



2019 Report to Local Associations

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Executive Director

Rev. Clint Cook

As your Executive Director, I count it an honor to be a part of a network of churches called General Baptist at such an important time in history. The last year has found us with countless upheavals throughout our communities due to racial conflicts, political differences, declining moral values, differing ethnic views, and the list goes on. Despite these troublesome times, General Baptists remain steadfast in introducing and expanding the Gospel in the United States and throughout the world and proclaiming our message that Christ tasted death for all mankind. The commitment to our General Baptist vision to “maximize Kingdom impact by starting, equipping, and inspiring local churches to accomplish the Great Commission” has not dissipated despite these trying times.

So, let me share some of the good news of what God is doing among our General Baptist network of churches:

1. Our “Jerusalem” is **Expanding**. General Baptist pastors across the board are speaking to more people than ever before. This past Easter, we had one of our churches minister to over 7,600 people during their Easter weekend services. Another church had over 3,600, another 2,900, another 2,500, and still another 2,250. Not only were record numbers achieved by these five churches on Easter, we had six churches that reported attendances of over 1,000, and about seven churches that reached between 500-1000 people! The rejoicing does not stop at just those churches. We had many, many reports of churches that run 100 or less that doubled on Easter Sunday! In fact, I know of one church that went from a normal attendance of 30 to 60 on Easter. It was the largest crowd that pastor had ever been privileged to speak to.

This phenomenon is not just confined to attendance, but those people in the seats are making decisions for Christ! We had record-setting reports of over 700 conversions and over 160 baptisms in one Easter weekend! Easter 2018, in both big and small communities, provided an unprecedented harvest for the Kingdom of God! The reach of the local General Baptist church is expanding and reaching more and more people than ever before. All glory be to God!

2. We are **Touching** “Judea and Samaria”. Praise be to the Lord for our National Missions program and its widening impact. Turning Point Church in Bonita Springs, Florida, was blessed with 18 conversions and 390 people in attendance this past Easter. Our newest church plant, Kairos Church in Winter Haven, Florida, launched in October 2017 in the midst of communities ravaged by Hurricane Irma. Kairos Church had 56 conversions, 12 baptisms and 305 in attendance for Easter services! Looking across the nation to California, how exciting it is to see how our General Baptist work is exploding among Hispanics! Each year, new General Baptist churches are started in California, and we continue to welcome more and more congregations in Mexico to join the General Baptist family.

3. General Baptists are **Stretching** “to the Ends of the Earth”. Not only is it a blessing to see the explosion of multi-cultural ministries throughout the U.S. and Mexico, our international mission fields are experiencing unprecedented growth and expansion as well. From Central America, to the Caribbean, to the Pacific Islands, to Asia, to India, and now to Africa, General Baptist are actually stretching around the world! What a hallelujah moment it was at Summit as we launched our new mission field in Niger and commissioned the precious Yeoman family for the Lord’s work. The fields are white with harvest and General Baptists are privileged to be a part of it. To Him be all praise!

4. We Have **Turnaround** Churches. Our General Baptist initiative, Turnaround 2020, is not just a slogan or empty campaign. We are hearing numerous stories of local General Baptist churches that have turned away from decline and are marching steadily toward turnaround. One such church is found in Southern Indiana. This church was on the brink of closing but decided to participate in our Turnaround 2020 training seminars and implement new ideas in their local church and community. With this new vision, purpose and excitement, this church has gone from teens to breaking an attendance mark of 100 within just a few short months! As I said, this church is one of several churches seeing steady

growth. Like all networks of churches, we still have some struggling congregations, but isn't it praiseworthy to know that we have more and more growing and healthy churches than ever before?

5. Young Leader and Mentoring Programs. The highlight for hundreds of our teens is the National Youth Conference which gets bigger and better each year. NYC is a natural stepping stone for churches to identify young leaders within their church and equip them for leadership positions in our General Baptist churches. Our GBIM program, LAUNCH, and our National Missions program, LeadNow, are making great strides in connecting, training, and exposing young leaders to ministry opportunities that can not only change the course of a young adult but the countless people they will impact with the message of the Gospel!

6. One final goal and prayer request for each General Baptist Church: Let's ask God to raise up 200 young leaders over the next five years (2019-2023). Young leaders who will be preachers, local church pastors & staff members, church planters, and international missionaries.

Now let me share with you a few highlights of our very specific initiatives.

- **Barnabas Project**
 - Team members met in Poplar Bluff October 2018.
 - Reviewed and discussed objectives and assignments for Team members.
 - Relayed emphasis for initiating and maintaining contact with our Pastors.
 - Stressed the importance that contacts must not be limited to phone calls, but also include dinner/lunch/breakfast meetings, Presbytery meetings, and other special Pastor gatherings.

- **California Ethnic Ministries**
 - Under the direction and leadership of Pastor Rene Rodriguez.
 - Multiple Bible Institutes continue to operate, and attendance increases.
 - Pastor Rene is working diligently to secure various church properties for Sheffield Association.
 - Many new churches have been launched and more are "on deck".

- **National Missions**
 - GO Project:
 - Brent and Christine Wernsing, Auburndale, FL - launched in 2017, still experiencing growth and establishing a strong foundation.
 - Turning Point Church, Bonita Springs, FL – experiencing continued progress and growth.
 - Strong Tower Church, satellite campus in Westmoreland, TN, experiencing continued progress and growth.
 - All Nations Church, Jacksonville, FL - experiencing continued progress and growth.

- **Relationship Building by General Baptist Ministries Team**
 - I try to host numerous lunches and dinners throughout the year to encourage, build trust, and listen to our denominational pastors and leaders.
 - GBM directors attend numerous local associations to maintain avenues of communication between the local church and GBM.

As you can see, your General Baptist Ministries staff are busy, but we count it an honor to serve and labor beside each and every General Baptist pastor and church. These are exciting times for General Baptists and we seek the Lord's blessing upon us!

Administrative/Financial Services

Linda McDonough, CPA, CGMA

Thanks to the generosity of both our individual and church donors we were able to bring in over 90% of our budgeted income for 2018. The Unified Giving program is the heart of our ministries and provides much needed undesignated dollars that allow us flexibility in how we are able to meet our needs. For 2018 we achieved 95% of our projected Unified Giving goal.

The leadership team worked with the budget and did their best to live within the means available for the year. As you can read further in the reports from the other departments, the programming objectives for the year were met with the funding available.

The General Baptist Foundation and the General Baptist Pension program both had a year of highs and lows in the stock market. The Foundation board is cognizant of its fiduciary duty and maintains a conservative portfolio of investments. The Pension participants are given a selection of mutual funds from the American family of funds from which to make their investments. Because each person makes their own portfolio, the returns are unique to each individual.

International Missions

Rev. Mark Powell

We believe the Great Commission is our mission and the Great Command to love God and our neighbor is our mandate. We further affirm the vision of the greater evangelical body of Christ: “the gospel for every person, an evangelical church for every people, Christ-like leaders for every church, and kingdom impact in every sphere of society.”

General Baptists currently have 439 churches outside the United States in 27 local associations, five countries, one US territory, and one US commonwealth. Together there were 545 conversions, 258 baptisms, and a total combined membership of 14,586 people. We have 340 students in leadership development programs and 72 children under our care in children’s homes in India and Honduras.

Staff and Missionary Updates

Brittany Vemula will be in the states from January through Summit and will be available to be in our churches to talk about the Calvary Grace Association in India. Jessey Vemula will return in May and stay through Summit.

Kris and Nicole Yeomans are awaiting improved health on Kris’ part before commencing ministry in West Africa later this year. They are available to be with you in your churches through Summit time.

Rodney and Teresa Walls continue to serve as Church development and medical missionaries in Honduras. They are on their third year of a four-year term of service. The medical clinic has received its license and a Honduran medical doctor is on staff to assist Teresa Walls with this new ministry outreach.

Christina Massey serves as administrator at Faith Home. A recent homecoming of former Faith Home kids brought several Faith Home “grandchildren” to the campus reminding all of us the impact Faith Home will have for generations to come.

The Slater family has returned from Saipan after two years of service and currently minister in Pennsylvania.

Eylin Rodriguez has resigned as coordinator for North Mexico but continues to work with Rev. Rene Rodriguez, her father, with our Hispanic Bible Institutes.

Rene Rodriguez now serves as Hispanic educational coordinator for GBIM in addition to his Sheffield Association (California) responsibilities.

Offerings

In 2019, GBIM will receive two special offerings. The LAUNCH offering (VBS and Day of Poverty) will be used for community based evangelism with a special focus on water projects and on Jesus as the water of life. The Ed Stevens offering will focus on our expanding ministry in Mexico and Honduras.

Fulfilling the Great Commission

Our purpose is to glorify God by offering the hope of Christ to the lost, providing relief to the oppressed, and encouraging and equipping the redeemed in their fulfillment of the Great Commission.

Many methods are used to complete this mission. One of our more successful approaches has been through leadership development. We join with the greater movement of General Baptists to create and maintain a leadership pipeline as an approach to the expansion of the gospel and church growth.

General Baptists currently have a Bible college and Bible institute in the Philippines, five Bible institutes in Mexico, and a Bible institute with four campuses in Honduras. Plans are underway to expand our programs of leadership development into Jamaica, West Africa, and Saipan. Altogether General Baptist International aids more than 15 pastors and teachers involved in developing leaders through our leadership pipeline. In addition, the General Baptist Bible College and Saipan Community School employ many more workers and teachers at the pre-school through high school levels.

The success of this approach has been proven many times over. One recent story is that of Pastor Miguel Ramirez in Honduras. Pastor Miguel has been connected with General Baptists for many years as a house parent at Faith Home. He has also been the long-time president of the Pastors Association in Honduras.

Beginning in 2018 Pastor Miguel moved over to the church development program in Honduras working with Dr. Rodney Walls. Pastor Miguel was tasked with developing a Bible Institute with the goal of developing leaders for the local churches and potential new pastors. The church development program in Honduras, which had been stagnate for many years, began to immediately reap the reward of this new initiative.

Pastor Miguel soon recommended to Dr. Walls a young man and his wife, Ezekiel and Heidi, who were students of Pastor Miguel at Bethel Church in San Manuel for the pastoral position of Emanuel Church in El Porvenir. The church saw immediate fruit of this move and has seen steady growth since Pastor Ezekiel assumed leadership of the church.

Recently another of Pastor Miguel's students, Pastor Simeon, was moved into the Nueva Plan community resulting in a successful church plant after six months. With membership at 40 and land already purchased, Peniel (Genesis 32:30) Church is well underway in making a difference in equipping the redeemed to fulfill the great commission.

Salvations and baptisms were the highest they have been in three years in Honduras and 70 students (on average) have completed each of the Bible Institute classes that Pastor Miguel has offered in the four locations.

National workers and leaders are essential to the growth and development of our international leadership pipeline in each of our ministry areas. Please continue to pray for their future success.

MISSION ONE PROGRAM

Our Mission One Program exists to provide support and aid to our missionaries and nationals as they minister on our various fields. Our program provides opportunities for individuals to participate as members of mission teams, interns, and as short-term missionaries.

We offer diverse mission team opportunities including medical, construction, evangelism, and education/leadership development teams. Currently, we send teams to Honduras, Mexico, Jamaica, Saipan, Niger, India, and the Philippines.

Our internship program (Launch) is available to upper level high school students and college age students. In some cases, college credit is given upon completion of the internship. Our interns serve two to eight weeks on one of our international fields. Responsibilities vary upon location.

Launch Bootcamp is a leadership retreat for students in grades 7th-12th. The retreat can take place in a weekend format or one-day format. As a result of the boot camp, students are challenged to become leaders in their schools, churches and communities.

Short-term opportunities are available to adult individuals ranging from two weeks to two years. Responsibilities vary upon the location as well as the skill set of the individual.

Please contact Mission One Coordinator Dr. Jim Pratt at jim.pratt@generalbaptist.com to schedule a mission trip or to participate in the Mission One Program.

Congregational Ministries

Dr. Franklin Dumond

The work of Congregational Ministries continues to be guided by the directives found in the organizing documents of the Council of Associations, and by the assignments given in the job description for the department director while also recognizing the realities of current staffing in a rather de-centralized and down-sized organization.

Congregational Ministries shall include the ministry programs such as (but not limited to) stewardship program including developing the programs respecting the needs of General Baptist families in estate and financial planning, church renewal, youth, family, and seniors. Congregational Ministries shall function as a response system to the congregations through the Council of Associations. As such, its mission objectives shall be determined by the congregations. The director will be authorized to work with the other ministries and Support Services to plan and offer systematic responses to the congregations. (Council of Associations Constitution and Bylaws, Bylaw VI A 3)

Job Description (8/30/11)

DIRECTOR OF CONGREGATIONAL MINISTRIES

Purpose

The Director of Congregational Ministries extends the ministry of the executive director by developing and implementing ministry programs such as (but not limited to) stewardship program including developing the programs respecting the needs of General Baptist families in estate and financial planning, church renewal, youth, family, and seniors. Congregational Ministries shall function as a response system to the congregations through the Council of Associations. As such, its mission objectives shall be determined by the congregations. The director will be authorized to work with the other ministries and Support Services to plan and offer systematic responses to the congregations to effectively carry out the Great Commission.

I. A Systematic Response System.

Key elements of these directives include functioning as a response system to the churches and offering systematic responses to the congregations. This is undertaken through conference ministries, Turnaround 2020 and travel to a variety of training/public relations events.

A. CONFERENCE MINISTRIES

Congregational Ministries attempts to meet many of the objectives assigned to the department through various conference ministries. In the calendar year 2019 these conferences will include General Baptist Minister's Conference, National Youth Conference, Mission & Ministry Summit and Camp Meeting Days (Sr. Adult Retreat). Promotional materials are sent prior to each event and registration generally opens early in the calendar year. Links to these events are provided through our website and are generally included as pages in the Messenger. Anyone who is not on the contact list for one of these events can be added by request. Many of these events are promoted by contacting church officers as reported in the annual Church Growth Report.

B. TURNAROUND 2020

The current five year emphasis of Turnaround 2020 has been designed to assist General Baptist churches to discover and to achieve their full redemptive potential by the year 2020. Many participating churches will see significant increases in attendance. Others will double or triple in size as they realize the potential the Lord has placed before them. Still others will see revitalized programs and more effective ministries.

Turnaround, by simple definition, results in something different. Change can be awkward and frightening or it can be pleasant and rewarding. Undergirding our overall approach to turnaround in existing congregations are four core principles that will always show up in turnaround.

1. An outward focus will be regained or intensified.
2. Members will display responsible, high-expectation behavior.

3. A clear discipleship process will be in place.
4. Leadership and relational skills will constantly improve.

Turnaround 2020 is offered to maximize Kingdom impact by equipping and inspiring local churches to accomplish the Great Commission. Many of these churches are already well down the road of turnaround. Others are just beginning that sometimes daunting task. Thus in addition to the plan book, coaching and mentoring opportunities will also be organized for those who are willing to make that level of higher commitment.

Turnaround 2020 addresses three important areas of turnaround found in numeric decline, the lack of evangelism and ministry ineffectiveness.

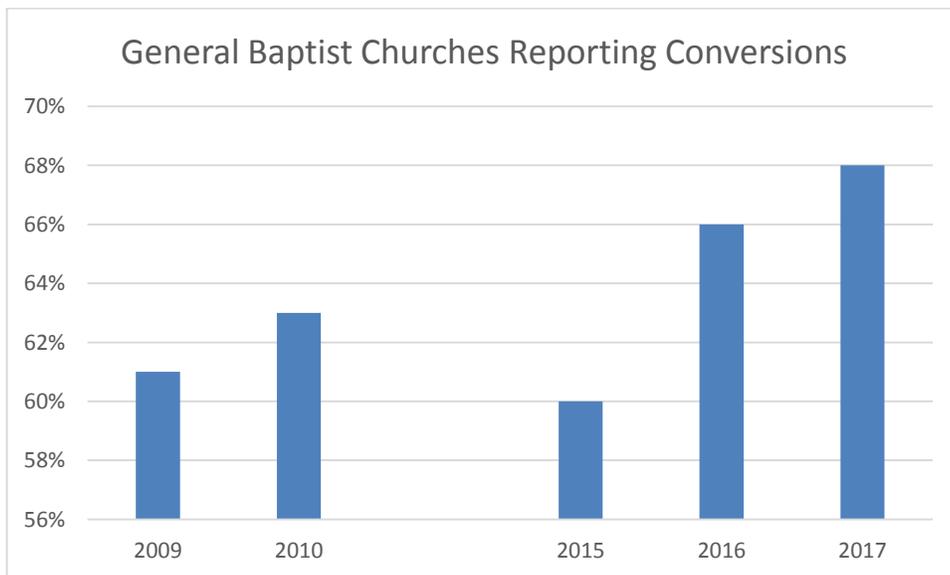
In 2018, Congregational Ministries coordinated and recruited for workshops in Henderson, Kentucky, Evansville, Indiana, Dexter, Missouri and Springfield, Illinois. In all 27 churches participated in the UnLeashed training offering through Intentional Churches.

In 2019 a special emphasis on turnaround and revitalization will be featured at the Mission & Ministry Summit.

General Baptist churches overall are rediscovering the importance of evangelism. In 2009, 61% of our General Baptist churches reported at least one conversion. In 2010 that number had increased to 63%. Unfortunately in 2015 that number decreased to only 60% of reporting churches indicating at least one conversion.

With the advent of Turnaround2020 in 2016 the trend line has reversed so that in 2016 66% of churches reported at least one conversion. Then in 2017 that number increased to 68% reporting at least one conversion.

In 2009, no church reported more than 250 conversions, but in 2017 one church reported 1,500 conversions.



C. TRAVEL

Travel is a large expense item in our departmental budget but it remains an essential part of ministry to and with our churches that are scattered throughout the country. Travel costs cannot be eliminated; they can only be managed more efficiently to provide on-site consultation and other services to our churches.

II. Other Ministries to our Churches.

The realities of current staffing in a de-centralized and down-sized organization have changed the nature of the work of Congregational Ministries. De-centralized, contract-based work addresses limited elements of the departments of National Missions and Pastoral Ministries. While some of the field assignments of those departments are being addressed through the Go Project and the Barnabas Project, the general work previously shared by the directors of those departments has, in part, become the de-facto assignment of Congregational Ministries. In that regard Congregational Ministries has taken responsibility for several areas of communications, oversight of chaplaincy

placement, direction of LAMP, and pastor search. In addition the general work of those now contracted departments in relationship to The Summit such as workshops and special guests has resulted in an expanded role for Congregational Ministries in this arena. A summary of some of this activity follows.

A. COMMUNICATIONS

The General Baptist Messenger. Currently we are producing three editions of the General Baptist Messenger annually. This year the spring edition will feature a mission focus, summer will contain a Summit focus and fall will contain a church growth focus. The Messenger continues to be well received by our constituents and remains an important part of our overall communication process. Despite the fact that communications is not the direct responsibility of the department, the bulk of the editorial process and the production oversight comes from Congregational Ministries.

Websites for the denomination and for some of the conferences along with app development for The Summit and social media posting have also become de facto responsibilities of Congregational Ministries despite the fact that communications is not the direct responsibility of the department. With other staff re-assignments these activities will of necessity need to be re-organized and/or re-channeled in order to sustain current efforts.

B. CHAPLAINS

Chaplaincy placement has been more limited than usual so far this year. Several inquiries regarding placement as a General Baptist chaplain have been fielded but none of them has resulted in direct placement. A fact sheet detailing basic requirements is regularly shared upon request.

Historically chaplaincy matters have been handled by Pastoral Ministries.

C. LAMP

Leader's Advancing in Ministry Program (LAMP) has been developed out of two convictions. First, some people aware of the call of God to ministry prefer home-based, self-paced training rather than formal ministerial training. Second, men and women called of God to lay ministry within the context of the local church need training to better live out that call. LAMP also provides a continuing education option for those who have already obtained formal training.

LAMP is designed to be evaluated and updated periodically. New materials and new methods will be regularly incorporated. Students who enroll may continue their programs under the catalog used at the time of enrollment or they may choose to use the most recent versions.

LAMP has a built-in accountability factor through a mandatory mentoring program. Every enrollee is required to have a qualified mentor to assist him/her in the program. Written reports are then reviewed through the LAMP Director's office where a current transcript is maintained for each student.

At the completion of each level a certificate will be issued.

LAMP involves three levels.

1. Level 100—Basic Discipleship materials organized around the theme of Personal Leadership Development
2. Level 200—An Introduction to the Bible will develop a working knowledge of the Scripture and an overview of basic theology and church history.
3. Level 300 is particularly designed to be completed by those who are pursuing ordination to pastoral ministry without pursuing a religious studies degree. This section also requires ministry projects to coincide with many of the courses being studied in Pastoral Leadership Development. This section provides a variety of options for the student so that each student in consultation with his/her mentor may craft a well-rounded but personally tailored program of study.

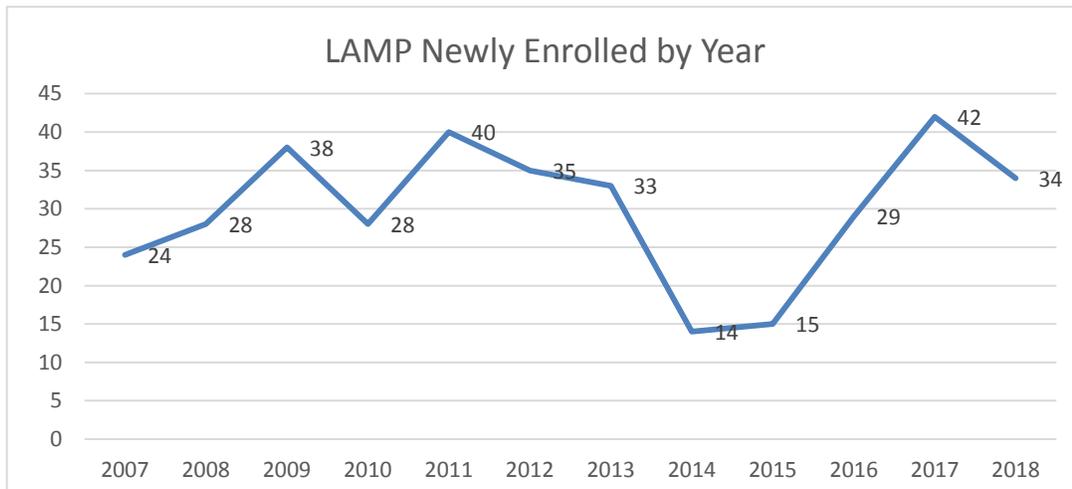
Presbyteries and Ordaining Councils who choose the LAMP program to guide preparation for ministry should be aware that minimal educational standards for ordination are fully transferrable within the General Baptist denomination only if the Level 300 program is completed.

LAMP materials were revised in 2005 to provide options in Level 200 that were believed to be more meaningful for most of the students enrolling in the program. Over the years additional revisions were done in a kind of piece meal fashion to reflect books that were no longer available or to provide new connections through credit given for study organized around Summit tracks.

In 2016 a thorough revision of the program was undertaken with input from several mentors who were currently involved. This revision will probably be valid for the next several years before current ministry trends and the availability

of resources requires further review. The revised LAMP catalog is a downloadable resource on the website. The 2016 revision has been well received and is even being used in other departments to guide training initiatives.

At the end of 2018, 192 students are listed as active compared to 178 at the end of 2017.



- 34 newly enrolled in 2018
- 42 newly enrolled 2017
- 29 enrolled 2016
- 15 enrolled in 2015 and
- 14 enrolled in 2014
- 88 of the 192 active students have completed Level 100

Historically LAMP has been part of Pastoral Ministries although it was assigned to National Missions for a short period of time in previous staff transitions.

D. PASTOR SEARCH

Placement of pastors is generally managed by the open churches postings on the web site. The downloadable handbook developed in 2012 and revised in 2015 is also available on the website. This allows prospective pastors and search committees to connect directly. It also allows search committees to gain a sense of direction by working to adapt the search process to the local situation. Usually every few weeks I meet with a search committee to assist them in their process. The process has been a bit cumbersome for some of our churches as the pool of candidates is smaller these days than it was once upon a time. With the majority of our established churches preferring bi-vocational pastors the search arena is limited further since generally bi-vocational pastors must be drawn from the local area.

Pastor search had previously been assigned to Pastoral Ministries.

Women's Ministries

Vicki Smith

Interim Executive Director

We are embarking on a new and exciting year in Women's Ministries. When I began my position as director on January 1st I had no idea where to start but I did know without a doubt that God was not done with this ministry. Since that time, He has confirmed to me that He has His hand on the ministry as well as those that are leading.

Early in the twentieth century the foundation for Women's Ministries was as a support ministry. That support was for our missionaries on the field, abroad as well as home. The support was to come in the form of financial as well as

spiritual. While the ministry has taken on many different forms over the years and various paths have been taken, the focus is and should be to support missions.

On January 18th of this year the Women's Board met and were in unity as we prayed and felt that a realignment of focus needed to happen. At that time a new vision statement was crafted which is, "Inspiring and Empowering Women to Find Their God-Potential." We will also in the next few months be formulating a one-year, two-year and three-year plan. It is imperative that you know where you want to be so you can start planning how you are going to get there.

I feel very blessed to share that the giving to Love Gift is up slightly. God has also blessed us with the opportunity to realign some investments which will free up funds that can be used to financially support our mission endeavors. One by one He is opening doors for us.

In 2018 Women's Ministries contributed over \$30,000 in designated giving to International Missions. Other funds were also contributed to national missions as well as local needs. In 2019 we hope to raise that amount and we know that through the generosity of our churches and women's groups we can achieve that goal.

Women's Ministries is alive and well. **We have not closed our doors.** There is much work to be done. I challenge you to see what part your church or association can play in the ministry. Throughout the year there will be numerous opportunities to give. One of which being the Asenath Brewster offering. If you have a Women's Ministry group in your church, please encourage and support them in their endeavors. If you do not, I would love to come to visit with you about the feasibility of starting one or getting more involved in the support of missions.

My prayer for this new year is that He gives us renewed strength to know that the opportunities are boundless. Romans 8:31, "What shall we say about such wonderful things as these? If God is for us, who can ever be against us?"

General Baptist Investment Fund, Inc. (GBIF)

Stephen Naff

President and CEO

Results for Fiscal 2018 prior to our audit performed by outside, independent auditors reflect another rewarding year. We were able to manage a profit from operations of \$519.1k. This is the result of more loans being placed into our churches and properties that had been put into our assets as land were moved into loans as well. Our Total Assets settled at \$43.797M, a \$1.9M increase over year end 2017. The net worth or capitalization settled at 9.78% and while that is not our goal, it is up from 2017. We are at our best standing ever at a year end and the initial results for 2019 appear to be very positive.

The first month of 2019 is moving as forecasted, however, we do not have the month closed out as this report is earlier than last year. We finished 2018 with a loan to CD ratio of 97.7% (which compares to 1/31/2017 at 90.5%) which should assure profitability in the months ahead.

The balance of loans at December, 31 2018 was at another record of \$37.915M an increase over last year of \$4.348M. We are blessed that our churches are meeting their payment plan.

The balance of Certificates of Deposit at December 31, 2018 is a near record of \$38.810M a nice increase over 2017 by \$1.717M. Our record was achieved in November 2018 at \$39.429M. It is evident that loans outpaced our deposits. Therefore, we are discussing means to increase deposits effectively to meet the loan demand. We are so grateful for our faithful depositors. Without them we are not able to make the loans to the churches. We just need some new sources.

As of December 31, 2018, we have zero properties on our books. All returned assets are sold or into loans and will be producing income through those loan payments. This was a year to make corrections necessary to clean up our balance sheet of some properties that had been on our books for too long.

We still offer a Demand CD for new money at 2.50% a great rate, especially as a Demand CD instrument. In addition to the Demand CD, we have opened our term CDs and added two Jumbo CDs to compensate for the need of new funds. Please pass this to others that you might know for rates up to 4.00% and ("Possibly up to 5%"). Call our office (573-785-7746) for current rates.

We offer new loans to churches with rates competitive with the outside institutions with less costs and complications for getting a loan. We currently have outstanding and approved loans near \$6.2 Million; we have two that construction has begun, with another major one possible for final board approval.

We want to encourage more people to utilize the ACH process for automatically receiving money or sending money without mail delays. It has been safe and trouble-free and saves so much time for the depositor, the church that is receiving loan proceeds or making a payment, and for our office.

I want to thank each investor into GBIF and each church that borrows from our fund. The board and I request that you pray for our success as a savings and loan for our churches and membership. We endeavor to see the Kingdom increase while we have time on earth.

Stinson Press, Inc.

Todd Luke

General Manager

The past year has been a year of changes and new beginnings at Stinson Press. Our previous president resigned early in the year with the Stinson Press Board of Directors taking over operations. In August of this year, I was hired as General Manager to help change the direction of Stinson Press and bring the business more in-line with the original mission and vision, "...to be the printing arm of the General Association of General Baptists, it's individual departments, the churches, and/or associations that it represents...."

To that end we have taken a serious look at operations, incomes, and expenses. While it takes more than a few months to turn a business around, we have been able to make some positive strides to make Stinson Press profitable and put it on solid financial ground.

In the past five months:

- We have improved our cash flow by over \$40,000.
- We have brought our accounts payable current (30 days or less).
- We have removed over \$122,000 worth of dead and valueless (unsellable) inventory from our printing and literature departments.
- We have updated and relaunched our website to improve our ecommerce capabilities and ease of updates to the site.
- Seen a dramatic improvement in our team morale and a return of overall enjoyment to our employees.

In the months to come, we will be conducting regional listening posts to gather input from our local churches and associations. Our intention is to find what our churches need and how Stinson Press can come along side in their local ministries.

We will also be concentrating more on our marketing efforts both locally and across the churches and associations we serve. We have already taken several steps to improve our online presence and our social media communications. We will continue to work in these areas.

While there remain several practical issues to address and improvements to be made, we expect a return to our core mission and profitability in 2019.

Oakland City University (OCU)

Ray G. Barber, D. Min.

President

“The Spirit of the Sovereign LORD is on me, because the LORD has anointed me to proclaim good news to the poor. He has sent me to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners, to proclaim the year of the LORD’s favor and the day of vengeance of our God, to comfort all who mourn, and provide for those who grieve in Zion to bestow on them a crown of beauty instead of ashes, the oil of joy instead of mourning, and a garment of praise instead of a spirit of despair. They will be called oaks of righteousness, a planting of the LORD for the display of his splendor.” –Isaiah 61:1-3

On September 14, 2018, I announced my retirement effective on December 31, 2019, following more than a decade of service as President of Oakland City University. God has richly blessed Beth and me throughout our service at this illustrious institution and through the many friendships we have established. We look forward to the next phase of our lives, personally, with the assurance that God will guide the Oakland City University family into a bright future.

Over the years, we have been blessed with incredible opportunities to serve many of our General Baptist churches, within General Baptist Ministries, and here at Oakland City University. The university remains not only as the only General Baptist undergraduate college in America, but it also provides the distinction of Chapman Seminary as the only ATS accredited denominational school. We have experienced the joy of seeing General Baptist students flourish in a culture of Christian higher education. These students become alumni and Go Forth To Serve in a vast array of callings making an impact in God’s kingdom. As in the words of Isaiah, they become Oaks of Righteousness to display the Lord’s splendor.

At the present time, Oakland City University is undertaking four major initiatives:

1. The Board of Trustees has emphasized the need for increasing enrollment in all of our program offerings. This year, we are excited to share that enrollment is up for the traditional, undergraduate programs on the main campus. OCU’s incoming class of first-year students was the largest in recent years, and total enrollment on main campus is up about 10%. Additionally, the number of students living on-campus in the residence halls is up about 25%.
The increased enrollment on main campus is added to the other programs we offer online, at regional sites, and in prisons. Please pray that God will continue to bring students to be called Oaks of Righteousness, a planting for the Lord, and for the display of His splendor.
2. The Oakland City University family is excited to unveil a new Strategic Plan. The following goals, developed by the campus community, were approved by the Board of Trustees in November 2017:
 1. Hire and retain a highly qualified and diverse faculty and staff.
 2. Enroll and retain a high-quality and diverse student body.
 3. Foster a thriving campus culture.
 4. Promote holistic student learning.
 5. Cultivate an excellent learning environment.
 6. Secure, prioritize, and sustain resources to support OCU’s mission.

Several data points have been identified for measuring progress toward attainment of these goals and their supporting objectives. For example, a target of an additional 50 General Baptist students has been set as part of the goal for growing enrollment that will enrich the community of learning. Other performance indicators include targets for the number of students, faculty, and staff who participate in campus ministry and numbers of faculty, staff, and students engaged in service activities such as local church ministry or missions.

3. As I have previously mentioned, Oakland City University has been blessed to receive funding from the State of Indiana through the Regional Cities Initiative. Approximately \$2.2 million has been appropriated to OCU for a transformational, construction project of mixed-use development. In collaboration with the Oakland City community, Gibson County, and the Economic Development Coalition of Southwest Indiana, this project will combine student housing with commercial space on campus.

Through past strategic planning efforts, the OCU Board of Trustees identified student housing as a critical need for the growth and sustainability of the University's main campus. Currently, Oakland City University has four residence halls, three of which were built in the 1960s. As one Board of Trustee member noted "OCU students are receiving a 21st century education but living in 20th century housing." A groundbreaking ceremony was held in May for the project, and students should be able to begin using the new facility in Fall 2019.

Students who graduate from Oakland City University are prepared to meet the challenges of our world. We provide learners with solid academic programs challenging their minds and equipping their knowledge base to become productive citizens. Moreover, we give students the opportunities to have their hearts shaped in the image of Christ. Residence life plays a vital role in the social and spiritual development of our students. Whether it be weekly Bible studies or simply a moment of prayer with a Resident Director, our Christian mission is evident in campus housing.

Oakland City University is alive and vibrant because of the generosity of over 10,000 alumni and our General Baptist friends who believe in the institution's core values. Now, our focus becomes raising funds through the Living Our Mission...Expanding Our Horizons Capital Campaign. We invite your association, your churches, and your families to join us in this incredible opportunity to impact students' lives through this project.

4. Accreditation is a constant area of work for institutions of higher education. During the current academic year, OCU will host two teams evaluating our programs. In January 2019, the School of Business will be reviewed by the International Accreditation Council for Business Education (IACBE). Also in the Spring, the Association of Theological Schools in the United States and Canada (ATS) will conduct a comprehensive visit for the Chapman Seminary.

Please pray that these accrediting agencies will conduct fair evaluations that assist OCU in continuously improving to meet the needs of students in the service of our mission.

In closing, I always like to share an inspirational student story. As President, I have the privilege of seeing God's hand on many of our young men and women. For the first time in several years, OCU awarded presidential scholarships to some of our brightest incoming students. One of the Presidential Scholars for the incoming class is Jonah Carpenter. Jonah is the son of former Council of Associations Chair and current OCU Board of Trustees member Rev. Josh Carpenter, Pastor of the Grace United Church in Paragould, Arkansas. Jonah also completed an internship last summer at Real Life Church in Springfield, Illinois. When asked about his first few weeks on campus, Jonah said, "I have been ecstatic about in-depth study of the Bible while at OCU, especially since my first lesson with Dr. Low. I am so thankful for a great team of professors who all want me to succeed." Jonah is one of the General Baptist students at OCU who receive grants and scholarships made possible through the support of the denomination. This year General Baptist students received a 4.2 to 1 return on investment from money given through Unified Giving. This support translates into critical funding in the lives of General Baptist students.

Finally, I want to personally say “thank you” for allowing me to serve as President of Oakland City University. I count it a joy and privilege to labor with you in the cause for Christian higher education. The Lord is doing a great work within our movement. Until the glorious day of Christ’s return, let us join together to see Oaks of Righteousness planted for the great harvest that is to come. To God Be The Glory!