

ITEMS FOR 2025
ANNUAL BUSINESS MEETING
and
YEARBOOK OF 2024 ANNUAL REPORTS



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(updated to include 2025 Nominees)

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*The Recruitment Committee Report was distributed as a separate handout during the 2025 annual business meeting.

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Recruitment Committee Report

The slate of nominees for 2025-2026 reflects the Recruitment Committee's commitments to representing the diversity of ABCORI's churches within its board and committees; making the best use of an individual's gifts, skills, experience, and interests in service to ABCORI and its ministry; honoring both clergy and lay leadership; and ensuring that two people from the same church do not serve on the same committee or on the board.

The Recruitment Committee nominates the following individuals to serve a one-year term in the positions listed:

Board of Ministries

President:	Eva Irby-Davis (member, Ebenezer Baptist Church)
Vice President:	Rev. Alan Newton (member, Phillips Memorial Baptist Church)
Treasurer:	David Dolce (member, Central Baptist Church, Jamestown)
Clerk:	Rev. Debra Lee (pastor, The Baptist Church in Warren)
Past President:	Rev. Dr. Cal Lord (pastor, Central Baptist Church, Westerly)
At-large Members:	Rev. Michael Campbell (pastor, Congdon Street Baptist Church) Jan Fletcher (member, First Baptist Church, East Greenwich) Wendy Fobert (member, Norwood Baptist Church) Sue Guilmain (member, Greenville Baptist Church) John McCann (member, Oak Lawn Community Baptist Church)

Committees

Finance:	Matt Bellisle (member, First Baptist Church, Wickford) Robert Butzier (member, Oak Lawn Community Baptist Church) Sue Colantonio (member, Greenville Baptist Church) David Coon (member, First Baptist Church in America) Rachel McGuire (member, First Baptist Church, Bristol)
Personnel:	Rev. Del Demosthenes (pastor, Memorial Baptist Church) Rev. Natasha Gordon (pastor, Georgiaville Baptist Church) Veronica Mays (member, Community Baptist Church, Newport) Dan Walker (member, Warwick Central Baptist Church)
Recruitment:	Mal Davis (member, Ebenezer Baptist Church) Rev. Dr. Cal Lord (pastor, Central Baptist Church, Westerly) Ann McGloshen (member, Olney Street Baptist Church)
SCOM:	Rev. Tim Chesser (member, Warwick Central Baptist Church) Rev. Elise Mancini (associate pastor, Ebenezer Baptist Church) Meredith Eckel (member, Central Baptist Church, Westerly) William Tutt, Sr. (member, Olney Street Baptist Church)

[Note: Neither officer positions on committees nor staff positions on the board and its committees require nomination or vote. Therefore, those positions and names are not included in the above slate of nominees.]

**American Baptist Churches of Rhode Island
& Affiliated Organizations
2025 Annual Business Meetings**

April 28, 2025

Warwick Central Baptist Church

Welcome & Opening Prayer

Rev. Sam Chesser

Annual Business Meetings of Affiliated Organizations

Baptist Home of Rhode Island (pp. 60-63)

James Ellison

Rhode Island Baptist Education Society (pp. 64-64)

Rev. Dr. Reppa Cottrell

Annual Business Meeting of American Baptist Churches of Rhode Island

Call to Order

Rev. Dr. Cal Lord

Roll Call

Rev. Debra Lee

Naming of Parliamentarian

Rev. Dr. Cal Lord

Approval of Draft Minutes

from 2024 Annual Business Meeting (pp. 5-8)

Rev. Dr. Cal Lord

Approval of Draft Minutes

from March 2025 Special Business Meeting (pp. 9-12)

Rev. Dr. Cal Lord

Approval of Agenda (p. 3)

Rev. Dr. Cal Lord

Receipt of Annual Reports (pp. 31-55)

Rev. Dr. Cal Lord

Recognition of 2024 Anniversaries & Milestones,
Pastoral Transitions, and Donors (pp. 56-59)

Rev. Dr. Courtney Davis Olds

Proposed Budget for Fiscal Year 2026 (pp. 13-24)

Robert Butzier

By-laws Revision Update & Related Motion (pp. 25-30)

Rev. Dr. Cal Lord

Nominations for 2025-2026

Beth Berry

Prayer for 2025-2026 Board and Committee Members

Motion to Adjourn

Rev. Dr. Cal Lord

Closing Prayer

Eva Irby-Davis

198th Annual Meeting
American Baptist Churches of Rhode Island
March 9, 2024
Central Baptist Church, Westerly

Draft Minutes

Call to Order: The 198th Annual Meeting of the American Baptist Churches of Rhode Island was called to order at 1:45 p.m. by President Rev. Dr. Cal Lord.

Opening Prayer: Pastor Mal Davis offered the opening prayer.

Naming of Parliamentarian: Rev. Dr. Dan Cottrell was appointed as parliamentarian for the meeting by President Lord.

Roll Call of Churches in Attendance: Lynne Linden, clerk, tabulated the Roll Call of Churches as follows: 34 congregations with a total number of Annual Gathering registrants of 156. A quorum for the meeting, which according to ABCORI bylaws is constituted by attendance of pastors/delegates representing one-third of associating churches, was reached.

Approval of Draft Minutes of 2023 Business Meeting: It was noted by Ms. Beth Berry of Wakefield Baptist Church that the minutes of the 2023 business meeting needed to be amended as follows: Under *Welcome & Opening Prayer* the minutes should state “Rev. Dr. Clay Berry welcomed everyone”. Moved by Rev. Samuel Chesser, Warwick Central Baptist Church, that the minutes of the 197th Annual Meeting of March 6, 2023, be accepted as amended. (See pp. 4-9 of the 2023 Annual Report Yearbook). Approved by voice vote: Unanimously.

Receipt of Written Reports in 2023 Yearbook: Moved by Pauline Perkins-Moye, Community Baptist Church (Newport), seconded by Wendy Fobert, Norwood Baptist Church, that the 2023 written reports be received as presented. (See pages 27-51 of the 2023 Annual Report Yearbook).

The reports were accepted unanimously by voice vote.

Recognition of 2023-2024 Board, Committee & Task Force Members: President Lord recognized and thanked the members of the 2023-2024 board, committees, Purpose Task Force, and Property Task Force.

Recognition of 2023 Anniversaries & Milestones, Pastoral Transitions, Donors & Volunteers: Rev. Dr. Courtney Davis Olds, executive minister, recognized clergy anniversaries, church milestones, churches concluding their ministries, pastoral transitions, donors, and volunteers. (pp. 53-57 of the 2023 Annual Report Yearbook).

Presentation of Fiscal Year 2025 Budget: Mr. Robert Butzier, chair of the Finance Committee, presented the report. He referred to the budget on pp. 10-21 in the Items for

2024 Annual Business Meeting booklet. Mr. Butzier highlighted the following items of interest:

- ABCORI is not at a crossroad – that happened two years ago.
- The committee had to create a budget to address the rising deficit.
- The FY 2023 3-month mini-budget proposed to bring ABCORI into the new fiscal year had a \$80,000 deficit.
- The FY 2024 full year budget had a \$300,000 deficit.
- The only reason ABCORI was able to make it through 2023 was due to a \$300,000 donation.
- 2024 could not continue with another \$300,000 deficit. There are not enough funds in the unrestricted funds to cover such a deficit.

Expenses must be mitigated, and as the largest draw is Canonicus Camp and Conference Center, the Finance Team’s FY 2025 budget reflects that camp shelters and the bathhouse will not be open for the summer of 2024 and the camp and conference operations will be suspended in October 2024 through the remainder of the fiscal year.

This budget still results in a deficit, which will be covered by the proceeds from the sale of property partially owned by ABCORI and previously used by Quidnick Baptist Church.

Fritz Eckel, Central Baptist Church, Westerly, made a motion to approve the budget for FY 2025 as presented. The motion was seconded by Pastor Ron Provencal, Lakewood Baptist Church.

The motion to approve the budget was passed by a majority by a voice vote.

Presentation of Motion to Continue Interim Board Structure: (See p. 22 of the Items for 2024 Annual Business Meeting booklet.) The Board of Ministries proposed the following motion for an extension of the one-year interim board structure first adopted at the 2023 annual business meeting.

Moved: That the Interim Board Structure approved at the 2023 annual business meeting and the motions thereto pertaining be and hereby are approved to continue through the fiscal year beginning April 1, 2024.

Cephus Dougbe, Jr., Mount Pleasant Baptist Church (Providence), seconded the motion to approve the Interim Structure.

The motion to approve the extension of the interim structure was passed by a majority by a voice vote.

President Lord announced the members of the By-laws Task Force:

Rev. George Barclay
Lynne Linden
Meredith Eckel
Rev. Del Demosthenes

The task force will work with Rev. Dr. Courtney Davis Olds and Rev. Dr. Cal Lord to revise the by-laws.

Presentation of Nominations for 2024-2025 (See pp. 24-25 of the Items for 2024 Business Meeting booklet). Recruitment Committee Chair Beth Berry presented the report with the names of individuals to be elected for a one-year term.

Approval of 2024-2025 Nominations for the ABCORI Board of Ministries: The motion from the Recruitment Committee was seconded by Rev. Tim Chesser, Warwick Central Baptist Church.

The motion to approve the nominations was passed by a majority by a voice vote.

The approved Board of Ministries members are as follows:

Officers & Executive Committee

President	Cal Lord
Vice President	Eva Irby-Davis
Treasurer	David Dolce
Clerk	Debra Lee

Committee Chairs

Finance Committee	Bob Butzier
Personnel Committee	Sarah Reed Jay
Recruitment Committee	Beth Berry
Standing Committee on Ordained Ministry	Darin Collins

At-Large Members

George Barclay	Michael Browner, Jr.	Sue Guilmain
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Committee Members

- Finance: Matt Bellisle, Sue Colantonio, David Coon
- Personnel: Mal Davis, Dan Walker
- Recruitment: Bob Auld, Eva Irby-Davis
- SCOM: Reppa Cottrell, Jean Manocchia, Linda Moore, William Tutt, Sr.

Prayer for 2024-2025 Board, Committees & Task Forces Members: Rev. Wendy Kiefer-O'Brien asked those serving in 2024-2025 and those who served in 2023-2024 to stand. She offered a prayer for wisdom, strength, and discernment for all who have served and for those who will serve.

Rev. Lord asked for prayers for all ABCORI pastors; for Emmanuel Baptist Church and First Baptist Church of West Greenwich, who celebrated the conclusion of their ministries in 2023; and all current churches. He also indicated that the board will hold information sessions throughout the year regarding topics of concern.

Motion to Adjourn: The motion to adjourn the meeting at 2:26 pm was made by President Lord and was passed unanimously by voice vote.

Closing Prayer: Vice President Irby-Davis offered the closing prayer.

Respectfully submitted,
Lynne M. Linden, Clerk

Special Business Meeting
American Baptist Churches of Rhode Island
March 19, 2025
Lakewood Baptist Church

Draft Minutes

Welcome: Ron Provencal, pastor of Lakewood Baptist Church, offered a welcome.

Call to Order: Rev. Dr. Cal Lord, ABCORI president, called the special meeting for the purpose of considering the sale of ABCORI's Canonicus Camp and Conference Center to order shortly after 7 p.m. He then offered the opening prayer.

Roll Call: Rev. Debra Lee, ABCORI clerk, conducted the roll call. Forty of ABCORI's 63 member churches were represented by a pastor or at least one delegate. A quorum was present.

Naming of Parliamentarian: Rev. Dr. Cal Lord introduced Rev. Theodore "T. J." DeMarco, pastor of Providence Presbyterian Church and the stated clerk for the Presbytery of Northern New England, as parliamentarian.

Overview of Discussion Guidelines: President Lord reviewed guidelines from *Robert's Rules of Order* as they pertained to the meeting.

Meredith Eckel, Central Baptist Church, Westerly, moved that discussion be limited to five minutes per person. Rev. Dr. Reppa Cottrell, First Baptist Church, Wickford, seconded. Motion carried by a show of hands.

Item of Business - Decision to Sell Canonicus Camp and Conference Center: Eva Irby-Davis, ABCORI vice president, read the motion:

We, the voting delegates of the constituent churches of American Baptist Churches of Rhode Island ("ABCORI"), having heard and prudently considered the rationale for the decision, vote to affirm the decision of the ABCORI Board of Ministries to pursue the sale of ABCORI's real property known as the Canonicus Camp and Conference Center, which is comprised of approximately 300 acres in the towns of Exeter and North Kingstown, Rhode Island.

Coming from the board, the motion did not require a second. The floor then was opened for discussion.

Erica Traub, Calvary Baptist Church, moved to amend the motion to read: "We, the voting delegates of the constituent churches of American Baptist Churches of Rhode Island (ABCORI), having heard and prudently considered the rationale for the decision, vote NOT to affirm the decision of the ABCORI Board of Ministries..." Rev. Dr. Tony Pappas, First Baptist Church, Block Island, seconded. The floor was opened for

discussion on the amendment, alternating between those in opposition to the amendment to the motion and those in favor of it.

Speaking in opposition to the amendment to the motion were:

Meredith Eckel, Central Baptist Church, Westerly
David Coon, First Baptist Church in America
Rev. Sam Chesser, Warwick Central Baptist Church

Speaking in favor of the amendment to the motion were:

Lee Trainer, First Baptist Church, North Kingstown
Rev. Dr. Charlie Hartman, Community Church of Providence
Rev. Dr. Amy Chilton, Phillips Memorial Baptist Church
Dana Mennillo, Phillips Memorial Baptist Church
Rev. Dr. Evan Howard, First Baptist Church, North Kingstown

Rev. Natasha Gordon, Georgiaville Baptist Church, moved to end debate on the amendment to the motion. Tyler Brock, Summit Baptist Church, seconded. Motion to end debate on the amendment to the motion carried by a show of hands.

A vote was taken on the motion to amend the language of the original motion. The motion to amend failed by a show of hands.

Peter Voight, First Baptist Church, North Kingstown, moved to amend the original motion to include at the end "but only after the formation of a 'Win-Win Committee' to determine how to proceed with the sale. The committee will be composed of three ABCORI board members; three board members of Canonicus Ministries, Inc., which is a Rhode Island non-profit corporation; and one mediator from ABCUSA. Further, that any sale may only be to a legitimate conservation group, such as the R.I. Department of Environmental Management." Rev. Dr. Tony Pappas, First Baptist Church of Block Island, seconded. The floor was then opened for discussion on the amendment.

Asking a question was:

Rev. Sam Chesser, Warwick Central Baptist Church

Those speaking in favor of the amendment were:

Liz Lussier, Tabernacle Baptist Church
Rev. Dr. Tony Pappas, First Baptist Church, Block Island

Those speaking in opposition to the amendment were:

Tyler Brock, Summit Baptist Church
Dana Mennillo, Phillips Memorial Baptist Church

Wendy Fobert, Norwood Baptist Church, moved to end discussion on the amendment. Mal Davis, Ebenezer Baptist Church, seconded. Motion to end debate on the amendment carried by a show of hands.

A vote was taken on the motion to amend the language of the original motion. The motion to amend failed by a show of hands.

Discussion on the floor returned to the original motion as presented by the Board of Ministries, with discussion alternating between those in opposition and those in favor.

Those speaking in opposition to the motion as presented by the Board of Ministries were:

Sandra Kelly, Georgiaville Baptist Church
Rev. Peter Preiser, First Baptist Church, Block Island
Sarah Fresch, Phillips Memorial Baptist Church
Joanne Brown, Warwick Central Baptist Church
Lee Trainer, First Baptist Church, North Kingstown
Rev. Dr. Tony Pappas, First Baptist Church, Block Island
Rev. Dr. Amy Chilton, Phillips Memorial Baptist Church
Rev. Sarah Reed Jay, Community Church of Providence
Martha Asermely, Tabernacle Baptist Church
Martin Rosato, First Baptist Church, Block Island
Tommy Kegbeh, Community Church of Providence

Those speaking in favor of the motion as presented by the Board of Ministries were:

James Ellison, Oak Lawn Community Baptist Church
Wendy Fobert, Norwood Baptist Church
John Tucker, Greenville Baptist Church
Bob Butzier, Oak Lawn Community Baptist Church
Kathy Caval, Central Baptist Church, Westerly

Those asking a question or speaking neither in opposition nor in favor were:

Alton Bentley, First Baptist Church, Block Island
Rev. Paul Rollins, First Baptist Church, East Greenwich
Mal Davis, Ebenezer Baptist Church

Rev. Dr. Carl Balark, Ebenezer Baptist Church, moved to end debate on the main motion. Kathy Caval, Central Baptist Church, Westerly, seconded.

Nancy Bancroft, Wakefield Baptist Church, moved that the vote be taken by written ballot. Rev. Dr. Charlie Hartman, Community Church of Providence, seconded. The motion failed by a show of hands.

A vote on the main motion as presented by the Board of Ministries then was taken by a show of hands and counted by the parliamentarian with assistance from several non-voting guests.

Votes in favor of the motion: 42-44, depending on the counter

Votes in opposition to the motion: 60-65, depending on the counter

The motion failed.

Adjourn/Closing Prayer: President Lord thanked those in attendance and adjourned the meeting at 9:05 p.m. He then offered a closing prayer.

Respectfully submitted,
Debra Lee, Clerk

Proposed Budget for Fiscal Year 2026

(April 1, 2025 - March 31, 2026)

Context

The precarious nature of ABCORI's finances has been reported on in different formats for many years. In the absence of income sufficient to cover expenses, ABCORI has relied heavily on draws from its endowment to support its ministry for at least the past decade. Thanks to a bequest in 2023 and proceeds from the January 2024 sale of property owned by ABCORI and previously used by Quidnick Baptist Church, ABCORI was less reliant on the endowment in its most recent fiscal years. Nevertheless, a decade or more of routine draws, coupled with the allocation of funds to pay for the necessary repair to the Lake Adams dam, have nearly depleted ABCORI's endowment.

A depleted endowment has a significant impact. The smaller the endowment, the less interest income ABCORI earns. As a result, the quarterly income disbursements are significantly lower. When ABCORI's endowment was healthier, income from interest on the invested funds could contribute \$100,000 or more to ABCORI's budget. For FY2026, estimated income from interest on ABCORI's invested funds is \$25,000.¹ With giving from ABCORI churches also having declined as many of those churches face their own financial challenges, ABCORI is left with less money to fund its ministry. ABCORI has been unable to pursue new ministry opportunities or invest in upgrades to the Canonicus Camp and Conference Center for years due to a lack of funds.

ABCORI's dire financial situation now threatens its very existence. Simply stated, ABCORI's available cash assets² will be exhausted in less than two years without additional income sources. This would mean the end of ABCORI's ministry to its member churches and among American Baptists in the state.

Narrative

ABCORI's purpose is to "establish, maintain, and assist American Baptist churches in the state." This takes the form of resourcing member congregations, equipping congregational leaders, and promoting shared ministry. To do this, ABCORI maintains an office; employs staff; and offers workshops, programs, resources, and expertise. As

¹ Estimated FY2026 income from permanent trusts of which ABCORI is beneficiary is \$11,000. These figures together account for the \$36,000 reported in income line 5085 in the FY2026 proposed budget.

² ABCORI's available cash assets as of 3/31/25 were: \$82,507 in checking, \$102,134 in a CD, and \$443,827 in fully unrestricted endowment funds to which ABCORI has access to income and principal. ABCORI's additional cash assets include \$98,182 in the Baptist Fund, which has a designated purpose and is not available for general expenses; \$7,797 in savings, which is held for Elder Care Ministries outreach; \$19,150 in endowment funds earmarked for camperships; and \$44,029 in endowment funds earmarked for Canonicus expenses.

an employer and nonprofit organization, ABCORI carries appropriate insurances and has certain administrative costs.

ABCORI also has expenses resulting from its ownership of Canonicus Camp and Conference Center. These facility costs (utilities, insurance, maintenance, repairs, and related staff for the grounds and all buildings at Canonicus) are independent of any costs associated with programs that take place at Canonicus.

In preparing the FY2026 budget proposal, the Finance Committee sought to keep expenses as low as possible while also enabling ABCORI to fulfill its mission, function as an organization, and perform basic care of the Canonicus property.

The proposed budget, which was unanimously approved by the Board of Ministries for presentation at ABCORI's annual business meeting, reflects the following recommendations:

- That ABCORI continue to employ a full-time executive minister; a full-time facilities manager; a part-time office administrator (30 hours/week); a part-time maintenance worker (24 hours/week); and a part-time facilities monitor (3 hours/week).
- That staff with more than one year of employment receive a 2.5% cost-of-living allowance (COLA) raise, as recommended by the Personnel Committee.
- That camp and conference operations at Canonicus not resume in FY26 due to 1) a lack of property insurance; 2) liability insurance exclusions that significantly limit activities on the property; and 3) camp/conference program revenue historically insufficient to cover associated expenses and overhead.
- That buildings remain in “hibernation” mode in an attempt to limit facility costs.
- That repairs and maintenance of Canonicus facilities continue on an “as needed” basis, with repairs classified as capital expenses funded by drawing from ABCORI’s endowment accounts designated for Canonicus capital expenses.

The proposed budget is once again a deficit budget. Even with expenses kept to a bare minimum, ABCORI’s income is not sufficient to cover its ministry among its member churches and the costs associated with ownership of Canonicus. As in previous years, the greatest source of deficit is from Canonicus facilities.

If ABCORI is to fund this deficit budget without exhausting the fully unrestricted funds in its endowment, additional income funds must be found. While donations of any size are appreciated, it is unrealistic to think that ABCORI’s member churches would be able to provide sufficient funds to fully support ABCORI’s ministry in FY2026 or in the future.

To fund the FY2026 budget, the Finance Committee recommends that the Ruah property (former director's lodge) be subdivided from the larger parcel of which it is a part and sold. This stop-gap measure would not resolve the bigger picture of ABCORI's dire financial situation, but it would provide the necessary cash flow for ABCORI to remain in operation through the fiscal year without exhausting ABCORI's limited endowment.

Bigger Picture

ABCORI cannot continue its pattern of patching deficit budgets from year to year. A longer-term strategy to fund ABCORI's ministry is necessary.

Additionally, it is fiducially irresponsible for ABCORI to continue ownership of a camp and conference center property for which it cannot obtain insurance and which has been a detriment to ABCORI's overall financial stability—and, therefore, a deterrent to ABCORI's fulfillment of its primary purpose and ministry.

To secure its long-term future, ABCORI should explore divestment of the Canonicus property³ and work to increase its endowment so that it becomes a reliable, ongoing source of financial support for ABCORI's ministry among its member churches.

In the meantime, the Board of Ministries is open to considering proposals from outside organizations for use of the Canonicus property. Those proposals need to include:

- A statement of how the organization and/or proposed use of the property aligns with ABCORI's purpose and mission.
- A business plan, including an organization description; market analysis; business structure and management; products or services; customer segmentation; marketing and sales plan; logistics and operations; and detailed, audited financials.
- Evidence of immediate and ongoing financial benefit to ABCORI.
- Details of the organization's insurance coverage, including but not limited to general liability, liability for all proposed programs/activities, and property insurance for the full Canonicus property. Details of all exclusions in coverage must be provided.

³ Canonicus Camp and Conference Center is ABCORI's greatest financial asset. In 2024, that property appraised for \$4.36 million.

	FY 25 Budget (April 1,2024- March 31,2025)	FY 26 Proposed (April 1, 2025-March 31,2026)
Revenue		
5000 REVENUE - REGIONAL OPERATIONS		
5010 America for Christ Offering	\$3,200.00	\$3,100.00
5020 Regional Support	\$13,500.00	\$5,675.00
5030 United Mission Giving	\$70,000.00	\$68,000.00
5040 Honoraria		
5050 Baptist Fund of RI - Donations	\$14,650.00	\$7,000.00
5051 Baptist Fund of RI - PIF Invest	\$14,856.00	\$16,000.00
5060 Gifts & Donations-Unrestricted	\$50,000.00	\$30,000.00
5085 ABCORI - Pooled Member Qtrly	\$16,800.00	\$36,000.00
5091 Transfer - PIF MGMT Expenses	\$16,200.00	\$0.00
5540 Baptist Home of RI - Admin Serv	\$7,180.00	\$7,538.00
5560 Misc Income	\$4,644.00	\$1,000.00
Total 5000 REVENUE - REGIONAL OPERATIONS	\$211,030.00	\$174,313.00
5200 CAMP & CONFERENCE		
5310 Revenue - Day Conferences	\$14,000.00	\$0.00
5320 Overnight Retreats	\$60,000.00	\$0.00
5330 Revenue - Equipment & Misc. Item	\$2,000.00	\$0.00
5340 Other Facilities - Fields/Chapel	\$16,000.00	\$0.00
5350 Surcharges	\$3,000.00	\$0.00
5380 Revenue Food Service	\$62,000.00	\$0.00
Total 5200 REVENUE - CAMP & CONFERENCE	\$157,000.00	\$0.00
5500 OTHER CANONICUS INCOME		
5082 Other Donations	\$9,448.00	\$2,500.00
5090 Transfer - PIF Capital Expenses		
5512 Rental - ABCORI Units	\$36,000.00	\$0.00
5525 Income Scrap Salvage	\$0.00	\$500.00
Total 5500 REVENUE - OTHER	\$45,448.00	\$3,000.00
TOTAL REVENUE	\$413,478.00	\$177,313.00
6000 REGIONAL - ADMIN EXPENSES		
6010 Bank/Credit Card Fees&Interest	\$400.00	\$400.00
6030 Fees & Dues	\$300.00	\$200.00
6040 Workers Compensation Insurance	\$7,300.00	\$9,758.00
6045 Insurance - Umbrella/Liability/D&O	\$3,500.00	\$17,809.00
6050 Utilities - Lawrence Bldg.	\$7,100.00	\$6,485.00
6055 Maintenance - Lawrence Bldg.	\$3,600.00	\$4,455.00
6090 Office Expenses	\$2,000.00	\$2,000.00
6105 Lease Expense - Copier	\$2,250.00	\$2,206.00
6110 Postage	\$850.00	\$650.00
6120 Telephone	\$1,800.00	\$1,500.00
6130 Computer Services/Internet Expense	\$5,500.00	\$5,000.00
6160 Audit/Compilation Services	\$6,000.00	\$7,000.00

6170 Accounting Fees- Controllership	\$1,800.00	\$1,200.00
6175 Bookkeeping Fees	\$18,000.00	\$18,000.00
6180 Legal/Professional Fees	\$1,500.00	\$15,000.00
6240 Payroll Service Expense	\$1,400.00	\$1,500.00
Total 6000 REGIONAL - ADMIN EXPENSES	\$63,300.00	\$93,163.00

6200 REGIONAL - OPERATIONS EXPENSE

6035 Dues - MRC	\$2,000.00	\$2,000.00
6172 Accounting Fees - Investment	\$5,200.00	\$5,200.00
6210 Payroll - Administrative Staff	\$48,082.94	\$46,800.00
6230 Payroll Tax Expense - Admin	\$3,678.35	\$3,600.00
6250 Local Travel & Hosp. - Exec	\$4,000.00	\$3,000.00
6252 National Travel & Educ. - Exec	\$4,000.00	\$2,000.00
6260 Travel - Admin	\$200.00	\$200.00
6300 Payroll - Executive Salaries	\$85,543.01	\$87,682.00
6310 Payroll-Executive Housing Allow		
6312 Payroll - Exec Medical Reimb	\$5,423.00	\$6,080.00
6314 Payroll - Exec S.S. Offset		
6315 Pension - Executive Staff	\$13,686.91	\$14,029.00
6510 Resource & Literature	\$500.00	\$0.00
6515 Seminars & Workshops - ABCORI	\$10,000.00	\$10,000.00
6520 Board Expenses - ABCORI	\$4,500.00	\$4,500.00
6810 Baptist Fund of RI-Grants	\$23,000.00	\$23,000.00
Total 6200 REGIONAL - OPERATIONS EXPENSE	\$209,814.21	\$208,091.00

7000 CANONICUS FACILITES

7040 Electricity	\$22,080.00	\$21,485.00
7050 Natural Gas	\$8,900.00	\$10,817.00
7060 Insurance - Buildings	\$41,500.00	\$50,000.00
7075 Maintenance - Building	\$5,000.00	\$4,050.00
7080 Maintenance Supplies	\$3,500.00	\$2,400.00
7085 Ground Maintenance	\$6,300.00	\$3,600.00
7090 Heating Oil	\$6,432.00	\$4,800.00
7110 Propane	\$1,290.00	\$1,680.00
7120 Equipment Repairs	\$9,500.00	\$3,000.00
7130 Vehicles Maintenance	\$6,800.00	\$900.00
7140 Gasoline	\$3,500.00	\$1,910.00
7150 Vehicle Insurance	\$900.00	\$1,200.00
7155 Vehicle Registration	\$200.00	\$200.00
7160 Water	\$3,800.00	\$2,885.00
7170 Waste Removal	\$2,820.00	\$2,700.00
7180 Contractual Services	\$8,300.00	\$2,550.00
7290 Capital Expenses		
7310 Payroll - Full Time Staff	\$42,947.71	\$44,021.00
7315 Payroll - Part Time Staff	\$13,472.16	\$23,616.00
7320 Payroll - Seasonal Staff	\$8,192.00	\$0.00
7325 Payroll - Tax Expense	\$4,942.81	\$5,175.00
7335 Medical Insurance - Staff	\$13,636.11	\$13,672.00

7340 Retirement - Staff	\$1,717.91	\$1,761.00
7350 Housing Expense - Staff	\$850.00	\$1,610.00
7355 Housing Utilities - Staff	\$6,300.00	\$6,617.00
Total 7000 CANONICUS FACILITES	\$222,880.70	\$210,649.00

8200 CAMP & CONFERENCE EXPENSE

8230 Computer Services/Tech Expense	\$4,500.00	\$0.00
8265 Travel Expense	\$250.00	\$0.00
8270 Program Supplies	\$150.00	\$0.00
8275 Medical Supplies	\$600.00	\$0.00
8280 Permits/Inspections	\$250.00	\$0.00
8285 Fees & Dues	\$300.00	\$0.00
8310 Food - Conferencing	\$27,000.00	\$0.00
8320 Kitchen Supplies	\$2,200.00	\$0.00
8345 Custodial	\$15,000.00	\$0.00
8350 Laundry Expense	\$5,000.00	\$0.00
8355 Domestic Furnishings	\$1,000.00	\$0.00
8380 Payroll - Full Time Staff	\$16,099.30	\$0.00
8382 Payroll - Part Time Staff	\$23,480.00	\$0.00
8385 Payroll - Seasonal Staff	\$23,220.00	\$0.00
8390 Payroll Taxes - Staff	\$6,461.45	\$0.00
8395 Medical Insurance - Staff	\$17,870.43	\$0.00
8397 Retirement - Staff	\$643.97	\$0.00
Total 8200 CAMP & CONFERENCE EXPENSE	\$144,025.15	\$0.00

TOTAL EXPENSE	\$640,020.06	\$511,903.00
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NET INCOME	-\$226,542.06	-\$334,590.00
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Explanation of Budget Line Items

REGIONAL INCOME		
Number	Name	Notes
5010	America for Christ	Budget figure based on a 36-month average. ABCORI receives ~29% of the donations made to this offering by its member churches.
5020	Regional Support	Budget figure based on a 36-month average. ABCORI receives 100% of the donations made to Regional Support via ABCUSA Church Mission Support/United Mission.
5030	United Mission	Budget figure based on a 36-month average. ABCORI receives 65% of the donations made to United Mission Basics by its member churches.
5040	Honoraria	Account used for any honoraria provided to ABCORI staff for pulpit supply and other work-related speaking engagements.
5050	Baptist Fund Donations	Budget figure based on a 36-months average. Entire amount will be available as grants given by ABCORI (see expense line 6810).
5051	Baptist Fund PIF Invest	Estimated income from trusts benefiting the Baptist Fund. Entire amount will be available as grants given by ABCORI (see expense line 6810).
5060	Gifts & Donations- Unrestricted	Budget figure based on a 36-month average, excluding bequests.
5085	ABCORI Pooled Member Qtrly	Estimated income from trusts and endowment accounts designated for ABCORI's general use.
5092	Transfer-PIF Draw	Funds drawn from ABCORI's unrestricted endowment on an as-needed basis to cover operating expenses and budget shortfalls. Balance of these funds as of 12/31/24 is ~\$450,000.
5540	Baptist Home of RI- Admin Serv	Portion of the Baptist Home of Rhode Island grant designated to ABCORI for overhead (office space, etc.) related to the Elder Care Ministries program.
5560	Misc. Income	Income not otherwise specified.

CCC INCOME

Number	Name	Notes
5200	Revenue-Camp & Conference	No revenue from camp/conference operations anticipated in FY26.
5082	Other donations	Donations specific to Canonicus.
5090	Transfer-PIF Capital Expenses	Funds drawn on an as-needed basis from accounts in ABCORI's endowment that are designated for Canonicus capital expenses. Total balance of these accounts as of 12/31/24 is ~\$44,000.
5512	Rental-ABCORI units	No rental income currently anticipated in FY26.
5525	Income-Scrap/Salvage Items	Income from scrap metal/salvage sale.

REGIONAL EXPENSES		
Number	Name	Notes
6010	Bank/Credit Card Fees	Fee for remote deposit capability (currently \$180/year) and any incidental banking fees.
6030	Fees and Dues	Executive minister's yearly dues for the Regional Executive Ministers' Council.
6040	Workers Comp Insurance	Budget figure based on current premium; subject to change at renewal in June.
6045	Insurance-Umbrella/Liability/D&O	Budget figure based on current premiums for general liability and director and officers policies; subject to change at renewal in June. Note: In prior budget years, liability and D&O insurance were part of a package with property insurance and not broken out in the budget in the same way.
6050	Utilities-Lawrence Bldg	Utility expenses for the ABCORI office building. Budget figure based on average usage and current rates.
6055	Maintenance-Lawrence Bldg	Maintenance costs for the ABCORI office building. Budget figure based on 3-year average.
6090	Office expense	Office supplies.
6105	Lease expense-copier	Office copier.
6110	Postage	Because postage costs continue to rise, ABCORI is selective about what it sends via USPS.
6120	Telephone	Office phone.
6130	Computer Services/Internet Expenses	Internet service, Quickbooks, Adobe, firewall, tech support.
6160	Audit/Compilation Services	An annual financial compilation report.
6170	Accounting Fees-Controllership	Controller services. Budget figure based on estimated hours this service will entail in FY26.
6175	Bookkeeping Fees	Budget figure based on estimated hours required for bookkeeping services in FY26
6180	Legal/Professional Fees	Legal counsel and professional services required by the organization. Budget figure an estimated cost.

REGIONAL EXPENSES		
6240	Payroll Services Expense	Payroll service. Budget figure based on estimated cost in FY26.
Above administrative expenses are split 50/50 between Regional Expense and CCCC Expense.		
6035	Dues-MRC	Annual dues for ABCORI's participation in the Multi-Regional Corporation, which is a founding partner of the American Baptist Foundation. Membership in MRC has financial benefit and provides ABCORI with access to resources.
6172	Accounting Fees- Investment	Cost for PIF-related accounting services performed by ABCORI's accountant. Anticipated savings from previous years with the transfer to the PIF to the American Baptist Foundation.
6210	Payroll-Administrative Staff	Salary, part-time administrative staff position (30 hours/week).
6230	Payroll Tax Expense- Admin	Employer-paid FICA
6250	Local Travel & Hosp.- Exec	Executive minister's mileage reimbursement and expenses.
6252	National Travel & Educ.- Exec	Executive minister's continuing education and travel to ABCUSA meetings.
6260	Travel-Admin	Mileage reimbursement to administrative staff for work-related travel
6300	Payroll-Executive Salaries	Total amount in this line in proposed budget will be distributed between salary, housing allowance, and social security offset.
6310	Payroll-Executive Housing Allowance	[Portion of executive minister's compensation designated as housing allowance, for tax purposes.]
6312	Payroll-Exec Medical Reimb	Reimbursement of cost for executive minister to be covered by spouse's insurance, rather than be on ABCORI's employee policy. This provides a net savings to ABCORI.

REGIONAL EXPENSES		
6314	Payroll-Exec SS Offset	[Portion of executive minister's compensation to offset part of executive minister's taxes. (Clergy are considered self-employed for federal tax purpose. Therefore, the employer does not contribute to FICA on their behalf.)]
6315	Pension-Executive Staff	Standard contribution for executive minister's enrollment in MMBB's Comprehensive Plan, which is calculated at 16% of total compensation package (salary, housing, social security offset)
6510	Resources & Literature	Periodicals and publications.
6515	Seminars & Workshops-ABCORI	Expenses associated with ABCORI programming. Funded in FY26 from the Baptist Fund.
6520	Board Expenses	Expenses associated with board meetings and the ABCORI annual gathering
6810	Baptist Fund Expenses	Amount available to be given as grants by ABCORI from the Baptist Fund (balances income from 505 and 5051 above).

CCCC EXPENSES		
Number	Name	Notes
7000	Canonicus Facilities	Estimated budget figures for utilities and necessary maintenance while most buildings are in "hibernation" mode. Based on a combination of historical data, current rates, and projected utility usage.
7060	Insurance-Buildings	Estimated premium <u>if</u> ABCORI is able to secure a property insurance policy.
7180	Contractual Services	Professional services required on a routine basis (fire inspection, boiler inspections, etc.) even when buildings not occupied or in use.
7290	Capital Expenses	Capital repairs/improvements using funds drawn on an as-needed basis from Canonicus-specific accounts in ABCORI's endowment.
7310	Payroll-Full Time Staff	Salary, full-time maintenance/facilities staff.

CCCC EXPENSES		
7315	Payroll-Part Time Staff	Hourly wages, part-time maintenance/facilities staff.
7320	Payroll-Seasonal Staff	No seasonal staff anticipated in FY26.
7325	Payroll-Tax Expense	Employer-paid portion of FICA for maintenance/facilities staff.
7335	Medical Insurance-Staff	Employer-paid insurance premium for full-time maintenance/facilities staff.
7340	Retirement-Staff	Employer-paid retirement contribution for full-time maintenance/facilities staff.
7350	Housing Expenses-Staff	Upkeep costs for onsite staff housing (facilities manager).
7355	Housing Utilities	Utility costs for onsite staff housing (facilities manager).
8200	Camp & Conference Expenses	No camp/conference program proposed in FY26.

[Note: The Elder Care Ministries budget is maintained separately and is no longer included as part of ABCORI's budget. The Elder Care Ministries budget is fully funded by a grant and is not subject to the same approval process as ABCORI's budget.]

By-laws Revision Update & Related Motion

Background

For at least five years, ABCORI has been operating with an organizational structure that differs from the one outlined in its by-laws.

At the annual business meeting in March 2020, delegates approved a motion “that the portion of the by-laws that specify elected members to the Ministry Teams be suspended until such time as the Board of Ministries or those authorized by the Board of Ministries considers a realignment of volunteer leadership more representative of the nature of region ministry going forward.”

Whatever plans the board had in 2020 to pursue realignment were put on hold through the COVID-19 pandemic and an executive minister transition. In 2022, the board resumed consideration of a governing structure that would clarify responsibilities; streamline decision-making; and better reflect the number of member churches and active individuals within ABCORI. The result was the interim structure that was proposed by the board at the March 2023 annual meeting and approved by the delegates.

Under that interim structure, the board was able to carry out its responsibilities to ABCORI while also giving attention to ABCORI’s mission; the role of the Board of Ministries; and trends impacting ABCORI and its member churches. As a result, the board grew in its understanding of the nature of its work and how to be more effective in its service to ABCORI.

Having worked within and evaluated the interim structure for one year, the board appointed a task force to begin a review and revision of ABCORI’s by-laws at the annual business meeting in March 2024. At the same meeting, delegates approved continuing the interim structure for one additional year while the by-laws task force undertook its work.

A by-law revision task force of Lynne Linden, chair (Warwick Central Baptist Church); Rev. George Barclay (Norwood Baptist Church); Rev. Del Demosthenes (Memorial Baptist Church); Meredith Eckel (Central Baptist Church, Westerly); and *ex officio* members Rev. Dr. Cal Lord (ABCORI president) and Rev. Dr. Courtney Davis Olds (ABCORI executive minister) met throughout 2024. Working from the most recent version of the by-laws, which was approved in 2013, the task force focused its efforts on Articles VI-XII. Those portions dealt with the structure of the board and committees, which had been identified as a primary area of concern in 2020.

In the process of review and revision, the by-laws task force sought input from ABCUSA; reviewed by-laws from other American Baptist regions; consulted resources specific to ministry organizations and non-profit governance; and considered feedback from ABCORI's Board of Ministries.

In January 2025, the task force presented a proposed revision of the by-laws to the Board of Ministries for their consideration. The board voted unanimously to present that proposed revision to the delegates at the March 2025 annual business meeting.

Highlights from Proposed By-laws Revision

Because the task force had focused on the portions of the by-laws dealing with the structure of the board and committees, Articles I-IV contained few changes. Those that were proposed included updates to the names of the State of Rhode Island and American Baptist Churches USA; corrections to spelling, grammar, and redundancies; and edits to maintain consistency of wording throughout the by-laws. Proposed revisions to Article V included aligning the timing of the annual business meeting with ABCORI's fiscal year and adding a provision for electronic communication to reflect updated forms of communication.

Under the proposed revisions to Articles VI-X, the board and committee composition would be:

Board of Managers

(13 total members: 11 elected members with votes, 2 executive staff members without votes)

Officers: President
Vice President
Clerk
Treasurer
Executive Minister (without vote)

At Large: Six (6)
Past President

Staff: Executive Minister (without vote) [also listed above under officers]
Associate Executive Minister (without vote)

Committees

- Finance: 5 elected members; treasurer; president or vice president; executive minister (*ex officio* without vote)

- Personnel: 4 elected members; president or vice president; executive minister (*ex officio* without vote)
- Recruitment: 4 elected members; president or vice president; executive minister (*ex officio* without vote)
- Professional Ministry: 2 elected clergy members; 2 elected lay members; executive minister (*ex officio* with vote)
- Executive: officers as listed above

The proposed name of the board, Board of Managers, is a return to the name in use in the 1945 and 1970 versions of the by-laws and better reflects the board's governance responsibilities.

The proposed composition of the board and committees builds on and adapts the interim structure approved in 2023 and 2024. The size of the board is reflective of the small size of ABCORI as a region, as well as in alignment with expert recommendations for the ideal size of a non-profit board. Unlike in the interim structure or the structure outlined by the most recent version of ABCORI's by-laws, all voting members of the board are elected. This ensures that those making decisions for ABCORI are appointed to do so by its member churches via their delegates to the annual business meeting.

The number of at-large members of the board is doubled in the proposed revision. This brings additional voices to the board.

In the proposed revision, the board's responsibilities are largely unchanged from those outlined in the 2013 version of the by-laws. Wording revisions emphasize the board's fiduciary responsibility to ABCORI.

The committees proposed in the by-laws revision are the same as those in the interim structure, with the exception of the Standing Committee on Ordained Ministry being renamed the Professional Ministry Committee to reflect that not all pastoral or ministerial leaders within ABCORI are ordained clergy. The committee's responsibilities align with the corresponding committee in the 2013 version of the by-laws, with the finance committee assuming all responsibilities of the operations team except personnel.

The number of elected members on the finance, personnel, and recruitment committees is increased from the interim structure so that each now has at least 5 voting members. In another change from the interim structure, either the president or vice-president is a voting member of the finance, recruitment, and personnel committees. This enables the president and vice president to have a greater understanding of the work of the committees and the issues facing ABCORI.

Whereas committee chairs served on the board in the interim and previous structures, that is no longer the case in the structure outlined in the proposed revision. Committees continue to report to the board and a representative of a committee can be called upon to meet with the board if the committee's input or expertise is needed. Committee chairs, however, no longer have the added responsibility and time commitment of serving on the board.

In keeping with the suspension of ministry teams approved by the delegates in 2020, the proposed by-laws revision eliminates Article XI-Areas of Ministry Teams. These teams had not been fully filled prior to their suspension, nor had there been a clear understanding of how they were to function. The proposed by-laws revision includes a provision for executive staff to create working groups as needed to carry out the planning and/or execution of specific programming to fulfill the priorities established by the board. By design, working groups would have short tenures, dissolving whenever the specific programming on which it was focused was completed.

Proposed revisions to the remaining articles in the by-laws (Articles XII-XVI in the 2013 version) reflect corrections to spelling, grammar, and redundancies; edits to maintain consistency of wording throughout the by-laws; and revisions to clarify the autonomous nature of the American Baptist organizations with which ABCORI partners and cooperates.

Status & Next Steps

The by-laws task force is confident in its work product. Likewise, the Board of Ministries expressed its support of the proposed revision when it voted unanimously in January to present the proposal to the delegates at the 2025 annual business meeting.

In light of the acrimony that has arisen within ABCORI in recent months and a pervasive posture of mistrust that has developed toward ABCORI leadership, the by-laws task force expressed to the board its concern that the proposed by-laws revision would not receive fair consideration in the current environment and the presentation of by-laws revision could further divisions within ABCORI. The board concurred.

During its meeting in early April, the Board of Ministries unanimously voted to postpone presentation of the proposed by-laws revision and instead present a modification to the interim structure as a next step toward a full by-laws revision:

Board of Ministries

(13 total members: 11 elected members with votes, 2 executive staff members without votes)

Officers: President
Vice President
Clerk
Treasurer
Secretary (Executive Minister *ex officio* without vote)

At Large: Six (6)
Past President

Staff: Executive Minister (without vote) [listed above under officers]
Associate Executive Minister (without vote)

Committees

- Finance: 5 elected members; treasurer; president or vice president; executive minister (*ex officio* without vote)
- Personnel: 4 elected members; president or vice president; executive minister (*ex officio* without vote)
- Recruitment: 4 elected members; president or vice president; executive minister (*ex officio* without vote)
- Standing Committee on Ordained Ministry (SCOM): 2 elected clergy members; 2 elected lay members; executive minister (*ex officio* with vote)
- Executive: officers as noted above

This modification builds on the interim structure that has been in place since 2023 and incorporates proposals from the by-laws revision task force to increase the number of elected members on the finance, personnel, and recruitment committees; have the president or vice president serve *ex officio* on the finance, personnel, and recruitment committees; increase the number of at-large members on the board; and eliminate *ex officio* positions on the board so that all voting board members are elected members.

Under this modification as under the interim structure in place since 2023, the responsibilities of the board would be those outlined in the 2013 version of the by-laws. Committee responsibilities would be those of the corresponding committee in the same by-laws, with the exception that the finance committee would assume responsibilities of the operations team and its committees with the exception of the personnel committee.

If this modified interim structure were adopted, ABCORI could live into a possible new structure on a trial basis and incorporate additional learnings into an eventual by-laws

revision proposal. Additionally, the by-laws revision proposal could be presented at a time when ABCORI is not burdened by conflict and suspicion.

Therefore, the Board of Ministries moves:

That the modification to the interim structure as outlined above be adopted and implemented May 1, 2025, to be in effect for one year or until such time as a full by-laws revision is presented, whichever date is earlier.

Recognizing that the interim structure in place since 2023 expires as of this annual business meeting and recognizing that both the full board, committee, and team structure as outlined in the by-laws and the structure in place as of the 2020 decision to suspend the ministry teams are overly large and unwieldy for an organization of ABCORI's size, a motion will be entertained from the floor to extend the current interim structure until such time as a full by-laws revisions can be presented should the above motion fail.

Executive Minister's Report

During 2024, ABCORI continued its work to expand the resources and programs offered to member churches and their leaders while managing the constraints imposed by finances, insurance coverage, and the demands of owning Canonicus Camp and Conference Center. Here is a brief overview of the year.

2024 ABCORI Annual Gathering

Whether measured by attendance numbers or participant feedback, the 2024 ABCORI Annual Gathering hosted by Pleasant Street Baptist Church and Central Baptist Church in Westerly was a success. Participants found value in a full-day event that brought member churches together and combined fellowship, learning, worship, and business. Notably more churches were represented at this annual business meeting than at any "post-pandemic" meeting thus far, and several churches that had not participated in recent ABCORI business meetings or events were represented at the annual gathering.

Advance registration allowed the planning team to make appropriate arrangements for food, facilities, and materials; and it enabled voting participants in the business meeting to receive and review reports in advance of the business meeting. Participants offered feedback to help improve future gatherings, and staff learnings from this year will be valuable in preparations for future gatherings.

A Summer of Psalms

In 2023, ABCORI experimented with a model of church-led summer camps at Canonicus and an inter-generational Global Mission Camp, while also continuing *A Grand Adventure* for grandparents and grandchildren through Elder Care Ministries. Both *A Grand Adventure* and Global Mission Camp were well received. Although two churches held camps at Canonicus, it was evident such a model was not appealing to most churches and not financially sustainable for ABCORI.

For 2024, ABCORI planned to experiment with a different model of summer camps, with the theme for all summer programs taken from the Book of Psalms. In addition to the return of *A Grand Adventure* and Global Mission Camp, a youth overnight camp (7th-12th grades) and a children's day camp (K-6th grades) specifically for children and youth from ABCORI churches were to be led by an ABCORI staff member and rely on adult volunteer counselors from ABCORI churches. In conducting camps this way, ABCORI would have been able to evaluate interest in summer camps among ABCORI churches, as well as the effectiveness and financial impact of camps led by existing staff with the assistance of adult volunteers.

The youth overnight camp and *A Grand Adventure* were cancelled due to not meeting the minimum registrations requirements (10 youth for overnight camp, three families for *A Grand Adventure*). Additionally, only two adults had volunteered to serve as counselors for youth camp at the time of its cancellation. The children's day camp and

plans for Global Mission Camp were cancelled when operational changes were necessitated by ABCORI's new insurance policies. It is worth noting, however, that no children had registered for day camp prior to its cancellation and no adults had volunteered as counselors, and it likely would have been cancelled due to lack of interest.

Gathering by Still Waters

In September 2024, ABCORI offered *Gathering by Still Waters*, an event for pastors. Using Psalm 23 as its theme, the two-day gathering for settled pastors focused on the rest, reflection, and renewal that are often missing from the busyness of pastoral ministry. A one-day offering for retired clergy focused on the same theme, but with a view toward the needs and experiences of those who have retired from pastoral ministry.

Gathering by Still Waters was facilitated by David and Joyce Reed, American Baptist pastors and spiritual directors who have served as International Ministries global servants for the past 25 years and currently are IM's global coordinators for spiritual care. The gathering was funded by the Palmer Grant awarded to ABCORI last year, ABCORI's Elder Care Ministries, and the donations that support ABCORI's annual budget.

The overwhelming positive feedback on *Gathering by Still Waters* will inform ABCORI's ongoing efforts to support and offer opportunities for the region's pastors.

Impact of Insurance Changes

ABCORI's longtime insurance carrier, Church Mutual, declined to renew ABCORI's insurance policies for 2024-2025. The reason eventually given was increased risk of wildfires in Rhode Island.

ABCORI quickly secured workers' compensation and directors' and officers' insurance policies through other carriers. In its search for liability and property insurance, however, ABCORI was confronted with the painful reality that insurance carriers are increasingly risk averse.

ABCORI directly or through its broker contacted dozens of insurance carriers—including carriers that are known to cover other camp and conference facilities. No carrier was willing to provide a quote on property insurance. When reasons were given, it was potential for risk of damage due to natural disaster or a "lack of appetite" in the market for additional clients and risk.

Only two carriers, both of which are on the excess and surplus market, provided quotes for general liability insurance. ABCORI secured the better of the two options, but the new policy has significant exclusions in coverage that the previous Church Mutual policy did not have. As a result of these exclusions, ABCORI had to close Canonicus' waterfront and ropes course; limit visitors on the grounds; require enhanced proof of

insurance from vendors and groups with events at Canonicus; and cease to rely on volunteers for certain programs and events.

ABCORI continues to be without property insurance coverage. If any damage were to be sustained to the Canonicus property for any reason, ABCORI would be fully responsible for the cost of repairs.

While the insurance policy exclusions had a significant impact on ABCORI operations, they fortunately had minimal impact on existing bookings at Canonicus Camp and Conference Center. Only two bookings were canceled as a result of the waterfront closure. Other groups with events planned at Canonicus modified their agendas and went forward with their events as planned.

Ongoing Support of Member Churches

ABCORI's purpose, as stated in its by-laws, is to establish, maintain, and assist its member congregations. ABCORI does this through programs, initiatives, and expertise that resource churches, equip congregational leaders, and promote shared ministry. In 2024:

- ABCORI offered original programs, such as the weekly Elder Care Ministries coffee chat series and the *Gathering by Still Waters* events for pastors. (See the associate executive minister's report for details of ABCORI's Elder Care Ministries programs.)
- ABCORI staff created and facilitated congregational workshops on specific topics of interest or concern, such as loss, congregational care, and envisioning the future.
- ABCORI hosted fellowship opportunities, such as the Summer Gathering and Afternoons at Canonicus.
- ABCORI staff regularly fielded questions from church leaders on topics ranging from church sales-tax exemption to ordination criteria to personnel policies to education resources to concluding a church's ministry.
- ABCORI maintained a list of available pulpit supply preachers, and its staff preached in a number of churches.
- ABCORI staff guided member churches through pastoral searches and other times of transition or crisis.

Over the past year, 43 churches engaged with ABCORI in the above ways. That number does not reflect the 36 churches represented at the annual gathering; the nine churches that held events at Canonicus; or the many churches that rely on the twice-monthly *Connections* newsletter for news, information, and a sense of connection to the wider ABCORI and ABCUSA networks.

Canonicus Camp and Conference Center

As was planned with the passage of the FY2025 budget at the Mach 2024 annual business meeting, Canonicus operations were suspended at the conclusion of the fall

conference season in October, and buildings were shut down to the degree possible in an effort to save on utility expenses.

Two significant and concerning events took place at Canonicus in November. Late on Saturday, November 15, the Exeter Volunteer Fire Department located a brush fire at Canonicus after responding to multiple reports of smoke in the area. Over the course of four hours, personnel from the Exeter, North Kingstown, West Kingston, and Richmond-Carolina fire departments worked to extinguish the blaze.

The fire burned six acres of brush and undergrowth in the area around “The Pinnacle” and the old waterslide. Very few trees sustained damage, and no buildings were impacted. Thankfully, no firefighters were seriously injured as they worked in the dark over unfamiliar, uneven terrain.

ABCORI is grateful to the Exeter Volunteer Fire Department for their quick response; to the neighboring fire departments that provided mutual aid; and to facilities manager Matt Black for work in assisting the fire personnel.

During the weekend of November 22-24, three buildings at Canonicus were broken into and vandalized. Several personal items belonging to a staff member were stolen. The incident was reported to the R.I. State Police, who responded to document the damage and collect evidence, including trail camera photos of unauthorized individuals on the Canonicus property during the timeframe of the break-in and vandalism.

Following these incidents, additional efforts were made to secure the property against trespassers and check buildings more frequently for signs of vandalism.

A number of other incidents took place at Canonicus in 2024 that were costly in terms of human resources, financial resources, or both.

- Storms throughout the year resulted in several instances of downed trees and lost power.
- The sprinkler system in Meadowwood was found to be in need of repairs that will cost approximately \$5,000. The repairs are being planned for the next fiscal year.
- The furnace in Shaub ceased working one week before its scheduled shutdown. With a wedding reception scheduled in the building during the final weekend of the conference season, the furnace had to be repaired immediately.
- A burst pipe in the ceiling of Meadowwood led to flooding in the lobby and considerable damage to the restrooms, along with water damage to portions of walls and floors elsewhere. Damaged ceiling tiles, wall boards, baseboards, and flooring were removed, and measures were taken to mitigate mold growth. Although this occurred in December, the pipe did not burst because it was

frozen; the building had sufficient heat even on the coldest days. Rather, the pipe failure appears to have been age related.

- ABCORI received an electricity bill for more than \$7,000 from the meter associated with Snell, Shaub, Health Lodge, and the bathhouses. This meter had ceased working in Spring 2022. Repeated requests since that time by facilities manager Matt Black to have Rhode Island Energy investigate the issue or replace the meter were not acted upon. ABCORI was unsuccessful in its appeals for relief to Rhode Island Energy and the Public Utility Commission. ABCORI has established a payment plan for the balance.

ABCORI was awarded two grants in 2024 to assist with specific projects related to the maintenance of the Canonicus grounds. First, a grant from DEM under the Narragansett Bay and Watershed Restoration Fund (BWRP) and in co-operation with the Southern Rhode Island Conservation District provided 90% of the funds necessary for the treatment of Lake Adams for invasive plant species. Second, a grant from Natural Resources Conservation Service (NRCS), an agency of the US Department of Agriculture, will allow ABCORI to thin trees on 50 wooded acres of the Canonicus grounds as part of its forest management plan. Although this grant was approved in 2024, the majority of the work and the disbursement of funds will take place in 2025.

Staff Updates

Michael Cunningham transitioned out of his role as ABCORI's director of operations in October as he began a full-time position at Rhode Island College. Since joining the staff in December 2022, Michael oversaw ABCORI's day-to-day financial and administrative operations; assisted churches with questions ranging from sales-tax exemption to insurance coverage; and willingly stepped in to support hospitality and food services when needed.

With the suspension of operations at ABCORI's Canonicus Camp and Conference Center, two staff members left ABCORI employment in November. Beth Hollis had served as food service manager since January 2020, although her history and involvement with Canonicus spanned decades. In addition to creating delicious meals and a welcoming atmosphere in the kitchen and dining hall, Beth managed the food service supplies and budget with great efficiency, and she was an effective and kind supervisor to kitchen staff—especially those with limited experience.

Alicia Gilbert worked as guest services coordinator since May 2023. She was the first point of contact for individuals, churches, and organizations seeking to hold events at Canonicus, and she had primary responsibility for preparing for those events and welcoming guests to the grounds. Alicia worked diligently to ensure that guests had a memorable experience at Canonicus.

ABCORI staff, leadership, and churches are grateful for Michael's, Beth's, and Alicia's contributions to ABCORI and wish them well in their future endeavors.

ABCORI also welcomed two new staff members in 2024.

Longtime volunteer Gordon "Bud" Peck became an ABCORI staff member in July. Bud works several hours per week as facility monitor, performing routine maintenance and security checks of the buildings on the Canonicus grounds, and he assists maintenance staff as needed.

Christine Enos joined the ABCORI staff as office administrator on October 15. She has responsibility for the administrative, technological, and financial functions that support the programs, policies, and internal operations of ABCORI. She also serves as a resource for ABCORI churches with questions pertaining to tax exemption, nonprofit registration, and other administrative issues.

I am pleased to have the opportunity to work alongside these new staff members. I remain grateful for the ongoing, dedicated work of Rev. Kathryn Palen, associate executive minister for elder care ministries; Matt Black, facilities manager; and Lucien Martin, maintenance worker.

Looking Ahead

In 2025, ABCORI will celebrate 200 years since its founding as the Rhode Island Baptist State Convention. ABCORI's financial stability and insurance status, as well as plans regarding the future of Canonicus Camp and Conference Center, will impact the programs and resources ABCORI will be able to provide in this anniversary year.

Rev. Dr. Courtney Davis Olds, Executive Minister

President's Report

I was in college when I read M. Scott Peck's book *The Road Less Traveled*. I will never forget the opening lines. It simply said, "Life is Difficult. Once you accept that, life becomes a little easier." This is an important thing to consider when accepting a position in leadership. It doesn't matter if you are a supervisor in a manufacturing plant or the leader of a church organization. There will always be challenges and difficulties. I have found that to be especially true during my tenure as president of ABCORI.

When I accepted the nomination to enter the rotation to become vice president and then president of ABCORI, I understood it would be a time of transition. At the time, the search committee was interviewing candidates to fill the position of executive minister. Having served on the Board of Ministries for a number of years, I was also aware we were running huge budget deficits and drawing heavily from our endowment. There were questions about the viability of our camping ministry. We had spent nearly three quarters of a million dollars to repair the dam in order to save Lake Adams. Covid brought its own devastation to an already shrinking program that was struggling to find traction.

At a board meeting a few years back, we did some brainstorming. We were looking for ways to utilize the Canonicus property that would provide ministry opportunities and maximize benefits for our constituent churches. Several good ideas came out of that meeting. Yet, nothing materialized. Part of that was due to two factors that left us scrambling to just get by: 1) Our executive minister, Rev. Dr. Tom Wiles, retired. 2) The Covid pandemic hit.

I believe it was during the winter of 2021-22 that we hosted a Zoom conference. The aim was to rally any interested parties to come together to talk about the future of camping ministries at Canonicus. Several people signed on, and we broke up into small groups. In my group, it was suggested we would need a full-time, experienced camp director who had an understanding of marketing strategies, in order for camping ministries to thrive in the years ahead. The problem was the board was already feeling the financial constraints of our ever-decreasing income streams. The idea of hiring extra staff was not plausible.

During her term in office, President Beth Berry began looking at grant opportunities to see if we could access funding that would help boost our revenue streams while maintaining control of the property. Unfortunately, our efforts did not bring any realistic options to the table. Shortly after my tenure as president began in March 2023, we launched two task forces. The first task force was established to revisit our purpose statement. The group began reflecting on the mutual ministry we had as the American Baptist Churches of Rhode Island. They came up with a new purpose statement that the board adopted in winter 2023-24. The second task force was established to research

options on how best to utilize our largest asset, the Canonicus property, for the good of the ministry of ABCORI and its churches and bring those options back to the Board of Ministries. In June 2024, David Coon, chair of the property task force, made a presentation to the Board of Ministries. After an exhaustive search of various alternatives, including some offered by previous brainstorming sessions and task forces, it was suggested we sell all, or part, of the property to replenish our endowment of the resources that had been spent on maintaining the property over the past decade or more. This would allow us to fulfill our stated overall mission to serve, equip, and encourage the churches of the region.

In the meantime, we were hit with devastating news. In March 2024, our longtime insurance carrier, Church Mutual, informed us they were not going to renew our policy for the coming year. That sent our staff scrambling to find another carrier. We reached out and made contact with 29 different companies. Many didn't bother even to give us a quote. The few companies that did respond offered us very limited liability coverage and no property insurance. These companies, including the one we finally chose, would not offer any liability for use of the waterfront or the utilization of volunteers. It literally made a camping ministry untenable.

When the Board of Ministries met in July 2024, we had all the financial facts and figures in front of us, along with the report of the property task force and the news of our insurance dilemma. I encouraged everyone to speak up and share their thoughts. There were tears, wonderful stories of camp experiences, and expressions of regret. A motion was made to sell the property. One by one we went around the table. The final tally surprised me. It was unanimous. Every member voted in the affirmative. It was the only rationale decision. When you looked at the facts and put sentiment aside, the decision to sell the property was the only realistic option.

I received requests from eleven of our sister churches last fall to hold a special meeting to discuss the decision to sell the Canonicus property. We sent out a notice to invite the churches to come together for this special meeting. We wanted to share the facts and then invite our churches to make a final decision concerning the property and the future of ABCORI's ministry. The board hoped this would settle the matter and allow us to move forward to live into our vision for the future. Unfortunately, after the meeting date was set and delegates were registered to attend, we received a notice from an attorney representing two of our congregations. The attorney asked to audit all of our books and records. As a result of the request, our staff uploaded all of ABCORI's annual report yearbooks going back fifteen years. In an effort to be totally transparent, the staff also uploaded all of the Board of Ministries minutes going back five years. Let me say that the minutes and reports have always been a matter of public record. Our staff has made it a point to post them online for all our constituent members to access. This recent upload only added to what was already there.

After posting these records, we received a second letter from the attorney, saying this action did not satisfy their demands. In the second letter, they proposed additional demands, including the names and personal information of all the delegates registered for the special meeting. That was unacceptable. Upon this request, the board was advised to seek our own counsel. We hired an attorney. His first recommendation to us was to postpone the special meeting until the attorneys had a chance to meet and discuss the demands.

Let me say this: I have made it a point to talk to anyone who has requested an audience. I have even gone out of my way to contact some. I could go on, but let me conclude by saying that, as president, I am confident all the actions taken by the Board of Ministries have been in the best interest of our churches and its constituent members as we look to the future. At times, being a leader means you have to make difficult and often unpopular decisions. I hate the fact that decisions that should have been made, actions that should have been taken, and discussions that should have been ongoing were left undone. We were the leaders who had to make the tough call when others were willing to kick the can down the road. I had hoped when the dust settled and fair-minded people looked back on this time, they would be able to say we made the hard choices, the right choices, and we were in a much better place today.

As I write today, the look-back period will have to wait. At the special ABCORI meeting on March 19, 2025, the delegates voted to overturn the board's decision to sell the property. My term as president is coming to a close with this annual meeting. As I turn over the reins to the incoming president, I am confident we will find a way forward even though there will be challenges.

In conclusion, I can't think of a better group of people to have served alongside. We have been blessed to have Rev. Dr. Courtney Davis Olds as our executive minister. She has done an amazing job of leading us through one obstacle after another. I can't say enough about the creative genius of our associate executive minister for elder care ministries. Rev. Kathryn Palen has done so much to fan the flames of regional outreach to the churches. The candle of hope has been burning brightly because of her and her gift of encouragement. I want to thank my vice president, Eva Irby-Davis, and all the members of this retiring Board of Ministries. You have been a source of strength along the way.

God bless you all!
Cal Lord, President

Elder Care Ministries

*When you open your mind, you open new doors to new possibilities
for yourself and new opportunities to help others.* – Roy T. Bennett

I always find it surprising when I hear comments about people in the third third of life being closed-minded and resistant to anything new. That has not been my experience—whether in the congregations I have served or in my current work with Elder Care Ministries. The older adults with whom I have been privileged to minister have been open to new possibilities, curious about new ideas, and concerned about new ways to help others. That openness, curiosity, and concern helped Elder Care Ministries open all kinds of new doors during 2024.

Here are a few highlights from the year's ministries, programs, and activities:

Third Third of Life Retreats

We offered two one-day retreats for people in the third third of life:

- In May, participants in *This I Believe: An Invitation to Think Theologically in the Third Third of Life* discussed what we mean by theology; explored the embedded theology we may have; and considered how reflection might lead to new theological understandings, including about God.
- In October, participants in *Discernment: Finding the Way Forward* considered the various ways God calls us through prayer, scripture, emotions, intellect, nature, and the people around us. They explored how the spiritual practice of discernment can help with the decisions faced during the third third of life.

Congregational Care Workshops

What began as a workshop on *Loss Comes in All Shapes and Sizes* during ABCORI's annual gathering and a program for a congregation on how everyone can be a caregiver developed into a new series of region-wide workshops on congregational care.

- In June, members from 13 ABCORI churches gathered for *Called to Care*, a three-hour workshop on the basics of providing congregational care.
- In November, 23 participants from nine ABCORI churches participated in a workshop on *Accompanying People with Dementia & Their Caregivers*.

Experiences for Grandparents & Grandchildren

A new series of experiences for grandparents and grandchildren began in fall 2024. The *Passport to the Psalms* series included "stops" to allow participants to experience themes featured in the psalms, along with passports with activities for families to do at home.

The first three stops included:

- A September visit to the Frosty Drew Observatory and Science Center to experience the theme of moon and stars.
- An October outing to Confreda Farm's fall festival to experience the theme of harvest and thanksgiving.

- A December gathering to prepare recipes from around the world and experience the theme of God's satisfying people's hunger and thirst.

Zoom Coffee Chats

Our Zoom coffee chats, which began in 2020 as a way to provide programming during the pandemic, have evolved into a virtual community in which participants engage in deep and rich conversations. The year's series of topics included:

- *Gifts for the New Year*
- *Wilderness Discoveries*
- *Cultivating Awe*
- *Blessing Upon Blessing*
- *Encountering Jesus' Questions*
- *Navigating a Weary World*
- *Advent Blessings*

Additional Offerings

Several examples of other opportunities we provided during the year include:

- *Walking in the Wilderness*: During Lent, we offered a new approach to using our indoor labyrinth. With an overall theme of *Walking in the Wilderness*, we provided different guides for four weeks, along with related activities. We also designed a special experience for a large group from a Spanish-speaking congregation.
- *Navigating the Third Third of Life*: We provided a program about navigating the third third of life at Central Baptist Church in Westerly. Participants explored the challenges and gifts of aging; skills and resources that can help during the third third of life; and opportunities to grow spiritually and find a new sense of balance during that stage of life.
- *End-of-life Issues*: We offered different opportunities for adults of all ages to consider end-of-life issues. We also continued providing opportunities in a variety of settings for people to reflect on death and dying.

We are grateful for these and other opportunities that have allowed us to open new doors and discover new possibilities.

Rev. Kathryn Palen, Associate Executive Minister for Elder Care Ministries

Standing Committee on Ordained Ministry

The Standing Committee on Ordained Ministry (SCOM) met four times in 2024.

The committee responded to two inquiries about ABCORI's ordination process. Chepachet Union Church inquired about ordination requirements for its pastor, Michael Coburn. Wesley McClure, who was called as pastor by Calvary Baptist Church, also inquired about ordination requirements. Members of SCOM met with both individuals to provide the appropriate information.

SCOM's other work in 2024 was reviewing the practice of assigning mentors to ordination candidates. The committee opted to use the term liaison instead of mentor going forward and clarified that this person's role is specifically to guide the candidate through the ABCORI ordination process. This includes explaining the ordination process, providing feedback on the ordination paper, and helping the candidate prepare for the ordination council.

A candidate will be matched with a liaison after being granted a pre-ordination license by an ABCORI church, but no sooner than the final semester of seminary. Preferably, the pastor of the church that licensed the candidate would serve as liaison. If that is not possible for any reason, SCOM would facilitate a connection between the candidate and another pastor to serve as liaison. Any person serving as liaison must have an American Baptist ordination and be in good standing.

SCOM suggests that the liaison and candidate check in monthly. The liaison is to provide a quarterly report to the chairperson of SCOM on the candidate's progress.

Finance Committee

The Finance Committee continued to meet monthly and, occasionally, more frequently as required so that we may have current reports on cash flow and budget stress points or issues requiring attention. Each of our areas of responsibility—oversight of all ABCORI assets (financial and property), budget funding and development, and Baptist Fund—have substantial impact on our primary focus of budget preparation and continued monitoring of budget stress points and cash flow.

*Oversight of Assets – Completed transfer of Pooled Investment Fund to American Baptist Foundation, which provides a savings in custodial fees and a better picture of background documentation for individual funds. Monitoring and acting on various property-related issues, ranging from capital expenditures, both expected and unexpected, to insurance and related liability concerns and wildfires and vandalism.

*Budget Funding and Development – Funding a budget deficit for the past three years has been a challenge met only through a bequeath from an estate and ABCORI's portion of the sale of a church property. This situation will not change unless efforts are made to find additional funding possibilities. To that end, the committee began exploring the potential carve out of two pieces of property that could provide a significant infusion of cash with little, if any, impact on the larger potential sale of the Canonicus property. Surveys have been completed and await next steps.

*Baptist Fund of Rhode Island – Further to the reviewed, refocused, and revived Baptist Fund as a resource for pastors and churches through a grant application and review process. Interest and funding were able to provide two grant application periods during the year.

I want to thank the committee members and ABCORI staff for their invaluable support and insight regarding all areas of responsibility of our committee.

Robert Butzier, Chair

Treasurer's Report

The following is a summary of the financial status of American Baptist Churches of Rhode Island for fiscal year 2024-2025. Assets and liabilities referenced in this report are as of December 31, 2024, which is the latest information available at the time of writing. As of that date, our net loss from operations was -\$ 55,997.29.

Pooled investments funds invested with Alliance Bernstein were transferred to the American Baptist Foundation during the calendar year. A balance of \$132,959.42 remains with Alliance Bernstein until May/June 2025 when it will be transferred to the foundation, completing this process.

Income and Principle Available to ABCORI

<u>Designated Purpose</u>	<u>Balance as of 12-31-2024</u>
General Use	\$454,053.73
Canonicus	\$44,828.59
Camperships	<u>\$21,268.30</u>
Total	\$520,150.62
Cash Account Bank of America (CD) (proceeds from Quidnick Baptist Church sale)	\$229,150.89

The past fiscal year saw better than budgeted camp and conference revenue and corresponding decreases in expenses. Regional administrative and operations costs came below budget due to cost savings and closure of the facility in October.

David E. Dolce, Treasurer

**American Baptist Churches of Rhode Island
Fiscal Year 2025 Balance Sheet (partial year)
As of December 31, 2024**

	Total
ASSETS	
Current Assets	
Bank Accounts	
1010 Checking General Fund 3366	18,711.43
1030 Checking - Baptist Fund 1081	92,910.55
1045 Certificate Deposit - B.O.A	228,119.39
1050 Savings - B.O.A.	7,796.06
1060 Clearing Account	84,254.49
1080 Petty Cash - Admin	200.00
Total Bank Accounts	431,991.92
Other Current Assets	
1220 Prepaid Insurance	12,014.26
1300 Receivable - Other	9,359.82
Total Other Current Assets	21,374.08
Total Current Assets	453,366.00
Fixed Assets	
1810 Buildings & Improvements	4,691,757.50
1820 Land	35,900.62
1830 Office Furniture & Fixtures	47,167.08
1870 Vehicles	25,051.71
1880 Church Bldgs & Land not in serv	12.00
1890 Accumulated Depreciation	-3,678,244.04
Total Fixed Assets	1,121,644.87
Other Assets	
1461 Kyndyl 6 Shares	207.60
1470 US Trust Maude Roberts	295,790.93
1900 Sanford Bernstien - PIF Invest	62,374.39
1901 Sanford Bernsein PIF Invest Mul	70,585.03
1904 A. B. Foundation Investment	4,517,905.37
Total Other Assets	4,946,863.32
TOTAL ASSETS	\$6,521,874.19
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
3000 Accounts Payable - ABCORI	14,681.39
Total Accounts Payable	14,681.39
Other Current Liabilities	
3100 Missions Held For ElderCare	7,791.55

	Total
3110 TAS - 401K W/H	7.64
3120 Accrued Expenses & Liabilities	6,000.00
3140 Due To PIF From General	-3,336.77
3900 Due to Member Churches	0.01
Total Other Current Liabilities	10,462.43
Total Current Liabilities	25,143.82
Total Liabilities	25,143.82
Equity	
4000 Unrestricted Net Assets	701,744.80
4010 Fund Balance	1,612,704.57
4030 Perm Restricted Net Assets	4,102,616.33
4900 Net Asset Released Restriction	-26,590.83
4930 PRNA Released Current year	-48,180.70
Net Revenue	154,436.20
Total Equity	6,496,730.37
TOTAL LIABILITIES AND EQUITY	\$6,521,874.19

American Baptist Churches of Rhode Island
Fiscal Year 2025 Profit & Loss (partial year)
April 1 2024-December 31, 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
5000 REVENUE - REGIONAL OPERATIONS				
5010 America for Christ Offering	2,804.58	3,200.00	-395.42	87.64 %
5020 Regional Support	3,502.91	13,500.00	-9,997.09	25.95 %
5030 United Mission Giving	45,606.91	70,000.00	-24,393.09	65.15 %
5040 Honoraria	2,350.00		2,350.00	
5050 Baptist Fund of RI - Donations	2,895.00	14,650.00	-11,755.00	19.76 %
5051 Baptist Fund of RI - PIF Invest	11,572.82	14,856.00	-3,283.18	77.90 %
5060 Gifts & Donations-Unrestricted	28,092.19	50,000.00	-21,907.81	56.18 %
5062 Gifts & Donations - 2020 Team	180.00		180.00	
5085 ABCORI - Pooled Member Qtrly	13,920.28	16,800.00	-2,879.72	82.86 %
5091 Transfer - PIF MGMT Expenses	5,961.77	16,200.00	-10,238.23	36.80 %
5092 Transfer - PIF Draw	6,917.28		6,917.28	
5540 Baptist Home of RI - Admin Serv	6,013.13	7,180.00	-1,166.87	83.75 %
5560 Misc Income	2,212.32	4,644.00	-2,431.68	47.64 %
Total 5000 REVENUE - REGIONAL OPERATIONS	132,029.19	211,030.00	-79,000.81	62.56 %
5200 REVENUE - CAMP & CONFERENCE				
5310 Revenue - Day Conferences	18,618.00	14,000.00	4,618.00	132.99 %
5320 Revenue - Overnight Retreats	93,846.00	60,000.00	33,846.00	156.41 %
5330 Revenue - Equipment & Misc Item	815.00	2,000.00	-1,185.00	40.75 %
5340 Other Facilities- Fields/Chapel	7,280.00	16,000.00	-8,720.00	45.50 %
5350 Surcharges	9,219.50	3,000.00	6,219.50	307.32 %
5360 Revenue - Fundraisers	60.00		60.00	
5380 Revenue Food Service	75,168.00	62,000.00	13,168.00	121.24 %
Total 5200 REVENUE - CAMP & CONFERENCE	205,006.50	157,000.00	48,006.50	130.58 %
5500 OTHER CANONICUS INCOME				
5082 Other Donations - Canonicus	53,602.82	9,448.00	44,154.82	567.35 %
5090 Transfer - PIF Capital Expenses	8,170.33		8,170.33	
5512 Rental - ABCORI Units	22,850.00	36,000.00	-13,150.00	63.47 %
5525 Income - Scrap/Salvage Items	460.00		460.00	
Total 5500 OTHER CANONICUS INCOME	85,083.15	45,448.00	39,635.15	187.21 %
Total Income	\$422,118.84	\$413,478.00	\$8,640.84	102.09 %
Expenses				
6000 REGIONAL - ADMIN EXPENSES				
6010 Bank/Credit Card Fees&Interest	837.47	400.00	437.47	209.37 %
6030 Fees & Dues	150.00	300.00	-150.00	50.00 %
6040 Workers Compensation Insurance	9,313.73	7,300.00	2,013.73	127.59 %
6045 Insurance - Umbrella	208.34	3,500.00	-3,291.66	5.95 %
6050 Utilities - Lawrence Bldg.	3,668.78	7,100.00	-3,431.22	51.67 %
6055 Maintenance - Lawrence Bldg.	3,293.79	3,600.00	-306.21	91.49 %
6090 Office Expenses	1,274.70	2,000.00	-725.30	63.74 %
6105 Lease Expense - Copier	1,750.00	2,250.00	-500.00	77.78 %
6110 Postage	429.00	850.00	-421.00	50.47 %

American Baptist Churches of Rhode Island
Fiscal Year 2025 Profit & Loss (partial year)
April 1 2024-December 31, 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6120 Telephone	1,048.85	1,800.00	-751.15	58.27 %
6130 Computer Services/Internet Exp	3,343.43	5,500.00	-2,156.57	60.79 %
6160 Audit/Compilation Services	6,682.50	6,000.00	682.50	111.38 %
6170 Accounting Fees- Controllershship	825.00	1,800.00	-975.00	45.83 %
6175 Bookkeeping Fees	13,873.00	18,000.00	-4,127.00	77.07 %
6180 Legal/Professional Fees	14,950.00	1,500.00	13,450.00	996.67 %
6240 Payroll Service Expense	1,678.21	1,400.00	278.21	119.87 %
Total 6000 REGIONAL - ADMIN EXPENSES	63,326.80	63,300.00	26.80	100.04 %
6200 REGIONAL - OPERATIONS EXPENSE				
6035 Dues - MRC	2,229.25	2,000.00	229.25	111.46 %
6172 Accounting Fees - Investment	7,553.75	5,200.00	2,353.75	145.26 %
6210 Payroll - Administrative Staff	37,258.25	48,082.94	-10,824.69	77.49 %
6230 Payroll Tax Expense - Admin	2,850.31	3,678.35	-828.04	77.49 %
6250 Local Travel & Hosp. - Exec	2,354.46	4,000.00	-1,645.54	58.86 %
6252 National Travel & Educ. - Exec	582.85	4,000.00	-3,417.15	14.57 %
6260 Travel - Admin	117.25	200.00	-82.75	58.63 %
6300 Payroll - Executive Salaries	24,849.69	31,517.00	-6,667.31	78.85 %
6310 Payroll-Executive Housing Allow	37,804.67	47,947.00	-10,142.33	78.85 %
6312 Payroll - Exec Medical Reimb	4,301.13	5,423.00	-1,121.87	79.31 %
6314 Payroll - Exec S.S. Offset	4,793.10	6,079.01	-1,285.91	78.85 %
6315 Pension - Executive Staff	11,405.70	13,686.91	-2,281.21	83.33 %
6510 Resource & Literature	90.00	500.00	-410.00	18.00 %
6515 Seminars & Workshops - ABCORI	6,052.56	10,000.00	-3,947.44	60.53 %
6520 Board Expenses - ABCORI	660.08	4,500.00	-3,839.92	14.67 %
6810 Baptist Fund of RI - Grants	13,036.08	23,000.00	-9,963.92	56.68 %
Total 6200 REGIONAL - OPERATIONS EXPENSE	155,939.13	209,814.21	-53,875.08	74.32 %
7000 CANONICUS FACILITES				
7040 Electricity	14,019.36	22,080.00	-8,060.64	63.49 %
7050 Natural Gas	7,176.40	8,900.00	-1,723.60	80.63 %
7060 Insurance - Buildings	15,368.82	41,500.00	-26,131.18	37.03 %
7075 Maintenance - Building	2,178.82	5,000.00	-2,821.18	43.58 %
7080 Maintenance Supplies	1,245.04	3,500.00	-2,254.96	35.57 %
7085 Ground Maintenance	3,084.67	6,300.00	-3,215.33	48.96 %
7090 Heating Oil	3,464.95	6,432.00	-2,967.05	53.87 %
7110 Propane	697.09	1,290.00	-592.91	54.04 %
7120 Equipment Repairs	4,692.30	9,500.00	-4,807.70	49.39 %
7130 Vehicles Maintenance	1,097.86	6,800.00	-5,702.14	16.15 %
7140 Gasoline	1,970.33	3,500.00	-1,529.67	56.30 %
7150 Vehicle Insurance	721.75	900.00	-178.25	80.19 %
7155 Vehicle Registration		200.00	-200.00	
7160 Water	3,284.38	3,800.00	-515.62	86.43 %
7170 Waste Removal	2,730.47	2,820.00	-89.53	96.83 %
7180 Contractual Services	6,881.18	8,300.00	-1,418.82	82.91 %

American Baptist Churches of Rhode Island
Fiscal Year 2025 Profit & Loss (partial year)
April 1 2024-December 31, 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
7290 Capital Expenses	7,708.39		7,708.39	
7310 Payroll - Full Time Staff	33,862.72	42,947.71	-9,084.99	78.85 %
7315 Payroll - Part Time Staff	17,155.64	13,472.16	3,683.48	127.34 %
7320 Payroll - Seasonal Staff		8,192.00	-8,192.00	
7325 Payroll - Tax Expense	3,902.72	4,942.81	-1,040.09	78.96 %
7335 Medical Insurance - Staff	10,417.23	13,636.11	-3,218.88	76.39 %
7340 Retirement - Staff	1,431.60	1,717.91	-286.31	83.33 %
7350 Housing Expense - Staff	1,018.50	850.00	168.50	119.82 %
7355 Housing Utilities - Staff	4,427.76	6,300.00	-1,872.24	70.28 %
Total 7000 CANONICUS FACILITES	148,537.98	222,880.70	-74,342.72	66.64 %
8200 CAMP & CONFERENCE EXPENSE				
8230 Computer Services/Tech Expense	3,895.39	4,500.00	-604.61	86.56 %
8265 Travel Expense	495.80	250.00	245.80	198.32 %
8270 Program Supplies	26.45	150.00	-123.55	17.63 %
8275 Medical Supplies	256.49	600.00	-343.51	42.75 %
8280 Permits/Inspections		250.00	-250.00	
8285 Fees & Dues		300.00	-300.00	
8310 Food - Conferencing	22,598.46	27,000.00	-4,401.54	83.70 %
8320 Kitchen Supplies	933.87	2,200.00	-1,266.13	42.45 %
8345 Custodial	9,985.52	15,000.00	-5,014.48	66.57 %
8350 Laundry Expense	3,036.15	5,000.00	-1,963.85	60.72 %
8355 Domestic Furnishings	521.52	1,000.00	-478.48	52.15 %
8380 Payroll - Full Time Staff	19,737.19	16,099.30	3,637.89	122.60 %
8382 Payroll - Part Time Staff	26,745.51	23,480.00	3,265.51	113.91 %
8385 Payroll - Seasonal Staff	3,904.00	23,220.00	-19,316.00	16.81 %
8390 Payroll Taxes - Staff	3,854.42	6,461.45	-2,607.03	59.65 %
8395 Medical Insurance - Staff	13,605.93	17,870.43	-4,264.50	76.14 %
8397 Retirement - Staff	715.52	643.97	71.55	111.11 %
Total 8200 CAMP & CONFERENCE EXPENSE	110,312.22	144,025.15	-33,712.93	76.59 %
Total Expenses	\$478,116.13	\$640,020.06	\$ -161,903.93	74.70 %
NET OPERATING INCOME	\$ -55,997.29	\$ -226,542.06	\$170,544.77	24.72 %
NET INCOME	\$ -55,997.29	\$ -226,542.06	\$170,544.77	24.72 %

American Baptist Churches of Rhode Island
Fiscal Year 2025 Profit & Loss (preliminary year-end)
April 1 2024-March 31, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
5000 REVENUE - REGIONAL OPERATIONS				
5010 America for Christ Offering	3,057.11	3,200.00	-142.89	95.53 %
5020 Regional Support	4,117.79	13,500.00	-9,382.21	30.50 %
5030 United Mission Giving	56,415.16	70,000.00	-13,584.84	80.59 %
5040 Honoraria	2,350.00		2,350.00	
5050 Baptist Fund of RI - Donations	3,794.21	14,650.00	-10,855.79	25.90 %
5051 Baptist Fund of RI - PIF Invest	11,572.82	14,856.00	-3,283.18	77.90 %
5060 Gifts & Donations-Unrestricted	30,529.69	50,000.00	-19,470.31	61.06 %
5062 Gifts & Donations - 2020 Team	220.00		220.00	
5085 ABCORI - Pooled Member Qtrly	13,920.28	16,800.00	-2,879.72	82.86 %
5091 Transfer - PIF MGMT Expenses	5,961.77	16,200.00	-10,238.23	36.80 %
5092 Transfer - PIF Draw	4,294.46		4,294.46	
5540 Baptist Home of RI - Admin Serv	7,269.45	7,180.00	89.45	101.25 %
5560 Misc Income	10,501.84	4,644.00	5,857.84	226.14 %
Total 5000 REVENUE - REGIONAL OPERATIONS	154,004.58	211,030.00	-57,025.42	72.98 %
5200 REVENUE - CAMP & CONFERENCE				
5310 Revenue - Day Conferences	18,618.00	14,000.00	4,618.00	132.99 %
5320 Revenue - Overnight Retreats	93,846.00	60,000.00	33,846.00	156.41 %
5330 Revenue - Equipment & Misc Item	815.00	2,000.00	-1,185.00	40.75 %
5340 Other Facilities- Fields/Chapel	7,280.00	16,000.00	-8,720.00	45.50 %
5350 Surcharges	9,219.50	3,000.00	6,219.50	307.32 %
5360 Revenue - Fundraisers	60.00		60.00	
5380 Revenue Food Service	75,168.00	62,000.00	13,168.00	121.24 %
Total 5200 REVENUE - CAMP & CONFERENCE	205,006.50	157,000.00	48,006.50	130.58 %
5500 OTHER CANONICUS INCOME				
5082 Other Donations - Canonicus	54,302.82	9,448.00	44,854.82	574.75 %
5090 Transfer - PIF Capital Expenses	10,793.15		10,793.15	
5512 Rental - ABCORI Units	22,950.00	36,000.00	-13,050.00	63.75 %
5525 Income - Scrap/Salvage Items	2,421.29		2,421.29	
Total 5500 OTHER CANONICUS INCOME	90,467.26	45,448.00	45,019.26	199.06 %
Total Revenue	\$449,478.34	\$413,478.00	\$36,000.34	108.71 %
GROSS PROFIT	\$449,478.34	\$413,478.00	\$36,000.34	108.71 %
Expenditures				
6000 REGIONAL - ADMIN EXPENSES				
6010 Bank/Credit Card Fees&Interest	867.47	400.00	467.47	216.87 %
6030 Fees & Dues	150.00	300.00	-150.00	50.00 %
6040 Workers Compensation Insurance	10,081.56	7,300.00	2,781.56	138.10 %
6045 Insurance - Umbrella/ D&O	798.34	3,500.00	-2,701.66	22.81 %
6050 Utilities - Lawrence Bldg.	5,967.21	7,100.00	-1,132.79	84.05 %
6055 Maintenance - Lawrence Bldg.	4,467.23	3,600.00	867.23	124.09 %
6090 Office Expenses	1,463.22	2,000.00	-536.78	73.16 %

American Baptist Churches of Rhode Island
Fiscal Year 2025 Profit & Loss (preliminary year-end)
April 1 2024-March 31, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6105 Lease Expense - Copier	2,100.00	2,250.00	-150.00	93.33 %
6110 Postage	592.15	850.00	-257.85	69.66 %
6120 Telephone	1,891.06	1,800.00	91.06	105.06 %
6130 Computer Services/Internet Exp	4,458.42	5,500.00	-1,041.58	81.06 %
6160 Audit/Compilation Services	6,702.50	6,000.00	702.50	111.71 %
6170 Accounting Fees- Controllership	3,922.50	1,800.00	2,122.50	217.92 %
6175 Bookkeeping Fees	16,741.75	18,000.00	-1,258.25	93.01 %
6180 Legal/Professional Fees	24,200.00	1,500.00	22,700.00	1,613.33 %
6240 Payroll Service Expense	1,967.72	1,400.00	567.72	140.55 %
Total 6000 REGIONAL - ADMIN EXPENSES	86,371.13	63,300.00	23,071.13	136.45 %
6200 REGIONAL - OPERATIONS EXPENSE				
6035 Dues - MRC	2,229.25	2,000.00	229.25	111.46 %
6172 Accounting Fees - Investment	8,143.75	5,200.00	2,943.75	156.61 %
6210 Payroll - Administrative Staff	46,250.75	48,082.94	-1,832.19	96.19 %
6230 Payroll Tax Expense - Admin	3,538.24	3,678.35	-140.11	96.19 %
6250 Local Travel & Hosp. - Exec	2,515.16	4,000.00	-1,484.84	62.88 %
6252 National Travel & Educ. - Exec	1,297.85	4,000.00	-2,702.15	32.45 %
6260 Travel - Admin	175.35	200.00	-24.65	87.68 %
6300 Payroll - Executive Salaries	30,910.59	31,517.00	-606.41	98.08 %
6310 Payroll-Executive Housing Allow	47,025.32	47,947.00	-921.68	98.08 %
6312 Payroll - Exec Medical Reimb	5,470.23	5,423.00	47.23	100.87 %
6314 Payroll - Exec S.S. Offset	5,962.15	6,079.01	-116.86	98.08 %
6315 Pension - Executive Staff	13,686.84	13,686.91	-0.07	100.00 %
6510 Resource & Literature	90.00	500.00	-410.00	18.00 %
6515 Seminars & Workshops - ABCORI	6,052.56	10,000.00	-3,947.44	60.53 %
6520 Board Expenses - ABCORI	1,160.08	4,500.00	-3,339.92	25.78 %
6810 Baptist Fund of RI - Grants	13,036.08	23,000.00	-9,963.92	56.68 %
Total 6200 REGIONAL - OPERATIONS EXPENSE	187,544.20	209,814.21	-22,270.01	89.39 %
7000 CANONICUS FACILITES				
7040 Electricity	17,419.06	22,080.00	-4,660.94	78.89 %
7050 Natural Gas	12,177.97	8,900.00	3,277.97	136.83 %
7060 Insurance - Buildings/Liability	16,265.86	41,500.00	-25,234.14	39.19 %
7075 Maintenance - Building	2,425.92	5,000.00	-2,574.08	48.52 %
7080 Maintenance Supplies	1,855.11	3,500.00	-1,644.89	53.00 %
7085 Ground Maintenance	2,034.35	6,300.00	-4,265.65	32.29 %
7090 Heating Oil	5,091.23	6,432.00	-1,340.77	79.15 %
7110 Propane	1,677.35	1,290.00	387.35	130.03 %
7120 Equipment Repairs	4,859.24	9,500.00	-4,640.76	51.15 %
7130 Vehicles Maintenance	1,134.75	6,800.00	-5,665.25	16.69 %
7140 Gasoline	2,280.07	3,500.00	-1,219.93	65.14 %
7150 Vehicle Insurance	457.75	900.00	-442.25	50.86 %
7155 Vehicle Registration		200.00	-200.00	
7160 Water	4,028.84	3,800.00	228.84	106.02 %

American Baptist Churches of Rhode Island
Fiscal Year 2025 Profit & Loss (preliminary year-end)
April 1 2024-March 31, 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
7170 Waste Removal	4,867.10	2,820.00	2,047.10	172.59 %
7180 Contractual Services	7,779.68	8,300.00	-520.32	93.73 %
7290 Capital Expenses	9,107.44		9,107.44	
7310 Payroll - Full Time Staff	42,121.92	42,947.71	-825.79	98.08 %
7315 Payroll - Part Time Staff	21,606.04	13,472.16	8,133.88	160.38 %
7320 Payroll - Seasonal Staff		8,192.00	-8,192.00	
7325 Payroll - Tax Expense	4,874.92	4,942.81	-67.89	98.63 %
7335 Medical Insurance - Staff	13,829.96	13,636.11	193.85	101.42 %
7340 Retirement - Staff	1,717.92	1,717.91	0.01	100.00 %
7350 Housing Expense - Staff	1,185.65	850.00	335.65	139.49 %
7355 Housing Utilities - Staff	6,825.44	6,300.00	525.44	108.34 %
Total 7000 CANONICUS FACILITES	185,623.57	222,880.70	-37,257.13	83.28 %
8200 CAMP & CONFERENCE EXPENSE				
8230 Computer Services/Tech Expense	3,895.39	4,500.00	-604.61	86.56 %
8265 Travel Expense	495.80	250.00	245.80	198.32 %
8270 Program Supplies	26.45	150.00	-123.55	17.63 %
8275 Medical Supplies	256.49	600.00	-343.51	42.75 %
8280 Permits/Inspections		250.00	-250.00	
8285 Fees & Dues		300.00	-300.00	
8310 Food - Conferencing	22,598.46	27,000.00	-4,401.54	83.70 %
8320 Kitchen Supplies	933.87	2,200.00	-1,266.13	42.45 %
8345 Custodial	10,135.52	15,000.00	-4,864.48	67.57 %
8350 Laundry Expense	3,036.15	5,000.00	-1,963.85	60.72 %
8355 Domestic Furnishings	521.52	1,000.00	-478.48	52.15 %
8380 Payroll - Full Time Staff	19,737.19	16,099.30	3,637.89	122.60 %
8382 Payroll - Part Time Staff	26,745.51	23,480.00	3,265.51	113.91 %
8385 Payroll - Seasonal Staff	3,904.00	23,220.00	-19,316.00	16.81 %
8390 Payroll Taxes - Staff	3,854.42	6,461.45	-2,607.03	59.65 %
8395 Medical Insurance - Staff	11,913.52	17,870.43	-5,956.91	66.67 %
8397 Retirement - Staff	715.52	643.97	71.55	111.11 %
Total 8200 CAMP & CONFERENCE EXPENSE	108,769.81	144,025.15	-35,255.34	75.52 %
Total Expenditures	\$568,308.71	\$640,020.06	\$ -71,711.35	88.80 %
NET OPERATING REVENUE	\$ -118,830.37	\$ -226,542.06	\$107,711.69	52.45 %
NET REVENUE	\$ -118,830.37	\$ -226,542.06	\$107,711.69	52.45 %

Personnel Committee

Building on the work done during the past year to update the ABCORI Employee Manual, the Personnel Committee presented a sabbatical policy for executive staff to the Board of Ministries for consideration.

1. Sabbatical Leave Purpose and Scope

- a. Executive Staff shall be eligible for a paid 12-week sabbatical leave after completing each six years of service. The staff person may combine annual vacation leave as an extension of the sabbatical with the approval of the Executive Minister or, in the case of the Executive Minister, with the approval of the Board of Ministries (BOM).
- b. Sabbatical leave may include but not be limited to: personal spiritual renewal, strengthening family relationships, skill development and continuing education, time for rest and restoration, time for focus and sharpening ministry goals.
- c. During the sabbatical the individual will have no responsibilities to ABCORI, its churches, or its ministry partners.
- d. By accepting a sabbatical leave, a staff person agrees to continue in her or his position with ABCORI for no less than one full year after completion of the sabbatical.
- e. Unused sabbaticals, as well as sabbatical time, may not be accrued or cashed in.

2. Scheduling Sabbatical Leave

- a. The request for sabbatical will be given to the Executive Minister, or in the case of the Executive Minister to the BOM President, six months before the time desired.
- b. The timing of the sabbatical will be negotiated with the Executive Minister or, in the case of the Executive Minister, with the BOM to fit into the life of the Region.
- c. The staff person in coordination with the Executive Minister or, in the case of the Executive Minister, with the BOM, will create a plan to fill his/her responsibilities of ministry during the sabbatical leave.
- d. Only one executive staff person shall take a sabbatical leave per calendar year.

3. Compensation during Sabbatical Leave

- a. Full salary, retirement, social security offset, health insurance, and other benefits outlined in the employee handbook shall continue during a sabbatical.
- b. ABCORI will not reimburse or fund any personal sabbatical-related expenses.
- c. The sabbatical may not be used as terminal leave nor as an extension of medical leave.

The policy was approved and will take effect in 2025.

Representative to ABCUSA Board of General Ministries

During 2024, I attended two meetings of ABCUSA's Board of General Ministries.

The first meeting was held in June at the Green Lake Conference Center in Wisconsin. The meeting coincided with the installation and celebration of Rev. Gina Jacobs-Strain as ABCUSA general secretary.

At the meeting, Rev. Jacobs-Strain's report on her first six months included information about the 2025 Biennial Mission Summit. It will include a special youth and young adult advisory board, which will support the focus on empowering youth and young adults.

During regular business, the board elected Bill Poland as vice president. Paul Higgins reviewed the 2023 audited statements and current financials. A motion was received from the Executive Board proposing that American Baptist Women's Ministries be recognized as a national board. The motion was passed. The Standing Rules Committee was asked to review the board's current bylaws and standing rules and bring proposed changes to the Executive Board in September and then to the November board meeting.

Other discussions centered around the seven mission table priorities.

November 2024 Board Meeting - King of Prussia, PA

The BGM reviewed the financial statements from the budget officer, Paul Higgins. He noted that projected giving for 2025 and 2026 is decreasing.

The BGM convened with the American Baptist Historical Society Board for its annual meeting. Reports were received from President Richard Swindle and Executive Director Priscilla Eppinger. Reviews of the Japanese Confinement Site Grant and Ancestry Collaboration Program were given.

The BGM participated in a workshop on the importance of board confidentiality. The workshop stressed confidentiality regarding the success and integrity of an organization. Rev. Dr. C. Jeff Woods also presented the responsibilities of non-profit boards.

The Standing Rules Committee presented proposed changes to bylaws and standing rules that would make American Baptist Women's Ministries a national partner. The proposals were approved, and the bylaw changes will be presented at the 2025 Biennial for discussion and vote.

These were my last two meetings as the RI representative. It has been a wonderful learning experience and a joy to have served in this position.

Janice Fletcher

2024-2025 Leadership List

Board of Ministries

Officers & Executive Committee

President	Cal Lord	Vice President	Eva Irby-Davis
Treasurer	David Dolce	Clerk	Debra Lee
Secretary	Courtney Davis Olds, ex officio		

Committee Chairs

Finance	Bob Butzier
Personnel	Sarah Reed Jay*
Standing Committee on Ordained Ministry	Darin Collins*
Recruitment	Beth Berry

At-Large Members

George Barclay	Michael Browner, Jr.*	Sue Guilmain
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Ex Officio Members

ABCUSA Board of General Ministries Representative	Janice Fletcher
American Baptist Women's Ministries of RI Representative	Joanne Brown
Baptist Home Board Representative	James Ellison
Associate Executive Minister	Kathryn Palen

Finance Committee

Chair	Bob Butzier
Treasurer	David Dolce
At-Large Members	Matt Bellisle, Sue Colantonio, David Coon
Ex Officio	Courtney Davis Olds (or staff assigned by executive minister)

Personnel Committee

Chair	Sarah Reed Jay*
At-Large Members	Mal Davis, Dan Walker
Ex Officio	Courtney Davis Olds (or staff assigned by executive minister)

Standing Committee on Ordained Ministry

Chair	Darin Collins*
At-Large Members	Reppa Cottrell, Jean Manocchia, Linda Moore, William Tutt, Sr.
Ex Officio	Courtney Davis Olds

Recruitment Committee

Chair	Beth Berry
At-Large Members	Bob Auld, Eva Irby-Davis
Ex Officio	Cal Lord, Courtney Davis Olds

*resigned prior to end of term

Clergy Ordination Anniversaries

We recognize and celebrate with clergy who had milestone ordination anniversaries in 2024:

Rev. Alan Newton	1979	45 years
Rev. Judith Bucklin	1984	40 years
Rev. Joshua McClure	1984	40 years
Rev. Barbara DaCosta	1989	35 years
Rev. James Menzies	1989	35 years
Rev. Wendy Kiefer-O'Brien	1994	30 years
Rev. Delphain Demosthenes	1999	25 years
Rev. Eugene Dyszlewski	1999	25 years
Rev. Patricia Harrison	1999	25 years
Rev. Nancy Phelan	1999	25 years
Rev. Betsy Garland	1999	25 years
Rev. Dr. Amy Chilton	2009	15 years
Rev. Shelton Rucker, Jr.	2009	15 years
Rev. Jake McGuire	2014	10 years
Rev. Lee Williams	2014	10 years
Rev. Linda Moore	2019	5 years

Church Milestones

We recognize and celebrate with churches that had milestone anniversaries in 2024:

The First Baptist Church of Warren	260 years
First Baptist Church of East Providence	230 years
North Foster Baptist Church	200 years
Calvary Baptist Church	170 years
Berean Baptist Church	150 years
Pleasant Street Baptist Church	150 years
Lakewood Baptist Church	130 years
Church of the Master	75 years
Spring Green Memorial Church	75 years
Community Baptist Church, Newport	50 years
Iglesia Hispana El Calvario	50 years

We acknowledge the ending of a relationship with ABCORI in 2024:

Quidnick Baptist Church

Pastoral Transitions

Beginning of settled pastorates in 2024:

Associate Pastor Alton Bentley, Harbor Church
Rev. Michael Campbell, Congdon Street Baptist Church
Rev. Michael Clemons, Sheldon Street Church
Pastor Wesley McClure, Calvary Baptist Church
Rev. Isaac Seelam, Greenville Baptist Church

Retirements in 2024:

Rev. Betsy Aldrich Garland, Mount Vernon Baptist Church
Rev. Nancy Phelan, Queen's River Baptist Church

Death in 2024:

Rev. Ernest Robillard, Chestnut Hill Baptist Church

Donor Recognition

Thank you to the churches that supported ABCORI through gifts to United Mission, Regional Giving, and the America for Christ Offering in 2024:

Bethany Free Baptist Church	Ebenezer Baptist Church
Calvary Baptist Church	First Baptist Church in America
Central Baptist Church, Westerly	First Baptist Church, Charlestown
Chestnut Hill Baptist Church	First Baptist Church, East Greenwich
Church of the Master	First Baptist Church, Hope Valley
Cross Mills Baptist Church	First Baptist Church, West Warwick
First Baptist Church, Wickford	Norwood Baptist Church
Georgiaville Baptist Church	Oak Lawn Community Baptist Church
Greenville Baptist Church	Olney Street Baptist Church
Harbor Church	Phenix Baptist Church
Lakewood Baptist Church	Phillips Memorial Baptist Church
Liberty Baptist Church	Sheldon Street Baptist Church
Lime Rock Baptist Church	Summit Baptist Church
Memorial Baptist Church	Wakefield Baptist Church
North Foster Baptist Church	Warwick Central Baptist Church
North Scituate Baptist Church	

[ABCORI receives 65% of the monies donated to United Mission from its member churches and approximately 29% of the funds given to the America for Christ Offering by its member churches. ABCORI receives 100% of gifts made to ABCUSA through Regional Giving or directly to ABCORI.]

Thank you to those who made a direct donation to ABCORI in 2024:

Allendale Baptist Church	Bob Hollis
Christina Appleby	Bequest of Edith J. Johnston
Dan Appleton	Linda Knutton
Robert Beaudoin	Lakewood Baptist Church
Youlander & Luther Bethal	Johann Landry
Peter & Joanne Brown	Alan Lawler
Calvary Baptist Church	Lucien & Linda Martin
Sarah Charlonee	John McKeown
Brittany Carney	Oak Lawn Community Baptist Church
David & Karin Coon	Kathryn Palen
Elise Coverdale-Mancini	Gordon Peck
Peter Cushman	Phillips Memorial Baptist Church
Nathan & Courtney Davis Olds	Peter Preiser
Divine Deliverance Baptist Church	Maude Roberts
Fritz & Meredith Eckel	Christine Sheler
Jonathan & Nancy Gibson	Donna Sherman
Greenville Baptist Church	Rasmussen Family Fund
Margery Hill	Wakefield Baptist Church

Thank you to the churches that donated to the Baptist Fund in 2024:

Chestnut Hill Baptist Church	North Foster Baptist Church
First Baptist Church in America	Phillips Memorial Baptist Church
First Baptist Church, Wickford	Wakefield Baptist Church
Georgiaville Baptist Church	Warwick Central Baptist Church

ABCORI received grants from the following organizations in 2024:

Baptist Home of Rhode Island
Rhode Island Foundation
Narragansett Bay & Watershed Restoration Fund

ABCORI is the beneficiary of these permanent trusts and endowed funds:

Warren Adams Fund
Arlington Ministries Support & Review Fund
John L. Barber Funds
Sarah Barton Fund
Francis H. Cary Campership Fund
Francis H. Cary Memorial Fund
Church Building & Extension Funds
Comi Endowment Fund

Cranston Street Roger Williams Baptist Church Memorial Fund
Nancy Cyr-Larson Fund
First Baptist Church of Hopkinton Fund
Samuel I. France Fund
Graniteville Baptist Church Fund
Estate of Norma E. Heath
Mary F. Henry Fund
Sarah G. Holden Fund
Amy K. Howland Fund
Henry Jackson Funds
Hazel M. Jamieson Fund
J. L. Grant Fund
Mary B. Littlefield Funds
John F. & Annie Lunney Fund
John H. B. & Florence H. Machon Memorial Fund
Marion Hardman Fund
John & Alice Miner-Essex Fund
Thelma L. Murray Fund
Niantic Trust Funds
Mildred Page Annuity Fund
Clinton & Edna Philips Memorial Fund
Arnold C. Rathbun Fund
Estate of Maud R. Roberts
Roger Williams Baptist Church Endowment Fund
Howard Shaw Fund
Oliver W. Sherman Fund #1
Susan B. Sherman Fund #2
Elizabeth H. Snow Fund
Mary A. Tefft Fund
Stephen W. Thornton Fund
Trinity Church Funds
Lilly Walsh Estate for Canonius

[For information about planned giving, please email info@abcori.org.]

Baptist Home of Rhode Island

2025-2026

Officers:

President: David Coon* (1-2027)

Secretary: Mark DiLuglio* (1-2027)

Treasurer: Frederick Eckel (2-2026)

Members:

Class of 2026: Donna Sherman (2), Cindy Bellisle (1), Steve Girard* (#)

Class of 2027: Deb Nordstrom (1), Idela Wilson (1)

Class of 2028: Michael Moore* (1), Ron Provencal* (1)

Officers: 1 = first two-year term

2 = second two-year term

Board members: 1 = first three-year term

2 = second three-year term

= unfilled term

*Nominees for election

Baptist Home Treasurer's Report

January 1, 2024-December 31, 2024

Santander Checking Account

Beginning Balance 1/1/24 \$15,111.16

Deposits

1st quarter

Rhode Island Foundation Elsie Fletcher \$6,728.00

Bank of America Maude Roberts \$2,417.50

John Clarke Promissory Note Dec/Jan/Feb \$3,028.22

2nd quarter

Bank of America Maude Roberts \$2,417.50

John Clarke Promissory Note Mar/Apr/May \$3,028.83

3rd quarter

Litigation refund \$97.43

Bank of America Maude Roberts \$4,990.50

John Clarke Promissory Note Jun/Jul/Aug \$3,118.83

4th quarter

Bank of America Maude Roberts \$2,417.50

John Clarke Promissory Note Sep/Oct/Nov \$3,028.83

ABCORI-Littlefield \$448.58

Litigation fee \$142.86

Rhode Island Foundation Elsie Fletcher \$6,949.00

Total Deposits \$38,813.58

Payments

2/28/24 Lezaola-Thompson Ins prem \$880.00

5/17/22 James Ellison-RI annual report \$22.00

8/9/24 James Ellison-postage \$17.90

11/26/24 Cameron & Mittleman \$2,000.00

12/22/24 Cameron & Mittleman \$471.50

Total Withdrawals \$3,391.40

Ending Balance 12/31/24 \$50,533.34

American Baptist Extension Corp

Ending 12/31/23	\$96,254.19
Ending 12/31/24	\$99,433.83

John Clarke Senior Living

Loan balance 12/31/23	\$90,356.20
Loan balance 12/31/24	\$79,953.03

Bernstein

	<u>as of 12/31/23</u>	<u>as of 12/31/24</u>
Acct #88834227	\$4,852,435.46	\$5,243,454.61
Acct #033-57099	\$725,195.13	\$793,916.95
Acct #034-08966	\$40,747.34	\$42,787.86
Total	\$5,618,377.93	\$6,080,159.42

Disbursements**1st quarter**

Investment Management Fee

#033-57099	\$824.48
#88834227	\$6,664.54
#034-08966	\$56.63

Grants

JCRC	\$31,650.00
ABCORI	\$36,125.00

2nd quarter

Investment Management Fee

#033-57099	\$854.55
#88834227	\$8,066.08
#034-08966	\$30.93

Grants

JCRC	\$31,650.00
ABCORI	\$36,125.00

3rd quarter

Investment Management Fee

#033-57099	\$864.43
#88834227	\$7,602.93
#034-08966	\$31.30

Grants

JCRC	\$25,550.00
ABCORI	\$35,125.00

4th quarter

Investment Management Fee

#033-57099	\$827.41
#88834227	\$7,774.14
#034-08966	\$32.03

Grants

JCRC	\$13,350.00
ABCORI	\$36,125.00

Total Grants (1/1/24-12/31/24)

JCRC	\$102,200.00
ABCORI	\$144,500.00

Rhode Island Baptist Educational Society

Our Society (RIBES) continues its mission and work supporting seminarians and ordination candidates by providing educational advances (loans), grants, and resources. Over the past year, we supported students with aid for tuition to seminary master's degree programs and TABCOM's School of Ministry and funds for ordination-related requirements, such as the Center for Career Development and Ministry.

This was the first year we oversaw the annual Dino Germani Scholarship, given on behalf of Emmanuel Baptist Church. It is in addition to the other grants awarded to those seeking Christian educational resources. All applications can be obtained by reaching our corresponding secretary.

Our funds are held in accounts through Merrill Lynch and Citizens Bank. (See the treasurer's report for details.)

2024-2025

Co-Convenor Presidents	Rev. Dr Reppa Cottrell & Rev. Linda Moore
Treasurer	Sue Colantonio
Corresponding Secretary	Rev. Natasha Gordon

Class of 2024-25	Class of 2025-26	Class of 2026-27
Rev. Linda Moore (2)	Rev. Dr. Reppa Cottrell (2)	Rev. Jake McGuire (1)
Sue Colantonio (2)	Sandra Kelly (2)	Rev. Natasha Gordon (1)

2025-2026

President	Rev. Dr Reppa Cottrell
Treasurer	Henry Coleman
Corresponding Secretary	Rev. Natasha Gordon

Class of 2025-26	Class of 2026-27	Class of 2027-2028
Rev. Dr. Reppa Cottrell (2)	Rev. Jake McGuire (1)	
Sandra Kelly (2)	Rev. Natasha Gordon (1)	

RIBES Treasurer's Report

January 1, 2024-December 31, 2024

Beginning Balance January 1, 2024		\$2,466.28
Interest Payments from ABCORI Funds	629	
Distributions from Merrill Lynch	6,250	
Payments to Caccia Cayer, CPA	(2,800)	
Tuition Payments	(1,736)	
Ending Balance December 31, 2024		\$4,809.36
Merrill Lunch Invested Funds 12/30/24		\$816,312
Merrill Lynch Invested Funds 12/30/23		\$748,235
Motter Fund (included in Merrill Lynch funds)		\$35,766
*Germani Scholarship Fund (included in Merrill Lynch funds)		\$36,269

*On 12/20/23 Emmanuel Baptist Church transferred \$34,560 to RIBES to establish the Dino Germani Scholarship Fund. Monies currently are invested in Blackrock Liquidity Fund with Merrill Lynch.

Rhode Island Baptist Heritage Center

The Baptist Heritage Center is still open for business. We are active in collecting and saving church records, and we will continue that service in 2025.

The Queen's River Baptist Church donated a number of documents, including photographs of a baptismal service in the 1960s where the candidates were baptized in an outdoor pond. Unfortunately, they were unable to locate old membership lists and volumes of church minutes. These disappeared over the years as people took them home and never returned them. Old records were neglected and forgotten, so that most of the history of the church has been lost. Queen's River Baptist Church was one of the first churches in the Rhode Island Baptist State Convention [now ABCORI] to ordain a woman to the ministry. They ordained Norma M. Farnham in November 1929, and she served Queen's River and the West Kingston Baptist Church until July 1935. But the church has no records of her ministry as they vanished along with all the rest.

Unfortunately, most Baptist churches do not take care of their records, and those records disappear over time. As a result, the history of most Baptist churches in Rhode Island has been lost. The names of the churches are known but almost nothing else. Since the 17th century, Rhode Island has had some 400 Baptist churches, but no records exist for about 300 of them.

The Baptist Heritage Center is dedicated to saving records and the memory of those churches. Such records receive permanent preservation at the John Hay Library at Brown University. They get full professional treatment and preservation. The librarians organize the deposits and put materials in acid-free folders and boxes that prevent records from deteriorating.

Any records deposited there are permanently available for inspection and use. Be aware that the records are stored off-site, so you will need to contact the library ahead of time to have the records on-site when you arrive.

At the request of the First Baptist Church of Pawtucket, we offered advice about culling and organizing their records. This is a service that we offer to any of our churches. So, if you are wondering what to save and what to discard, we can help. If you decide to put your records somewhere safe, we can assist with that, as well.

We offer these services to churches that wish to preserve records. We would urge churches that have old records they no longer use to consider placing them in the Baptist Heritage Center collection. We will facilitate that transfer for you.

Stanley Lemons, Archivist

American Baptist Women's Ministries of Rhode Island

Program Year: July 1, 2023-June 30, 2024

Our state Baptist women's ministries held three events during our program year.

Our Mission Day was held on October 21, 2023, at the Greenville Baptist Church with the theme of *Be Strong, Be Courageous: Unlocking the Doors to True Freedom*. Our keynote speaker was Anthony Mancuso, institutional chaplain for the ACI. Our Bible study leader was Rev. Brenda Lammie, who focused on Deuteronomy 31:6. Four workshops were held that focused on ministries that help prisoners and those who have come out of prison to find Christ and have a community of fellowship and growth. A free-will offering was taken for Hope in Jesus Ministries and donations of hygiene items were donated for several of the workshop ministries. Susan Guilmain was elected as the new treasurer.

The Norwood Baptist Church was the place to be for our Spiritual Retreat on March 16, 2024. Our theme was *Gathering Your Equipment to Build Up the Body of Christ*, focusing on Ephesians 4: 12-13. Rev. Dr. Reppa Cottrell was the main speaker, sharing ways to build up the body of Christ. Donna Sherman followed up with discussion and reflection. Beth Berry shared a dramatic glimpse into the life of Lydia, and we had two workshops and a prayer walk in the afternoon. Women donated items for the church's food pantry and donations were collected for Love Gift.

Our annual meeting and conference was on June 15, 2024, at Lakewood Baptist Church. The main theme focused on developing leadership skills with the title *You've Got What it Takes: Be Strong, Be Courageous*. Rev. Dr. Courtney Davis Olds spoke on the biblical foundations of leadership, qualities of good leaders and how we can answer God's call. URI professional Alicia Johnson guided us through mission statements, keeping on track with goals, and empowering others. Five workshops were held to help women build their leadership skills—with one using the national mission theme of *Welcoming the Stranger*. The new state women's mission project of the Beloved Children program in Ghana was introduced, and Donna Sherman led our installation of officers. Donations were given to our state women's global servants, Lori and Matt Mann, and the new state project, and items were collected for Women's Refuge Care. We had a change to our by-laws, adding an article of dissolution and adding two members-at-large to our board, along with removing one board position and two resource members and combining another. Brenda Grundy and Lorine Bibbs were elected as members-at-large.

Joanne Brown, President