Policy Statement – Return objectives and risk parameters

The endowment is invested in the CEF and participates in the net income of the fund. The CEF is designed to provide a predictable stream of net interest income and profit.

Investment Policy Statement – Strategies employed for achieving objectives

To satisfy its long-term rate-of-return objectives, the CEF seeks investment returns through interest and dividends, mostly from church building loans. To reach this objective, interest and dividends must exceed interest expense on notes payable.

Spending Policy Statement

This endowment does not have any restrictions or requirements in the gift instrument as to the purpose and amount. The Board has elected to reinvest all income earned into the CEF.

Underwater Endowment Funds

The CEF considers a fund to be underwater if the fair value of the fund is less than the sum of (a) the original value of initial and subsequent gift amounts donated to the fund and (b) any accumulations to the fund that are required to be maintained in perpetuity in accordance with the direction of the applicable donor gift instrument. The CEF complies with UPMIFA and has interpreted UPMIFA to permit spending from underwater funds in accordance with prudent measures required under the law.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

17. Fair Value of Financial Instruments

All financial instruments for which it is practicable to estimate fair value are carried as such in the accompanying financial statements.

18. Tax Status

The CEF is a program of WatersEdge. WatersEdge is a trade name of the Foundation. The Foundation is recognized as a not-for-profit, tax-exempt organization under section 501(c)(3) of the Internal Revenue Code and, as such, is exempt from federal income taxes except for amounts relating to unrelated business income.

The wholly owned subsidiary of the CEF, WEBH, is an Oklahoma limited liability company and, therefore, is treated as a disregarded entity for income tax purposes. As a disregarded entity, WEBH is exempt from federal and state income taxes except for amounts relating to unrelated business income, of which there was none for 2024.

19. Contributed Nonfinancial Assets

On April 2, 2024, through its wholly owned subsidiary, WEBH, the CEF purchased a building, accompanying land, and included fixtures in a bargain sale transaction. The property had an appraised value of \$17,700,000 and was acquired for \$10,500,000 cash (gross of closing costs). The contribution of \$7,200,000 related to this transaction is recorded as contributed nonfinancial assets without donor restrictions on the statement of activities. As this contribution was a part of the bargain sale transaction, the contributed nonfinancial assets consisted entirely of buildings and land which will be used by the CEF and its affiliated entities for ongoing operations.

20. Rental and Miscellaneous Income

The revenue from the operations of the office building owned by WEBH are included in the statement of activities. These revenues include rental income for office space in the building and parking spaces, and income for building signage rights.

21. Functional Allocation of Expenses

The costs of providing various services, programs and supporting activities have been summarized in the statement of activities. Note J presents expenses by function and natural classification.

As the CEF does not actively solicit contributions for their own benefit, no amounts have been allocated to fundraising activities.

22. Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures; accordingly, actual amounts could differ from those estimates. Material estimates that are particularly susceptible to significant change relate to the determination of the ACL on loans.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE A - NATURE OF ACTIVITIES AND SUMMARY OF ACCOUNTING POLICIES – CONTINUED

23. Revisions

Certain immaterial revisions have been made to the 2023 financial statements for the presentation of liquidity and availability of resources. These revisions did not have a material impact on the financial statement line items impacted.

24. Reclassifications

Reclassifications of prior year comparative information have been made to conform to current year presentation. These reclassifications had no effect on total net assets or the change in net assets.

NOTE B – LOANS RECEIVABLE, NET

The CEF provides loans primarily to churches for church building projects but also provides loans for other ministry purposes. The lending policy requires all secured loans to be collateralized by sufficient assets to provide a margin of safety between the loan balance and the value of the underlying collateral securing the loan. When borrowers default on loans, the CEF can pursue normal legal actions to foreclose upon or repossess the collateral securing the loan.

The following summarizes loans at December 31:

	2024	2023	2022
Church building	\$ 233,917,751	\$ 178,801,925	\$ 154,200,897
Church camp	5,156,025	5,314,044	5,465,371
Unsecured	214,411	238,768	105,041
Other	357,914	178,354	231,380
Total Loans	239,646,101	184,533,091	160,002,689
Participations	(9,245,414)	(4,372,800)	(4,318,335)
Loans, net of participations	230,400,687	180,160,291	155,684,354
Less deferred loan fees	(210,127)	(195,589)	(134,361)
Less allowance for credit losses on loans	(1,488,565)	(1,173,067)	(1,145,565)
Loans, net	\$ 228,701,995	\$ 178,791,635	\$ 154,404,428

For purposes of determining the ACL on loans, the CEF disaggregates its loans into portfolio segments. Each portfolio segment possesses unique risk characteristics that are considered when determining the appropriate level of allowance. Loan portfolio segments included the following:

Church building loans: Loans in this segment are made to churches primarily for the construction, purchase or renovation of a church building. These loans are secured by church buildings. Repayment is expected from charitable receipts of the church and/or proceeds from capital building campaigns.

Church camp loans: Loans in this segment are made to ministries primarily for the construction, purchase or renovation of a church camp. These loans are secured by camp properties. Repayment is expected from cash flows generated by the operations of the camp.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE B – LOANS RECEIVABLE, NET - CONTINUED

Unsecured loans: Loans in this segment are made to ministries for smaller items, generally repairs or purchase of furnishings or equipment. These loans are not secured by collateral. Repayment is expected from charitable receipts of the church or ministry.

Other loans: Loans in this segment do not fit into the other segments that have been established. At December 31, 2024, 2023, and 2022, each of these loans is secured by a custodial account held by the CEF.

The interest rate on accruing loans adjusts on a one, three, five, seven or ten-year basis, dependent on terms selected by the borrower at the time of loan origination.

The following table presents the activity in the ACL for loans and the ACL for unfunded commitments by portfolio segment for the year ended December 31:

	2024				
	Church Building	Church Camp	Unsecured	Other	Total
Allowance for credit losses on loans:					
Beginning balance	\$ 1,146,690	\$ 22,227	\$ 3,396	\$ 754	\$ 1,173,067
Provision (credit) for credit losses	316,613	(1,388)	(566)	839	315,498
Loans charged off	-	-	-	-	-
Recoveries of amounts previously charged-off	-	-	-	-	-
Balance at end of year	<u>\$ 1,463,303</u>	<u>\$ 20,839</u>	<u>\$ 2,830</u>	<u>\$ 1,593</u>	<u>\$ 1,488,565</u>

Allowance for off-balance sheet credit risk for unfunded commitments:					
Beginning balance	\$ 436,186	\$ -	\$ -	\$ -	\$ 436,186
Provision for unfunded commitments	(255,389)	-	-	-	(255,389)
Balance at end of year	<u>\$ 180,797</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 180,797</u>

	2023				
	Church Building	Church Camp	Unsecured	Other	Total
Allowance for credit losses on loans:					
Beginning balance, prior to adoption of ASC 326	\$ 1,105,345	\$ 37,865	\$ 735	\$ 1,620	\$ 1,145,565
Impact of adopting ASC 326	58,367	12,171	867	(405)	71,000
Provision (credit) for credit losses	(17,022)	(27,809)	1,794	(461)	(43,498)
Loans charged off	-	-	-	-	-
Recoveries of amounts previously charged-off	-	-	-	-	-
Balance at end of year	<u>\$ 1,146,690</u>	<u>\$ 22,227</u>	<u>\$ 3,396</u>	<u>\$ 754</u>	<u>\$ 1,173,067</u>

Allowance for off-balance sheet credit risk for unfunded commitments:					
Beginning balance, prior to adoption of ASC 326	\$ -	\$ -	\$ -	\$ -	\$ -
Impact of adopting ASC 326	266,731	-	-	-	266,731
Provision for unfunded commitments	169,455	-	-	-	169,455
Balance at end of year	<u>\$ 436,186</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 436,186</u>

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE B – LOANS RECEIVABLE, NET - CONTINUED

The following is a summary of the changes in the ACL on loans at December 31, 2022:

Summary of changes -	
Balance at beginning of year	\$ 1,318,536
Loans charged off	-
Provision (credit) for credit losses	(172,971)
Recoveries of amounts previously charged-off	-
Balance at end of year	<u>\$ 1,145,565</u>
Ending Balances -	
Individually evaluated for impairment	\$ 58,582
Collectively evaluated for impairment	1,086,983
	<u>\$ 1,145,565</u>
Loans:	
Ending Balances -	
Individually evaluated for impairment	\$ 446,082
Collectively evaluated for impairment	159,556,607
	<u>\$ 160,002,689</u>

Credit Quality Indicators

To assess the credit quality of loans, the CEF categorizes each portfolio segment into classes by credit risk characteristic based on relevant information about the ability of the borrowers to service their debts. The information used to classify the loans includes current financial information, historical payment experience, credit documentation, public information and current economic trends, among other factors. This analysis is performed on a quarterly basis. The CEF uses the following definitions for risk classifications:

Pass - Loans that represent reasonable and satisfactory credit risk which require normal attention and supervision. There are no known potential weaknesses and capacity to repay is not questioned.

Special Mention - Loans that have potential weaknesses that deserve management's close attention. These potential weaknesses may result in deterioration of the repayment prospects for these loans at some future date.

Substandard - Performing - Loans that are performing but are considered problems. Loans in this category would include, but not be limited to, borrowers with a weakened financial condition, poor performance history, past dues and/or loans restructured to reduce payments. In general, these loans have no identifiable loss potential, however, the possibility of a loss developing is heightened.

Substandard - Nonperforming - Loans that have one or more well-defined weaknesses that jeopardize collection of the debt and are inadequately protected by the current collateral pledged, if any. They are characterized by the distinct possibility that the CEF will sustain some loss if the deficiencies are not corrected.

Doubtful - Loans that have all the weaknesses inherent in those classified as substandard, with the added characteristics that the weaknesses make collection or full recovery, based on currently existing facts, conditions and values, highly questionable and improbable.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE B – LOANS RECEIVABLE, NET - CONTINUED

The following presents a summary of loans by risk category and portfolio segment at December 31:

	2024				
	Church Building	Church Camp	Unsecured	Other	Total
Risk rating					
Pass	\$ 232,337,488	\$ 5,156,025	\$ 214,411	\$ 357,914	\$ 238,065,838
Special mention	-	-	-	-	-
Substandard performing	1,330,370	-	-	-	1,330,370
Substandard nonperforming	249,893	-	-	-	249,893
Doubtful	-	-	-	-	-
Total loans	<u>\$ 233,917,751</u>	<u>\$ 5,156,025</u>	<u>\$ 214,411</u>	<u>\$ 357,914</u>	<u>\$ 239,646,101</u>
	2023				
	Church Building	Church Camp	Unsecured	Other	Total
Risk rating					
Pass	\$ 176,387,428	\$ 5,314,044	\$ 238,768	\$ 178,354	\$ 182,118,594
Special mention	1,986,415	-	-	-	1,986,415
Substandard performing	-	-	-	-	-
Substandard nonperforming	428,082	-	-	-	428,082
Doubtful	-	-	-	-	-
Total loans	<u>\$ 178,801,925</u>	<u>\$ 5,314,044</u>	<u>\$ 238,768</u>	<u>\$ 178,354</u>	<u>\$ 184,533,091</u>

The following presents a summary of loans by risk category at December 31, 2022:

Pass	\$ 159,556,607
Special mention	-
Substandard-performing	-
Substandard-nonperforming	446,082
Doubtful	-
	<u>\$ 160,002,689</u>

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE B – LOANS RECEIVABLE, NET – CONTINUED

Nonaccruing Loans

A loan is placed on nonaccrual status when, in the opinion of management, the future collectability of interest or principal, or both, is in serious doubt. Nonaccrual loans negatively impact net interest margin. The CEF had one church building loan on nonaccrual status at December 31, 2024, 2023, and 2022. This nonaccrual loan had an unpaid principal balance of \$249,893, \$428,082 and \$446,082 at December 31, 2024, 2023, and 2022, respectively. The related ACL on nonaccruing loans was \$99,893 and \$40,582 at December 31, 2024 and 2023. Had the nonaccrual loan performed in accordance with its most recently modified contractual terms, the CEF would have recognized additional income of approximately \$11,000, \$13,000, and \$14,000 for 2024, 2023, and 2022, respectively.

Collateral-Dependent Loans

The CEF considers a loan to be collateral-dependent when the borrower is experiencing financial difficulty and repayment is substantially expected through the sale of the collateral. The CEF had a collateral-dependent loan, secured by church building loan property, with a balance of \$428,082 at December 31, 2023. This collateral-dependent loan had a related ACL of \$40,582 at December 31, 2023. There were no collateral-dependent loans at December 31, 2024.

Impaired Loans

The CEF had one impaired loan with an unpaid principal balance of \$446,082 at December 31, 2022. The related allowance for loan losses was \$58,582 at December 31, 2022. Loans were considered impaired when, based on information and events, it was probable that the CEF would be unable to collect the full amount of scheduled principal and interest payments in accordance with the original contractual terms of the loan agreement. No interest income was recognized on impaired loans subsequent to their classification as impaired in 2022.

Modifications

From time to time, the CEF will adjust contractual terms on a loan for a borrower experiencing financial difficulties. The adjustments are considered modifications if the terms of such loans were changed to reduce interest to a below market interest rate, to extend interest-only payments beyond six months, or a combination of these changes.

One loan was modified in 2024. No loans were modified in 2023 or 2022. During 2024, 2023 and 2022, no loans defaulted which were previously modified.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE B – LOANS RECEIVABLE, NET - CONTINUED

Past Due Loans

Past due status for all loan classes is based on the actual number of days since the last payment was due according to the contractual terms of the loans.

The following presents an aging analysis of the outstanding loans at December 31:

	Past Due Loans			Current Loans	Total Loans	Accruing Loans Over 90 Days
	30–90 Days	Over 90 Days	Total			
2024:						
Church building	\$ -	\$ -	\$ -	\$ 233,917,751	\$ 233,917,751	\$ -
Church camp	-	-	-	5,156,025	5,156,025	-
Unsecured	-	-	-	214,411	214,411	-
Other	-	-	-	357,914	357,914	-
	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 239,646,101</u>	<u>\$ 239,646,101</u>	<u>\$ -</u>
2023:						
Church building	\$ 1,162,255	\$ -	\$ 1,162,255	\$ 177,639,670	\$ 178,801,925	\$ -
Church camp	-	-	-	5,314,044	5,314,044	-
Unsecured	-	-	-	238,768	238,768	-
Other	-	-	-	178,354	178,354	-
	<u>\$ 1,162,255</u>	<u>\$ -</u>	<u>\$ 1,162,255</u>	<u>\$ 183,370,836</u>	<u>\$ 184,533,091</u>	<u>\$ -</u>
2022:						
	\$ 58,922	\$ -	\$ 58,922	\$ 159,943,767	\$ 160,002,689	\$ -

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE C - FAIR VALUE MEASUREMENT OF ASSETS AND LIABILITIES

Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

In determining fair value, the CEF uses various valuation approaches. ASC 820 establishes a fair value hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable inputs be used when available. Observable inputs are those that market participants would use in pricing the asset or liability based on market data obtained from sources independent of the CEF. Unobservable inputs reflect the assumption about the inputs market participants would use in pricing the asset or liability developed based on the best information available in the circumstances. The fair value hierarchy is categorized into three levels based on the inputs as follows:

Level 1 - Valuations based on unadjusted quoted prices in active markets for identical assets or liabilities.

Level 2 - Valuations based on quoted prices in markets that are not active or for which all significant inputs are observable, either directly or indirectly.

Level 3 - Valuations based on inputs that are unobservable and significant to the overall fair value measurement.

The availability of valuation techniques and observable inputs can vary from security to security and is affected by a wide variety of factors, including the type of security, whether the security is new and not yet established in the marketplace and other characteristics particular to the transaction. To the extent that valuation is based on models or inputs that are less observable or unobservable in the market, the determination of fair value requires more judgment. Those estimated values do not necessarily represent the amounts that may be ultimately realized due to the occurrence of future circumstances that cannot be reasonably determined. Because of the inherent uncertainty of valuation, those estimated values may be materially higher or lower than the values that would have been used had a ready market for the securities existed.

For disclosure purposes, the level in the fair value hierarchy within which the fair value measurement falls in its entirety is determined by the lowest level input that is significant to the fair value measurement.

The recurring fair value measurements of investments in mutual funds of \$626,808, \$598,031 and \$569,089 at December 31, 2024, 2023, and 2022, respectively, are recognized in the accompanying statements of financial position. These investments are measured at fair value on a recurring basis using Level 1 inputs of quoted prices in active markets for identical assets as described in ASC 820. There have been no significant changes in the valuation techniques during the year ended December 31, 2024.

The recurring fair value measurement of Treasury bills with original maturities greater than three months of \$492,350 at December 31, 2024 is recognized in the statement of financial position. There were no Treasury bills at December 31, 2023 or 2022. These investments are measured at fair value on a recurring basis using Level 1 inputs of quoted prices in active markets for identical assets as described in ASC 820.

The recurring fair value measurement of derivative assets of \$390,144 at December 31, 2024 is recognized in the statement of financial position. There were no derivative assets at December 31, 2023 or 2022. These investments are measured at fair value on a recurring basis using Level 1 inputs of quoted prices in active markets for identical assets as described in ASC 820.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE C - FAIR VALUE MEASUREMENT OF ASSETS AND LIABILITIES - CONTINUED

Nonrecurring fair value measurements consisted of collateral-dependent loans, net of an ACL on loans, with a Level 3 fair value measurement of \$387,500 at December 31, 2022. The estimated fair value of collateral-dependent impaired loans is based on the appraised or estimated fair value of the collateral, less estimated cost to sell. Collateral-dependent impaired loans are classified within Level 3 of the fair value hierarchy, but only in the year of measurement. No collateral-dependent loans were measured in 2024 or 2023.

The CEF considers the appraisal or evaluation as the starting point for determining fair value and then considers other factors and events in the environment that may affect the fair value. Appraisals of the collateral underlying collateral-dependent loans are obtained when the loan is determined to be collateral-dependent and subsequently as deemed necessary by management. Appraisals are reviewed for accuracy and consistency by management. Appraisers are selected from the list of approved appraisers maintained by management. The appraised values are reduced by discounts to consider lack of marketability and estimated cost to sell if repayment or satisfaction of the loan is dependent on the sale of the collateral. These discounts and estimates are developed by management by comparison to historical results.

NOTE D – DERIVATIVE ASSET

The CEF enters interest rate futures contracts to mitigate the risk of rising interest rates. A mismatch exists between the duration of the notes portfolio (shorter term) and the related church building loan portfolio (longer term). When interest rates increase, the cost of the notes portfolio rises more quickly than income from the loan portfolio. The futures contracts serve to offset this timing mismatch. Over a full interest rate cycle, the CEF expects reduced earnings volatility when combining net interest income with the results of derivative activity.

The CEF holds open positions in exchange traded SOFR index futures contracts. These contracts are a type of derivative instrument and are traded on the Chicago Mercantile Exchange (Exchange). Because the instruments are purchased on the Exchange, there is minimal credit risk associated with these contracts. Exchange traded futures contracts can be terminated at any point through maturity, and are redeemable in cash, for the current settlement price with no early termination restrictions or penalties.

Buying futures contracts increases the exposure to the underlying instrument. The notional exposure represents the value of market exposure current value of exposure. The open contracts at December 31, 2024 were as follows:

	Open Contracts	Maturity Date	Notional Exposure	Derivative Asset
CME 3-month SOFR contracts	225	December 2024 through June 2029	\$ 53,984,119	\$ 390,144

Futures contracts are marked-to-market daily and an unrealized gain or loss is recorded. The CEF had unrealized gains of \$390,144 on open futures contracts at December 31, 2024, recorded in the statements of financial position as a derivative asset. Gains and losses are realized when the contracts expire or are otherwise terminated, at which time cash is settled to the margin account. The gain or loss attributable to the CEF is included in other support without donor restrictions in the statements of activities.

No assets or liabilities are recorded at the time of purchase. However, upon entering futures contracts, the CEF was required to deposit margin with its broker. The broker required margin of \$166,496 at December 31, 2024. The CEF had margin of \$1,015,679 deposited at December 31, 2024, recorded in the statements of financial position as cash and cash equivalents and investments.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE E – PROPERTY AND EQUIPMENT

Property and equipment consist of the following at December 31:

	2024
Land	\$ 5,250,000
Building	14,114,849
	<u>\$ 19,364,849</u>

NOTE F – LESSOR ARRANGEMENTS

Upon acquisition of an office building in 2024, the CEF, through WEBH, began providing office space to an unrelated tenant through a lease agreement which extends into 2025.

Additional leases to affiliated entities were executed in 2024. Each lease has a commencement date of January 2025 and extends into 2027.

Revenue recognized on leases was \$477,817 in 2024.

All office tenant leases have been classified as operating leases and provide for fixed minimum rent payments. Each lease also provides for the reimbursement of certain operating costs. The approximate minimum lease payments to be received in the future under operating lease agreements are as follows:

2025	\$ 1,613,190
2026	\$ 1,368,147
2027	\$ 1,368,147

The above table excludes reimbursement of certain operating costs.

NOTE G - CURRENT AND LONG-TERM DEBT OBLIGATIONS

In 2023, the CEF obtained a line of credit in the amount of \$3,000,000 with an accordion feature allowing the CEF flexibility to request the amount of proceeds available to be increased to \$10,000,000. This line of credit is secured by selected church building loan promissory notes. Upon renewal in 2024, the line of credit was adjusted such that \$2,500,000 is currently available, but the accordion feature still allows the CEF to request \$10,000,000 be made available. The debt bears interest at a variable rate, currently at 6.1%, and has a maturity of June 27, 2025. The CEF has made no draws on the line of credit and there is no outstanding balance at December 31, 2024.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE H - NOTES PAYABLE

Through the Circular, the CEF offered notes payable in the aggregate principal amount of \$275,000,000. The following are presently offered notes:

Demand Notes - Demand notes accrue interest at a rate that is adjusted monthly. Additions of principal and partial withdrawals are permitted at any time without any penalty. Interest is paid on the last day of each month.

Term Notes – Term notes accrue interest at a rate that remains fixed throughout its term. Available terms range from six months to five years. Interest is paid quarterly or at maturity, depending upon contractual terms.

A summary of notes payable is as follows:

	2024	2023	2022
Demand notes	\$ 20,931,314	\$ 27,830,181	\$ 31,665,959
Term notes	132,545,054	82,154,464	66,035,180
	<u>\$ 153,476,368</u>	<u>\$ 109,984,645</u>	<u>\$ 97,701,139</u>

Scheduled maturities of term notes payable, at December 31, 2024:

2025	\$ 117,459,446
2026	12,332,776
2027	479,650
2028	1,534,635
2029	738,547
	<u>\$ 132,545,054</u>

Per NASAA Statement of Policy, the CEF must maintain cash, cash equivalents, readily marketable securities and available lines of credit less accounts payable of at least 8% of the principal balance of its outstanding notes payable. The CEF had a \$2,500,000 bank line of credit with CrossFirst Bank which had no outstanding balance at December 31, 2024, a \$3,000,000 bank line of credit with CrossFirst Bank which had no outstanding balance at December 31, 2023 (see Note G) and an unsecured \$2,000,000 bank line of credit with CrossFirst Bank which had no outstanding balance at December 31, 2022. The following presents total liquid assets as a percentage of outstanding notes payable for the years ending December 31:

	2024	2023	2022
Cash and cash equivalents	\$ 11,768,204	\$ 11,018,032	\$ 7,554,834
Certificates of deposit	1,266,416	1,206,845	-
Readily marketable securities	1,119,158	598,031	569,089
Immediately available funds from LOC (limited to 2% of outstanding notes payable)	3,069,527	2,199,693	1,954,023
Accounts payable and other liabilities	(148,836)	(27,401)	(81,929)
Total liquid assets	<u>\$ 17,074,469</u>	<u>\$ 14,995,200</u>	<u>\$ 9,996,017</u>
Outstanding notes payable	\$ 153,476,368	\$ 109,984,645	\$ 97,701,139
Total liquid assets as a percentage of outstanding notes payable	11.1%	13.6%	10.2%

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE I – ENDOWMENTS

The endowment consists of an individual account established to provide financial support to WatersEdge in perpetuity. As required by GAAP, net assets associated with endowment funds are classified and reported based on the existence or absence of donor-imposed restrictions.

Changes in endowment net assets for the years ending December 31 are described below:

	2024	2023	2022
	With Donor Restrictions - Subject to Appropriation	With Donor Restrictions - Subject to Appropriation	With Donor Restrictions - Subject to Appropriation
Endowment assets at beginning of year	\$ 3,296,536	\$ 3,296,536	\$ 3,296,536
Net interest and fee income	3,526,684	2,992,092	2,919,537
Non-interest income (loss)	230,568	3,202	(16,511)
Appropriations	(3,757,252)	(2,995,294)	(2,903,026)
Transfer from WatersEdge Ministry Services	291,109	-	-
Endowment assets at end of year	<u>\$ 3,587,645</u>	<u>\$ 3,296,536</u>	<u>\$ 3,296,536</u>

From time to time, the fair value of assets associated with individual donor restricted endowment funds may fall below the level that the donor or UPMIFA requires the CEF to retain as a fund of perpetual duration. These deficiencies result from unfavorable market fluctuations that occur after the investment of new contributions for donor restricted endowment funds. The CEF had no underwater endowment funds at December 31, 2024, 2023 or 2022.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE J – EXPENSES BY BOTH FUNCTION AND NATURE

The cost of providing CEF services has been summarized on a functional basis. Some expenses are directly incurred by the CEF. These expenses include software, consultant services and bank fees, among others. Some expenses are allocated from WatersEdge based on a variety of cost drivers. These expenses include salaries and benefits, office supplies, rent, and marketing and communications, among others. Salaries and benefits are allocated based on estimates of time and effort. Some business and office expenses, like rent, are allocated based on square footage while others, like office supplies, are allocated based on number of employees. Marketing and communications are allocated based on an estimate of consumption of resources.

Program services expense includes costs related to the administration of loans and notes payable. Management and general expense includes costs incurred by WEBH related to property management.

As the CEF does not actively solicit contributions for their own benefit, no amounts have been allocated to fundraising activities.

	2024		
	Total	Program services	Management and general
Notes payable interest expense	\$ 6,327,758	\$ 6,327,758	\$ -
Denominational note payable interest expense	2,993,780	2,993,780	-
Total interest expense	9,321,538	9,321,538	-
Salaries and benefits	1,240,265	1,240,265	-
Business and office	1,022,208	423,989	598,219
Professional services	471,502	471,227	275
Marketing and communications	186,153	186,153	-
Miscellaneous	203,300	21,381	181,919
Total operating expenses	3,123,428	2,343,015	780,413
Total expenses	\$ 12,444,966	\$ 11,664,553	\$ 780,413

	2023	2022
	Program services	Program services
Notes payable interest expense	\$ 3,384,022	\$ 1,614,555
Denominational note payable interest expense	2,657,671	2,295,247
Total interest expense	6,041,693	3,909,802
Salaries and benefits	1,040,118	1,013,562
Business and office	376,919	433,354
Professional services	492,320	402,634
Marketing and communications	203,635	195,929
Miscellaneous	11,531	5,940
Total operating expenses	2,124,523	2,051,419
Total expenses	\$ 8,166,216	\$ 5,961,221

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE K – LIQUIDITY AND AVAILABILITY OF RESOURCES

The following table reflects financial assets at December 31 reduced by amounts not available for general use within one year either because of donor-imposed restrictions, illiquidity, or Board designation for a specific use. For purposes of liquidity analysis, financial assets can be obtained by excluding prepaid assets from total assets on the statement of financial position.

	2024	2023	2022
Total financial assets	\$ 243,650,449	\$ 192,274,735	\$ 162,941,247
Amount unavailable for general expenditure in the next 12 months due to contractually imposed restrictions:			
Church building loans, net	228,701,995	178,791,635	154,404,428
Financial assets available to meet cash needs for general expenditures within one year	\$ 14,948,454	\$ 13,483,100	\$ 8,536,819

Included in net assets on the statement of financial position are an endowment of \$3,587,645 and funds advised by donors of \$6,444,103, each primarily invested in church building loans. While these accounts are not typically available for general expenditures, neither is shown on the table above as a reduction in financial assets because the primary asset held within these accounts, church building loans, has already been deducted.

As a part of liquidity management, financial assets are structured to be available as its general expenditures, liabilities and other obligations come due. To accomplish this, the CEF divides liquidity management into distinct segments as described below.

The CEF maintains reasonable liquidity to meet the anticipated needs of the notes payable as demonstrated in Note H by meeting the minimum NASAA liquidity requirements.

Financial assets available to meet cash needs for general expenditures within one year, at December 31, 2024 were \$14,948,454 which can cover 68 months of general expenditures or 17 months of interest on demand, term and denominational notes payable. These assets are comprised of cash and cash equivalents, certificates of deposit and investments. NASAA has liquidity requirements as discussed in Note H with which the CEF complies.

The CEF has committed to a line of credit of \$2,500,000, with an accordion feature which expands the line to a possible \$10,000,000, which it could draw upon. As discussed in Note G, this line of credit remains unused. This line of credit could allow the funding of loan advances or the redemption of notes payable in the event cash flow from loan payments or the sale of notes payable were temporarily insufficient.

The CEF owes \$20,931,314 in principal to holders of demand notes and \$117,459,446 in term notes that are scheduled to mature during 2025. See Note H for the scheduled maturities of all notes. Demand notes may be redeemed in whole or in part, at the option of the registered holder; however, the CEF reserves the right to require two business days' notice. Similarly, term notes may be redeemed at the option of the registered holder, with the consent of the CEF, subject to the availability of funds; however, the CEF reserves the right to require two business days' written notice. These redemptions are subject to early redemption penalties if redeemed prior to maturity.

In addition to funding note redemptions, the CEF must also fund its outstanding loan commitments of approximately \$34,965,000 at December 31, 2024, the majority of which are expected to require funding during 2025 and 2026. Historically, the CEF has been able to meet the loan funding requirements through a combination of existing cash and investments on hand and cash generated from loan repayments and the sale of notes payable.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE L - AFFILIATED ENTITIES

The CEF makes loans to churches, associations and agencies affiliated with the Convention and to churches, associations and agencies that possess like beliefs and commitments to the Convention to finance the purchase of land and buildings, the construction and renovation of facilities, or for other purposes approved by the Board consistent with the mission and ministry of WatersEdge. With few exceptions, these loans are secured by first mortgages on the property and buildings constructed. The lives of these loans are typically established on an amortization of no longer than 25 years. Interest rate parameters are set by the Board with consideration given to the current rates available from commercial sources. The balance of church building loans outstanding was \$239,646,101, \$184,533,091, and \$160,002,689 at December 31, 2024, 2023 and 2022, respectively. An allowance of \$1,488,465, \$1,173,067, and \$1,145,565 for expected credit losses on loans was recorded at December 31, 2024, 2023 and 2022, respectively. The balance for participations made to cooperating state foundations or other Baptist entities was \$9,245,414, \$4,372,800, and \$4,318,335 at December 31, 2024, 2023 and 2022, respectively.

The CEF used space, employees and other resources of WatersEdge. The CEF owed WatersEdge \$95,755, \$27,401, \$81,929 at December 31, 2024, 2023 and 2022.

The CEF has an outstanding denominational note payable to WatersEdge of \$87,488,153, \$70,044,373, and \$54,811,702 at December 31, 2024, 2023 and 2022. WatersEdge holds the denominational notes as an asset in common funds and uses the monthly income payments received to provide fixed income investment return to endowments and other similar accounts. Interest expense associated with denominational notes payable was \$2,993,780, \$2,657,671, and \$2,295,247 in 2024, 2023, and 2022, respectively.

At December 31, 2024 and 2023, the CEF's Directors, Officers, and employees, their immediate family members, and businesses with which they are affiliated owned Notes in the aggregate totaling \$1,885,701 and \$1,915,629, which represents 1.2% and 1.7% of total Notes, respectively. Each Note was issued on the same terms as were available to other Investors.

The CEF, through WEBH, leases office space to WatersEdge and other affiliated entities. These lease agreements, discussed in Note F, were executed in 2024, commence in January 2025 and extend into 2027. No lease payments were received from affiliated entities in 2024.

NOTE M - PENSION PLAN

WatersEdge employees provide data entry and management services for the CEF. As such, their proportional salaries and benefits are allocated to the CEF each month. All employees providing services to the CEF are eligible to participate in a 403(b) defined contribution pension plan administered by Guidestone Financial Resources of the Southern Baptist Convention for WatersEdge. Under the plan, WatersEdge contributes an amount equal to 10% of participating employees' salaries. In addition, WatersEdge matches employee contributions up to a maximum of an additional 5%. All associated allocated costs are included in salaries and benefits.

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE N – COMMITMENTS, CONTINGENCIES AND CREDIT RISK

The CEF had outstanding church building loan receivable commitments totaling approximately \$34,965,000, \$83,054,000, and \$43,682,000 at December 31, 2024, 2023 and 2022.

From time to time, WatersEdge and the CEF may be involved in legal matters arising in the normal course of activities. In the opinion of management, the ultimate liability, if any, with respect to these matters will not have a materially adverse effect on the financial position or activities of the CEF.

The CEF holds investments, the underlying securities of which are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the value of investment securities would occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

NOTE O – SIGNIFICANT ESTIMATES AND CONCENTRATIONS

GAAP requires disclosure of certain significant estimates and current vulnerabilities due to certain concentrations which include borrowers and investors with balances greater than 5% of total loans and total notes payable, respectively. In addition, borrower and investor concentrations (greater than 10% of total loans and notes payable) in certain states are included. Estimates related to the ACL on loans are reflected in Note B. Current vulnerabilities due to certain concentrations of credit risk are discussed in Note N.

Loan Concentrations:

At December 31, 2024, three borrowers had an aggregate concentration of 18.9% of total loans. At December 31, 2023, one borrower had a concentration of 5.7% of total loans. At December 31, 2022, there were no borrower concentrations. At December 31, 2024, 2023 and 2022, borrowers were concentrated in the following states:

	Count	Amount	
2024:			
Oklahoma	116	\$ 68,531,375	29%
Colorado	17	43,104,693	18%
2023:			
Oklahoma	121	\$ 62,182,141	34%
Colorado	13	23,928,862	13%
Missouri	21	20,532,508	11%
Ohio	23	18,755,240	10%
2022:			
Oklahoma	121	\$ 48,033,822	30%
Missouri	20	19,373,578	12%
Colorado	13	19,165,829	12%
Ohio	17	17,205,870	11%

Church Extension Fund of WatersEdge Ministry Services

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2024, 2023 and 2022

NOTE O – SIGNIFICANT ESTIMATES AND CONCENTRATIONS – CONTINUED

Notes Payable Concentrations:

The CEF had two investors with an aggregate concentration of 13.0%, 12.3% and 17.6% at December 31, 2024, 2023 and 2022, respectively. At December 31, 2024, 2023 and 2022, investors were concentrated in the following states:

	Count	Amount	
2024:			
Oklahoma	939	\$ 91,475,715	60%
2023:			
Oklahoma	657	\$ 70,276,101	64%
2022:			
Oklahoma	535	\$ 55,450,095	57%
Colorado	91	14,290,544	15%

NOTE P – SUBSEQUENT EVENTS

The CEF has evaluated subsequent events through April 24, 2025 and determined no events have occurred which would require adjustments to disclosures in the consolidated financial statements except the CEF was approved to start issuing notes payable in Arkansas on March 27, 2025.



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Financial Statements

December 31, 2024 and 2023

Baptist Village Retirement Communities of Oklahoma, Inc.

Baptist Village Retirement Communities of Oklahoma, Inc.

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December 31, 2024 and 2023

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Independent Auditor's Report

The Board of Directors
Baptist Village Retirement Communities of Oklahoma, Inc.
Oklahoma City, Oklahoma

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Baptist Village Retirement Communities of Oklahoma, Inc. (the Organization), which comprise the balance sheets as of December 31, 2024 and 2023, and the related statements of operations and changes in net assets, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the financial position of Baptist Village Retirement Communities of Oklahoma, Inc. as of December 31, 2024 and 2023, and the results of its operations, changes in net assets, and cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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



Oklahoma City, Oklahoma
May 13, 2025

Baptist Village Retirement Communities of Oklahoma, Inc.

Balance Sheets

December 31, 2024 and 2023

	2024	2023
Assets		
Cash and cash equivalents	\$ 3,667,298	\$ 3,753,761
Accounts receivable, net of allowance for credit losses of \$540,000 and \$412,000, respectively	4,871,123	3,858,710
Prepaid expenses, inventories, and other	984,038	807,129
Investments		
Custodial investments held by WatersEdge	38,219,063	37,691,750
Beneficial and remainder interests held by WatersEdge	12,412,135	12,433,967
Other	368,408	273,298
Total investments	50,999,606	50,399,015
Operating lease right-of-use assets	343,638	425,350
Property and equipment, net	49,290,243	48,327,613
Total assets	<u>\$ 110,155,946</u>	<u>\$ 107,571,578</u>
Liabilities and Net Assets		
Accounts payable and accrued expenses	\$ 3,629,384	\$ 3,709,974
Refundable advance	357,143	-
Refundable fees - occupancy agreements	11,897,285	11,651,590
Deferred revenue - occupancy agreements	4,162,940	4,276,995
Accrued postretirement benefit obligation	1,739,256	1,475,346
Operating lease liability	343,638	425,350
Notes payable, less unamortized debt issuance costs	19,346,593	20,462,642
Total liabilities	41,476,239	42,001,897
Net Assets		
Without donor restrictions	53,490,289	49,348,504
With donor restrictions	15,189,418	16,221,177
Total net assets	68,679,707	65,569,681
Total liabilities and net assets	<u>\$ 110,155,946</u>	<u>\$ 107,571,578</u>

Baptist Village Retirement Communities of Oklahoma, Inc.

Statements of Operations and Changes in Net Assets

Year Ended December 31, 2024

	Without Donor Restrictions	With Donor Restrictions	Total
Revenue, Gains and Other Support			
Resident and patient service revenue	\$ 41,468,277	\$ -	\$ 41,468,277
Retirement Center rentals, including amortization of deferred occupancy agreements of \$1,101,758	13,446,241	-	13,446,241
Home health care revenue	4,613,255	-	4,613,255
Other operating revenue	1,304,175	-	1,304,175
Net investment return	2,590,774	229,422	2,820,196
Change in value of beneficial interest in perpetual trusts and remainder interests	-	(169,937)	(169,937)
Contributions			
Baptist General Convention of the State of Oklahoma Cooperative Program	652,244	-	652,244
Other	862,818	400,831	1,263,649
Net assets released from restrictions	367,458	(367,458)	-
Total revenue, gains and other support	65,305,242	92,858	65,398,100
Expenses			
Nursing	24,081,013	-	24,081,013
Dining	5,954,870	-	5,954,870
Housekeeping and laundry	1,238,844	-	1,238,844
Maintenance	4,398,736	-	4,398,736
Life enrichment	490,594	-	490,594
Apartments and assisted living	14,609,016	-	14,609,016
Home health care	4,399,827	-	4,399,827
Fund raising and development	617,565	-	617,565
Administration	6,258,039	-	6,258,039
Total expenses	62,048,504	-	62,048,504
Revenues in Excess of Expenses	3,256,738		
Net Assets Released from Restrictions Related to Capital Purchases	1,124,617	(1,124,617)	-
Postretirement Benefit Changes Other Than Net Periodic Benefit Cost	(239,570)	-	(239,570)
Change in Net Assets	4,141,785	(1,031,759)	3,110,026
Net Assets, Beginning of Year	49,348,504	16,221,177	65,569,681
Net Assets, End of Year	\$ 53,490,289	\$ 15,189,418	\$ 68,679,707

Baptist Village Retirement Communities of Oklahoma, Inc.
Statements of Operations and Changes in Net Assets
Year Ended December 31, 2023

	Without Donor Restrictions	With Donor Restrictions	Total
Revenue, Gains and Other Support			
Resident and patient service revenue	\$ 30,509,704	\$ -	\$ 30,509,704
Retirement Center rentals, including amortization of deferred occupancy agreements of \$765,795	10,499,412	-	10,499,412
Home health care revenue	3,499,705	-	3,499,705
Other operating revenue	1,242,676	-	1,242,676
Net investment return	3,079,967	229,137	3,309,104
Change in value of beneficial interest in perpetual trusts and remainder interests	-	415,355	415,355
Contributions			
Baptist General Convention of the State of Oklahoma Cooperative Program	648,331	-	648,331
Other	316,829	375,089	691,918
Net assets released from restrictions	417,013	(417,013)	-
Total revenue, gains and other support	50,213,637	602,568	50,816,205
Expenses			
Nursing	17,310,909	-	17,310,909
Dining	4,524,769	-	4,524,769
Housekeeping and laundry	968,824	-	968,824
Maintenance	3,196,504	-	3,196,504
Life enrichment	339,807	-	339,807
Apartments and assisted living	13,373,130	-	13,373,130
Home health care	3,379,633	-	3,379,633
Fund raising and development	569,233	-	569,233
Administration	5,716,310	-	5,716,310
Total expenses	49,379,119	-	49,379,119
Revenues in Excess of Expenses	834,518		
Net Assets Released from Restrictions Related to Capital Purchases	375,382	(375,382)	-
Postretirement Benefit Changes Other Than Net Periodic Benefit Cost	(48,919)	-	(48,919)
Change in Net Assets	1,160,981	227,186	1,388,167
Net Assets, Beginning of Year	48,187,523	15,993,991	64,181,514
Net Assets, End of Year	\$ 49,348,504	\$ 16,221,177	\$ 65,569,681

Baptist Village Retirement Communities of Oklahoma, Inc.

Statements of Cash Flows

Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Operating Activities		
Cash received from residents, patients, and third-party payors	\$ 57,384,983	\$ 42,665,965
Net receipts from occupancy agreements	1,233,398	1,336,352
Other receipts from operations	1,263,075	1,196,035
Investment and endowment income received	722,140	796,450
Contributions received	1,465,126	656,719
Cash received from cooperative program	654,644	662,669
Cash paid to employees and suppliers	(57,340,211)	(44,191,162)
Interest paid	(1,013,330)	(741,910)
Net Cash provided by Operating Activities	<u>4,369,825</u>	<u>2,381,118</u>
Investing Activities		
Acquisition of property and equipment	(4,932,040)	(7,588,379)
Proceeds from sale of property and equipment	41,100	211,287
Receipts from sales of investments	1,918,762	467,013
Deposits to investments	(523,727)	(483,666)
Net Cash used for Investing Activities	<u>(3,495,905)</u>	<u>(7,393,745)</u>
Financing Activities		
Proceeds from issuance of long-term debt	-	5,000,000
Principal payments on long-term debt	(1,116,049)	(926,618)
Contributions restricted for endowment and capital projects	155,666	35,200
Net Cash provided by (used for) Financing Activities	<u>(960,383)</u>	<u>4,108,582</u>
Net Change in Cash and Cash Equivalents	(86,463)	(904,045)
Cash and Cash Equivalents, Beginning of Year	<u>3,753,761</u>	<u>4,657,806</u>
Cash and Cash Equivalents, End of Year	<u>\$ 3,667,298</u>	<u>\$ 3,753,761</u>
Supplemental Disclosure of Non-cash Investing and Financing Activities		
Deferred revenue occupancy agreements assumed for property and equipment	<u>\$ -</u>	<u>\$ 724,400</u>
Accounts payable for property and equipment	<u>\$ 72,950</u>	<u>\$ -</u>

Note 1 - Principal Activity and Significant Accounting Policies

Organization

Baptist Village Retirement Communities of Oklahoma, Inc. (the Organization) is a not-for-profit organization organized to provide the aged, sick or injured with housing, long term care nursing and other services designed to meet their physical, social, psychological and spiritual needs and to contribute to their health, security, happiness, spiritual well-being and usefulness in longer living as mandated by the Scriptures as a ministry of the Gospel of Jesus Christ. The Organization is an affiliated Organization of the Baptist General Convention of the State of Oklahoma, dba Oklahoma Baptists (the Convention) (Note 11).

The Organization is a nonprofit organization that is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code and comparable state laws. Contributions to the Organization are tax deductible within the limitations prescribed by the Internal Revenue Code.

Baptist Village Communities are located in the following Oklahoma communities: Ada, Broken Arrow, Cleveland, Cordell, Elk City, Enid, Grove, Lawton, Madill, Miami, Oklahoma City, Okmulgee, and Owasso. In December 2023, the Organization acquired the retirement village in Enid, Oklahoma.

Use of Estimates

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

Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and on deposit in demand and interest-bearing accounts administered by the Organization.

Investments

The Organization reports investments at fair value. Net investment return is reported in the statements of operations and changes in net assets in the period incurred as increases or decreases in net assets without donor restrictions unless their use is restricted by donor stipulations or by law.

Funds are held by trustees for the beneficial interest of the Organization under irrevocable perpetual agreements established by donors. The Organization's interests are recorded at fair value of the net assets, with net increases or decreases in fair value during the year being reported as changes to the appropriate net asset class. If the donor restriction is met within the same reporting period as it is received, the Organization reports the income as without donor restrictions. Distributions from trusts are recorded as reductions in the investments. Remainder interests represent amounts that will be transferred to the Organization upon death of current beneficiaries. These funds include other life beneficiaries which may affect the valuation of the assets.

Accounts Receivable

Accounts receivable include uncollateralized resident, patient, and third-party payor obligations from the provision of services, as well as workers' compensation insurance recoveries (Note 13) and other receivables. The Organization does not charge interest on outstanding accounts receivable. Net receivables from provision of services totaled \$3,782,787 and \$2,861,171 as of December 31, 2024 and 2023, respectively. The balance of net receivables from the provision of services as of January 1, 2023, totaled \$1,784,110. Payments of accounts receivable are allocated to the specific claims identified in the remittance advice, check or other support, or, if unspecified, are applied to the earliest unpaid claim.

Accounts receivables are stated at unpaid balances net of an allowance for credit losses. Management regularly reviews specific data about receivable balances, its past history with similar cases, current conditions, and reasonable and supportable forecasts, to estimate the appropriate allowance for credit losses. Receivables are considered impaired if full principal payments are not received in accordance with the contractual terms. The allowance is maintained at a level which, in management's judgment, is adequate to absorb potential losses inherent in the receivable portfolio. As of December 31, 2024 and 2023, the allowance for credit losses was approximately \$540,000 and \$412,000, respectively.

Changes in the allowance for credit losses for receivables are as follows for the years ended December 31, 2024 and 2023:

	2024	2023
Allowance for Credit Losses, Beginning of Year	\$ 412,000	\$ 324,000
Provision for credit losses	312,000	324,000
Charge-offs	<u>(184,000)</u>	<u>(236,000)</u>
Allowance for Credit Losses, End of Year	<u>\$ 540,000</u>	<u>\$ 412,000</u>

Property and Equipment

Property and equipment are stated at cost less accumulated depreciation, or if received as a gift, at fair value at the date received, less any subsequent accumulated depreciation. The Organization capitalizes property and equipment with a cost or fair market value at date of contribution of \$1,000 or more. Depreciation is recognized on a straight-line basis. Interest cost incurred on borrowed funds during the period of construction of capital assets is capitalized as a component of the cost of acquiring those assets. The estimated useful lives of property and equipment are as follows:

Land improvements	20 - 40 years
Buildings	20 - 50 years
Furniture and equipment	3 - 10 years
Automobiles	3 - 10 years

The Organization considers whether indicators of impairment are present and performs the necessary analysis to determine if the carrying values of assets are appropriate. No impairment was identified for the years ended December 31, 2024 and 2023.

Occupancy Agreements – Refundable Fees and Deferred Revenue

Residents entering into patio home occupancy agreements pay a cost fee for the right to occupy residences constructed at various communities owned by the Organization. A portion of the cost fee is refundable if and when the agreement is terminated by the resident and the Organization is able to enter into a new occupancy agreement with a suitable new resident. The potentially refundable portion of the cost fee, based on the length of a resident's occupancy in the residence, is recorded as a liability in the accompanying financial statements. The remainder is recorded as deferred revenue and is amortized annually to rental income based on the life expectancy of the resident. The deferred revenue is considered a contract liability and the balance as of December 31, 2024 and 2023 was \$4,162,940 and \$4,276,995, respectively. The balance as of January 1, 2023, totaled \$3,394,760. The refundable fees are also considered a contract liability and the balance as of December 31, 2024 and 2023 was \$11,897,285 and \$11,651,590. The balance as of January 1, 2023, totaled \$11,238,868. The Organization does not believe the occupancy agreements contain a significant financing component.

Net Assets

Net assets are reported in two classes based on the existence or absence of donor-imposed restrictions. Net assets are classified as follows:

- Net assets without donor restrictions are those resources not subject to donor-imposed restrictions available for any operating purpose. These net assets may be used at the discretion of the Organization's management and the Board of Directors.
- Net assets with donor restrictions are resources subject to stipulations imposed by donors and grantors that have not been met. Some donor restrictions are temporary in nature; those restrictions will be met by actions of the Organization or by the passage of time. Other donor restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity but permits the Organization to use all or part of the income earned on related investments for specific purposes or general operations.

Revenue Recognition

The majority of the Organization's revenues from services are derived primarily from providing healthcare services to its residents and patients. Revenues are recognized when the services are provided to the patients at the amount that reflects the consideration to which the Organization expects to be entitled from residents and patients, and third-party payors, including Medicaid, Medicare and insurers (private and Medicare replacement plans), in exchange for providing care.

Routine services are treated as a single performance obligation satisfied over time as services are rendered. As such, resident and patient care services represent a bundle of services that are not capable of being distinct. Revenue for performance obligations satisfied over time is recognized based on actual charges incurred in relation to total expected (or actual) charges. The Organization believes that this method provides a faithful depiction of the transfer of services over the term of the performance obligation based on the inputs needed to satisfy the obligation. The Organization measures the performance obligation from residents and patients receiving services from the beginning of the performance period, generally admission or the beginning of the month, to the sooner of completion of services to that resident or patient, discharge or the end of the month. Additionally, there may be ancillary services which are not included in the daily rates for routine services, but instead are treated as separate performance obligations satisfied at a point of time, if and when those services are rendered. Revenue for performance obligations satisfied at a point in time is recognized when goods or services are provided, and the Organization does not believe it is required to provide additional goods or services to the resident or patient.

The Organization determines the transaction price based on established billing rates reduced by contractual adjustments provided to third-party payors. Contractual adjustments are based on contractual agreements and historical experience. The Organization considers the patient's ability and intent to pay the amount of consideration upon admission. Subsequent changes resulting from a patient's ability to pay are recorded as credit loss expense, which is included as a component of operating expenses in the statements of operations and changes in net assets.

Revenue is reported at the estimated net realizable amounts from residents and patients, third-party payors, and others for services rendered. Revenue under third-party agreements is subject to audit and retroactive adjustment. Provisions for estimated third-party payor settlements are provided in the period the related services are rendered. Differences between the estimated amounts accrued and interim and final settlements are reported in operations in the year of settlement.

Contributions

Contributions, including unconditional promises to give, are recognized as revenues in the period received or promised and are reported as revenue, either with donor restrictions or without donor restrictions, dependent on the existence and/or nature of any donor restrictions.

Donor Restrictions

The Organization reports gifts of cash or other assets as restricted support if they are received with donor stipulations that limit the use of the donated asset. When a donor restriction expires, through the passage of time or when a stipulated purpose is accomplished, net assets with donor restrictions are reclassified as net assets without donor restrictions and reported in the statements of operations and changes in net assets as net assets released from restrictions. Donor restricted contributions whose restrictions are met within the same year as received are reflected as contributions without donor restrictions in the accompanying financial statements.

Gifts of cash or other assets received under endowment agreements where donors have restricted use to the income from the assets are reported as increases in with donor restricted net assets. These assets are held in trust by WatersEdge (Note 3) or by other trustees.

The Organization reports gifts of property, equipment and long-lived assets as unrestricted support unless explicit donor stipulations specify how donated assets must be used. Gifts of long-lived assets with specific use restriction and gifts of cash or other assets that must be used to acquire long-lived assets are reported as restricted support. The Organization reports expiration of donor restrictions when the donated or acquired assets are placed in service.

Functional Allocation of Expenses

The costs of program and supporting service activities have been summarized on a functional basis in Note 10, which presents the natural classification detail of expenses by function. Accordingly, certain costs may be allocated among the programs and supporting services benefited. All expenses reported are considered directly attributable to a function and no such significant allocations are currently required.

Performance Indicator

Revenues in excess of expenses is the performance indicator. The performance indicator excludes transfers of assets to and from related parties other than goods and services, contributions of long-lived assets, including assets acquired using contributions which were restricted by donors, and postretirement benefit changes other than net periodic benefit cost associated with the postretirement benefit plan.

Income Taxes

The Organization has been recognized by the Internal Revenue Service (IRS) as a not-for-profit Organization as described in Section 501(c)(3) of the Internal Revenue Code (IRC) and is exempt from federal income taxes on related income pursuant to Section 501(a) of the IRC. The Organization is not required to file a Return of Organization Exempt from Income Tax (Form 990) with the IRS, as an affiliated institution of the Convention.

The Organization evaluates and accounts for their uncertain tax positions, if any, in accordance with US GAAP, including the Organization's tax position as a tax-exempt not-for-profit entity. Through the Organization's evaluation of its uncertain tax positions, management has determined no uncertain tax positions exist as of December 31, 2024, which would require the Organization to record a liability in its financial statements. The Organization would recognize future accrued interest and penalties related to unrecognized tax benefits and liabilities in income tax expense if such interest and penalties are incurred.

Reclassifications

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

Subsequent Events

Management has evaluated subsequent events through May 13, 2025, the date which the financial statements were available to be issued.

Note 2 - Liquidity and Availability of Resources

The Organization's financial assets available within one year of December 31, 2024 and 2023 are as follows:

	2024	2023
Cash and cash equivalents	\$ 3,667,298	\$ 3,753,761
Service receivables, net	3,782,787	2,861,171
Other receivables, net	119,416	-
Investments with WatersEdge available for immediate withdrawal	35,773,342	35,344,502
Financial assets available to meet general expenditures over the next twelve months	<u>\$ 43,342,843</u>	<u>\$ 41,959,434</u>

The Organization is substantially supported by fees for various services provided by the Organization which are billed monthly, either to clients or third-party providers. Payment is expected to be collected in the month billed. None of the financial assets identified above are subject to donor or other contractual restrictions that make them unavailable for general expenditures within one year of the balance sheet date. Financial assets are structured to be available as general expenditures, liabilities and other obligations come due.

In addition, the Organization invests cash in excess of daily requirements in short-term interest bearing accounts. In the event of an unanticipated liquidity need, the Organization could also draw on its \$1,000,000 line of credit discussed in Note 5.

Note 3 - Investments

The Organization reports certain assets at fair value in the financial statements. Fair value is defined as the exchange price that would be received for an asset in the principal or most advantageous market for the asset in an orderly transaction between market participants on the measurement date. Valuation techniques should maximize the use of observable inputs and minimize the use of unobservable inputs.

A fair value hierarchy has been established, which prioritizes the valuation inputs into three broad levels. Level 1 inputs consist of quoted prices in active markets for identical assets that the reporting entity has the ability to access at the measurement date. Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the related asset. Level 3 inputs are unobservable inputs related to the asset.

In some cases, the inputs used to measure the fair value of an asset might be categorized within different levels of the fair value hierarchy. In those cases, the fair value measurement is categorized in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement. Assessing the significance of a particular input to the entire measurement requires judgment, taking into account factors specific to the asset. The categorization of an asset within the hierarchy is based upon the pricing transparency of the asset and does not necessarily correspond to an assessment of the quality, risk or liquidity profile of the asset.

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements
December 31, 2024 and 2023

The fair values of beneficial interests in perpetual trusts and remainder interests in trusts are determined using present value techniques and risk-adjusted discount rates designed to reflect the assumptions market participants would use in pricing the underlying assets and are based on the fair values of trust investments as reported by the trustees. These are considered to be Level 3 measurements.

Net asset value (NAV) per share, or its equivalent, such as member units or an ownership interest in a fund's total capital, is used to report certain pooled or other funds, which do not have readily determinable fair values. Investments that are measured at NAV are not classified in the fair value hierarchy.

Pooled funds are held by the Baptist Foundation of Oklahoma, dba WatersEdge (WatersEdge). The fair value of domestic equities, international equities and fixed income funds are provided by the brokers of the underlying assets. The alternative investments are carried at their net asset value as provided by the administrator or general partner, which approximates fair value. The Organization's interest in the pooled funds is carried at net asset value. There are no redemption restrictions, capital calls or unfunded commitments on the pooled funds.

The Organization's investments, including those measured at fair value on a recurring basis, at December 31, 2024, consists of the following:

		2024		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Total			
Investments Held by WatersEdge				
Custodial funds:				
WatersEdge Institutional Cash Fund (at cost)	\$ 23,267,502			
Pooled funds (at NAV):				
Pooled equities	10,413,248			
Pooled fixed income instruments	2,141,050			
Church Building Loan Fund	750,438			
Pooled alternative instruments	1,644,538			
Mineral interests	2,287			
Total custodial funds	38,219,063			
Beneficial interest in perpetual trusts	11,973,443	\$ -	\$ -	\$ 11,973,443
Remainder interests in trusts	438,692	-	-	438,692
Total beneficial and remainder interests	12,412,135			
	<u>\$ 50,631,198</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 12,412,135</u>

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements

December 31, 2024 and 2023

	Total	2024		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Other Investments				
Beneficial interest in perpetual trusts held by other trustees	\$ 259,359	\$ -	\$ -	\$ 259,359
Other	109,049	-	-	109,049
	<u>\$ 368,408</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 368,408</u>

Contributions to assets measured using Level 3 inputs totaled \$153,166 for the year ended December 31, 2024, and related to beneficial interest in perpetual trusts held by WatersEdge.

The Organization's investments, including those measured at fair value on a recurring basis, at December 31, 2023, consists of the following:

	Total	2023		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments Held by WatersEdge				
Custodial funds:				
WatersEdge Institutional Cash Fund (at cost)	\$ 23,762,395			
Pooled funds (at NAV):				
Pooled equities	9,788,888			
Pooled fixed income instruments	1,979,373			
Church Building Loan Fund	636,415			
Pooled alternative instruments	1,513,074			
Mineral interests	11,605			
Total custodial funds	<u>37,691,750</u>			
Beneficial interest in perpetual trusts	12,059,627	\$ -	\$ -	\$ 12,059,627
Remainder interests in trusts	374,340	-	-	374,340
Total beneficial and remainder interests	<u>12,433,967</u>			
	<u>\$ 50,125,717</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 12,433,967</u>

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements
December 31, 2024 and 2023

	Total	2023		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Other Investments				
Beneficial interest in perpetual trusts held by other trustees	\$ 254,296	\$ -	\$ -	\$ 254,296
Other	19,002	-	-	19,002
	<u>\$ 273,298</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 273,298</u>

Contributions to assets measured using Level 3 inputs totaled \$108,520 for the year ended December 31, 2023 and related to beneficial interest in perpetual trusts held by WatersEdge.

Custodial Funds

The Organization's custodial funds held by WatersEdge are subject to the following restrictions at December 31, 2024 and 2023:

	2024	2023
Custodial funds		
Subject to immediate withdrawal	\$ 35,773,342	\$ 35,344,502
Subject to time or purpose restrictions	2,445,721	2,347,248
	<u>\$ 38,219,063</u>	<u>\$ 37,691,750</u>

Beneficial Interest in Perpetual Trusts Held by WatersEdge and Others

The Organization is the beneficiary of certain irrevocable trusts held and administrated by WatersEdge and others as trustee. Under the terms of the perpetual trusts, the Organization has the irrevocable right to receive the income earned on the trust assets. The fair value is recognized as an asset and as a donor restricted contribution at the date the trust is established. The Organization's estimate of fair value is based on fair value information received from the trustee. The assets consist of pooled investments and mineral interests. The assets are not subject to the control or discretion of the Organization. Gains and losses, which are not distributed by the trusts, are reflected as change in value of beneficial interests in the statements of operations and changes in net assets.

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements
December 31, 2024 and 2023

Remainder Interests

The Organization is the ultimate beneficiary under certain irrevocable agreements trustee or administered by WatersEdge. Under these agreements, income is payable for life or a specified period of time to a beneficiary with the remainder payable to the Organization. Agreements include gift annuity contracts, charitable remainder trusts and other irrevocable trusts under which the Organization is a remainder beneficiary. These agreements constitute unconditional promises to give to be recognized as income when the promise is given. Gifts are valued by reducing total assets held by WatersEdge by the present value of estimated future income payments over the term of the agreement or life expectancy of the income beneficiary.

Investment Returns

The following summarizes returns on investments as reported in the statements of operations and changes in net assets during the year ended December 31, 2024:

	Without Donor Restrictions	With Donor Restrictions	Total
Net investment return			
Interest income and endowment earnings	\$ 621,376	\$ 100,764	\$ 722,140
Net realized and unrealized gains	<u>1,969,398</u>	<u>128,658</u>	<u>2,098,056</u>
	<u>\$ 2,590,774</u>	<u>\$ 229,422</u>	<u>\$ 2,820,196</u>
Change in value of beneficial interest in perpetual trusts and remainder interests	<u>\$ -</u>	<u>\$ (169,937)</u>	<u>\$ (169,937)</u>

The following summarizes returns on investments as reported in the statements of operations and changes in net assets during the year ended December 31, 2023:

	Without Donor Restrictions	With Donor Restrictions	Total
Net investment return			
Interest income and endowment earnings	\$ 695,243	\$ 101,207	\$ 796,450
Net realized and unrealized gains	<u>2,384,724</u>	<u>127,930</u>	<u>2,512,654</u>
	<u>\$ 3,079,967</u>	<u>\$ 229,137</u>	<u>\$ 3,309,104</u>
Change in value of beneficial interest in perpetual trusts and remainder interests	<u>\$ -</u>	<u>\$ 415,355</u>	<u>\$ 415,355</u>

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements

December 31, 2024 and 2023

Note 4 - Property and Equipment

Property and equipment consists of the following at December 31, 2024 and 2023:

	2024	2023
Land and improvements	\$ 12,683,317	\$ 12,630,567
Buildings	85,148,843	83,839,011
Furniture and equipment	22,334,152	20,408,681
Automobiles	1,068,435	1,056,084
Construction in progress	1,495,689	125,085
Total property and equipment	122,730,436	118,059,428
Less: accumulated depreciation	(73,440,193)	(69,731,815)
Net property and equipment	<u>\$ 49,290,243</u>	<u>\$ 48,327,613</u>

During 2023, the Organization acquired property and equipment totaling \$6,265,514 and assumed certain occupancy agreement liabilities totaling \$724,400 from the acquisition of a retirement village in Enid, Oklahoma. The acquisition was completed through a cash payment of \$5,541,114, funded partially through issuance of a \$5 million note payable (Note 5). The Organization accounted for this transaction as an asset acquisition.

Construction in progress at December 31, 2024, primarily relates to renovation of the Enid campus and currently has a remaining cost to complete of approximately \$612,000.

Note 5 - Notes Payable

Eagle Ridge at Baptist Village of Broken Arrow

On December 18, 2003, the Organization entered into an adjustable-rate promissory note for \$2,500,000 for the acquisition of land improvements and buildings of the Eagle Ridge Development of the Baptist Village of Broken Arrow. The note is secured by the building site, residential duplex and fourplex buildings constructed on the site, and intangible assets related to the village. The Organization is required to pay interest quarterly (6.53% and 7.55% at December 31, 2024 and 2023, respectively) and make mandatory principal payments under this note periodically and in connection with the execution of life occupancy agreements. Final payment and all accrued unpaid interest is due on September 15, 2025. The balance outstanding at December 31, 2024 and 2023 was \$276,948 and \$476,948, respectively.

The Neighborhoods at Baptist Village of Broken Arrow

On January 22, 2009, the Organization entered into an adjustable-rate promissory note for \$6,500,000 for the construction of buildings consisting of 24 assistance in living apartments and 24 memory support apartments at The Neighborhoods at Baptist Village of Broken Arrow. This note is secured by the building site (39 acres) and buildings constructed on the site. On February 1, 2011, the note converted to permanent financing with interest and principal payments of \$39,338 due monthly over a twenty-year term. The interest rate is based on the weekly average annual yield on United States Treasury Securities plus 225 basis points with a floor of 4%. This rate is subject to change every five years thereafter with the next adjustment in 2026. The interest rate at December 31, 2024 and 2023 was 4%. Final maturity is due and payable on January 1, 2031. The balance outstanding at December 31, 2024 and 2023 was \$2,544,903 and \$2,907,235, respectively.

Baptist Village of Oklahoma City

On July 8, 2013, the Organization entered into an adjustable-rate promissory note for \$8,000,000 for the construction of a 50 private room short-term rehab building and renovations to be located on the campus of Baptist Village of Oklahoma City. The loan is secured by a mortgage on the property and improvements of the Baptist Village of Oklahoma City campus and assignment of all rents/leases associated with the subject property. The term of the note is twenty-five years from the date of permanent financing that began on February 1, 2015. Final maturity is January 1, 2040. The note is due in monthly interest and principal payments of \$41,937. The interest rate on the permanent financing is based on the five-year CMT (US Treasury Constant Maturities) plus 2.25%, adjusted every five years thereafter, with a floor of 3.75%, with the next adjustment in 2025. The interest rate at December 31, 2024 and 2023 was 3.875%, and the balance outstanding at December 31, 2024 and 2023 was \$5,719,466 and \$5,991,542, respectively.

Baptist Village of Elk City

On December 4, 2014, the Organization entered into an adjustable-rate promissory note for \$6,500,000 for the construction of 60 assistance in living/memory support apartments located on 4.78 acres of land in Elk City, Oklahoma. Construction was completed and permanent financing was obtained on April 1, 2017. The loan is secured by a real estate mortgage on property and improvements of the Baptist Village of Elk City campus and assignment of all rents/leases associated with the subject property. The permanent loan has a term of twenty-five years with final maturity on April 1, 2042. The note is due in monthly interest and principal payments of \$36,609. The interest rate is based on the five-year CMT plus 2.25%, adjusted every five years, with a floor of 3.75%, with the next adjustment in 2027. The rate at December 31, 2024 and 2023 was 4.63%, and the balance outstanding at December 31, 2024 and 2023 was \$5,205,022 and \$5,394,720, respectively.

Three Residential Villages

On November 30, 2017, the Organization acquired three existing residential villages located in Miami, Grove and Cordell, Oklahoma for \$1,199,750. This acquisition added 154 additional residential living apartments to the operations of the Organization. In February of 2018, the Organization obtained financing for this acquisition in the amount of \$1,000,000. The loan is secured by the Grove, Oklahoma property. The note is due in monthly interest and principal payments of \$8,373. The financing is for a term of fifteen years with an adjustable interest rate based on the five-year CMT plus 2.25% with a floor of 3.75%. The rate at December 31, 2024 and 2023 was 6.25%, and the balance outstanding at December 31, 2024 and 2023 was \$639,173 and \$697,014, respectively.

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements
December 31, 2024 and 2023

Baptist Village of Enid

On December 1, 2023, the Organization acquired a continuing care retirement community in Enid, Oklahoma for \$5,400,000. That purchase was funded primarily by an adjustable-rate promissory note for \$5,000,000. The loan is secured by the Enid, Oklahoma property. Beginning January 1, 2024, the note is due in varying monthly interest only payments until January 1, 2025, when the note is due in monthly interest and principal payments totaling \$34,043. The financing is for a term of twenty-six years with an adjustable interest rate. The interest rate for the first year is based on the CME Term SOFR monthly rate plus a margin of 2.20%. The remaining interest payments are based on the five-year CMT plus a margin of 2.25% adjusted every five years thereafter. The interest rate as of December 31, 2024 and 2023 was 7.54%, and the balance outstanding at December 31, 2024 and 2023 was \$5,000,000.

Automobile Financing

The Organization has purchased automobiles which are financed by promissory notes. The notes bear interest at 3.25%, are payable over an original term of four years and are collateralized by the automobiles. The balance outstanding at December 31, 2024 and 2023 was \$12,741 and \$50,712, respectively.

Line of Credit

The Organization has established a \$1,000,000 line of credit renewed effective July 31, 2024, due by September 30, 2025. Variable interest rate changes daily based on Prime plus 3.25% index, with a floor of 4.00%. There was no amounts due at December 31, 2024 or December 31, 2023.

The following is a schedule of maturities for notes payable:

<u>Years Ending December 31,</u>	<u>Amount</u>
2025	\$ 1,296,790
2026	1,077,172
2027	1,125,596
2028	1,176,278
2029	1,229,328
Thereafter	13,493,089
Less unamortized debt issuance costs	<u>(51,660)</u>
Total	<u><u>\$ 19,346,593</u></u>

Note 6 - Pension Plan

All employees of the Organization are eligible to participate in a defined contribution pension plan administered by Guidestone Financial Resources. Under the plan, the Organization contributes an amount equal to 7% of the salaries of employees classified as administrators. Additionally, the Organization matches up to 3% of the salaries of employees classified as administrators. Pension expense for the years ended December 31, 2024 and 2023 totaled \$264,186 and \$237,647, respectively. Pension costs are funded as incurred.

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements
December 31, 2024 and 2023

Note 7 - Postretirement Benefits Other Than Pensions

The Organization provides insured health benefits and dental coverage to employees classified as administrators and their spouses, employed January 1, 2007 or earlier, with 15 years of service at age 65.

The accrued postretirement benefit obligation consists of the following at December 31, 2024 and 2023:

	2024	2023
For active, not fully eligible participants	\$ 1,261,242	\$ 977,082
For inactive participants	478,014	498,264
	<u>1,739,256</u>	<u>1,475,346</u>
Plan assets at fair value	-	-
	<u>\$ 1,739,256</u>	<u>\$ 1,475,346</u>

The change in accrued postretirement benefit obligation for the years ended December 31, 2024 and 2023, is as follows:

	2024	2023
Accrued Postretirement Benefit Obligation, Beginning of Year	\$ 1,475,346	\$1,405,890
Interest cost	72,266	72,040
Benefits paid	(47,926)	(51,503)
Change in assumptions	(76,740)	34,133
Actuarial loss	316,310	14,786
	<u>\$ 1,739,256</u>	<u>\$1,475,346</u>

Employer contributions during the years ended December 31, 2024 and 2023, totaled \$47,926 and \$51,503, respectively. The amount recognized as net periodic benefit cost (income), which includes components other than service cost, totaled \$(72,720) and \$(311,040) for December 31, 2024 and 2023, respectively.

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements

December 31, 2024 and 2023

Changes in amounts not yet recognized as a component of net periodic benefit cost for the years ended December 31, 2024 and 2023, is as follows:

	2024	2023
Accumulated Other Comprehensive Income, Beginning of Year	\$ 321,518	\$ 753,517
Gain recognized by current year net benefit cost	(144,986)	(383,080)
Change in assumptions	76,740	(34,133)
Actuarial loss	(316,310)	(14,786)
Accumulated Other Comprehensive Income, End of Year	<u>\$ (63,038)</u>	<u>\$ 321,518</u>

The actuarial loss was due to more than expected increase in health care premiums, offset somewhat by miscellaneous net favorable census changes that differed from anticipated movement (more deaths than expected) and the impact of actual versus expected benefits paid (including interest timing adjustments). The amount of accumulated other comprehensive income expected to be recognized as a component of net periodic benefit cost in the next fiscal year is estimated to be \$0.

For measurement purposes, the following assumptions were used for December 31, 2024 and 2023:

	2024	2023
Weighted average discount	5.61%	5.02%
Expected long-term health care cost increase:		
Initial rate (Medical/Rx)	5.00%/6.60%	4.40%/6.60%
Ultimate rate (Medical/Rx)	4.37%/4.87%	4.40%/4.87%
Time to ultimate rate	8 years	8 years
Weighted average remaining service - active participants	0.9 years	1.2 years

The following is a schedule of estimated benefit payments, which are expected to equal employer contributions, over the next ten years:

<u>Years Ending December 31,</u>	<u>Amount</u>
2025	\$ 86,135
2026	94,511
2027	101,046
2028	103,376
2029	107,978
2030-2034	<u>621,980</u>
Total	<u>\$ 1,115,026</u>

Note 8 - Service Revenues

The Organization has agreements with third-party payors that provide for payments to the Organization at amounts different from its established rates.

Service revenue is reported at established billing rates which are determined on a contract-based reimbursement system as prescribed by Oklahoma Department of Human Services' regulations. The Organization participates in the Medicare program for which payment for resident and patient services is made on a prospectively determined per diem rate that varies based on a case-mix adjusted resident classification system. Payment agreements with certain commercial insurance carriers and other organizations for payment using prospectively determined rates per procedure or daily rates.

The nature, amount, timing and uncertainty of revenue and cash flows are affected by several factors that the Organization considers in its recognition of revenue. Following are some of the factors considered:

- Payors (for example, Medicare, Medicaid, or other insurance, resident) have different reimbursement/payment methodologies.
- Length of the resident's or patient's service/episode of care.
- Type of service provided (for example, room and board, therapy, home health, supplies and medications, etc.).
- Organization's line of businesses that provided the service.

Service revenues disaggregated by significant line of businesses for the years ended December 31, 2024 and 2023 are presented on the statements of operations and changes in net assets. Substantially all of the Organization's service revenues are recognized over time.

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements

December 31, 2024 and 2023

Note 9 - Net Assets with Donor Restrictions

Net assets with donor restrictions are restricted for the following purposes or periods at December 31, 2024 and 2023:

	2024	2023
Specific Purpose		
Resident assistance	\$ 1,936,420	\$ 1,843,629
Technology and employee educational assistance and other operations	526,306	511,969
Capital projects	42,700	1,164,817
Passage of Time		
Beneficial interests in perpetual trusts	3,331,611	3,570,962
Remainder interests held in trust	438,692	374,340
Perpetual in Nature		
Beneficial interests in perpetual trusts	8,913,689	8,755,460
	<u>\$ 15,189,418</u>	<u>\$ 16,221,177</u>

Net assets were released from donor restrictions by incurring expenditures satisfying the restricted purposes specified by donors as follows for the years ended December 31, 2024 and 2023:

	2024	2023
Satisfaction of purpose restrictions		
Resident assistance	\$ 329,768	\$ 354,984
Technology and employee educational assistance and other operations	37,690	62,029
Capital projects	1,124,617	375,382
	<u>\$ 1,492,075</u>	<u>\$ 792,395</u>

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements

December 31, 2024 and 2023

Note 10 - Functional Expenses

The Organization's expenses related to providing services to support its purpose by functional class for the year ended December 31, 2024 are as follows:

	Program Services	Support Services	Total
Salaries	\$ 23,487,299	\$ 3,615,103	\$ 27,102,402
Payroll taxes	1,757,841	214,973	1,972,814
Employee benefits	1,288,060	1,080,794	2,368,854
Contract support services	8,664,354	-	8,664,354
Legal and professional	176,372	395,979	572,351
Supplies and other	3,479,936	1,158,289	4,638,225
Provider fees	799,031	-	799,031
Rent	55,521	121,055	176,576
Utilities	2,858,138	14,063	2,872,201
Insurance	2,143,723	69,374	2,213,097
Maintenance and repairs	2,132,784	-	2,132,784
Auto and travel	191,112	96,798	287,910
Food	3,133,766	-	3,133,766
Conference and meetings	-	33,604	33,604
Depreciation	3,967,908	74,452	4,042,360
Interest	1,037,055	1,120	1,038,175
	<u>\$ 55,172,900</u>	<u>\$ 6,875,604</u>	<u>\$ 62,048,504</u>

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements
December 31, 2024 and 2023

The Organization's expenses related to providing services to support its purpose by functional class for the year ended December 31, 2023 are as follows:

	Program Services	Support Services	Total
Salaries	\$ 17,405,947	\$ 3,287,672	\$ 20,693,619
Payroll taxes	1,272,065	92,210	1,364,275
Employee benefits	1,084,852	976,999	2,061,851
Contract support services	7,150,405	-	7,150,405
Legal and professional	86,768	319,884	406,652
Supplies and other	3,007,805	1,099,576	4,107,381
Provider fees	412,715	-	412,715
Rent	54,338	117,180	171,518
Utilities	2,312,773	11,486	2,324,259
Insurance	1,736,878	116,296	1,853,174
Maintenance and repairs	1,847,529	-	1,847,529
Auto and travel	113,032	123,552	236,584
Food	2,457,135	-	2,457,135
Conference and meetings	-	41,122	41,122
Depreciation	3,414,161	98,101	3,512,262
Interest	737,173	1,465	738,638
	<u>\$ 43,093,576</u>	<u>\$ 6,285,543</u>	<u>\$ 49,379,119</u>

Note 11 - Affiliated Entities

As disclosed in Note 1, the Organization is affiliated with the Convention, its affiliates and various other Baptist organizations. Principal affiliates of the Convention and thus the Organization, are WatersEdge, Oklahoma Baptist University, and Oklahoma Baptist Homes for Children. For this purpose, affiliates are those organizations whose directors or trustees are elected by the participating messengers from churches of the Convention at its annual meeting.

The Organization receives appropriations from the Convention through the Cooperative Program. Appropriations received for the years ended December 31, 2024 and 2023 totaled \$652,244 and \$648,331, respectively. The Organization had accounts receivable from the Convention related to the Cooperative Program appropriations totaling \$81,704 and \$69,266 at December 31, 2024 and 2023, respectively. In addition, the Organization received other contributions designated for the Organization from the Convention totaling \$59,100 and \$53,212 for the years ended December 31, 2024 and 2023, respectively. The Organization incurred expenses totaling approximately \$330,700 and \$291,900, respectively, from the Convention for rent, tech support and print/mail services during the years ended December 31, 2024 and 2023. The Organization had accounts payable to the Convention for rent, tech support and print/mail services totaling \$44,156 and \$38,669 at December 31, 2024 and 2023, respectively.

Note 12 - Leased Facilities

The Organization leases office space from the Convention under an annual lease agreement. The Organization also leases space for offices in Owasso and Lawton, Oklahoma, as well as leases for various pieces of equipment. The leases expire at various dates through 2028. The Organization included in the determination of the right-of-use assets and lease liabilities any renewal options when the options are reasonably certain to be exercised. Also, the agreements generally require the Organization to pay insurance, repairs, and other operating costs.

The weighted-average discount rate is based on the discount rate implicit in the lease. If the implicit rate is not readily determinable from the lease, the Organization estimates an applicable incremental borrowing rate. The incremental borrowing rate is estimated using the Organization's applicable borrowing rates and the contractual lease term.

The Organization has elected the short-term lease exemption for all leases with a term of 12 months or less for both existing and ongoing operating leases to not recognize the asset and liability for these leases. Lease payments for short-term leases are recognized on straight-line basis.

Total lease costs for the years ended December 31, 2024 and 2023 is as follows:

	2024	2023
Operating lease cost	\$ 166,296	\$ 132,402
Variable lease cost	23,649	16,912
Short-term lease cost	296,747	212,165

Total lease costs for the years ended December 31, 2024 and 2023 included \$117,180 paid to the Convention, included in short-term lease cost.

The following table summarizes the supplemental cash flow information for the years ended December 31, 2024 and 2023:

	2024	2023
Cash Paid for Amounts Included in the Measurement of Lease Liabilities		
Operating cash flows from operating leases	\$ 166,296	\$ 132,402
Right-of-Use Assets Obtained in Exchange for Lease Liabilities		
Operating leases	\$ 84,583	\$ 25,817

Baptist Village Retirement Communities of Oklahoma, Inc.

Notes to Financial Statements
December 31, 2024 and 2023

The following summarizes the weighted-average remaining lease term and weight-average discount rate at December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Weighted-Average Remaining Lease Term		
Operating leases	5.61 Years	3.35 Years
Weighted-Average Discount Rate		
Operating leases	3.99%	3.49%

The future minimum lease payments under noncancelable operating leases with terms greater than one year are listed below as of December 31, 2024:

<u>Years Ending December 31,</u>	<u>Amount</u>
2025	\$ 180,732
2026	117,975
2027	57,585
2028	<u>3,734</u>
Total lease payments	360,026
Less interest	<u>(16,388)</u>
Present value of lease liabilities	<u><u>\$ 343,638</u></u>

On December 20, 2024, the Organization executed a three-year lease agreement with WatersEdge, a related party, for office space. The lease commences in January 2025 and has minimum annual rent payments totaling \$176,445.

Note 13 - Contingencies

Workers' Compensation Self-Insured Plan

The Organization self-insures workers' compensation claims. Third-party insurance is carried to limit liability on individual and aggregate claims. The Organization has recognized as expense in the current year the amount of claims paid for the year and an amount to accrue estimated future claims arising from losses in the current period. The Organization recognizes as a liability the total expected payments on claims, regardless of insurance coverage. For claims covered under the stop loss policy, a receivable is recorded for expected insurance recoveries. As of December 31, 2024 and 2023, the liability for workers' compensation claims totaled \$1,390,000 and \$1,362,000, respectively, included in accounts payable and accrued expenses on the balance sheets, and the receivable for expected insurance recoveries totaled approximately \$969,000 and \$998,000, respectively, included in accounts receivable on the balance sheets.

Professional Liability

The providing of geriatric care services to the elderly creates the risk of potential malpractice claims. The Organization has professional liability coverage to provide protection for professional liability losses on a claims-made basis subject to a limit of \$1 million per claim and an aggregate limit of \$3 million. There is additional umbrella coverage above these limits of \$2 million. Should the claims-made policy not be renewed or replaced with equivalent insurance, claims based on occurrences during its term, but reported subsequently, would be uninsured. While there are no current asserted or unasserted claims in excess of liability insurance coverage in force, it is possible that events may occur in the ordinary course of business which could give rise to future claims.

Effective December 31, 2024, the Organization changed insurance carriers for its professional liability coverage. The new policy included tail coverage for its professional liability extending the reporting period for claims arising from work performed during the policy periods from March 1, 2019 through December 31, 2024 through the end of the new policy term.

Litigation, Claims, and Disputes

The Organization is subject to the usual contingencies in the normal course of operations relating to the performance of its tasks under its various programs. Management assesses the ultimate settlement of any litigations, claims, and disputes in process in determining whether a liability should be recorded, or a disclosure should be presented.

The health care industry is subject to numerous laws and regulations of federal, state, and local governments. Compliance with these laws and regulations, specifically those relating to the Medicare and Medicaid programs, can be subject to government review and interpretation, as well as regulatory actions unknown and unasserted at this time. Federal government activity with respect to investigations and allegations concerning possible violations by health care providers of regulations could result in the imposition of significant fines and penalties, as well as significant repayments of previously billed and collected revenues from resident and patient services.

Note 14 - Concentrations of Credit Risk

The Organization grants credit without collateral to its residents and patients, most of whom are insured under third-party payor agreements. The mix of receivables from third-party payors and residents and patients at December 31, 2024 and 2023, is as follows:

	2024	2023
Medicaid or managed care	26%	27%
Medicare	22%	21%
Other commercial payors	30%	32%
Self pay and other	22%	20%
	<u>100%</u>	<u>100%</u>

Financial Instruments and Credit Risk

Periodically in the course of operations, the Organization may have cash on deposit with financial institutions in excess of federally insured amounts. Accounts are guaranteed by the Federal Deposit Insurance Organization (FDIC) up to \$250,000 per depositor, per insured bank, for each account ownership category. At December 31, 2024 and 2023, the Organization had approximately \$2,478,000 and \$3,204,000, respectively, in excess of FDIC-insured limits. For purposes of evaluating credit risk, the stability of the financial institutions conducting business with the Organization is periodically reviewed and management believes that credit risk related to these uninsured deposits is minimal. The Organization has not experienced any losses on such accounts.

Although the values of investments are subject to fluctuation on a year-to-year basis, management believes that the investment policies and guidelines are prudent for the long-term welfare of the Organization. The amounts of investments the Organization will ultimately realize could differ materially and significant fluctuations in values could occur from year to year.



**OKLAHOMA BAPTIST HOMES
FOR CHILDREN, INC.**

Financial Statements
With Independent Auditors' Report

December 31, 2024 and 2023

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

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INDEPENDENT AUDITORS' REPORT

Audit Committee
Oklahoma Baptist Homes for Children, Inc.
Oklahoma City, Oklahoma

Opinion

We have audited the accompanying financial statements of Oklahoma Baptist Homes for Children, Inc., which comprise the statements of financial position as of December 31, 2024 and 2023, the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Oklahoma Baptist Homes for Children, Inc. as of December 31, 2024 and 2023, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

Audit Committee
Oklahoma Baptist Homes for Children, Inc.
Oklahoma City, Oklahoma

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

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

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

Centennial, Colorado
May 21, 2025

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Statements of Financial Position

	December 31,	
	2024	2023
ASSETS:		
Current assets:		
Cash and cash equivalents	\$ 1,307,819	\$ 1,208,014
Investments	18,696,411	21,613,257
Investments restricted for construction projects	1,943,106	2,472,404
Prepaid expenses and other	479,291	638,042
	<u>22,426,627</u>	<u>25,931,717</u>
Other long-term assets	37,095	37,725
Property held for sale	524,579	11,980
Fixed assets-net	20,027,882	17,569,196
Beneficial interest in funds held by others	<u>79,759,519</u>	<u>78,995,956</u>
Total Assets	<u><u>\$ 122,775,702</u></u>	<u><u>\$ 122,546,574</u></u>
LIABILITIES AND NET ASSETS:		
Liabilities:		
Current liabilities:		
Accounts payable and accrued liabilities	\$ 1,388,405	\$ 914,339
Post-retirement benefits liability	<u>2,411,818</u>	<u>2,503,205</u>
Total liabilities	<u>3,800,223</u>	<u>3,417,544</u>
Net assets:		
Net assets without donor restrictions	<u>25,963,705</u>	<u>26,687,710</u>
Net assets with donor restrictions:		
Restricted by purpose or time	14,798,244	14,990,115
Restricted in perpetuity	<u>78,213,530</u>	<u>77,451,205</u>
	<u>93,011,774</u>	<u>92,441,320</u>
Total net assets	<u>118,975,479</u>	<u>119,129,030</u>
Total Liabilities and Net Assets	<u><u>\$ 122,775,702</u></u>	<u><u>\$ 122,546,574</u></u>

See notes to financial statements

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Statements of Activities

	Year Ended December 31,			
	2024		2023	
	Without Donor Restrictions	With Donor Restrictions	Without Donor Restrictions	With Donor Restrictions
		Total		Total
Operating Support, Revenue, and Other Additions:				
Contributions				
Cooperative Program contributions	\$ 663,951	\$ 663,951	\$ 648,331	\$ 648,331
Gift-in-kind contributions	921,302	921,302	605,684	605,684
General contributions	6,228,032	1,580,696	7,144,917	489,919
	7,813,285	1,580,696	8,398,932	489,919
				8,888,851
Revenue:				
Investment income – distributions appropriated	3,320,015	668,154	4,075,706	-
Other income	322,135	-	642,390	-
	3,642,150	668,154	4,718,096	-
				4,718,096
Total Operating Support and Revenue	11,455,435	2,248,850	13,704,285	489,919
			13,117,028	13,606,947
Net assets released from restriction:				
Purpose and time restrictions	3,941,335	(3,941,335)	-	(6,587,390)
Total Operating Support, Revenue and Other Additions	15,396,770	(1,692,485)	13,704,285	(6,097,471)
			19,704,418	13,606,947
Operating expenses:				
Program expenses:				
Children's programs	10,235,593	-	9,503,440	-
Hope pregnancy centers	3,445,501	-	2,989,154	-
Supporting activities:				
Home office	1,195,873	-	1,574,823	-
Fundraising	3,770,758	-	3,242,763	-
Total Operating Expenses	18,647,725	-	17,310,180	-
				17,310,180
Change in Net Assets from Operations	(3,250,955)	(1,692,485)	(4,943,440)	(6,097,471)
			2,394,238	(3,703,233)

(continued)

See notes to financial statements

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Statements of Activities

(continued)

	Year Ended December 31,					
	2024			2023		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Change in Net Assets from Operations	\$ (3,250,955)	\$ (1,692,485)	\$ (4,943,440)	\$ 2,394,238	\$ (6,097,471)	\$ (3,703,233)
Non-Operating Change in Net Assets:						
Capital contributions	1,268,691	1,499,376	2,768,067	32,213	1,638,491	1,670,704
Contributions to beneficial trust	-	524,133	524,133	-	1,039,372	1,039,372
Change in value of beneficial interests	-	239,430	239,430	-	1,817,150	1,817,150
Investment income	1,123,434	-	1,123,434	1,036,420	1,130,763	2,167,183
Other components of net periodic postretirement cost	(95,391)	-	(95,391)	(55,081)	-	(55,081)
Postretirement-related changes other than net periodic postretirement costs	230,216	-	230,216	(200,871)	-	(200,871)
Change in Net Assets from Non-Operating Activities	2,526,950	2,262,939	4,789,889	812,681	5,625,776	6,438,457
Change in Net Assets	(724,005)	570,454	(153,551)	3,206,919	(471,695)	2,735,224
Net Assets, Beginning of Year	26,687,710	92,441,320	119,129,030	23,480,791	92,913,015	116,393,806
Net Assets, End of Year	\$ 25,963,705	\$ 93,011,774	\$ 118,975,479	\$ 26,687,710	\$ 92,441,320	\$ 119,129,030

See notes to financial statements

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Statements of Cash Flows

	Year Ended December 31,	
	2024	2023
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ (153,551)	\$ 2,735,224
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Depreciation	1,891,674	1,603,969
Net realized and unrealized gains on investments	(1,123,434)	(2,167,183)
Donated fixed assets	(138,559)	-
Gain on sale of fixed assets	1,667	46,045
Contributions restricted for long-term purposes	(3,292,200)	(2,710,076)
Change in value of beneficial interest in funds held by others	(239,430)	(1,817,150)
Changes in operating assets and liabilities:		
Prepays and other assets	159,381	(142,713)
Accounts payable, accrued liabilities, and post-retirement benefits liability	(60)	326,925
Net Cash Used by Operating Activities	<u>(2,894,512)</u>	<u>(2,124,959)</u>
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchases of fixed assets	(4,440,241)	(4,666,740)
Proceeds on sale of fixed assets and assets held for sale	96,913	110,842
Purchases of investments	(4,884,104)	(4,551,586)
Proceeds from sale of investments	8,929,549	8,676,385
Net Cash Used by Investing Activities	<u>(297,883)</u>	<u>(431,099)</u>
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds for contributions restricted for:		
Capital projects	2,768,067	1,670,704
Beneficial interest in funds held by others	524,133	1,039,372
Net Cash Provided by Financing Activities	<u>3,292,200</u>	<u>2,710,076</u>
Change in Cash and Cash Equivalents	99,805	154,018
Cash and Cash Equivalents, Beginning of Year	<u>1,208,014</u>	<u>1,053,996</u>
Cash and Cash Equivalents, End of Year	<u>\$ 1,307,819</u>	<u>\$ 1,208,014</u>
NON-CASH TRANSACTION:		
Fixed assets financed through accounts payable	<u>\$ 516,452</u>	<u>\$ 133,713</u>
Fixed assets transferred to property held for sale	<u>\$ 512,599</u>	<u>\$ -</u>

See notes to financial statements

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

1. NATURE OF ORGANIZATION:

Oklahoma Baptist Homes for Children, Inc. (OBHC) is an Oklahoma not-for-profit organization supported primarily by private donations. OBHC was incorporated in September 1993 and began operations on January 1, 1994, to show and share the love of Christ to children and their families. With donated funds, OBHC operates four homes or other living facilities for children in need and eight Hope Pregnancy Centers, including a mobile unit. Prior to 1994, OBHC was a division of the Baptist General Convention of Oklahoma (Oklahoma Baptists). OBHC is a nonprofit organization that is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code (IRC) and comparable state law(s). However, OBHC is subject to federal income tax on any unrelated business taxable income. In addition, OBHC is not classified as a private foundation within the meaning of Section 509(a) of the IRC.

2. SIGNIFICANT ACCOUNTING POLICIES:

OBHC maintains its accounts and prepares its financial statements on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America. 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, disclosures of any contingent assets and liabilities at the date of the financial statements, and the reported revenues and expenses during the reporting period. Actual results could differ from the estimates. The significant accounting policies followed are described below to enhance the usefulness of the financial statements to the reader.

CASH AND CASH EQUIVALENTS

For purposes of the statements of financial position and cash flows, OBHC considers cash on hand and deposits in banks to be cash and cash equivalents, excluding cash and cash equivalents related to OBHC's investment strategies held in investment accounts. OBHC maintains cash balances at financial institutions located in Oklahoma. As of December 31, 2024 and 2023, the cash accounts maintained exceeded federally insured limits by approximately \$1,308,000 and \$543,000, respectively.

INVESTMENTS RESTRICTED FOR CONSTRUCTION PROJECTS

Investments restricted for construction projects consists of amounts received from donors but not yet spent for construction projects. As accounting standards specify, restricted net assets should only be released when the related asset is placed into service. Investments restricted for construction projects consist of:

	December 31,	
	2023	2022
Net assets restricted for construction projects	\$ 3,429,182	\$ 3,886,030
Less expenditures not yet placed into service	(1,486,076)	(1,413,626)
	<u>\$ 1,943,106</u>	<u>\$ 2,472,404</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

INVESTMENTS AND INVESTMENT INCOME

OBHC's investments are held and managed by WatersEdge Ministry Services (WatersEdge). These investments are held in pooled funds at WatersEdge. Pro-rata ownership in the pools is determined under a system in which units of ownership are recorded to represent each member's share of the total market value of assets; therefore, OBHC reports its interest in the pooled investments at fair value. Mineral rights and other investment holdings including fixed income instruments are carried at estimated fair value. Gains and losses on investments are reported in the statements of activities as increases or decreases in net assets without donor restrictions unless their use is restricted by purpose, time, or in perpetuity by donor stipulations or by law. See Note 7 for fair value measurements and disclosures.

The Baptist Foundation of Oklahoma, doing business as WatersEdge Ministry Services (WatersEdge), was created for the purpose of receiving and managing all investments for the various Baptist entities, including OBHC. The investments managed by WatersEdge are non-endowment investments for which the principal and income is directed by OBHC, including donor funds invested until expended for the specified purpose. These non-endowment investments held by WatersEdge are labeled as custodial funds in Note 3.

Investment securities are exposed to various risks, such as interest rate, market, and credit risk. Due to the risks associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities will occur in the near term, and those changes could materially affect the financial statements.

FIXED ASSETS

Fixed assets are recorded at cost. It is OBHC's policy to capitalize all furniture and fixtures, equipment, and vehicles with a cost in excess of \$5,000 and all buildings and leasehold improvements with a cost in excess of \$25,000. Construction in progress consists of various ongoing projects across OBHC locations. The cost and related accumulated depreciation of assets sold or retired are removed from the accounts and the resulting gains or losses are included in the statements of activities. Maintenance repairs and minor renewals are expensed as incurred. These assets, excluding land and land restricted in perpetuity, are depreciated over their estimated useful lives using the straight-line method. The following useful lives are used:

Furniture and fixtures	6-20 years
Equipment	6-10 years
Vehicles	3 years
Buildings and improvements	5-40 years

PROPERTY HELD FOR SALE

Property held for sale consists of a building that is on the market. It is recorded at the lower of carrying value or fair market value less the estimated cost to sell the property and is evaluated for impairment annually.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

BENEFICIAL INTEREST IN FUNDS HELD BY OTHERS

OBHC is the beneficiary of certain irrevocable trusts held and administered by WatersEdge and others. Under the terms of perpetual trusts, OBHC has the irrevocable right to receive the income earned on the trust assets. The fair value is recognized as an asset and as a contribution with donor restrictions at the date the trust is established, based on the nature of the agreement. OBHC's estimate of fair value is based on fair value information received from the respective trustees. The assets consist of equities, pooled investments, and mineral interests. These assets are not subject to the control or discretion of OBHC. Gains and losses which are not distributed by the trusts, are reflected as change in value of beneficial interests in the statements of activities. Distributions from the trusts not appropriated for spending are reflected as non-operating investment gains and losses. Total quarterly distributions, appropriated and non-appropriated, received for Q1-Q4 2024, were approximately \$999,000, \$958,000, \$1,042,000, and \$989,000, respectively. Total quarterly distributions, appropriated and non-appropriated, received for Q1-Q4 2023, were approximately \$1,053,000, \$1,086,000, \$978,000, and \$959,000, respectively. These amounts are included in investment income – distributions appropriated on the statements of activities.

Under the terms of other trusts, OBHC has an irrevocable right to receive their percentage share of the trust assets at a future date, usually the termination of the trust. These agreements constitute unconditional promises to give and are recognized as income in the period the promise is given. Gifts are valued by reducing total assets held by the WatersEdge by the present value of estimated future income payments over the term of the agreement or life expectancy of the income beneficiary utilizing a five percent discount rate. The assets consist of pooled investments and mineral rights. These assets are not subject to the control or discretion of OBHC. Gains and losses, which are not distributed by the trusts, are reflected as change in value of beneficial interests in the statements of activities.

POST-RETIREMENT BENEFITS OTHER THAN PENSIONS

OBHC sponsors unfunded post-retirement health care, life insurance, and retirement gift benefits. These post-retirement benefits are offered to all full time employees that were hired prior to September 27, 1994. As of September 2012, OBHC decided to eliminate the retirement gifts to active employees upon retirement. Full-time employees hired after September 27, 1994 who complete 15 years of current, continual service and retire at full retirement age set by Social Security will receive \$200 per month in a health reimbursement arrangement. Estimated costs of these benefits are recognized during the employees' active service period. Several assumptions are made in determining the obligation associated with the plan. The assumptions used in determining the obligation are described in detail in Note 9.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

NET ASSET CLASSIFICATIONS

Net assets have been segregated to achieve a proper segregation and fair presentation of those resources available for use at the discretion of the board and those resources over which the board has little, if any, discretion as to use because of externally imposed restrictions. The following net asset segregations have been established for OBHC:

Net assets without donor restrictions are those resources over which the governing board has discretionary control to use in carrying on the operations of OBHC and those resources invested in fixed assets.

Net assets with donor restrictions include resources of OBHC related to gifts with explicit donor-imposed restrictions that have not been met as to specified purpose, to later periods of time, or after specified dates. These include donor restrictions requiring the net asset to be held in perpetuity and permit OBHC to use all or part of the income earned on related investments for specific purposes.

SUPPORT AND REVENUE

Contributions received, including unconditional promises to give, are recognized as revenues in the period received at their fair values. The policy of OBHC is to record all donations postmarked before December 31 as deposits in transit. Contributions made, including unconditional promises to give, are recognized as expenses in the period made at their fair values. Conditional promises to give, whether received or made, are recognized when they become unconditional, that is, when the conditions are substantially met. For financial reporting purposes, OBHC distinguishes between contributions of net assets without donor restrictions and net assets with donor restrictions.

OBHC reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated asset. If a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished in the same fiscal year as the year of the receipt of the gift, the gift is considered to be without donor restrictions. When a donor restriction expires on gifts previously classified as with donor restrictions, these net assets are reclassified to net assets without donor restrictions and reported in the statements of activities as reclassifications of net assets.

All contributed assets are reflected at the fair market value at the date of contribution. OBHC also receives donated services valued at the fair market value at the date of contribution based on average current prices on publicly available websites or based on the value of services provided if they were to be purchased. Donated materials were approximately \$688,000 and \$365,000 for the years ended December 31, 2024 and 2023, respectively. Donated services were approximately \$233,000 and \$241,000 for the years ended December 31, 2024 and 2023, respectively.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

2. SIGNIFICANT ACCOUNTING POLICIES, continued:

SUPPORT AND REVENUE, continued

OBHC's cooperative program contributions are received annually, budgeted at the discretion of Oklahoma Baptists, and are recognized when received. All other income is recorded when earned.

FUNCTIONAL ALLOCATION OF EXPENSES

Expenses are organized in both natural and functional classifications to provide useful information about the costs of significant programs or services provided by OBHC. Costs incurred are either directly related or allocated to a specific program or service. Main program activities of OBHC are pregnancy centers and children's programs.

WORKERS COMPENSATION INSURANCE

OBHC is self-insured with respect to workers' compensation claims. Monthly payments are made to a self-insured plan established by Oklahoma Baptists. This plan is self-insured to the extent of the excess liability insurance with an employer liability limit of \$2,000,000 per occurrence and a self-insured retention of \$425,000 per occurrence.

ADVERTISING COSTS

All advertising costs are expensed as incurred. Advertising costs were approximately \$240,000 and \$161,000 for the years ended December 31, 2024 and 2023, respectively.

OPERATING AND NON-OPERATING

OBHC classifies the activities related to its defined benefit post retirement liability other than net periodic benefit costs, changes in its charitable remainder interests, capital contributions, and activities relating to its beneficial interests other than the distributions appropriated for expenditure as non-operating. All remaining activities are general operations of OBHC.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

3. INVESTMENTS:

Investments consist of:

	December 31, 2024		
	Without Donor Restrictions	With Donor Restrictions (Purpose/Time)	Total
Custodial funds held by WatersEdge	\$ 14,040,006	\$ 6,599,511	\$ 20,639,517
Less investments restricted for long-term purposes	-	(1,943,106)	(1,943,106)
	<u>\$ 14,040,006</u>	<u>\$ 4,656,405</u>	<u>\$ 18,696,411</u>
	December 31, 2023		
	Without Donor Restrictions	With Donor Restrictions (Purpose/Time)	Total
Custodial funds held by WatersEdge	\$ 17,453,437	\$ 6,632,224	\$ 24,085,661
Less investments restricted for long-term purposes	-	(2,472,404)	(2,472,404)
	<u>\$ 17,453,437</u>	<u>\$ 4,159,820</u>	<u>\$ 21,613,257</u>

4. FIXED ASSETS—NET:

Fixed assets—net consist of:

	December 31,	
	2024	2023
Land	\$ 1,533,106	\$ 1,825,873
Land restricted in perpetuity	112,500	112,500
Buildings and improvements	36,438,326	34,469,907
Equipment	3,533,260	2,610,250
Vehicles	3,056,743	2,837,148
Furniture, fixtures, and other	317,327	317,327
	<u>44,991,262</u>	<u>42,173,005</u>
Less accumulated depreciation	<u>(26,503,255)</u>	<u>(26,046,918)</u>
	<u>18,488,007</u>	<u>16,126,087</u>
Construction in progress	<u>1,539,875</u>	<u>1,443,109</u>
	<u>\$ 20,027,882</u>	<u>\$ 17,569,196</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

5. NET ASSETS:

Net assets without donor restrictions consist of:

	December 31,	
	2024	2023
Operating	\$ 6,048,323	\$ 9,231,014
Equity in fixed assets—net (less land restricted in perpetuity)	19,915,382	17,456,696
	<u>\$ 25,963,705</u>	<u>\$ 26,687,710</u>

Net assets with donor restrictions are available for the following purposes:

	December 31,	
	2024	2023
Subject to expenditure for specified purpose:		
Construction projects	\$ 3,429,182	\$ 3,886,030
The Vine, Oklahoma City	3,270,203	2,755,184
Boys Ranch Town	2,981,150	3,032,892
Hope Pregnancy Centers	1,097,287	947,904
Scholarships	969,213	850,960
Home office, development, and other	476,678	529,586
Baptist Home for Girls	380,665	548,498
Baptist Children's Home, Owasso	357,922	629,575
Women of compassion and style show	177,457	152,235
	<u>13,139,757</u>	<u>13,332,864</u>
Subject to the passage of time:		
Beneficial interest in funds held by others	<u>1,658,487</u>	<u>1,657,251</u>
Subject to restriction in perpetuity:		
Beneficial interest in funds held by others:		
Children's programs	75,093,100	74,452,150
Scholarships	1,949,866	1,842,513
Buildings, cottages, and maintenance	1,043,269	1,044,042
Hope pregnancy ministries	14,795	-
Land	112,500	112,500
	<u>78,213,530</u>	<u>77,451,205</u>
	<u>\$ 93,011,774</u>	<u>\$ 92,441,320</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

6. LIQUIDITY AND FUNDS AVAILABLE:

The following table reflects OBHC's financial assets reduced by amounts not available for general expenditure within one year. Financial assets are considered unavailable when illiquid or not convertible to cash within one year.

	December 31,	
	2024	2023
Financial assets:		
Cash and cash equivalents	\$ 1,307,819	\$ 1,208,014
Investments	18,696,411	21,613,257
Investments restricted for construction projects	1,943,106	2,472,404
Beneficial interest in funds held by others	79,759,519	78,995,956
Financial assets, at year-end	<u>101,706,855</u>	<u>104,289,631</u>
Less those unavailable for general expenditures within one year, due to:		
Assets restricted by donor with purpose restrictions		
not expected to be used within one year	(2,095,241)	(1,816,816)
Investments restricted by donor with purpose restrictions	(5,005,911)	(6,632,224)
Beneficial interest in funds held by others	<u>(79,759,519)</u>	<u>(78,995,956)</u>
	<u>(86,860,671)</u>	<u>(87,444,996)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 14,846,184</u>	<u>\$ 16,844,635</u>

Management has an unofficial and unwritten policy of maintaining the WatersEdge custodial accounts at a minimum of 6 months' worth of budgeted expenses. OBHC will receive approximately \$3,900,000 of endowment distributions during the year ended December 31, 2025 that can be used at the discretion of the board of trustees. OBHC has certain donor-restricted net assets that are available for general expenditures within one year of December 31, 2024 and 2023, because the restrictions are expected to be met by conducting the normal activities of OBHC in the coming year.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

7. DISCLOSURES ABOUT FAIR VALUE OF ASSETS AND LIABILITIES:

OBHC uses the fair valuation methodologies of WatersEdge. In determining fair value, WatersEdge uses various valuation approaches. These standards establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs have the lowest priority. WatersEdge uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, WatersEdge measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available.

Level 1—Valuations based on unadjusted quoted prices in active markets for identical assets or liabilities that WatersEdge has the ability to access. Valuation adjustments and block discounts are not applied to Level 1 securities. Since valuations are based on quoted prices that are readily and regularly available in an active market, valuation of these securities does not entail a significant degree of judgment.

Level 2—Valuations based on quoted prices in markets that are not active or for which all significant inputs are observable, either directly or indirectly.

Level 3—Valuations based on inputs that are unobservable and significant to the overall fair value measurement.

The availability of valuation techniques and observable inputs can vary from security to security and is affected by a wide variety of factors, including the type of security, whether the security is new and not yet established in the marketplace, and other characteristics particular to the transaction. To the extent that valuation is based on models or inputs that are less observable or unobservable in the market, the determination of fair value requires more judgment. Those estimated values do not necessarily represent the amounts that may be ultimately realized due to the occurrence of future circumstances that cannot be reasonably determined. Because of the inherent uncertainty of valuation, those estimated values may be materially higher or lower than the values that would have been used had a ready market for the securities existed. Accordingly, the degree of judgment exercised by WatersEdge in determining fair value is greatest for securities categorized in Level 3. In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, for disclosure purposes, the level in the fair value hierarchy within which the fair value measurement falls in its entirety is determined by the lowest level input that is significant to the fair value measurement.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

7. DISCLOSURES ABOUT FAIR VALUE OF ASSETS AND LIABILITIES, continued:

Fair value is a market-based measure considered from the perspective of a market participant rather than an entity-specific measure. Therefore, even when market assumptions are not readily available, WatersEdge's own assumptions are set to reflect those that market participants would use in pricing the asset or liability at the measurement date.

Investments:

Bond mutual funds

The fair values are based on quoted market prices of these investments.

Pooled investments

The pooled investments held by WatersEdge in their charitable spending policy funds are calculated based on a number of factors including obtaining an understanding of the funds' underlying investments, strategy, positions and valuation and comparing information provided by the fund administrator or general partner to other available information such as sector data and indexes.

Low-duration bonds

The low-duration bonds held by WatersEdge are primarily invested in corporate bonds with duration between one to three years and are calculated based on the underlying investments.

Mineral interests

The fair value of mineral interests is determined by using an income approach using recent past income produced by the income property.

Beneficial interest in funds held by others:

The fair value of beneficial interest in funds held by others is estimated as the present value of future trusts payments, based upon OBHC's proportionate share of the trust's assets as represented by the fund manager for charitable remainder trusts and the underlying net asset value of pooled funds for beneficial interests to be held in perpetuity.

Post-retirement benefit liability:

The present value of the post-retirement benefit liability is calculated using the estimated benefits to be paid based on life expectancy using mortality tables as calculated by an actuary.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

7. DISCLOSURES ABOUT FAIR VALUE OF ASSETS AND LIABILITIES, continued:

The following table presents the fair value measurements of assets and liabilities recognized in the accompanying statements of financial position measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall:

		Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
<u>December 31, 2024:</u>				
Assets:				
Investments:				
Pooled investments	\$ 12,530,764	\$ -	\$ 12,530,764	\$ -
Low-duration bonds	760,000	-	760,000	-
Mineral interests	635,848	-	-	635,848
	13,926,612	\$ -	\$ 13,290,764	\$ 635,848
Reconciling items at cost:				
Cash and cash equivalents	6,712,905			
Total investments and investments restricted for construction projects	<u>\$ 20,639,517</u>			
Beneficial interest in funds held by others				
	<u>\$ 79,759,519</u>	<u>\$ -</u>	<u>\$ 79,759,519</u>	<u>\$ -</u>
Liabilities:				
Post-retirement benefits liability	<u>\$ 2,411,818</u>	<u>\$ -</u>	<u>\$ 2,411,818</u>	<u>\$ -</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

7. DISCLOSURES ABOUT FAIR VALUE OF ASSETS AND LIABILITIES, continued:

		Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	Fair Value			
<u>December 31, 2023:</u>				
Assets:				
Investments:				
Pooled investments	\$ 15,173,593	\$ -	\$ 15,173,593	\$ -
Bond mutual fund	774,157	-	774,157	-
Mineral interests	642,468	-	-	642,468
	16,590,218	\$ -	\$ 15,947,750	\$ 642,468
Reconciling items at cost:				
Cash and cash equivalents	7,495,443			
Total investments and investments restricted for construction projects	<u>\$ 24,085,661</u>			
Beneficial interest in funds held by others	<u>\$ 78,995,956</u>	<u>\$ -</u>	<u>\$ 78,995,956</u>	<u>\$ -</u>
Liabilities:				
Post-retirement benefits liability	<u>\$ 2,503,205</u>	<u>\$ -</u>	<u>\$ 2,503,205</u>	<u>\$ -</u>

The following table provides further details of the Level 3 fair value measurements:

	Year Ended December 31,	
	2024	2023
Beginning balance	\$ 642,468	\$ 592,197
Investment gains (losses)	(6,620)	50,271
Ending balance	<u>\$ 635,848</u>	<u>\$ 642,468</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

8. EXPENSES INCURRED:

The financial statements report certain categories of expenses that are attributable to one or more programs or supporting functions of OBHC. These expenses include depreciation and amortization, information technology, and facilities operations and maintenance. Building depreciation and amortization and facilities operations and maintenance are allocated based on square footage or specific assets used. Costs of information technology were allocated on estimates of time and effort. Total expenses include all operating expenses and the nonoperating expenses of other components of net periodic postretirement cost, which is included in Home Office salaries, wages, and benefits and totaled \$95,391 and \$55,081, for the years ending December 31, 2024 and 2023, respectively.

Expenses of OBHC are allocated to functional classifications as follows:

	Year Ended December 31, 2024				
	Program Activities		Supporting Activities		Total
	Children's Programs	Hope Pregnancy Centers	Home Office	Fundraising	
Salaries, wages, and benefits	\$ 4,782,351	\$ 1,806,954	\$ 680,964	\$ 2,341,734	\$ 9,612,003
Facilities and maintenance	1,684,171	351,331	203,641	16,855	2,255,998
Depreciation	1,501,420	217,884	81,821	90,549	1,891,674
Food and supplies	1,253,579	376,281	28,505	88,524	1,746,889
Training and travel	566,580	152,580	47,518	254,841	1,021,519
Professional fees	122,732	265,263	75,639	166,202	629,836
Events	56,285	926	-	482,545	539,756
Technology	103,071	73,000	32,268	67,705	276,044
Other	165,404	201,282	140,908	261,803	769,397
	10,235,593	3,445,501	1,291,264	3,770,758	18,743,116
Less nonoperating expense	-	-	(95,391)	-	(95,391)
Total Operating Expenses	<u>\$ 10,235,593</u>	<u>\$ 3,445,501</u>	<u>\$ 1,195,873</u>	<u>\$ 3,770,758</u>	<u>\$ 18,647,725</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

8. EXPENSES INCURRED, continued:

Expenses of OBHC are allocated to functional classifications as follows:

	Year Ended December 31, 2023				
	Program Activities		Supporting Activities		Total
	Children's Programs	Hope Pregnancy Centers	Home Office	Fundraising	
Salaries, wages, and benefits	\$ 4,330,304	\$ 1,706,069	\$ 695,645	\$ 2,092,494	\$ 8,824,512
Facilities and maintenance	2,073,986	263,861	215,251	32,017	2,585,115
Depreciation	1,225,805	217,690	66,937	93,537	1,603,969
Food and supplies	1,151,740	292,281	20,355	50,828	1,515,204
Training and travel	492,331	126,250	103,527	237,874	959,982
Professional fees	74,149	178,817	269,871	66,063	588,900
Events	60,027	1,463	-	501,532	563,022
Technology	60,012	58,041	108,504	51,168	277,725
Other	35,086	144,682	149,814	117,250	446,832
	<u>9,503,440</u>	<u>2,989,154</u>	<u>1,629,904</u>	<u>3,242,763</u>	<u>17,365,261</u>
Less nonoperating expense	<u>-</u>	<u>-</u>	<u>(55,081)</u>	<u>-</u>	<u>(55,081)</u>
Total Operating Expenses	<u>\$ 9,503,440</u>	<u>\$ 2,989,154</u>	<u>\$ 1,574,823</u>	<u>\$ 3,242,763</u>	<u>\$ 17,310,180</u>
Change in total operating expenses from prior year	\$ 732,153	\$ 456,347	\$ (378,950)	\$ 527,995	\$ 1,337,545
% change in total operating expenses from prior year	7.70%	15.27%	-24.06%	16.28%	7.73%

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

9. POST-RETIREMENT EMPLOYEE BENEFITS:

A summary of the post-retirement benefit liability is as follows:

	December 31, 2024		
	Health Care	Life Insurance	Total
Inactive retired participants	\$ 2,082,542	\$ 5,117	\$ 2,087,659
Active fully eligible participants	21,743	-	21,743
Active other participants	302,416	-	302,416
	<u>\$ 2,406,701</u>	<u>\$ 5,117</u>	<u>\$ 2,411,818</u>

	December 31, 2023		
	Health Care	Life Insurance	Total
Inactive retired participants	\$ 2,168,130	\$ 6,812	\$ 2,174,942
Active fully eligible participants	24,701	-	24,701
Active other participants	303,562	-	303,562
	<u>\$ 2,496,393</u>	<u>\$ 6,812</u>	<u>\$ 2,503,205</u>

The following tables provide a reconciliation of the changes in the post-retirement benefit obligations and the assumptions used in the actuarial calculations for each year:

	Year Ended December 31,	
	2024	2023
Benefit obligation, beginning of year	\$ 2,503,205	\$ 2,213,074
Net periodic post-retirement costs	138,829	89,260
Post-retirement-related changes other than net periodic postretirement cost	(230,216)	200,871
Benefit obligation, end of year	<u>\$ 2,411,818</u>	<u>\$ 2,503,205</u>

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

9. POST-RETIREMENT EMPLOYEE BENEFITS, continued:

	Year Ended December 31,	
	2024	2023
Net periodic post-retirement cost, included in functional expenses:		
Service cost	\$ 43,438	\$ 34,179
Net periodic post-retirement cost other than service cost:		
Interest costs	124,134	113,964
Gain recognized	(28,743)	(58,883)
Net periodic post-retirement costs	<u>\$ 138,829</u>	<u>\$ 89,260</u>

Net periodic post-retirement cost other than service cost is reported as other components of net periodic post-retirement cost on the statements of activities.

Post-retirement-related changes other than net periodic post-retirement cost, included in nonoperating activities, are as follows:

	Year Ended December 31,	
	2024	2023
Change in discount rate assumption	\$ (143,908)	\$ 57,852
Change in other assumptions	1,394	40,681
Actuarial (gain) loss	38,951	228,533
Benefits paid	(126,653)	(126,195)
	<u>\$ (230,216)</u>	<u>\$ 200,871</u>

Assumptions:

	December 31,	
	2024	2023
Projected health care trend rate (Medical/Rx)	5%/6.6%	4.4%/6.6%
Ultimate trend rate (Medical/Rx)	4.37%/4.87%	4.4%/4.87%
Year ultimate trend rate is achieved	2032	2031
Discount rate	5.57%	5.00%

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

9. POST-RETIREMENT EMPLOYEE BENEFITS, continued:

The mortality basis was the Pri-2012 total dataset (generational projection using MP-2021-GFR for the years ended December 31, 2024 and 2023).

Expected future minimum benefit payments for the post-retirement plan are as follows:

<u>Year Ending December 31,</u>	
2025	\$ 149,163
2026	147,889
2027	156,480
2028	163,414
2029	170,380
Thereafter	<u>1,624,492</u>
	<u>\$ 2,411,818</u>

10. DEFINED CONTRIBUTION PLAN:

All full time employees of OBHC are eligible to participate in a defined contribution plan through GuideStone Financial Resources of the Southern Baptist Convention (SBC). Under the plan, OBHC contributes an amount equal to five percent of employees' salaries for plan participants. OBHC also matches employee contributions up to 2.5 percent of participating employees' salaries. When an employee reaches year five of employment, employees are eligible to increase matching contributions from 2.5 percent to up to five percent of salary. Employee contributions are voluntary. Total pension expense, for the years ended December 31, 2024 and 2023, was \$543,082 and \$502,238, respectively.

11. RELATED PARTIES:

OBHC is affiliated with all organizations whose directors or trustees are elected by the participating churches of the Oklahoma Baptists at its annual meeting. Principal affiliates of OBHC are Oklahoma Baptists, WatersEdge, Oklahoma Baptist University, and Baptist Village Communities of Oklahoma, Inc. As of December 31, 2024 and 2023, OBHC had amounts due from related parties of approximately \$120,000 and \$126,000, respectively, which are included in prepaid expenses and other on the statements of financial position.

As discussed in Note 2, WatersEdge holds and manages investments and beneficial interests in funds held by others on behalf of OBHC. As of December 31, 2024 and 2023, investments and beneficial interests in funds held by WatersEdge on behalf of OBHC were approximately \$97,000,000 and \$100,000,000, respectively. In relation to holding and managing OBHC's investments, WatersEdge charged total fees of approximately \$863,000 and \$840,000, for the years ended December 31, 2024 and 2023, respectively, which are included in investment income on the statements of activities.

OKLAHOMA BAPTIST HOMES FOR CHILDREN, INC.

Notes to Financial Statements

December 31, 2024 and 2023

11. RELATED PARTIES, continued:

OBHC made rent payments to Oklahoma Baptists for office space under a short-term lease totaling \$183,540 for both the years ended December 31, 2024 and 2023. In addition, OBHC paid Oklahoma Baptists approximately \$153,000 and \$203,000 for the years ended December 31, 2024 and 2023, respectively, for insurance, printing, postage, and other miscellaneous costs.

Additionally, OBHC receives contributions from related parties, including committee members, strategic advisors, members of management, and other related parties. These amounts were approximately \$179,000 and \$593,000 for the years ended December 31, 2024 and 2023, respectively.

During the years ended December 31, 2024 and 2023, OBHC received contributions from the SBC cooperative program of approximately \$664,000 and \$648,000, respectively.

12. SUBSEQUENT EVENTS:

Subsequent events have been evaluated through May 21, 2025, which represents the date the financial statements were available to be issued.

MANAGEMENT LETTER

November 15, 2024

Board of Trustees
Oklahoma Baptist University
Shawnee, Oklahoma

In planning and performing our audit of the consolidated financial statements of Oklahoma Baptist University for the year ended May 31, 2024, in accordance with auditing standards generally accepted in the United States of America, we considered the organization's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the organization's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. In addition, because of inherent limitations in internal control, including the possibility of management override of controls, misstatements due to error or fraud may occur and not be detected by such controls.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis.

Professional standards define a material weakness and a significant deficiency as follows:

A material weakness is a deficiency, or combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the organization's consolidated financial statements will not be prevented, or detected and corrected, on a timely basis.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our comments concerning internal control and other significant matters are presented as follows:

- Board of Trustees Communication Matters

This communication is intended solely for the information and use of management, the board of trustees, and others within the organization and is not intended to be and should not be used by anyone other than these specified parties.

Board of Trustees
Oklahoma Baptist University
November 15, 2024
Page 2

We will be pleased to further discuss these matters with you and want to express our sincere appreciation to Randy Smith and Lester Kasterke, as well as many other staff for the cooperation and assistance received during the audit engagement and for the opportunity to serve Oklahoma Baptist University.

Sincerely yours,

A handwritten signature in cursive script that reads "Capin Crouse LLP".

CAPIN CROUSE LLP

BOARD OF TRUSTEES COMMUNICATION MATTERS

The following information about our audit, as required by professional standards, is considered to be significant and relevant to the responsibilities of those charged with governance in overseeing the financial reporting process.

Auditors' Responsibility under U.S. Generally Accepted Auditing Standards

As independent auditors of the consolidated financial statements, we are responsible for:

- Performing the audit in accordance with U.S. generally accepted auditing standards.
- Designing the audit to obtain reasonable, rather than absolute, assurance about whether the consolidated financial statements are free of material misstatement.
- Forming and expressing an opinion about whether the consolidated financial statements, that have been prepared by management with the oversight of those charged with governance, are presented fairly, in all material respects, in conformity with accounting principles generally accepted in the United States of America.

An audit of consolidated financial statements includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control over financial reporting.

Our audit of the consolidated financial statements does not relieve management or those charged with governance of their responsibilities. Because of the concept of reasonable assurance and because we did not perform a detailed examination of all transactions, there is the risk that material errors, fraud, or other illegal acts may exist and not be detected by us.

Independence

Under professional standards, including Rule 101 of the American Institute of Certified Public Accountants' Code of Professional Conduct and its interpretations and rulings, we are required to communicate all relationships between CapinCrouse LLP and the board that, in our professional judgment, may reasonably be thought to bear on independence.

We are not aware of any relationships or services that would jeopardize this condition. We affirm our objectivity and independence in performing our audit services in conformity with professional standards.

Qualitative Aspects of Accounting Practices

Accounting policies—Management has the responsibility for selection and use of appropriate accounting policies. In accordance with the terms of our engagement letter, we have evaluated the appropriateness of accounting policies and their application. The significant accounting policies used are described in Note 2 to the consolidated financial statements.

Changes in accounting policies—The University adopted ASU 2016-13, *Financial Instruments-Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments* during the year.

Significant and unusual transactions—Under professional standards, we are required to inform you about transactions we noted that were both significant and unusual, or transactions for which there is a lack of authoritative guidance or consensus. We noted no such transactions entered into by the organization during the year. All significant transactions have been recognized in the consolidated financial statements in the proper period.

Uncorrected misstatements—There were no uncorrected misstatements identified during the audit.

Material corrected misstatements—There were no material corrected misstatements identified during the audit.

BOARD OF TRUSTEES COMMUNICATION MATTERS, continued

Qualitative Aspects of Accounting Practices, continued

Other corrected misstatements—There were no other corrected misstatements identified during the audit.

Accounting estimates—Accounting estimates are an integral part of the consolidated financial statements prepared by management and are based on management’s knowledge and experience about past and current events, and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the consolidated financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

The most significant estimates include:

- Fair value of marketable securities based on market price
- Fair value of beneficial interests in perpetual trusts based on market price
- Fair value of mineral interests based on average recent distribution income
- Allowance for uncollectible accounts receivable based on age, past experience, and relevant current period factors
- Depreciation of property and equipment based on estimated useful life
- Actuarial present value calculations for postretirement benefit obligations based on actuary tables
- Allocation of expenses on a functional basis based on estimates of square footage, time and effort, and purpose of expense

We reviewed the process and basis for management’s judgments and estimates impacting key accounting and financial reporting areas and concluded they are reasonable in relation to the consolidated financial statements taken as a whole.

Consolidated financial statements disclosures and related matters—We considered issues involved and related judgments made, in formulating sensitive consolidated financial statements disclosures and believe they are presented with overall neutrality, consistency, and clarity.

Significant Difficulties Encountered During the Audit

We are pleased to report that there were no significant difficulties in dealing with management in performing and completing our audit.

Disagreements with Management

Professional standards define disagreements with management, whether or not resolved to our satisfaction, as a matter concerning financial accounting, reporting, or auditing that could be significant to the consolidated financial statements or the independent auditors’ report.

We are pleased to report that no such disagreements arose during the course of our audit.

Management’s Consultations with Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a “second opinion” on certain situations. If a consultation involves application of an accounting principle to the consolidated financial statements or a determination of the type of auditors’ opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts.

To our knowledge, there were no such consultations with other accountants.

BOARD OF TRUSTEES COMMUNICATION MATTERS, continued

Significant Issues Discussed with Management

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

OKLAHOMA BAPTIST UNIVERSITY

November 15, 2024

CapinCrouse, LLP

5605 N. MacArthur Blvd, Suite 210

Irving, Texas

This representation letter is provided in connection with your audit of the consolidated financial statements of Oklahoma Baptist University (the University), which comprise the consolidated statements of financial position as of May 31, 2024 and 2023, and the related consolidated statements of activities and cash flows for the years then ended, and the related notes to the consolidated financial statements, for the purpose of expressing an opinion as to whether the consolidated financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, as of November 15, 2024, the following representations made to you during your audit.

Consolidated Financial Statements

- 1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated February 27, 2024, including our responsibility for the preparation and fair presentation of the consolidated financial statements in accordance with U.S. GAAP.
- 2) The consolidated financial statements referred to above are fairly presented in conformity with U.S. GAAP.
- 3) We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.
- 4) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- 5) Significant assumptions we used in making accounting estimates, including those measured at fair value, are reasonable.
- 6) Related-party relationships and transactions have been appropriately accounted for and disclosed in accordance with U.S. GAAP and in accordance with Department of Education regulations under 34 CFR 668.23(d)(1) which require disclosure of all related-party transactions and balances regardless of amount. We have disclosed to you the identity of the Organization's related parties and all the related-party relationships and transactions of which we are aware.
- 7) Adjustments or disclosures have been made for all events, including instances of noncompliance, subsequent to the date of the consolidated financial statements that would require adjustment to or disclosure in the consolidated financial statements or in the schedule of expenditures of federal awards.
- 8) The effects of all known actual or possible litigation, claims, and assessments have been accounted for and disclosed in accordance with U.S. GAAP.
- 9) Significant estimates and material concentrations have been appropriately disclosed in accordance with U.S. GAAP.
- 10) Guarantees, whether written or oral, under which the Organization is contingently liable, have been properly recorded or disclosed in accordance with U.S. GAAP.

- 11) Revenue from contracts with customers has been appropriately accounted for and disclosed in accordance with *FASB ASC 606, Revenue from Contracts with Customers*. All contracts underlying revenue recognized in the financial statements have commercial substance and have been approved by appropriate parties. We have considered side agreements, implied promises, and unstated customary business practices in identifying performance obligations in the contracts. We have sufficient and appropriate documentation supporting all estimates and judgments underlying the amount and timing of revenue recognized in the consolidated financial statements.
- 12) We have implemented ASU 2016-13, *Financial Instruments—Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*, during the audit period. We have implemented the new accounting standard in accordance with the transition guidance prescribed in the ASU. We have sufficient and appropriate documentation supporting all estimates and judgments underlying the amounts recorded and disclosed in the consolidated financial statements.
- 13) We have analyzed all debt and equity investments for proper classification and valuation in accordance with U.S. GAAP.
- 14) We have analyzed all lease contracts and have considered and recorded material embedded leases contained within other contracts in accordance with ASU 2016-02.
- 15) We have analyzed all financial instruments and appropriately recorded and/or disclosed expected credit losses in accordance with ASU 2016-13.
- 16) Receivables recorded in the consolidated financial statements represent valid claims against debtors for sales or other charges arising on or before the consolidated statement of financial position date and have been reduced to their estimated net realizable value.
- 17) Arrangements with financial institutions involving compensating balances or other arrangements involving restrictions on cash balances, lines of credit, or similar arrangements have been properly disclosed.
- 18) We have reviewed long-lived assets and certain identifiable intangibles to be held and used for impairment whenever events or changes in circumstances have indicated that the carrying amount of assets might not be recoverable and have appropriately recorded the adjustment.
- 19) We have no plans or intentions to discontinue the operations of any program or discontinue any significant services or activities.
- 20) We have fully disclosed to you all terms of contracts with customers that affect the amount and timing of revenue recognized in the consolidated financial statements, including delivery terms, rights of return or price adjustments, side agreements, implicit provisions, unstated customary business practices, and all warranty provisions.
- 21) In regard to the nonattest services performed by you, we have—
 - Assumed all management responsibilities.
 - Designated Randy Smith and Lester Kasterke, who have suitable skill, knowledge, or experience to oversee the services.
 - Evaluated the adequacy and results of the services performed.
 - Accepted responsibility for the results of the services.

The nonattest services include the following:

- Preparation of the Organization's federal and state information returns for the year ended May 31, 2024, for the federal government
 - Preparation of the financial statements and related notes, schedule of expenditures of federal awards, financial responsibility supplemental schedule, related notes and data collection form
 - Preparation of ratio analysis for the purpose of comparing key ratios to peer group data
 - Assistance with the calculation of right-of-use assets and liabilities utilizing the CapinCrouse Lease Toolkit
- 22) As of the reporting date, we certify that we have met the requirements for eligibility for the 2020 Employee Retention Credit (ERC), and we have filed for and received the credit. We further certify that we did not use payroll costs that were used for PPP loan forgiveness purposes as qualified wages for the ERC.

Information Provided

23) We have provided you with:

- a) Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the consolidated financial statements, such as records, documentation, and other matters. and all audit or relevant monitoring reports, if any, received from funding sources.
- b) Additional information that you have requested from us for the purpose of the audit.
- c) Unrestricted access to persons within the Organization from whom you determined it necessary to obtain audit evidence.
- d) Minutes of the meetings of the governing board or summaries of actions of recent meetings for which minutes have not yet been prepared.

24) All material transactions have been recorded in the accounting records and are reflected in the consolidated financial statements. or the schedule of expenditures of federal awards.

25) We have disclosed to you the results of our assessment of the risk that the consolidated financial statements may be materially misstated as a result of fraud.

26) We have no knowledge of any fraud or suspected fraud that affects the Organization and involves:

- a) Management,
- b) Employees who have significant roles in internal control, or
- c) Others where the fraud could have a material effect on the consolidated financial statements.

27) We have no knowledge of any allegations of fraud or suspected fraud affecting the Organization's consolidated financial statements communicated by employees, former employees, grantors, regulators, or others.

28) We have no knowledge of any instances of noncompliance or suspected noncompliance with provisions of laws, regulations, contracts, or grant agreements, or waste or abuse whose effects should be considered when preparing financial statements.

29) We have disclosed to you all known actual or possible litigation, claims, and assessment whose effects should be considered when preparing the consolidated financial statements.

30) We have disclosed to you the names of all of the Organization's related parties and all the related-party relationships and transactions, including any side agreements.

31) The Organization has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.

32) We are responsible for compliance with the laws, regulations, and provisions of contracts and grant agreements applicable to us.

33) Oklahoma Baptist University is an exempt organization under Section 501(c)(3) of the Internal Revenue Code. Any activities of which we are aware that would jeopardize the Organization's tax-exempt status, and all activities subject to tax on unrelated business income or excise or other tax, have been disclosed to you. All required filings with tax authorities are up-to-date.

34) We acknowledge our responsibility for presenting the financial responsibility supplemental schedule and reconciliation disclosures in accordance with U.S. Department of Education requirements, and we believe the financial responsibility supplemental schedule and any reconciliation disclosures, including its form and content, are fairly presented in accordance with U.S. Department of Education requirements. We have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplementary information.

34) With respect to federal award programs:

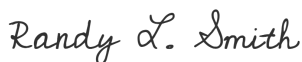
- a) We are responsible for understanding and complying with, and have complied with the requirements of Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance), relating to preparation of the schedule of expenditures of federal awards.

- b) We acknowledge our responsibility for preparing and presenting the schedule of expenditures of federal awards (SEFA) and related notes in accordance with the requirements of the Uniform Guidance, and we believe the SEFA, including its form and content, is fairly presented in accordance with the Uniform Guidance. The methods of measurement or presentation of the SEFA have not changed from those used in the prior period, and we have disclosed to you any significant assumptions and interpretations underlying the measurement or presentation of the SEFA.
- c) If the SEFA is not presented with the audited consolidated financial statements, we will make the audited consolidated financial statements readily available to the intended users of the SEFA no later than the date we issue the SEFA and the auditor's report thereon.
- d) We have identified and disclosed to you all of our government programs and related activities subject to the Uniform Guidance compliance audit, and have included in the SEFA, expenditures made during the audit period for all awards provided by federal agencies in the form of federal awards, federal cost-reimbursement contracts, loans, loan guarantees, property (including donated surplus property), cooperative agreements, interest subsidies, insurance, food commodities, direct appropriations, and other direct assistance.
- e) We are responsible for understanding and complying with, and have complied with, the requirements of federal statutes, regulations, and the terms and conditions of federal awards related to each of our federal programs and have identified and disclosed to you the requirements of federal statutes, regulations, and the terms and conditions of federal awards that are considered to have a direct and material effect on each major program.
- f) We are responsible for establishing and maintaining, and have established and maintained, effective internal control over compliance for federal programs that provides reasonable assurance that we are managing our federal awards in compliance with federal statutes, regulations, and the terms and conditions of federal awards that could have a material effect on our federal programs. We believe the internal control system is adequate and is functioning as intended.
- g) We have made available to you all federal awards (including amendments, if any) and any other correspondence with federal agencies or pass-through entities relevant to federal programs and related activities.
- h) We have received no requests from a federal agency to audit one or more specific programs as a major program.
- i) We have complied with the direct and material compliance requirements (except for noncompliance disclosed to you), including when applicable, those set forth in the *OMB Compliance Supplement*, relating to federal awards and confirm that there were no amounts questioned and no known noncompliance with the direct and material compliance requirements of federal awards.
- j) We have disclosed any communications from federal awarding agencies and pass-through entities concerning possible noncompliance with the direct and material compliance requirements, including communications received from the end of the period covered by the compliance audit to the date of the auditor's report.
- k) We have disclosed to you the findings received and related corrective actions taken for previous audits, attestation engagements, and internal or external monitoring that directly relate to the objectives of the compliance audit, including findings received and corrective actions taken from the end of the period covered by the compliance audit to the date of the auditor's report.
- l) We have disclosed to you our interpretation of compliance requirements that may have varying interpretations.
- m) We have made available to you all documentation related to compliance with the direct and material compliance requirements, including information related to federal program financial reports and claims for advances and reimbursements.
- n) We have disclosed to you the nature of any subsequent events that provide additional evidence about conditions that existed at the end of the reporting period affecting noncompliance during the reporting period.
- o) There are no such known instances of noncompliance with direct and material compliance requirements that occurred subsequent to the period covered by the auditor's report.
- p) No changes have been made in internal control over compliance or other factors that might significantly affect internal control, including any corrective action we have taken regarding significant deficiencies or material weaknesses in internal control over compliance subsequent to the period covered by the auditor's report.

- q) We have charged costs to federal awards in accordance with applicable cost principles.
 - r) We are responsible for and have ensured the reporting package does not contain protected personally identifiable information.
 - s) We are responsible for and have accurately prepared the auditee section of the Data Collection Form as required by the Uniform Guidance for submission to the federal clearinghouse. Should additional information that may be considered personally identifiable information be required to comply with Department of Education regulations under 34 CFR 668.23(d)(1), a separate report will be issued and restricted for the use of the board of trustees and management and the Department of Education as to not violate this requirement under Uniform Guidance. This restricted use report will only be used for submission to the Department of Education through their EzAudit process and not for any other purpose.
 - t) We have disclosed to you all contracts or other agreements with service organizations, and we have disclosed to you all communications from the service organizations relating to noncompliance at the service organizations.
 - u) We understand that you will provide audit sampling information directly to the Department of Education (DOE) as required by 2 CFR 200.517 (b) and 34 CFR 668.23 (e)(1)(ii). We are responsible for providing any additional information that may be required to comply with this request and give you permission to submit the results to DOE.
 - v) We have complied with the Department of Education's institutional eligibility limitations on the number of correspondence courses, the number of students enrolled in correspondence courses, and the number of incarcerated students enrolled.
 - w) Our distance education courses meet the regulatory requirements, and therefore, are not classified as correspondence courses, and we have maintained documentation that supports this. We also have a mechanism in place to document regular and substantive interaction between a student and instructor(s) and academic engagement so that those courses are not considered correspondence courses.
- 35) We have identified to you any previous audits, attestation engagements, and other studies related to the audit objectives and whether related recommendations have been implemented.
- 36) We have developed processes and controls to identify and evaluate whether conditions or events exist that raise substantial doubt about the organization's ability to continue as a going concern. We have performed this assessment and there are no material uncertainties that may cast significant doubt about the organization's ability to continue as a going concern through one year after the consolidated financial statement issuance date.



Dr. Heath Thomas, President



Randy Smith, Executive VP for Business and Admin Services



Lester Kasterke, Assistant VP of Finance and Admin



Danielle Cox, Director of Student Financial Services



Shannon Hester, Controller

Oklahoma Conference of Southern Baptist Evangelists (OCOSBE)

This list of evangelists was provided by the Church Resources Group for Oklahoma Baptists in March 2021.

For additional information, please visit www.ocosbe.org.

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Preaching

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Music Evangelist

CONGREGATION DIRECTORY

The following is a directory of Oklahoma Baptists' congregations, listed by church/mission/campus, in alphabetical order by city. Congregations may obtain updated directory information, due to changes being made after this handbook was printed, from the SBC Workspace sure website (www.sbcworkspace.com). For your church username and password, refer to your Annual Church Profile instructions or contact your associational office.

NOTE: This information was gathered in the Fall of 2025. Recent changes may not be reflected.

DIRECTORY KEY

MAILING CITY, CHURCH NAME

Pastor Name

Mailing Address

Church Phone

City, ST Zip

Email

Webiste

Region

Association

CHURCHES

— A —

ACHILLE, COMMUNITY

PO Box 267 (580) 283-3913
Achille, OK 74720-0267

Southeast Region
Bryan Association

ACHILLE, FIRST

Larry Metts
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Achille, OK 74720

Southeast Region
Bryan Association

ADA, AHLOSO

Neil O'Donnell
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Ada, OK 74820-0407

Southeast Region
Banner Association

ADA, COLBERT

Elijah Cook
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Southeast Region
Banner Association

ADA, FAITH

Alan Washington

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Southeast Region

Banner Association

ADA, FIRST

Brad Graves

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Southeast Region

Banner Association

ADA, FIRST INDIAN

Woody Wilson

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Native American Region

Chi-Ka-Sha Association

ADA, GALEY

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Southeast Region

Banner Association

ADA, HIGH HILL

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Southeast Region

Banner Association

ADA, HOMER

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Southeast Region

Banner Association

ADA, LOVELADY

Coy Howry

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Southeast Region

Banner Association

ADA, MORRIS MEMORIAL

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Southeast Region

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ADA, OAK AVENUE

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Southeast Region

Banner Association

ADA, SOVEREIGN GRACE BIBLE

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Southeast Region
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ADA, TRINITY

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ADA, TRINITY HISPANIC

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ADA, UNION VALLEY

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Banner Association

ADAIR, FIRST

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Northeast Region
Craig-Mayes Association

ADAIR, PLEASANT HOPE

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Northeast Region
Craig-Mayes Association

ADDINGTON

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Southwest Region
Mullins Association

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Northeast Region
Craig-Mayes Association

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Northeast Region
Northeastern Association

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Northeast Region
Pottawatomie-Lincoln Association

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Southwest Region

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ALBION, FIRST*Randall Goode*

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Southeast Region
LeFlore Association

ALEX, SOUTHERN

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Alex, OK 73002-0116

Southwest Region
Grady Association

ALLEN, FIRST

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Rogers Association

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Southwest Region

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Southwest Region

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Northwest Region

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Northwest Region

Cherokee Strip Association

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Southwest Region
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Southwest Region
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Northeast Region
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Southeast Region
Frisco Association

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Native American Region
Muscogee-Seminole-Wichita Indian Association

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Choctaw-Chickasaw Association

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Southeast Region

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Southeast Region

Frisco Association

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Southwest Region

Comanche-Cotton Association

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Southwest Region

Caddo Association

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Southwest Region

Western Oklahoma Association

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Southwest Region

Enon Association

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Native American Region

Choctaw-Chickasaw Association

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Madill, OK 73446

Native American Region

Choctaw-Chickasaw Association

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Southwest Region

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Southeast Region

LeFlore Association

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Southeast Region

Bryan Association

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Northwest Region

Northwestern Association

ARPELAR BAPTIST CHURCH*Matt Rosenow*

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Southeast Region

Pittsburg Association

ASHER, FIRST*Scott Hamilton*

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Northeast Region

Pottawatomie-Lincoln Association

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Southeast Region

Atoka-Coal Association

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Southeast Region

Atoka-Coal Association

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Southeast Region

Atoka-Coal Association

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Southeast Region

Atoka-Coal Association

ATOKA, HARMONY*Jay Willoughby*

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Southeast Region

Atoka-Coal Association

ATOKA, HILLCREST*Steve Henry*

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Southeast Region
Atoka-Coal Association

ATOKA, NEW HOPE

Cody Cook

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Southeast Region
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ATOKA, SOUTHSIDE

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Southeast Region
Atoka-Coal Association

ATOKA, TUSHKA

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Southeast Region
Atoka-Coal Association

ATOKA, WARDS CHAPEL

Chance Dodd

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Southeast Region
Atoka-Coal Association

ATWOOD, FIRST

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Southeast Region
South Canadian Association

AVANT

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Tulsa Region
Washington-Osage Association

— B —

BALKO

Todd Carr

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Northwest Region
Panhandle Association

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Tulsa Region
Washington-Osage Association

BARNSDALL, VICTORY

Billy Lay

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Tulsa Region
Washington-Osage Association

BARTLESVILLE, EASTERN HEIGHTS

Lucas Smith

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Washington-Osage Association

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