

FORWARD

MCNCR REGIONAL CONFERENCE

58th Annual Regional Conference
Handbook

May 8, 2026
Fairview Missionary Church

**58th Annual
Regional Conference
May 8, 2026
Fairview Missionary Church

HANDBOOK**

Missionary Church, North Central Region, Inc.

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Elkhart, IN 46517
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SECTION ONE

Missionary Church, North Central Region
58th Annual Regional Conference
May 8, 2026
Fairview Missionary Church
Angola, IN

8:15 a.m. EST Registration Begins

9:00 a.m. EST Conference Convenes

Worship

RD Challenge

Opening Business

Reports

Elections

10:30 AM EST **Breakout #1**

Reports

12:00 PM EST **Breakout #2**

Election Results

Closing Business

1:10 p.m. EST **Lunch**

SECTION TWO

2026 Regional Conference
Individual or Committee Appointments
(Day of Conference)

Conference Coordinator:

Lisa Burns

Floor Coordinators:

Josh Duran & Levi Suffel

Parliamentarians:

Dale Gadd, Mark Root

Committee of Registration:

Josh Brueck (chairman), Bryan Balasa, Caleb Fervida, Josh Golden, Josh Nash, Johnny Raber, Gran Roberts

Committee on Resolutions:

Alex Brovont, Earl Smith

Committee on Tellers:

Ben Currier (chairman), Marty Graverson, Mitch Hile, Mike Meeks, Drew Ryall, Isaac Wood

Conference Historian:

Lisa Burns

2026-2027 Regional Conference Year
Committee and Team Appointments
(Regional Conference 2026 to Regional Conference 2027)

COMMITTEES:

Committee on Bylaws and Standing Rules (Appointed by the Governance Board):

Assistant to the Regional Director, chairman; Regional Director, Terry Bucholtz, Dick Carpenter, Aaron Grosse, Tom Leitch, Bruce Moyer

Committee to Certify Accurate Copies of the Journal (Appointed by the Governance Board):

LaVerne Blowers, Dale Gadd

Committee on Credentials (Appointed by the Governance Board):

Regional Director, chairman; Jason Dickinson, Dave Engbrecht, Kurt Litwiller, Mike Peters, Chuck Zook
Fill-in / Sub: David Binkley

Committee on Finance (Appointed by the Governance Board – 3 layman and 3 ministers):
Regional Treasurer, chairman; Regional Director, Assistant to the Regional Director,
Laymen: Matt Bowers, Ron Wiseman, Gerry Phipps **Pastors:** Josh Hilty, Gabe Reed, Sam Schertz

Committee on Memorials (Appointed by the Governance Board):
Dave Severance, _____

Committee on Nominations (Appointed by the Governance Board):
Regional Director, chairman; Governance Board, Shawn Holtgren, Derry Prenkert

Committee on Pastoral Salary and Benefits (Appointed by the Governance Board):
Assistant to the Regional Director, chairman; Norm Dial, Alan Fodrey, Tina Maurer

DIRECTORS (Appointed by the Governance Board):
Director of Camping Ministries – Ben Hahn
Director of Children's Ministries – Amber Kreider
Director of Devon Oasis Ministry – Bob Andrews
Director of Hispanic Ministries – Jeff Clay
Director of Kids Quizzing – Derek Blankinship
Director of Teen Quizzing – Valerie Chezem
Director of Women's Ministry – _____

TEAMS:

Management Team (Appointed by the Governance Board):
Assistant to the Regional Director, chairman; Regional Director, Regional Treasurer,
Laymen: Matt Bowers, Will Powers, Ron Yoder **Pastors:** Kayte Hatch, Kurt Litwiller, Earl Smith

BRIDGE FUND:

Mr. Dan Bridges - Chairman, Mrs. Arin Holt - Secretary, Rev. Kevin Moore - Regional Director, Rev. Terry Bley, Dr. Steve Cramer, Rev. Kent Eby, Rev. Kristen Nehls, Mr. Gerry Phipps, and Rev. Pat Puglisi

2025 REPORT OF THE REGIONAL TREASURER

Though 2025 has been a year of change for the Region, it has also been a year where the Lord's blessings continue to be seen.

In 2025, our income actually came in over budget at 98.7%. The reason for this is that in October, we invested \$400,000 with UMLI. The interest from these investments is included in our regular income. Assessments came in at 96.7% of what we had budgeted. This is slightly lower than what we had last year when assessments came in at 97.6%. Continued strong giving to our churches and faithful giving by our churches has meant that we were able to successfully meet the budgeted increase of almost \$38,509. Even though our assessments came in under budget, our expenses came in even further under budget. Expenses came in at 95.1% of what we had budgeted. Though there were significant changes in personnel in 2025, expenses remained normal throughout the year. Our assessments exceeded our expenses by \$21,169.

A frequent theme of my prior reports has been that of being blessed. 2025 was no different. Early in 2025, the North Central Region was contacted by the Lilly Endowment about a grant to strengthen Hoosier churches. The goal of the grant is, as its name suggests, to strengthen churches by being able to create and strengthen programs that help churches in their ministry. An initial planning grant of \$50,000 was received early in 2025, and the summer was used to learn what is needed, develop ideas for programs, and write the grant. Late in 2025, the initial installment of \$200,000 was received. The second \$200,000 will be given once we have raised the other \$200,000 over the next three years. In addition to the Lilly grant, we also had a good year with our investments, which gained \$122,037 in value. Just as the Region's investments did well, UMLI also had a good year for their investments and was able to give the region a sizable gift.

To end, I want to thank everyone at the Regional Office. We were blessed with John Gregory's leadership for the last five years and are now blessed to have Kevin Moore with us. Both have sought the Lord's leading for our Region. Dan continues to do a great job of handling the day-to-day financial decisions of the Region, but I also want to thank the tireless work of our bookkeepers. Jane Anderson recently retired after having served in the role for several years. Her detailed notes and careful entries were always a help to me in understanding what was going on. Diana Hernandez is our new bookkeeper, and her work is much appreciated. As we end 2025, we have many blessings to thank the Lord for.

Below is the Treasurer's financial report for 2025:

	<u>Actual</u>	<u>Budgeted</u>	<u>% of Budget</u>
Assessments	\$523,097	\$540,779	96.7%
Expenses	\$501,928	\$527,704	95.1%
<hr/>			
Other Income			
Investment Earnings	\$122,037		
Donations & Miscellaneous	\$1,104		
Interest Income-UMLI	\$9,863		
Total	\$133,004		
<hr/>			
Funds			
Fund Income	\$746,347		
Fund Expense	\$332,565		
Fund Net	\$413,782		

Respectfully submitted,

Kevin Blowers
District Treasurer

MISSIONARY CHURCH NORTH CENTRAL REGION, INC.

FINANCIAL REPORT

December 31, 2025

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INDEPENDENT ACCOUNTANT’S REVIEW REPORT

To the Board of Directors
Missionary Church, North Central Region, Inc.
Elkhart, IN

We have reviewed the accompanying financial statements of Missionary Church, North Central Region, Inc. (a nonprofit organization), which comprise the statement of assets, liabilities, and net assets - modified cash basis as of December 31, 2025, and the related statement of revenue, expenses, and other changes in net assets – modified cash basis for the year then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management’s financial data and making inquiries of management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management’s Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Accountant’s Responsibility

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with the modified cash basis of accounting. We believe that the results of our procedures provide a reasonable basis for our conclusion.

We are required to be independent of Missionary Church, North Central Region, Inc. and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements related to our review.



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Accountant's Conclusion

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with the modified cash basis of accounting.

Basis of Accounting

We draw attention to Note 1 of the financial statements, which describes the basis of accounting. The financial statements are prepared in accordance with the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our conclusion is not modified with respect to this matter.

Supplementary Information

The supplementary information included in the schedule of fund activities – modified cash basis is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The supplementary information has been subjected to the review procedures applied in our review of the basic financial statements. We are not aware of any material modifications that should be made to the supplementary information. We have not audited the supplementary information and do not express an opinion on such information.

Insight Accounting Group, P.C.

Insight Accounting Group, P.C.

Elkhart, IN
February 13, 2026

**MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
STATEMENT OF ASSETS, LIABILITIES, AND NET ASSETS -
MODIFIED CASH BASIS
December 31, 2025**

	2025
ASSET	
Cash and cash equivalents	
Region	\$ 654,337
Devon	237,350
Bridge fund	20,597
Campground	1,303,354
Total cash and cash equivalents	2,215,638
Notes receivable	27,510
Investments	2,329,141
Property and equipment, net	1,915,435
Fisher Unitrust investments	202,332
TOTAL ASSETS	\$ 6,690,056
LIABILITIES AND NET ASSETS	
NET ASSETS	
With donor restrictions	1,966,057
Without donor restrictions	4,723,999
Total net assets	6,690,056
TOTAL LIABILITIES AND NET ASSETS	\$ 6,690,056

See independent accountant's review report.
The accompanying notes to the financial statements are an integral part of these statements.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
STATEMENT OF REVENUE, EXPENSES,
AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS
For the Year Ended December 31, 2025

2025

	Region	Devon Oasis	Bridge	Campground	Total
Support and Revenue					
Region assessments	\$ 523,098	-	-	-	\$ 523,098
Grants	250,000	-	-	1,106,020	1,356,020
Donations	16,213	276,597	33,566	215,134	541,510
Rentals	-	-	-	115,127	115,127
Family camp	-	-	-	40,307	40,307
Summer camp	-	-	-	58,951	58,951
Investment income, net	131,901	4,641	91,568	-	228,110
Miscellaneous	-	-	-	5,541	5,541
Total Support and Revenue	921,212	281,238	125,134	1,541,080	2,868,664
Expenses					
Salaries and benefits	319,984	162,589	-	115,755	598,328
BF grant distributions	-	-	56,976	-	56,976
Family camp	-	-	-	80,821	80,821
Summer camp	-	-	-	63,389	63,389
Children's director	16,750	-	-	-	16,750
Director of spanish ministries	1,971	-	-	-	1,971
Director of prairie camp	7,000	-	-	-	7,000
Quizzing director	600	-	-	-	600
Payroll taxes	16,760	-	-	-	16,760
Rent	-	30,600	-	-	30,600
Utilities and telephone	16,075	3,905	-	76,756	96,736
Postage	2,024	881	155	-	3,060
Insurance	42,348	2,705	-	31,935	76,988
Floral	1,533	-	-	-	1,533

See independent accountant's review report.

The accompanying notes to the financial statements are an integral part of these statements.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
STATEMENT OF REVENUE, EXPENSES,
AND OTHER CHANGES IN NET ASSETS - MODIFIED CASH BASIS
For the Year Ended December 31, 2025

	2025				
	Region	Devon Oasis	Bridge	Campground	Total
Conventions and conferences	5,720	-	-	3,200	8,920
Meetings	11,888	-	-	-	11,888
Professional fees	18,002	-	500	30,685	49,187
Repairs and maintenance	13,479	2,393	-	71,534	87,406
Office expense	15,256	11,182	518	19,550	46,506
Rentals	-	-	-	8,289	8,289
Outreach and ministry	34,137	12,051	-	-	46,188
Vehicle & travel	3,430	15,077	-	-	18,507
Christian education	1,500	-	-	-	1,500
Depreciation	11,102	5,404	-	96,904	113,410
Miscellaneous	11,069	-	-	15,272	26,341
Total expenses	<u>550,628</u>	<u>246,787</u>	<u>58,149</u>	<u>614,090</u>	<u>1,469,654</u>
Other income					
Gain on sale of assets	138,570	-	-	-	138,570
Fund revenue in excess of expenses	5,082	1,683	-	2,278	9,043
Total other income	<u>143,652</u>	<u>1,683</u>	<u>-</u>	<u>2,278</u>	<u>147,613</u>
Change in net assets	514,236	36,134	66,985	929,268	1,546,623
Net assets - beginning of year	<u>1,945,399</u>	<u>325,833</u>	<u>778,475</u>	<u>2,093,726</u>	<u>5,143,433</u>
Net assets - end of year	<u>\$ 2,459,635</u>	<u>\$ 361,967</u>	<u>\$ 845,460</u>	<u>\$ 3,022,994</u>	<u>\$ 6,690,056</u>

See independent accountant's review report.

The accompanying notes to the financial statements are an integral part of these statements.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following is a summary of the accounting policies adopted by the Organization that have a significant effect on the financial statements.

Nature of Activities

Missionary Church, North Central Region, Inc.'s (the Organization) operations consist of collecting region assessments and incurring necessary expenses to carry out the objectives as stated in the Organization's bylaws. Other operations consist of a loan agency to guarantee loans of local churches and to borrow on its own behalf, and a church extension department to help local churches become self-sustaining. Also, the Organization acts as a trustee for various funds and activities of local churches and organizations. The Bridge Fund was organized to educate and address pastors facing economic challenges and was funded by a gift from the Lilly Endowment. The Campground Fund provides for operations, maintenance and improvement of the Organization's campground facility. Devon Oasis is a ministry outpost in Chicago, IL serving immigrants and others in need.

Basis of Accounting

The financial statements of the Organization are prepared on a modified cash basis of accounting, which is a special purpose framework of accounting other than generally accepted accounting principles (GAAP). Under this basis, revenues are recognized when received rather than when earned and expenses are recognized when paid rather than when the obligation is incurred. However, similar to financial statements prepared in accordance with GAAP, these financial statements reflect the capitalized cost of property and equipment and related depreciation and long-term assets. The accompanying financial statements are not intended to present the financial position and results of operations in conformity with accounting principles generally accepted in the United States of America.

Basis of presentation

The modified cash basis of accounting does not require the Organization to report financial information in accordance with generally accepted accounting principles' net asset classifications. However, management has elected to follow this guidance even though it is not required. The financial statements of the Organization report information regarding its financial position and activities according to the following net asset classifications:

Net assets without donor restrictions – Net assets without donor restrictions include general contributions and other income that is not subject to donor-imposed restrictions. It is the policy of the Board of Directors of the organization to review its plans for future property improvements, and program expansion, and designate appropriate sums of unrestricted net assets to assure adequate financing of such expenditures, which makes them unavailable for use at management's discretion.

Net assets with donor restrictions – Net assets with donor restrictions consist of assets whose use is limited by donor-imposed, time and/or purpose restrictions. The Organization reports gifts of cash and other assets as revenue with donor restrictions if they are received with donor stipulations that limit the use of the donated assets.

See independent accountant's review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net Assets with donor restrictions (continued) – When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, the net assets are reclassified as net assets without donor restriction and reported as satisfaction of restriction. See note 5 for the details of the net assets with donor restrictions.

Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect certain reported amounts of assets, revenues and expenses, and the disclosures. On an ongoing basis, management evaluates the estimates and assumptions and believes that the estimates and assumptions are reasonable in the circumstances; however, actual results could differ from those estimates.

Liquidity

Assets are presented in the accompanying statement of assets, liabilities, and net assets – modified cash basis according to their nearness of conversion to cash.

Cash and Cash Equivalent

One checking account is maintained for regional operations, loan agency, church extension, funds held in trust, and Fisher Unitrust. Separate accounts are maintained for Bridge Fund, Campground Fund, and Devon Oasis. At times, such amounts may be in excess of federally insured deposit limits.

For the purpose of the statement of assets, liabilities, and net assets – modified cash basis, cash and cash equivalents consist of cash on hand and cash held in checking accounts. Additionally, the Organization considers all highly liquid investments purchased with an original maturity of three months or less to be cash equivalents.

Note Receivable

Note receivable consist of a church extension loan to La Casa del Alferero dated August 31, 2007 and modified January 1, 2020. This is an interest free loan. The outstanding balance at December 31, 2025 was \$27,510.

Investments

The Organization reports investments in equity securities with readily determinable fair values and all investments in debt securities at their fair values in the Statement of Assets, Liabilities, and Net Assets – Modified Cash Basis. Interest, dividends, gain or loss, net of related fees, are reported in the Statement of Revenues, Expenses, and Other Changes in Net Assets – Modified Cash Basis. Realized and unrealized gains and losses are recognized for changes in fair value between periods or when related securities are sold. Funds are invested in money market funds, mutual funds, equity instruments, and affiliate certificates of investment.

See independent accountant's review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Investments (continued)

The investments are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain marketable securities, and the level of uncertainty related to changes in the value of the investments, it is at least reasonably possible that changes in risks in the near term could materially affect account balances and the amounts reported in the statement of assets liabilities, and net assets – modified cash basis and the statement of revenue, expenses, and other changes in net assets – modified cash basis.

Property and Equipment

Equipment is recorded at cost if purchased, and at fair value if contributed, at the date of purchase/donation. Major additions and improvements are capitalized, while maintenance and repairs are expensed as incurred. The cost of assets retired or otherwise disposed of, and the related accumulated depreciation are eliminated from the accounts in the year of disposal with any resulting gain or loss reflected in earnings.

Depreciation is computed on a straight-line basis, applied over the estimated useful lives of the assets generally as follows:

	<u>Years</u>
Building and improvements	15-40
Furniture and equipment	5-10
Vehicles	5
Transportation equipment	5

Support and Revenue

Donor support and contributions received are recognized as revenue when received. Public support revenue streams are recorded as without or with donor restrictions, depending on the existence and/or nature of any donor restrictions. Donor restricted support is reported as an increase in net assets with donor restrictions, depending on the nature of the restriction. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions.

Included in Discover Conference income as of December 31, 2025 is \$60,807 of sponsorship and conference fees for the Discover Conference held in May 2026 and in Discover Conference expenses is \$12,083 of expenditures for the February 2026 Discover Conference.

A significant portion of the Organization’s revenue is derived from region assessments which are calculated annually and collected monthly based on the congregation’s attendance and offerings.

See independent accountant’s review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Functional Allocation of Expenses

The modified cash basis of accounting does not require the Organization to report financial information in accordance with generally accepted accounting principles' functional allocation of expenses. Instead of showing expenses by their functional classification, the Organization has elected to present expenses according to their natural classification on the statement of revenue, expenses, and other changes in net assets – modified cash basis. The Organization estimates the program and supporting services to be 65% and 35% respectively.

Income Taxes

The Organization is incorporated as a not-for-profit organization under the laws of the State of Indiana and is exempt from federal and state income taxes pursuant to provisions of Section 501(c)(3) of the Internal Revenue Code and is not considered a private foundation. Unrelated business income may be subject to taxation. Currently the organization has no obligation for unrelated business income tax. Due to its religious affiliation, the Organization is not required to file income tax returns. The Organization is not aware of any activities that would jeopardize its tax-exempt status.

NOTE 2 – INVESTMENTS

As required by the Investment Topic of the FASB ASC, the Organization reports investments in marketable securities with readily determinable fair values and all investments in debt securities at their fair values in the statement of assets, liabilities, and net assets – modified cash basis. Unrealized gains and losses are included in the change in net assets.

The summary of investment earnings included in investment income in the accompanying statement of revenues, expenses, and other changes in net assets – modified cash basis for the year ended December 31, 2025 are as follows:

	2025
Capital gain distributions	\$ 41,087
Realized gain on sale of investments	52,225
Unrealized gain on investments	94,327
Interest earned	21,143
Dividends	41,473
Investment management fees	(17,625)
Investment income - net statement of revenue, expenses and other changes in net assets modified cash basis	232,630
Fisher Unitrust interest - schedule of fund activities - modified cash basis	(4,520)
Total investment income	\$ 228,110

See independent accountant's review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 3 – FAIR VALUE MEASUREMENTS

The Organization follows the provisions of ASC Topic, “*Fair Value Measurements*” which applies to all assets and liabilities that are being measured and reported at fair value. This topic establishes a framework for measuring fair value in accordance with U.S. GAAP and expands disclosure about fair value measurement. Under U.S. GAAP, fair value refers to the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. It clarifies the principle that fair value should be based on the assumptions market participants would use when pricing the asset or liability. This standard enables the reader of the financial statements to assess the inputs used to develop the measurements by establishing a hierarchy for ranking the quality and reliability of the information used to determine the fair values.

Observable inputs are inputs that market participants would use in pricing the asset or liability based on market data obtained from independent sources. Unobservable inputs reflect assumptions that market participants would use in pricing the asset or liability based on the best information available in the circumstances. Inputs are used in applying the various valuation techniques and broadly refer to the assumptions that market participants use to make valuation decisions, including assumptions about risk. Inputs may include price information volatility statistics, specific and broad credit data, liquidity, and other factors.

A financial instrument’s level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. However, the determination of what constitutes “observable” requires significant judgment by management. Missionary Church, North Central Region, Inc., considers observable data to be market data that is readily available, regularly distributed or updated, reliable and verifiable, not proprietary, and provided by independent sources that are actively involved in the relevant market. The categorization of a financial instrument within the hierarchy is based upon the pricing transparency of the instrument and does not correspond to Missionary Church, North Central Region, Inc.’s perceived risk of that instrument.

The standard required that assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

Level 1 – Pricing inputs are quoted prices in active markets for identical assets or liabilities. A quoted price for an identical asset or liability in an active market provides the most reliable fair value measurement because it is directly observable to the market.

Investments whose values are based on quoted market prices in active markets, and are therefore classified within Level 1, include actively traded equities, certain U.S. government and sovereign obligations, and certain money market securities.

Level 2 – Pricing inputs are other than quoted prices in active markets for identical assets, but the inputs are either directly or indirectly observable. Quoted prices are available, but the assets are traded less frequently and thus valuation is accomplished using similar securities, the parameters of which can be directly observed. Investments classified as Level 2 trade in markets that are not considered to be active, but are valued based on quoted market price, dealer quotations or alternative pricing sources supported by observable inputs are classified within Level 2. These

See independent accountant’s review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 3 – FAIR VALUE MEASUREMENTS (CONTINUED)

Level 2 (continued) – generally include certain U.S. government and sovereign obligations, most government agency securities, investment grade corporate bonds, certain mortgage products, certain bank loan and bridge loans, less liquid listed equities, state, municipal and provincial obligations, most physical commodities, and certain loan commitments. As Level 2 investments include positions that are not traded in active markets and/or subject to transfer restrictions, valuations may be adjusted to reflect liquidity and/or non-transferability, which are generally based on available market information.

Level 3 – Pricing inputs are not observable in the market. Valuation is accomplished using management’s best estimate of fair value, with inputs into the determination of fair value that requires significant management judgment or estimation.

The inputs used in estimating the fair value of Level 3 investments include the original transaction price, recent transactions for the same or similar instruments, completed or pending third-party transactions in the underlying investment or comparable issuers, subsequent rounds of financing, recapitalizations and other transactions across the capital infrastructure, offerings in the equity or debt capital markets, and changes in financial ratios or cash flows. Level 3 investments may also be adjusted to reflect illiquidity and/or non-transferability, with the amount of such discount estimated in the absence of market information. The fair value measurement of Level 3 investments does not include transaction costs as an input, although those costs may have been capitalized as part of the security’s cost. Due to the lack of observable inputs, the assumptions used may significantly impact resulting fair value and, therefore, the amounts reported in the accompanying financial statements.

The following table presents for each of the fair value hierarchy levels, the Organization’s assets that are measured at fair value on a recurring basis at December 31, 2025:

	2025			
	Total	Level 1	Level 2	Level 3
Cash & money market funds	\$ 81,424	\$ 81,424	\$ -	\$ -
Mutual funds	1,280,569	1,280,569	-	-
Equities	444,696	444,696	-	-
Certificates of investment	719,784	-	719,784	-
Investment with world ventures	5,000	-	-	5,000
Total	\$ 2,531,473	\$ 1,806,689	\$ 719,784	\$ 5,000

See independent accountant’s review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 4 – PROPERTY AND EQUIPMENT

Property and equipment at December 31, 2025 consists of the following:

	2025
Region land, building and office equipment	\$ 404,178
Campground land, buildings, equipment and furniture	1,876,360
Devon Oasis ministry vehicle	27,018
Total	2,307,556
Less accumulated depreciation	(392,121)
Net property and equipment	\$ 1,915,435

Depreciation expense for the year ended December 31, 2025 was \$113,410.

NOTE 5 –NET ASSETS WITH DONOR RESTRICTIONS

The Organization’s net assets with donor restrictions include purpose restricted unconditional donor contributions for which expenses satisfying the donor restrictions have not yet been incurred and beneficial interest in Fisher Unitrust that is restricted by time.

The following is a schedule of changes in net assets with donor restrictions:

	Net assets with donor restrictions as of December 31, 2024	Donor restricted contributions in 2025	Satisfaction of purpose restrictions	Satisfaction of time restrictions	Net assets with donor restrictions as of December 31, 2025
Church Extension	\$ 54,329	\$ -	\$ (54,329)	\$ -	\$ -
Church Planting	5,523	835	(6,358)	-	-
Fisher Unitrust	121,159	4,520	-	(6,481)	119,198
Church capacity	-	250,000	(25,572)	-	224,428
Camp Renovations	-	1,106,020	(56,139)	-	1,049,881
Bridge Fund	556,067	10,120	(31,070)	-	535,117
External Aid Fund	2,674	18,990	(17,524)	-	4,140
Alyssa Grunden	21,124	28,010	(28,874)	-	20,260
Chana Britt	-	600	(600)	-	-
Camp Scholarship	9,828	3,205	-	-	13,033
Residency Program	-	42,084	(42,084)	-	-
Total	\$ 770,704	\$ 1,464,384	\$ (262,550)	\$ (6,481)	\$ 1,966,057

See independent accountant’s review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 6 – RETIREMENT PLAN

The Organization maintains a defined contribution pension plan (the Plan) covering all employees. In 2025, the Organization made an employer contribution of \$1,200 for all non-executive vested employees. An employee may contribute to the plan if he/she desires in accordance with guidelines set by the Internal Revenue Service. Total employer contributions to the plan for the year ended December 31, 2025 were \$3,600.

NOTE 7 –TRANSACTIONS WITH AFFILIATES

The Organization is affiliated with Missionary Church, Inc. and with all members of the Missionary Church Group.

United Missionary Loans and Investments, Inc. (UMLI) exists solely for the purpose of borrowing funds from individuals and making mortgage loans to affiliated churches to finance construction of church buildings and church-related buildings within the Missionary Church, North Central Region, Inc. Transaction with UMLI have occurred only during the normal course of business.

In February 1992, the Organization received and sold a parcel of land as part of the Fisher Unitrust agreement with an individual. The trust agreement specified that the donor receives quarterly payments equal to 5% of the trust balances at the beginning of each year. The Organization has invested money in certificates of investment with an affiliate, UMLI. These certificates mature March 1, 2026 and earn 2.25% interest. The investment earnings is added to the restricted fund balance and to the investment with the affiliate.

NOTE 8 – LIQUIDITY AND AVAILABILITY OF RESOURCES

The Organization’s financial assets available within one year of the statement of assets, liabilities, and net assets – modified cash basis date for general expenditure are as follows as of December 31, 2025:

	2025
Cash and cash equivalents	\$ 2,215,638
Investments available for general expenditure	971,825
Total financial assets available within one year	3,187,463
Less:	
Amounts unavailable for general expenditures within one year:	
Restricted by donors for church capacity building	(224,428)
Restricted by donors for camp improvements	(1,049,881)
Restricted by donors for external aid fund	(4,140)
Restricted by donors for camp scholarships	(13,033)
Restricted by donors for Alyssa Grunden payroll	(20,260)
Total financial assets available to management	(1,311,702)
for general expenditure within one year	\$ 1,875,721

See independent accountant’s review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025

NOTE 8 – LIQUIDITY AND AVAILABILITY OF RESOURCES (CONTINUED)

Liquidity Management

The Organization maintains a policy of structuring its financial assets to be available as its general expenditures, liabilities, and other obligations come due.

NOTE 9 - SUBSEQUENT EVENTS

The Organization has evaluated subsequent events for potential recognition and/or disclosure through February 13, 2026 the date the financial statements were available to be issued.

See independent accountant's review report.

MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.
SCHEDULE OF FUND ACTIVITIES – MODIFIED CASH BASIS
For the Year Ended December 31, 2025

	2025		
	Region	Devon Oasis	Campground
Fund income			
Pastors christmas/appreciation	\$ 2,203	\$ -	\$ -
Church planting	835	-	-
Discover conference	77,180	-	-
Fisher Unitrust interest	4,520	-	-
Mission support	-	8,020	-
Kitchen improvement	-	-	950
Devon oasis ministry	82,836	-	-
Mortgage reserve	201,267	-	-
Residency program	42,084	-	-
External aid program	-	-	18,990
Miscellaneous	750	-	-
Total fund income	<u>411,675</u>	<u>8,020</u>	<u>19,940</u>
Fund expenses			
Pastors christmas/appreciation	957	-	-
Partners ministry fund	31,700	-	-
Bethel university endowed professor commitment	25,000	-	-
Discover conference	93,309	-	-
Healthy church	39,197	-	-
Leadership development	2,055	-	-
Church planting	24,326	-	-
Fisher Unitrust interest	6,481	-	-
Kitchen improvement	-	-	138
Ministry	74,005	6,337	-
Residency program	105,383	-	-
External aid program	-	-	17,524
Miscellaneous	4,180	-	-
Total fund expenses	<u>406,593</u>	<u>6,337</u>	<u>17,662</u>
Fund revenue in excess of expenses	<u>\$ 5,082</u>	<u>\$ 1,683</u>	<u>\$ 2,278</u>

See independent accountant's review report.

2025 REPORT OF THE REGIONAL DIRECTOR

What an honor it is to serve you as the Regional Director of the Missionary Church North Central Region. Jesus said that He would build His Church, and the gates of hell will not prevail against it. As I look across the landscape of our Region, I can see that Jesus is doing just that.

As I meet with pastors and church leaders across our Region, I hear story after story of people being saved, baptized, and of God moving in the local, Regional, and global initiatives of our churches. This past year, we averaged 11,138 in weekly attendance in our Region, and our churches had the honor of baptizing 428 people. To God be the glory!

As we continue to come together to focus on church health, leadership development, discipleship pathways, church planting, and the next generation, I have no doubt that God will continue to build His Church.

General Operations

This includes many of the traditional ministries and resources managed through the Regional office on behalf of our churches. These are day-to-day and sometimes month-to-month activities that our team is a part of to provide both structure and accountability for our Region, or “family” of churches working together. This category includes:

- Finances / Budgets / Audits
- Records / Legal Requirements / Bylaws
- Boards / Committees / Ministry Directors
- Church Camp / Pastoral Relations / Vacancies / Pulpit Supply / Interims
- Credentialing / Licensing
- Special Conferences
- Denominational Relations and Meetings
- Specialized Ministries – Hispanic Ministries, Youth Ministries, Children’s Ministries, Women’s Ministries, Prairie Camp Ministries, etc.

Most of these areas have individual reports in this journal that detail their work during this past year. All of these ministries are led by various boards, committees, and individuals who dedicate countless hours of service to the Region and the Lord. I am honored to serve alongside them and to be a part of what God is doing through these great leaders.

In addition to the successful management of general operations, there are several key areas that will impact the immediate future of the Region. These include church and pastoral health, church planting, and leadership development. The prioritization of these ministries—along with the identification, deployment, and proper funding of gifted leaders—is essential for our future.

Here are six initiatives that we have and will continue to emphasize as a Region:

1. Lilly Grant Initiatives

This past year, the Lord opened the door for us to apply for a grant from the Lilly Foundation. Through the work of many diligent people in our Region, we applied for and received a \$400,000 grant that will be distributed over the course of three years.

The funds from this grant will allow us to serve our pastors, churches, ministries, and leaders more effectively.

Here are several ways we will serve our Region through this grant:

Counseling for Pastors and Churches

Through a partnership with Bethel University and St. Mark Missionary Church, our pastors and churches will have access to Christian counseling at affordable prices.

Expansion of Residency Program

We will now be able to place up to seven full-time residents in our churches to be developed as leaders, pastors, and church planters.

New Media / Recording Studio

We have remodeled an office area into a recording studio and media room. In this space, we will record podcasts, training courses, and videos to create content that empowers our leaders, pastors, ministries, and churches to lead at a higher level.

Media Director Position

We have brought on a media director who will:

- Redesign MCNCR, Prairie Camp, and Discover Conference websites
- Design and outfit our new media room
- Record, edit, and upload training content and podcasts
- Design and manage the back-end operations of our resource platform

Conference and Training Events

We will host three large training events each year (one live and two virtual) to equip leaders and churches in our Region.

Coaching / Mentoring Academy

We are creating a coaching and mentoring academy to train pastors and leaders to serve as coaches and mentors to others in our Region.

Next Generation Leader Training

We will host training conferences, retreats, cohorts, and coaching events to equip children's, youth, and young adult ministry leaders.

Spanish-Speaking Conferences / Training

We will host conferences and training events for our Spanish-speaking churches and work to ensure that all Regional content is bilingual.

2. Healthy Church Initiatives

Just like in discipleship, "small is big" and "slow is fast." The goal is not numbers—the goal is connection.

Pastoral Cohorts

Chris Knight, our Healthy Church Director, is doing an incredible job meeting regularly with pastors for coaching, community, prayer, and discussions on best practices.

Coffee Connects

Our greatest asset is not our facilities or finances—our greatest asset is our people. Because of this, I want to invest deeply in our leaders. Everything flows through relationships.

Beginning this year, we are offering:

- Quarterly coffees with retired pastors
- Quarterly coffees with next-generation leaders
- Quarterly coffees with Spanish-speaking pastors and leaders
- Monthly coffees with area pastors and leaders

Live Trainings

We will continue offering trainings such as:

- *How to Grow a Healthy Team – A framework to empower your people and get results*
- *Church on a Mission* workshops

We are also partnering with our National Office to offer Malphurs Group training. Additional training events are scheduled through 2026 and 2027.

3. Leadership Pipeline and Residency Initiatives

Our future success depends on our ability to raise up, empower, and place strong leaders in local churches. We currently have six full-time residents serving in churches, each with a mentor and receiving monthly training.

I am excited to see how God uses this initiative to strengthen our Region for years to come.

4. Church Planting Initiatives

CMTC Training

At the national level, we have launched a revised version of CMTC (Church Multiplication Training Collective), which includes training, coaching, and funding opportunities.

I have the honor of being on this team and am excited to see how God uses this incredible training tool to assess, coach, place, and empower healthy, disciple-making churches across our Region.

The next CMTC Boot Camp will be June 10–12 in Detroit, Michigan.

MCNCR Church Planting Efforts

At the Regional level, we have launched one church plant and have another in formation.

Ignite Community Church – Noble County

Noble County Community Church has raised up Gran Roberts and a team of people, launching them to plant Ignite Community Church in Albion, Indiana. The church began meeting weekly in September 2025.

- Average attendance: 45
- Baptisms: 17
- Regional support: \$2,000/month
- One-time matching grant: \$5,000

Spanish-Speaking Work – Noble County

Noble County Community Church has also raised up Armando Rivera and is looking toward planting a Spanish-speaking church in 2026. Pastor Armando is leading a growing group that is meeting regularly.

5. Youth and Young Adult Initiatives

We are committed to strengthening youth and young adult ministries across our Region. To that end, I had the privilege of meeting with 12 youth leaders last fall and also had the opportunity to speak at the Discover Conference, which reached over 400 students.

Next Steps:

- Quarterly coffee meetings with young leaders
- Youth and Young Adult Training Conference at St. Mark Missionary Church
- Launch coaching cohorts
- Build toward a large Youth Conference in 2027

6. Open Churches

We currently have five open churches: Trinity Missionary, East Gilead Missionary, Cedar Road Missionary, Chapel Hill Missionary, and Vandercook Missionary.

We are working with these churches to determine next steps, which may include hiring a new senior pastor or forming strategic partnerships.

In closing, it is an honor to serve as your Regional Director. I see the hand of God on our Region and have no doubt that our best days are ahead.

Sincerely,

Kevin Moore
Regional Director, MCNCR

2025 REPORT OF THE NORTH CENTRAL REGIONAL GOVERNANCE BOARD

The North Central Region Governance Board for 2025-2026 consisted of **John Gregory (RD, replaced by Kevin Moore, RD), Dan Miller (Vice RD), Ryan Busse (Secretary), Kevin Blowers (Treasurer), Jon Ranous**, Bob Andrews, Andrea Reimer, Josh Huggett, Brant Nine, Barney Blilie, Andrea Hoover, Ben Nehls, and Dan Bridges (Assistant RD- Advisory). Bold denotes members of the Executive Committee.

This board serves the churches of the North Central Region by conducting and managing the business of the NCR throughout the conference year. It ratifies or approves the decisions of all other teams, boards, and committees of the NCR. This submitted report will succinctly highlight the business of the Governance Board from the 2025 Regional Conference to the 2026 Regional Conference.

As of this writing, the Governance Board has met four times throughout the year, and the Executive Committee has met one additional time. The Board will meet again for one additional scheduled meeting to follow in April.

June 24, 2025- scheduled meeting
August 26, 2025- scheduled meeting
October 28, 2025- scheduled meeting
December 3, 2025- Executive Committee meeting / Nominating Committee
February 24, 2026- scheduled meeting
April 28, 2026- scheduled meeting

Credential Report: The Governance Board approved the following recommendations and updates from the credentials committee.

Rev. Brian Baughman (Koontz Lake MC) Transition from Sr. Pastor to Associate Pastor, 1/2025
Rev. Josh Nash (Camden MC) Hired, 3/30
Dr. Terry Neumayer (Trinity MC) Retired, 6/1; Hired at Standing Stone Min.
Rev. Chris Glantz (Summit Church) Hired, 4/1
Pastor Malaki and Danielle Stewart - Credentials recalled due to inactivity, 4/15
Pastor Calvin Whetstone – Credentials recalled due to inactivity, 4/15
Pastor Michael Meeks (St. Mark MC) Licensed, 5/13
Rev. Daniel Burkey - Reactivation of license for pulpit supply (retired status recognized)
Pastor Josh Teegardin (Edgewater Church, FL) - Transferred to Connect Region
Rev. John Gregory (NCR Regional Director) – Retired 7/25
Pastor Greg Neumayer - Credentials transferred to Evana Network 8/12
Pastors Eric and Rebecca Harbin (Hope MC, Bluffton) Transferred to Central Region
Pastor Caleb Fervida (Ligonier MC) Licensed, 8/12
Pastor Mark Compton (Fairview MC) Licensed, 8/12
Rev. David Cummings (First Baptist Church of Elkhart) Approval for credentials to be maintained for one year, 9/9
Rev. Dan Hamrick (Granger Comm. Church) Credentials recalled and filed, 8/28
Pastor Bailey Horn (Fawn River MC) Resigned, 9/14. Hired at Believers Christian Church in Lansing, MI;
Approval for MC credentials to be maintained for one year
Adam Forrester (Fawn River MC) Resigned, 9/14. Hired by Youth for Christ in Sturgis

Pastor Gran Roberts (Ignite Church, Albion church plant) Hired as Senior Pastor, 9/14
Rev. Bud Granger (Trinity MC) Hired as Interim until 12/31
Pastor Bradley Grennier - Credentials recalled due to inactivity, 10/31
Pastor Armando Rivera (Nobel County) Licensed, 11/11
Pastor Dylan Miller (Bethany MC) Licensed, 11/11
Rev. Marshall Metzger – Pulpit Supply East Gilead
Pastor Paul Freet - Extenuating Circumstances Committee approved licensing, 11/24
Pastor Angela Brenneman (Wakarusa MC) Resigned, 12/25
Rev. David Engbrecht - Retired, 12/31
Pastor Mike Fisher (Beulah MC) Licensed, 1/13
Rev. Bryan Balasa (Fawn River MC) Hired as Senior Pastor, 2/1; previously retired, now active status recognized
Pastor Jordan Bullard - Credentials recalled due to inactivity, 2/10
Pastor Dustin Eby (Wakarusa MC) Licensed, 2/10
Rev. Edgar Gomez (Luz y Vida) License approved, ordination credentials transferred to NCR from the Assemblies of God, 2/10
Pastor Brian Arbuckle - Credentials transferred from the Central Region to the North Central Region, 1/13

Significant Business from 2025-2026: The following is a synopsis of many of the large discussions and decisions that were made by the Governance Board.

Executive Committee- Rev. Jon Ranous was appointed to serve on the Executive Committee of the NCR Governance Board.

Licensing Coordinator- The Board approved the selection of Dave Binkley to serve as the Licensing Coordinator. Dave meets with prospective licensing candidates prior to their meeting with the Credentials Committee to prepare them and review their doctrinal stances.

Residency Director- The Board approved the selection of Ryan Lutz as the director of the NCR Residency program. Ryan has been tasked with expanding this program and to continually build up the leadership pipeline within the Region.

Ministers' Housing Allowances- The requested housing allowance amounts were approved by the Board for RD Kevin Moore, Rev. Bob Andrews (Devon Oasis), Pastor Alyssa Grunden (Devon Oasis), and Pastor Dylan Miller (ministry resident at Brenneman MC).

Church Planting Fund- A new fund that will support church plants and church planters was approved by the Board. This fund is being used, currently, to aid Pastor Gran Roberts and the new Ignite Church, which is church plant in Albion, IN.

Regional Conference Structure- The Board assessed the current function of the annual Regional Conference meeting and recommended a revised schedule and approach. This new direction will allow for a greater time of relational connections and practical training.

Budget and Assessments- The budget was approved and assessments were sustained at the current rate.

Hubbard Hill- Approval was granted for Steve Matteson to serve on the Hubbard Hill Board of Directors.

2026 Regional Conference Election Ballot- The presented ballot from the Nominating Committee was reviewed and approved by the Governance Board.

Women as Senior Pastors- The topic of women in ministry leadership was introduced as a major talking point at Shift National Conference in 2025. The Board has discussed and analyzed how to best facilitate healthy dialogue around this matter in order to prepare our pastors ahead of the next National Conference, which will be in 2027, where this matter may once again be a central theme.

Missionary Church Accountable Reimbursement Plan - The annual Accountable Reimbursement Plan for the North Central Region employees was reviewed and approved.

The above notes are not an exhaustive list of all the business that the Board conducted throughout the conference year. However, they provide a glimpse of the work that the Governance Board assists with throughout the year to provide consultation and guidance to the Regional Director and leadership of the North Central Region. The Governance Board considers it an honor to serve in this capacity and to help the North Central Region to remain a healthy and strong entity serving for the sake of our Lord, Jesus Christ.

Respectfully submitted,

Rev. Ryan Busse
Secretary of the North Central Region

RATIFICATION BALLOT
2026 Regional Conference
Missionary Church, North Central Region, Inc.

The Regional Nominating Committee presents the following nominations in accordance with Article III, rule 8, of our Standing Resolutions:

UNITED MISSIONARY LOANS AND INVESTMENTS BOARD OF DIRECTORS

Three to be ratified for a three year term - Class of 2029

Names submitted by the UMLI Board of Directors for Regional Conference ratification.

Class of 2026:
Rev. Christopher Beall
Mr. Matthew Dodd
Mr. Rodney Hooley

Class of 2027:
Mr. Ron Stichter
TBD
Rev. Ryan Busse

Class of 2028:
Dr. Steven Cramer
Ms. Connie Crum
Mrs. Leanne Koteskey

Proposed Class of 2029:
Rev. Christopher Beall
Jeneen Crane
Mr. Rodney Hooley

PRAIRIE CAMP BOARD

To be ratified for a two year term
Italicized = Layman

Class of 2027:
Justin Graber
Karla Myers-Handrich
Tom Marks
Michelle Marshall
Denny Yoder

Proposed Class of 2028:
Dennis Engbrecht
Joel Gentz
Kristen Nehls
Bob Rude

BALLOT

2026 Regional Conference Missionary Church, North Central Region

The Regional Nominating Committee presents the following nominations in accordance with Article V, Section 3 of our Regional Bylaws:

Vice Regional Director <i>Shall be elected for a term of four years by the Regional Conference – 2030</i>	
Terry Bley	_____
Adam Sharp	_____
_____	_____

The Regional Nominating Committee presents the following nominations in accordance with Article V, Section 6 of our Regional Bylaws:

Regional Treasurer <i>Shall be elected for a term of three years by the Regional Conference – 2029</i>	
Kevin Blowers	_____
_____	_____

BALLOT

2026 Regional Conference Missionary Church, North Central Region

GOVERNANCE BOARD

The Regional Nominating Committee presents the following nominations in accordance with Article VII, Section 2 of our Regional Bylaws:

(At each annual Regional Conference two members shall be elected for two year terms, and two members shall be ratified for two year terms. Of the four elected or ratified, at least two must be Lay Persons.)

Italicized = Layman

Current Officers
Kevin Moore R.D. (2029)
Vice R.D. Dan Miller (2026)
Secretary Ryan Busse (2027)
Treasurer *Kevin Blowers* (2026)

Class of 2026
Andrea Reimer
Barney Blilie
Ben Nehls
Bob Andrews

Class of 2027
Brant Nine
Josh Huggett
Andrea Hoover
Jon Ranous

Governance Board Proposed Class of 2028 Ratification Ballot

Andrea Reimer, Credentialed

John Bellman, Layman

Governance Board Proposed Class of 2028

Election Ballot

One to be elected - Layman

Hannah Matteson

Miriam Wertz

Governance Board Proposed Class of 2028

Election Ballot

One to be elected - Credentialed

Norm Dial

Gabe Reed

INFORMATION CONCERNING 2026 NOMINEES

VICE REGIONAL DIRECTOR:

Terry Bley: Terry has served as a pastor at NMC for nearly 33 years. His current role is Leadership Development which includes: a) Leading and Coaching Staff; b) overseeing NMC internships & residencies; c) provides oversight & vision to the college extension site, BU@NMC; and d) serves on the NMC Lead Team which includes other miscellaneous responsibilities. Outside of NMC, He currently serves on the MCUSA GOC and enjoys his Board leadership interactions with Transformation Ministries in South Bend. He is married to Kelly and they share four adult children and one beautiful granddaughter.

Adam Sharp: Rev. Adam Sharp currently serves as the Senior Pastor of St. Mark Missionary Church. With 20 years of ministry experience within the Missionary Church denomination, Adam has served in a variety of leadership capacities across three Missionary Church congregations throughout his career. Beyond his local church ministry, Adam has contributed to the broader denomination through service on the North Central Youth Committee and the Governance Board. His roots in the Missionary Church run deep, having grown up as a member of Beulah Missionary Church, where his foundation in faith and ministry was first established. Adam and his wife Esther have been married for 18 years and together are raising four children.

REGIONAL TREASURER:

Kevin Blowers: Kevin currently is employed at Bethel University where he serves as Associate Director of the Library, curator of the Missionary Church archives, and Director of Institutional Research. He is a member of Gospel Center where he has served as treasurer for the last 15 years. Previously, he had served as Gospel Center's missions committee chair. In addition to his service at the church, Kevin also has served with the Missionary Church Historical Society, both as a secretary and ex officio in his position as curator of the archives, a position which he currently retains. For the last few years, he has also served as editor and production manager for *Reflections*.

GOVERNANCE BOARD (RATIFIED)

John Bellman: John has owned Quality Drywall Contractors since 2009. He is a member of the Bremen Missionary Church where he currently is a small group leader. Previously he served on the church board as a trustee and on the safety committee. Growing up in the Missionary Church, he appreciates the importance of the church's values

in a small community. John and his wife, Tate, have 2 children, Hunter(20), and Brooke(17). They enjoy spending time together as a family in the outdoors.

Andrea Reimer: Andrea serves as an Associate Pastor at Nappanee Missionary Church, where her focus is primarily women's ministry and BU@NMC. A graduate of Bethel University, she brings more than 20 years of experience in college admissions, having served as Assistant Vice President of Traditional Enrollment at Bethel University, Associate Director of Undergraduate Admissions at Biola University, and as a board member for the North American Coalition for Christian Admissions Professionals. In addition to her professional roles, Andrea has faithfully served her local church as a youth leader and board member, while also volunteering with various nonprofit organizations in her community. She currently serves on the Governance Board and helps facilitate a regional network that supports our female pastors. Andrea has been married to Rev. Brent Reimer for three years.

GOVERNANCE BOARD (ELECTED)

Norm Dial: Norm Dial is the Lead Pastor at Koontz Lake Missionary Church in Walkerton, IN. He joined the church staff in 2007 as Student Pastor and became the Worship Pastor in 2009. He became the Lead Pastor at KLMC in January 2025. Beyond his local church, Norm has served the North Central Region in several capacities, including 3DYC, Director of the District Youth Team, Director of Discover Conference, and Dean and Director of Teen Camp (Prairie Camp). Norm grew up at Zion Missionary Church, where he met and married his wife, Tara. Together they have two sons, Brayden (14) and Landon (11).

Gabe Reed: Gabe is an Associate Pastor at Nappanee Missionary Church where he serves primarily as the Middle School Pastor, while also overseeing Student Ministries, pastoring one of their worship venues, and serving as part of the teaching team. With over 20 years in ministry, Gabe has served in a variety of roles including in a Christian camp setting and as a Student Ministries Pastor before joining NMC 10 years ago. He has also served the region as a member of both the management team and finance team. Gabe has been married to Libby for 18 years and they have three children.

Hannah Matteson: Hannah has been married to Jonathan for 13 years, and she cares for their four children, ages 3-11. She loves her church home of 15 years, California Road Missionary Church, where she currently serves on the Administrative Board and Worship Committee and writes liturgy for their worship services. Hannah takes joy in growing with others to better know God's goodness and beauty.

Miriam Wertz: Miriam Wertz recently retired after almost 23 years from Bethel University. She served in several capacities there but in recent years served as the Executive Assistant to the President. She is a '83 graduate of Bethel. Following college she married Denny Wertz. They have been married for 42 years. They have 3 sons -

has served as Women's Ministry Director, Children's Director, worked with the youth, and various other roles over the years.

PRAIRIE CAMP BOARD (RATIFIED)

Dennis Engbrecht: Dennis is retired from Bethel University as Senior Vice President Emeritus where he served as Senior VP for twenty-seven years and Professor of History for six years. His service includes roles on the NCR nominating committee, the MCUSA Constitutional Committee, and the Camp Board. A member of Nappanee MC, he currently serves as a small group leader and teacher. Dennis has been married to his wife, Karla, for 52 years. They have three children and seven grandchildren.

Joel Gentz: Joel is the lead pastor at Bethel Missionary Church located in Goshen, IN, where he has pastored for about 19 years. Joel has served in previous years as Regional Secretary. He has also served the North Central Region as a member of the Credentialing Committee and the Regional Governance Board. Joel has been married to his wife, Helen, for 18 years and has three children – Joshua-14, Elsie-12, Noah-10.

Kristen Nehls: Rev. Kristen Nehls is an Associate Pastor at St. Mark Missionary Church, where she provides leadership for Women's Ministry, Stephen Ministry (a one-on-one care ministry), and the St. Mark School of Ministry (a Bethel University extension site). Prior to this role, she served as Pastor of Student Ministries. Currently, Kristen serves on the Bridge Fund Board for the NCR. Having grown up in the Missionary Church, she has served in a variety of ministry roles over the years which include working on staff at Prairie Camp for many summers, leading part-time in youth ministry at a local Missionary Church, and serving in a long-term camp role before joining the staff at St. Mark. The opportunity to join the staff at St. Mark allowed her to turn her passions and love for ministry into a full-time vocation. Kristen is married to Joe Nehls, and they live in Osceola, where they enjoy investing in their local community, hosting a weekly Life Group in their home, and building deep friendships.

Bob Rude: Bob is retired, having worked at Trane Company (Air Conditioning & Heating) for 45 years, where he was responsible for large industrial equipment and was well respected for his troubleshooting skills. He has extensive experience with tools, electricity, and making calculated decisions. He is a member of Koontz Lake Missionary Church, and he serves as a Trustee there.

SECTION THREE

2025 REPORT OF THE ASSISTANT TO THE REGIONAL DIRECTOR

Financial Procedural Changes

We have been talking for some time about changing some of our financial processes. In 2025 we made a move to a payroll provider (Brotherhood Works) in September, following the busy camp months. This has significantly lightened our bookkeeping load. We are excited to see how some of the new technology eases some of the Prairie Camp summer payroll burden with time-card tracking and employee enrollment/onboarding.

We have also changed our credit card purchasing process. There is a company called Ramp that brings credit card purchase approval and tracking to real-time, rather than an end-of-month procedure. This has not been without pain, and we are still mastering some of the capabilities, but Ramp has been a benefit to the ministries of the Region in multiple ways.

Bank Fraud

We were targeted by a pretty sophisticated scam in early June. The group spoofed all of our banking details and captured my login to our online banking portal. They combined all of our accounts and then submitted \$1M worth of ACH transactions. All praise to God, Lake City Bank recognized what was happening and stopped all fund transfers. No money was lost, but it was a major hassle to get things "back to normal."

The Revolution Church

The Revolution Church (Gary, IN) has been in existence close to 20 years but has never been able to go fully independent. Following COVID their core group of people has been greatly depleted.

Nappanee Missionary Church who had served as a Parent ministry communicated a separation process and timeline. The TRC leadership has decided to try to continue as an independent church plant (they have never chartered and reached full church status).

Throughout 2025 I was working with Pastor Ryan Flemming and TRC leadership on making the transition to independence. This includes a lot of organizational things like opening a bank account, creating processes for money handling and bill payment, getting their own insurance policy, etc.

Transitions

The handoff from John Gregory to Kevin Moore has gone well so from my perspective. The Regional staff has been very flexible and helpful with the adaptations. We have utilized some technology (phone/calendar) to help with communication and organization. Kevin has done a great job in uniting the new Directors and instituting a regular time where we can share and plan together.

Lilly Endowment Grant

The Region has received five total grants from Lilly Endowment in the past twelve months totaling over 4.5M dollars! Two of those are for the overall Region and three were specifically for Prairie Camp. This is an AMAZING blessing, but also adds significant work on new projects, events, and initiatives. We will be sharing some of these plans and initiatives in the 2026 Regional Pastors Meetings and Regional Conference.

Immigration Process for Two Pastors

I have worked specifically with two of our pastors and their families who were in the country on Religious Worker visas. Both Yeohshua Martinez and Ezequiel Daza and their families have been terrific pastors for the MCNCR, but the process required them to return to their home countries for one year before being able to reapply for a new visa. Fortunately, that process has changed and both were able to reapply in March of 2026. We hope the Martinez's may be back in Indiana by the end of April and the Daza's by June!

Other Involvement

I served on the Missionary Church Investment Foundation Board, the Hubbard Hill Board, as an advisory member of the Governance Board, Finance Committee, and United Missionary Loans and Investments Board, and chaired the Management Team, Bridge Fund Board, Bylaws Committee, and Pastor Salary and Benefits Committee.

Respectfully Submitted,

Dan Bridges
Assistant to the Regional Director
Missionary Church, North Central Region

2025 REPORT OF THE BRIDGE FUND

The Bridge Fund is led by a board appointed by the Governance Board of the MCNCR. The current board members are:

Mr. Dan Bridges - Chairman, Mrs. Arin Holt- Secretary, Rev. Kevin Moore- Regional Director, Rev. Terry Bley, Dr. Steve Cramer, Rev. Kent Eby, Rev. Kristen Nehls, Mr. Gerry Phipps, and Rev. Pat Puglisi

In 2025 The Bridge Fund made the following grants:

\$10,000	(4) academic scholarships for current Bethel University ministry students
\$29,070	(8) educational debt reduction grants
\$7,800	(4) benevolence grants for currently serving MCNCR pastors
<u>\$4,605</u>	(3) health insurance aid grants for retired MCNCR pastors
\$56,975	Grant Totals
\$33,570	Contributions
\$91,568	Investment Earnings
\$888,000	Total Assets

We continue to inch closer to our goal of \$1,000,000 of total assets and realistically hope to achieve it in 2026! At that level, we believe the fund will generate the income needed to be fully sustainable at our current grant levels. We are already one of only a few Funds that are still operating from the original Lilly Endowment grant back in 2009 and we hope that The Bridge Fund will have an ongoing legacy in the North Central Region and continue into perpetuity.

The Bridge Fund Board is working more closely with Bethel University and our B.U. Extension sites to identify future ministers for scholarships and to deepen their connections to our local churches and the Region. We are now seeking scholarship recommendations from our pastors for potential ministers that they have identified within their own congregations.

As the Region begins to build a resource library and utilize a Media Director, we are hoping to take a big leap forward in areas of communication and publicity. We have some great stories to tell, and we are working on how to do that more broadly and effectively!

We are incredibly grateful for the Bridge Fund and the impact it has had on pastors, their families, and the local churches of the Missionary Church, North Central Region. As always, applications for aid and a link to donate can be found at <https://mcncr.org/the-bridge-fund>.

Respectfully Submitted,
Dan Bridges - Board Chairman

2025 REPORT OF THE COMMITTEE ON BYLAWS AND STANDING RULES

The 2025 Bylaw Committee solicited recommended changes via the MCNCR newsletter. None were submitted.

No changes are recommended for Regional Conference 2026.

Respectfully Submitted,

Dan Bridges- Chairman

Rev. Kevin Moore

Rev. Dick Carpenter

Pstr. Tom Leitch

Rev. Tom Maxwell

Rev. David Miller

2025 REPORT OF THE CHILDREN'S MINISTRY DIRECTOR

MCNCR Kids provides support, resources, and encouragement to churches in the North Central Region as they disciple the young people in their congregations. I have served as the Regional Children's Director since 2016 and have been blessed to meet and collaborate with so many individuals working in the trenches of Kids Ministry.

In 2025, I shifted my focus toward more individualized support for churches in our Region. Rather than hosting a large, formal training event, I responded to requests from specific congregations and met with their children's ministry leaders and volunteers on-site. These smaller gatherings allowed for deeper conversations and the sharing of practical, ready-to-use resources tailored to each church's size and needs. It was a gift to encourage leaders face-to-face and to come alongside them in tangible ways as they disciple the children in their care.

If your church is strengthening, restarting, or reimagining its children's ministry, please don't hesitate to reach out. I would love the opportunity to offer encouragement, practical resources, and hands-on support wherever it is needed.

I look forward to continuing to serve the churches of our Region and am grateful for the opportunity to work both locally and regionally.

-Amber Kreider

kids@mcncr.org

574.612.1680

2025 REPORT OF THE CHURCH HEALTH DIRECTOR

Thank you for the opportunity to serve alongside our regional pastors and churches. I am truly grateful for the relationships that have been growing across our region and I have enjoyed working with leaders and leadership teams. Here is a closer look at how I have partnered with pastors, teams, and local churches in the last year.

Regional Pastors Coaching Groups

I meet monthly with four coaching groups made up of nineteen senior pastors from across our region. Each session runs 90 to 120 minutes and focuses on pastoral health, leadership resilience, and the real-world challenges that come with ministry. I believe these gatherings have made a noticeable difference by strengthening leadership capacity by reinforcing healthy pastoral practices and helping pastors lead with greater clarity, steadiness, and endurance. I have also seen meaningful relationships between pastors develop as we spend consistent time together, which has increased collaboration and opened the door for sharing best practices in a natural way. Most importantly, I have seen trust grow across the region. These groups have become a safe place for honest conversation, mutual encouragement and shared learning in a way we have not experienced in quite some time.

Churches currently participating in our coaching include Abundant Life, Bethany, Bethel, Beulah, Bremen, Bridgeway, Bristol, California Road, Camden, Chapel Hill, Crossroads, Crystal Valley, Gospel Center, Hillside, Lagrange, Ligonier, Pleasant Hill, Sturgis, and Warsaw.

Working Genius Consulting

Along with building relationships and strengthening disciple-making practices, we are also equipping church leaders with practical tools that increase ministry effectiveness. One resource we are using is the Working Genius Assessment. As a certified trainer, I have seen how valuable this can be, especially for elders and staff teams. Developed by Patrick Lencioni, Working Genius provides a clear, energizing way to understand team dynamics, strengthen collaboration, and improve overall ministry impact. By identifying the six “geniuses” that drive productive work (Wonder, Invention, Discernment, Galvanizing, Enablement, and Tenacity), leaders and volunteers gain insight into how they naturally contribute, where they thrive, and what kinds of work energize or drain them. As teams apply these insights, alignment typically increases, frustration decreases, and communication becomes clearer. Ministry effectiveness often improves as people are placed in roles that fit their strengths, which leads to smoother operations, more focused discipleship efforts, and stronger outreach. It also supports leadership development by helping pastors recognize emerging leaders and develop them based on their gifting. Volunteers often become more engaged as they serve in areas that better match how God has designed them. Many teams experience reduced burnout because people learn what gives them energy and what depletes them, which encourages healthier rhythms and long-term sustainability. If you would like to explore how this could benefit your ministry, I would welcome the chance to connect and talk it through.

Church Leadership Consulting

I have made myself available to churches across our region as they worked to align around mission, values, priorities, and expectations. I have worked to ensure those commitments were not only clear on paper, but also communicated well and reflected in the day-to-day decisions of pastors, elders, and staff. I also helped leadership teams work through a wide range of church conflict, both relational and organizational, that was quietly draining energy and slowing the mission. By facilitating candid conversations, identifying root issues, and guiding teams toward practical agreements and next steps, we

have seen trust rebuilt, relationships strengthened, and churches move forward with renewed focus and unity.

Malphurs Strategic Envisioning and Certified Guide Training

Malphurs Strategic Envisioning is a leadership development process that helps church leadership teams clarify mission and core values, discern a bold and God-honoring vision and develop a practical discipleship pathway aligned with the Great Commission. In early 2026, our denomination asked each Regional Director to select one individual from their region to become a Strategic Envisioning Certified Guide through the Malphurs training so that every region would have a trained consultant available to support local churches. In order to represent our region, I attended the certification training at the Missionary Church headquarters from March 3 - 5, 2026, and I now serve as the certified guide for our region.

My Desire

My desire is to continue helping churches, pastors, boards, and staff pursue and advance a shared mission with clarity and unity. Specifically, I want to help leadership teams strengthen alignment relationally, philosophically, theologically, and organizationally so they can lead with health, confidence, and effectiveness. Thank you again for the opportunity to serve in this capacity!

Chris Knight
Director of Church Health
Missionary Church, North Central Region

2025 CHURCH MULTIPLICATION DIRECTOR REPORT

1. Stories of Impact & Program Growth

One of the greatest joys of this residency is seeing long-term fruit. What began as a vision to develop and deploy healthy leaders continues to bear tangible results across our Region.

This year, we celebrate the launch of Ignite Community Church through former resident Pastor Gran Roberts. Watching a resident step into church planting leadership is exactly the kind of multiplication we pray for.

In addition, we now have former residents serving faithfully in Senior Pastor, Associate Pastor, and Youth Pastor roles throughout our Region and beyond. The pipeline is active. Leaders are not just being trained - they are being deployed.

In 2025, the program includes:

- 4 Full-Time Residents
 - Brockton Miller - Noble County Community Church
 - Dylan Miller - Bethany Missionary Church
 - Gideon Barcus - Mill Creek Missionary Church
 - Wesley Shaw - Brenneman Memorial Missionary Church

- 2 Bi-Vocational Residents
 - Armando Rivera - Noble County Community Church
 - Rafael Pizana- Noble County Community Church

The momentum is steady, and the vision is expanding.

2. Equipping in 2025: Training, Retreats & Hands-On Development

This year has been marked by consistent, practical investment in our residents.

We have continued our regular trainings alongside local pastors, covering topics such as:

- Capital campaigns and financial stewardship
- Church bylaws and governance
- Sermon preparation and communication
- Effective use of Logos Bible Software
- Leadership development and pastoral care

These sessions have provided real-world, boots-on-the-ground preparation for ministry in today's church context.

Our quarterly retreats - made possible through the generosity and partnership of Prairie Camp - have created space for spiritual formation, reflection, prayer, and leadership sharpening. These retreats remain a vital rhythm in developing not just skilled pastors, but healthy pastors.

Beyond structured training, our residents are gaining hands-on ministry experience every week - preaching, leading teams, navigating church systems, providing pastoral care, and engaging in community mission. They are not observing ministry; they are actively doing ministry.

3. Expanding the Vision: Accessibility & Multiplication

Looking ahead, we are excited about expanding the reach and accessibility of our Bi-Vocational Residency. We recognize that many leaders across our Region sense a call to ministry but are balancing demanding schedules, careers, and family life.

To serve them well, we are working to make the residency more accessible to leaders in every church in our Region through:

- Monthly newsletters with practical leadership development
- Digital training opportunities
- An “open-door” coaching model, providing a trusted coach available to meet as needed

Our heart is to help MCNCR churches equip leaders to grow and explore their call to ministry - even when life is busy and unpredictable.

At the same time, we are continuing to sharpen and strengthen our Full-Time Residency track. Our goal is simple: to help our churches, pastors, and future leaders be as equipped and empowered as possible for the work God has called them to.

We move forward with excitement and hope as we pursue our mission of flooding the pipeline with pastors who are equipped to lead missionary churches - churches that love like Jesus and live like missionaries.

Praying,

Pastor Ryan Lutz
Residency Director

2025 REPORT OF THE DEVON OASIS MINISTRY DIRECTOR

Year 2025 was a strong year for Devon Oasis Ministry. We were honored to represent the North Central Region well. Each week, we partnered with three colleges and universities, training 40–50 students in cross-cultural ministry to unreached people. And we are seeing fruit.

This past year alone, several of our graduates stepped directly into full-time overseas mission work. Today, former Devon Oasis interns are serving in dozens of countries around the world. Many others are pastoring local churches across the United States. We are deeply grateful to play even a small role in their missional formation.

We also welcomed many church teams in 2025 — including several Missionary Church congregations. They came for a few days or for a full week, serving faithfully in our unique neighborhood context.

Devon Oasis continues to serve as a primary access point for diaspora missions in urban America, and as a portal to overseas missions. We provide colleges and churches the opportunity to impact unreached people groups right here in the United States. And something happens when they do. They leave with a renewed passion to “go into all the world.” And they go.

Because of your faithful support, Devon Oasis once again finished the year financially in the black. We were able to hire a full-time staff member this year, and we are actively seeking to raise funds to expand our team in the years ahead.

Missionary Church congregations — the nations are already at our front door. We would love to host you and help you engage them. Bring a team to Chicago for a day or longer. Send your young adults who sense a call to missions. Continue to support this ministry as we labor together for the gospel — and pray that the gospel would go forth with clarity, power, and grace.

This spring marks 40 years that Lynne and I have lived and served in Chicago’s Little India community. It remains one of the most fascinating neighborhoods on the planet. More than 30,000 people live within each square mile. Over half are foreign-born. There are more mosques than churches in our community. And I have more Muslim friends than Christian ones.

The harvest is here. Please come and join us in this labor — for Christ and for the Missionary Church.

Dr. Bob Andrews, Director

2025 REPORT OF THE HISPANIC MINISTRIES DIRECTOR

As I reflect on 2025, I am grateful for another year of fellowship, encouragement, and perseverance among our Hispanic pastors and churches. Our monthly cluster meetings—held on the second Monday of each month—continue to be a meaningful source of support, prayer, and collaboration. These gatherings strengthen our pastors and, in turn, the congregations they serve. It has been a joy to see continued growth in participation and unity throughout the year.

Monthly Meetings and Fellowship

We continued our monthly cluster meetings on the second Monday of each month. These gatherings are both encouraging and enjoyable for those who attend, and we were able to increase our numbers this year by inviting several new participants.

In addition to our regular meetings, we shared several special times together:

- Attended a South Bend Cubs baseball game followed by fireworks.
- Welcomed Dr. Dennis Engbrecht and Dr. Tim Erdel, who shared about the founding of Hispanic churches in our Region.
- Celebrated together in late fall with a dinner at a local steakhouse.

Challenges

Visa challenges continued to affect our pastors. Pastor Yeohshua and his wife, Bet Martinez, returned to Mexico at the end of March to begin their required one-year wait before reapplying for their R1 visa. Casa del Alfarero church in South Bend has continued ministry in his absence, and I have helped with preaching from time to time.

Pastor Ezequiel and his wife, Evelyn Daza, returned to Colombia at the end of December for their required year away before reapplying for their R1 visa. Comunidad Vida Internacional in Goshen continues under local leadership, and I anticipate assisting as needed.

Despite these challenges, it was a joyful year, and I am blessed to serve as director.

With Gratitude,

Jefferson Clay
Hispanic Ministries Director

2025 REPORT OF THE REGIONAL HISTORIAN

The Regional Director and Governance Board Secretary may provide additional information regarding churches and workers in the Region. Please refer to their reports. The information below was taken from the monthly Regional Newsletter.

May

- Bethel Missionary Church Commemorates 150 years (1875-2025) with three evenings of receptions and special services.
- North Central Regional Conference – May 2, 2025 at St. Mark Missionary Church. We celebrate Rev. John Gregory's retirement and thank him for his wonderful on the NCR. We also welcome Rev. Kevin Moore and Veronica as our new Regional Director for the next four years.
- Bethel University thanks Barb Bellefeuille for her leadership as President. We welcome Dr. Dee McDonald as the new BU president.
- Pastor Josh Nash was voted in as the new Senior Pastor at Camden Missionary Church.

June

- Pastor Freddy Marrugo is the new church planter for Nappanee Missionary Church's Hispanic church. NMC en Español will begin on July 1.
- Dr. Terry Neumayer (Trinity Missionary) is retiring after 40 years in ministry. Twenty of those years were spent at Trinity Missionary Church in Constantine, Michigan.

July

- Shift National Conference, July 7-10 in Fort Wayne, IN.
- Family Camp at Prairie Camp- July 13-19, 2025

August

- Regional Pastor Meetings - August 20-21, 2025
- New Life, Topeka Indiana, has applied (and been approved) for church membership to be a fully-chartered Missionary Church.

September

- Congratulations to Pastor Mark Compton (Fairview Missionary) and Pastor Caleb Fervida (Ligonier Missionary) for receiving their credentials through the Missionary Church!
- Congratulations to Dr. Jose Hernandez for earning his Doctorate in Theological Studies.
- Prayer Awakening, Sept. 15-16
- Seven churches in the North Central Region each received a \$3,000 grant to encourage new ministry ideas.
- Pastor Gran Roberts and 40+ Believers from Albion, Indiana have been sent out to plant Ignite Community Church. On September 7th, they began their weekly Sunday services.

October

- Pastor Appreciation Month
- Artisan Market at Prairie Camp

November

- Congratulations to Pastor Paul Freet (Chaplain and Teacher at Covenant Christian School in Mishawaka), Pastor Dylan Miller (Pastoral Resident at Bethany Missionary), and Pastor Armando Rivera (Noble County Community Church) for earning their Pastoral license with the Missionary Church. Welcome to the North Central Region.

December/January 2026

- On December 31, 2025, Rev. Dave Engbrecht officially retired. Dave served faithfully for 54 years. We wish Dave and his wife, Christy, the very best in his retirement!
- Congratulations to Pastor Mike Fisher! Mike received his ministerial license with the Missionary Church on January 13. He is currently serving at Beulah Missionary Church as their Youth Pastor.
- Mr. Gary Martin entered eternal rest on January 29. He served faithfully as regional treasurer for 16 years (1998-2014) with the North Central Region of the Missionary Church and the UMLI Board from 1997 – 2024.

February

- Discover Conference - February 6-8, 2026.
- After a favorable vote, Rev. Bryan Balasa is now the Senior Pastor at Fawn River Missionary Church in Sturgis, MI.
- Congratulations to Pastor Dustin Eby! Dustin received his ministerial license with the Missionary Church on February 18. He is currently serving at Wakarusa Missionary Church as an Associate Pastor.

March

- Senior Pastors Wives Retreat – March 6-7, 2026
- NCR Women's Ministry Retreat - March 20-21, 2026
- Coffee Connects began (on Wednesdays) for pastors to connect pastors across the Region.
- Church on a Mission Workshops (scheduled quarterly) to help churches clarify their message to reach the lost.
- Pastor Jason Yoder (Nappanee Missionary Church) earned his pastoral license in March. Pastor Jason is currently serving at NMC as Pastor of Assimilation/First Impressions.
- Congratulations to Pastor Triston Ingle (Summit Church) for earning his pastoral license with the Missionary Church. Triston is currently serving at Summit as their Youth Pastor.

Respectfully submitted,

Lisa Burns
Conference Historian

2025 REPORT OF THE MEMORIAL COMMITTEE

1 Cor. 15

²⁰ But Christ has indeed been raised from the dead, the firstfruits of those who have fallen asleep.

⁵⁴ When the perishable has been clothed with the imperishable, and the mortal with immortality, then the saying that is written will come true: "Death has been swallowed up in victory."

⁵⁵ "Where, O death, is your victory?

Where, O death, is your sting?"

⁵⁶ The sting of death is sin, and the power of sin is the law. ⁵⁷ But thanks be to God! He gives us the victory through our Lord Jesus Christ.

⁵⁸ Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.

Amid our own losses and grief, the gospel we share brings us all such hope. May we find comfort and encouragement in Paul's words, as we honor those who answered God's call on their lives and served our Region.

Respectfully submitted,

Dave Severance, Chaplain, Hubbard Hill Living Wisdom Community
Caleb Hoskins, Worship Pastor, Summit Church
2025 Memorials Committee

Mark Batterbee

March 22, 1934 ~ March 17, 2025

Mark A. Batterbee, 90, of Bluffton, passed away Monday afternoon, Mar. 17, 2025 at Christian Care Retirement Community. Mark was born in Antrim County, MI. on Mar. 22, 1934 to Harry and Celestia (Warden) Batterbee.

Mark was a loving husband to Shirley (Hulliberger) Batterbee for 36 years, and raised seven children with her before losing her to cancer in 1990. Mark later married Betty (Woolet) Batterbee in 1991, and lost her to cancer in 2013. Mark served as a minister in the Missionary Church Denomination for over 30 years, while also occasionally teaching history at local schools. He was an avid Detroit Tigers and Michigan State Basketball fan. He was a wonderful husband, father, and grandfather, who will be dearly missed! After being diagnosed with cancer a few years ago, and lovingly cared for by his family, he went to Heaven to join those who have gone before, to eternally praise his Lord and Savior.

Survivors include five daughters, Deborah (Dan) Raney, Kay (Gary) Aupperle, Pamela (Vincent) Winn, Phyllis (Wallace) Hull, and Mary (Todd) Granger; a son, Mark (Tiffany) Batterbee; 25 grandchildren; 45 great-grandchildren; and four great-great-grandchildren. He also leaves behind a loving stepfamily of four children, Ted (Cindy) Woolet, Steven (Melodie) Woolet, Susan (Terry) Neumayer, and Cyd Woolet; along with 29 grandchildren, and 35 great-grandchildren.

In addition to his parents, his wife and his second wife, Mark was preceded in death by a daughter, Rebecca Seeker, along with his 10 brothers and sisters.

The family would like to extend a heartfelt thank you to Sonja DeHoff, who for the last several years has been a special friend to our dad. She has been loved by all of us and has been a wonderful and faithful support to dad.

Over the years, he has won many hearts and affected many lives for eternity. His loved ones take comfort in knowing they will be reunited again in Heaven someday.

Visitation will be Friday, Mar. 21, 2025, from 3:00 until 8:00 PM, at Goodwin – Cale & Harnish Memorial Chapel in Bluffton. Services will be Saturday, Mar. 22, 2025, at 3:30 PM, at the funeral home, with visitation one hour prior to the service. Pastor Gary Aupperle will officiate. A private family burial will take place at a later date at the Hillcrest Memorial Park in Jackson, MI.

William Dean Greenhood

September 10, 1946 ~ April 1, 2025

William Dean Greenhood passed away peacefully into the arms of Jesus with his family surrounding him at 1:30 p.m. on April 1, 2025.

He was born on September 10, 1946, and raised in Peoria, Illinois. Bill graduated from Woodruff High School in 1964. He was involved in Youth for Christ. He attended Fort Wayne Bible College for one year before enlisting in the US Army to serve our country for three years. He served in the infantry in the 7th Cavalry of the 1st Cavalry Division. He led the Barracks Bible Study during this time.

He returned to Fort Wayne Bible College to meet the love of his life. They married on August 30, 1969, and then back to the books at college. He served as Youth Pastor in Fort Wayne (Curdes) while finishing school before returning to Peoria. He finished his degree at Eureka College in Eureka, Illinois.

He became youth pastor at Osco Community Church in 1975 and began his full-time ministry. He was called to start a church plant in Martinsville, Indiana, where Faith Missionary Church officially opened its doors in 1977 under his pastoral leadership. God also called him to serve with the International Ministries to Israel in Louisville, Kentucky, as a way to reach out and impact the heritage that was part of his own personal family while he attended seminary. He continued pastoring at various churches of the Missionary Church Denomination and completed 50 years of ministry.

He always enjoyed studying the Bible and found great joy in seeing students respond to learning. He loved his role as Grizzly Greenhood at the Missionary Church Children's Camp. His mini-camp was the largest every year as he taught them how to appreciate God's nature.

He finished his time well here on Earth by teaching Sunday School and attending weekly Men's Bible Study even in the weeks prior to his death. He never stopped witnessing. He never stopped teaching. And he never stopped learning. His ministry continued to the very end and his impact will carry on.

He is survived by his wife of 55+ years, Sylvia Greenhood; his daughter, Rachel, and her husband, Rod, and their children, Jared and Maggie; his daughter, Emily, and her husband Jon, and their daughter, Zoe. He is preceded in death by his parents, William Henry and Bernadine Greenhood, and his sister, Judy Richardson.

A Celebration of Life will be held at Bright Christian Church, Saturday, April 5, 2025 at 11 am. Family and friends will be received on Saturday, April 5, 2025 from 10:30 am to 11:00 am.

David Alan McBrier

August 8, 1956 ~ November 24, 2025

David Alan McBrier, age 69, of Elkhart, Indiana, and Vac, Hungary, has changed his address to the heavenly realms. He is at home with Jesus.

David was born on August 8th, 1956, in South Bend, Indiana, to Paul I. McBrier and F. Roberta (Childs) McBrier. He graduated from Bethel Brethren High School in Osceola, IN in 1975. David married his wife Grace Margaret (Watkin) on January 2, 1982, and they enjoyed 43 blissful years together. He worked as a garage door technician and manager for 4T Door and in rehabilitation for the Elkhart County Sheriff's Department.

His true passion and life's work lied in sharing the gospel and love of Jesus Christ with others. David fell in love with missions while building a home in Ecuador in 1985. David and Grace returned to the mission field in 1996, serving in Russia. David graduated from the PLI Program in 2005, where he then commenced work in Hungary. While in Hungary, David dutifully taught God's word, counseled, coached girls' softball and taught English, among other things. He labored and poured into countless others, living out scripture in Acts 1 verse 8: You shall receive power when the Holy Spirit has come upon you; and you shall be witnesses to Me in Jerusalem, and in all Judea and Samaria, and to the end of the Earth.

David's hobbies included woodworking, designing and building projects for Bible camp and other ministries. He also enjoyed fishing, trainspotting, and root beer floats. He had a quirky sense of humor that many appreciated.

David leaves behind many friends and loved ones. He is survived by his wife, Grace; his son, Caleb (Casey); two grandsons (Freddy and Lucas); one sister, Sandra, of Texas; and two brothers, Paul (Donna) of Alabama and Ken (Paula) of Elkhart, IN.

David will be greatly missed but there is great joy, hope and peace as he is now living with his Savior. In lieu of flowers, please consider donating to Grace's return to Hungary to finish the work they started together.

Visitation services will be held at Beulah Missionary Church, 57595 Old County Road 17, Goshen, IN on Friday, November 28th from 4 PM – 8 PM. Funeral services will be held at Beulah Missionary Church on Saturday, November 29th, at 11 AM.

In Lieu of Flowers, please consider donating to the return of Grace to the mission field in Hungary where she plans to reconnect and live, teach and proclaim God's Goodness to those they have been ministering to in the past years. Please make your donations to Beulah Missionary Church, using the McBrier name on the memo, we are so grateful for your assistance in this manner. Blessings to all of you as you serve the Lord with gladness and joy.

Palmer Funeral Homes ~ Bubbs Chapel 3910 N. Main St., Mishawaka, IN 46545 is honored to assist the family.

Tom Murphy

August 3, 1931 ~ September 5, 2025

Dr. Thomas P. Murphy, affectionately known as Tom, was called home to be with the Lord on Friday, Sept. 5, 2025. Tom passed away peacefully from natural causes in Granger, Indiana. Born in Muncie, Indiana, on August 3, 1931, and by God's good grace, he early on came to Christ as his Savior. His love for the Lord Jesus was a work in progress blessed by the Lord's relentless pursuit and continual gathering of Tom to Himself.

His formal education included Taylor University in Upland, Indiana, where he was awarded a bachelor's degree. Continued studies took him to Asbury Seminary in Wilmore, Kentucky and on to Drew Theological Seminary in Madison, New Jersey, where he completed his Bachelor of Divinity degree. Further studies include Indiana University and McCormick Theological Seminary in Chicago, Illinois where he received his Doctorate of Ministries.

Dr. Murphy's career was as diverse as it was fulfilling. He served as the Pastor of United Methodist Churches in Indiana, Kentucky and New York, then as Pastor at Gospel Center Missionary Church, in South Bend, Indiana. His devotion to evangelism and spreading the word of God spanned an incredible 70 years. His ability to inspire and mobilize was further demonstrated during a tenure with Cargill Associates, Fort Worth, Texas, with whom he led 120 Capital Campaigns, nation-wide, beyond and in The Missionary Church that gathered more than \$100,000,000 for "Kingdom work." In later years, the denomination used him to work with distressed churches as an interim, helping them to transition into a healthy and God-glorifying future.

Dr. Murphy's dedication to service and education was also evident in his roles as Chairman of the board of Trustees at Bethel College-University in Mishawaka, Indiana, and Chairman of Bethel Publishing Company and Director of Development and Communication at Missionary Church denominational level. He was a driving force behind the John Wesley White and Billy Graham Crusades in metro South Bend, Indiana. He was a successive-voice on Your Worship Hour Broadcast, following Dr. Quinton J. Everest.

Dr. Murphy's vision was best spoken by John Wesley, as "The World is my parish," leading him to global labors in multiple countries with major emphases in Bhutan, Bangladesh, Nepal, and India.

Dr. Murphy is survived by his loving wife Elsie of 70 years, along with 4 children, 8 grandchildren, 8 great grandchildren, 5 step grandchildren, 19 great step grandchildren, and 1 great great step grandchild. He once remarked that his family prayer list was over 72, requiring serious time for intercession, thus explaining why more specifics are not included above.

He loved the forests and fields and in his better days delighted to be with his family amid lakes and streams. His current yard is a "Murphy's fly-through" feeding station for more than 20 varieties of birds that he so enjoys watching.

Dr. Murphy's life was an intentional testament to the power of faith, commitment to Jesus and love of the Word of God. His impact will continue to be felt in the many lives he touched, the communities he served,

and the institutions he helped build and grow. His lifelong, passionate, never dying one liner for anyone who would listen was: All you need, is Jesus.

Family and friends may gather from 5:00 – 7:00 p.m. Wednesday, Sept. 10, at Granger Missionary Church, 50841 Birch Road, Granger, and from 10:00 – 11:00 a.m. Thursday at Church. Services celebrating Dr. Murphy's life will be at 11:00 a.m. Thursday, Sept. 11, 2025, at Granger Missionary Church. Rev. Jason Dickinson will officiate. Graveside services and burial will follow at Chapel Hill Memorial Gardens, Osceola.

Dwayne Potteiger

November 21, 1961 ~ January 5, 2025

Rev. Dwayne E. Potteiger, age 63, of Wakarusa, IN, was called home to be with his Lord and Savior on Sunday, January 5, 2024, at his daughter's home in Chambersburg, PA. Born in Harrisburg, PA on November 21, 1961, he was the son of Donald E. and Dorothy Witter Potteiger.

From the ages of 9-15, he lived in Rhodesia, Africa where his parents were missionaries. He graduated from God's Bible School and College in Cincinnati, OH, in 1985, where God put a specific call on his life to preach the gospel. In 1984, he was married to Rhonda Kindy from MI. He later (1992) went on to earn his Master's degree from Azusa Pacific University. He pastored Dallas Center Brethren In Christ Church from 1985-1989. Rev. John Maxwell hired him to be on his staff at Skyline Wesleyan Church in Lemon Grove, CA. 1989-1994. He was diagnosed with brain cancer and given 50 weeks to live. In 1994, he moved his family to Denver, CO where he was an evangelist for Kingdom Building Ministries. After 2 more brain surgeries, he moved his family to Chambersburg, PA where he served as senior pastor of Antrim Brethren In Christ Church from 2000-2008. In 2009, he moved to Mishawaka, IN and became senior pastor at Gospel Center Missionary Church until 2013. His life's purpose was to love God, love others and to advance the Gospel of Jesus Christ. His health never stopped him from sharing salvation through Christ. He attended Nappanee Missionary Church, where he continued to fulfill that purpose. He has left an incredible legacy on so many not only when he had good health but as he suffered through 5 brain surgeries, a stroke and in his last days a brain hemorrhage.

In addition to his parents, he is survived by his beloved wife of 40 years, Rhonda Kindy Potteiger, whom he married on June 16, 1984; two loving daughters, Rachel M. Henry (husband Simon) of Chambersburg, PA and Ericka N. Pattengale (husband Josh) of Wakarusa, IN; 10 cherished grandchildren, Christian, Selah, Jadah, Adria, Mason, and Moriah Henry and Malachi, Titus, Ezekiel, and Ezra Pattengale; and two brothers, Dean Potteiger of Elverson, PA and Darrell Potteiger (wife Lisa) of Orrstown, PA.

Funeral services will be held on Friday, January 10, 2025, at 3 PM at Antrim Brethren in Christ Church, 24 Kauffman Rd. E., Chambersburg, PA 17202 in the Family Life Center, where Pastors Adrian Despres and Darrell Potteiger will officiate. The family will receive friends on Friday from 12 noon until 3 PM at the above church and address. Arrangements are entrusted to the Harold M. Zimmerman and Son Funeral Home, Inc., Greencastle, PA.

Terry Powell

January 3, 1950 ~ September 22, 2025

Reverend Terry Lee Powell, age 75, went to be with his Lord and Savior on the morning of September 22, 2025, after a long and courageous battle with cancer. He was born on January 3, 1950, in South Bend, Indiana, to the late Watt and Betty (Gentner) Powell. He graduated from Bethel College with a bachelor's degree in ministry. On May 20, 1972, he married Peggy Clark at St. Mark Missionary Church, and together they recently celebrated 53 years of marriage.

Terry served as a dedicated leader and pastor in the area for more than 50 years. He started his career in ministry as the Director of Children's Ministries at Brenneman Missionary Church in Goshen before becoming the Senior Pastor at Bethel Missionary Church, also in Goshen. Years later, he was called to lead Cedar Road Missionary Church in Osceola. And, at the time of his retiring in 2018, he was the pastor at Bristol Missionary Church. He also served as the Director of Prairie Camp for over 10 years. Beyond his work in local churches, Terry served in administrative leadership for the North Central District of the Missionary Church. First, as the Assistant to the District Superintendent. And, later as the District Superintendent. An important role that he held for over 16 years. Terry also proudly served on the board of World Partners, a global disciple-making arm of the Missionary Church. He spent time traveling to other countries ensuring that people around the world heard the gospel and encountered the love of Christ. A mission that he was most passionate about, both locally and abroad. In the pursuit of his dedication and devotion to the Lord, Terry ran a God-filled race until the very end.

In his free time, Terry enjoyed sports, especially following the Tampa Bay Buccaneers & the Coastal Carolina Chanticleers. He loved traveling with Peggy to Myrtle Beach, his happy place. While there, he thoroughly enjoyed listening to the sound of the ocean and taking leisurely walks along the beach. He also had a lifelong interest in airplanes and could easily identify the make and model of nearly any plane.

Terry was a devoted husband, father, and grandfather. He was a loving family man, who relished spending time with Peggy, his children, and grandchildren. Even at the very end, it was important to him that his family knew that he loved them. Although cancer had severely weakened his body, his love for them never wavered. He was often seen holding their hands and whispered prayers could be heard. He is survived by his wife, Peggy Powell; their children, Erin (Jason) Cook, Ryan (Karen) Powell, and Kristen Powell; and five grandchildren, Nicholas Cook, David Powell, Caleb Powell, Andrew Powell, and Micah Powell. He is also survived by his sister, Melodye (Don) Zehrunge; his in-laws Pat Mitschelen, Bill (Pam) Clark, Ron (Brenda) Clark, Don (Audrey) Clark, and Ray (Kelly) Clark; and his close friend and "special mom," Betty Carter. He was preceded in death by his brother, Kenneth Powell.

Visitation will be held two hours prior to the 11:00 a.m. funeral service on Saturday, September 27, 2025, at Zion Missionary Church, 1135 E. Hively Avenue, Elkhart, Indiana 46517, with Pastors Mike Peters and Ryan Lutz officiating. Burial will follow privately in Olive Cemetery. Cruz Family Funeral Home of Osceola has been entrusted with his care.

The family wishes to extend immense gratitude for the wonderful staff at the Center for Hospice Care for their compassionate and supportive care during Terry's final days. Their kindness, tenderness, and guidance were immensely helpful during this painful and difficult journey.

Donald Severance

April 2, 1932 ~ January 19, 2025

Rev. Donald Harry Severance was born April 2, 1932, to the late Harry Arthur and Esther Marie (Krake) Severance in a log farmhouse near Imlay City, Lapeer County, Michigan. Don was a cherished husband, father, pastor, and community leader. His life was dedicated to faith, family, and service... leaving an indelible mark on all who knew him. Together with his wife of 73 years, Alice, they prayed for every child, grandchild, and great-grandchild by name each and every day. He lived a life serving Jesus.

"Know therefore that the LORD your God is God, the faithful God who keeps covenant and steadfast love with those who love him and keep his commandments, to a thousand generations." -Deuteronomy 7:9

At the age of 15, Don responded to a call to become a minister, and upon graduating from Saginaw High, he studied for the ministry and graduated from Bethel College (now University) in Mishawaka, IN. It was there in his freshman year, that he met the love of his life, Alice Sahmel... whom he married at the end of that academic year, on August 31, 1951. Together they raised five children... Valinda (Jerry) Colyer of Pfafftown, NC; Stephen (Barb) Severance of Kalamazoo, MI; David (Robyn) Severance of Mishawaka, IN; Philip Don (Lorraine) Severance of Brownstown, MI; and Carol (Les Berger) Severance of Santee CA... all of whom survive.

And together, Don and Alice ministered in several Missionary Church pastorates (The United Missionary Church prior to 1969): Marlette, Springport, Elkton, Buckley (independent church), Kalamazoo, Taylor (the previous, all in Michigan), York PA, back to Michigan in Belleville... and then upon retirement, moved back to Kalamazoo. In "retirement," Don served some interim pastoral positions. Prior to Don's calling to be a minister, he thought he wanted to be an attorney. Perhaps that initial unfulfilled desire was assuaged by serving for about 26 years as parliamentarian for the denomination. Certainly, his children's minds were sharpened by his steel-trap thinking and created a need within them for negotiating skills. He and Alice gave over 50 years of service to the Missionary Church.

Among many accomplishments, two stand out. For fourteen years, Don and Alice took Faith Missionary Church in York from a congregation meeting in a hotel, through two building projects on prime land, placing the church in a great position for growth. And in "retirement"... taking his experience in helping build the York church... Don served almost as the construction supervisor for the new Missionary Hispanic church in Harford, MI... Iglesia Misionera Betel de Hartford... shepherding it through the sticky rezoning commission meetings, all the way through the final build. Don scheduled the volunteers and contractors, ordered and picked up supplies, and pitched in wherever needed to see it through. He preached the dedication sermon, declaring Jesus' words from Matthew 16:18... "I tell you that you are Peter, and on this rock I will build my church, and the gates of Hell will not overcome it!" He came away with an even deeper appreciation that God's heart is very near to the stranger among us; how we treat them... is vital to knowing God.

Eleven years ago, Don and Alice moved to Hubbard Hill Living Wisdom Community in Elkhart, IN, where his funeral will be held in their chapel. In his final years, Don continued to hold a Bible Study, eventually hosted in his home at Hubbard. He died at Hubbard, January 19, 2025... in the presence of Alice and their oldest daughter, Valinda. Also surviving are Don's 11 grandchildren Preston (Stayce), Meredith, Charles, Eric (Sui), Daniel (Katrina), Scott (Jess), Tonna (Jim) Kyle (Mallory), Danielle (Aaron), Jennifer (Dan), Lauren (Alan); and 23 great grandchildren. He is also survived by his beloved brothers, Larry (Deb) Severance and Lonnie (Peggy) Severance... 15 and 20 years younger respectively... who grew up more like brothers to Don's older children.

Don's funeral will be held in Hubbard Hill's chapel, 28070 C.R. 24 W., Elkhart, IN on Friday, January 24, 2025, at 4pm, with visitation from 2pm – 4pm. A meal will be provided afterwards at Hubbard's Sailor Center. A 1pm committal service will be held Saturday, January 25, 2025, at Riverside Cemetery, 1015 Gull Road, Kalamazoo, MI. This is open to anyone who wishes to attend, and refreshments will be served following the graveside service at the Kalamazoo Missionary Church, 5045 E. Michigan Avenue.

Memorial Contributions may be made either to Hubbard Hill Estates or World Partners of the Missionary Church and their work in Israel. The family is grateful for the fine care given to Don by Elkhart General, the Elkhart Center for Wound Healing, Southern Care Hospice, and of course... Hubbard Hill, for its compassionate caregivers and continuum of care... that made Alice and the family feel secure. The family would also like to thank Cruz Family Funeral Home for making possible both services for Don.

2025 REPORT OF THE PASTORAL SALARY AND BENEFITS COMMITTEE

Missionary Church Leaders,

Dear brothers and sisters, honor those who are your leaders in the Lord's work. They work hard among you and give you spiritual guidance. Show them great respect and wholehearted love because of their work. And live peacefully with each other. -1 Thessalonians 5:12-13

Greetings! The scripture above sums it up well. As church leaders, you have been entrusted with a holy responsibility to generously and wisely care for your pastor. In that context, the Pastoral Salary and Benefits Committee for the North Central Region of the Missionary Church passes along the following information and recommendations for the churches of the North Central Region.

Purpose and Requested Action

We are sending this letter to both you and your senior pastor and we request that you put Salary Considerations on your Church Board or Finance Committee agenda as part of your 2026 budgeting process.

Free Salary Evaluation Tool- Churchsalary.com

MCNCR is offering for our churches to utilize Churchsalary.com at no cost. Even if you have gotten a report previously, it would be worth refreshing with a new one as the data has changed substantially over the last several years. This tool also allows you to run reports on other church positions such as associates, office staff, or ministry directors. Churches may sign up for a Basic Membership (\$129) and email the invoice/receipt to dan@mcncr.org for reimbursement. Everence also has a free tool that can be quite helpful in evaluating a specific salary in terms of years of experience, education, etc.

MCNCR Senior Pastor Salary Comparisons

Attached are two graphs breaking the churches of the North Central Region into five different categories by worship attendance. These graphs show the range from high to low, as well as the distribution, of the actual NCR churches for both Salary and Cost Of Employment. This is not a recommendation of where we "should" be, but data on where we actually are. Also, included is a sample of an individualized NCR comparison that can be created for your local church. The comparison can be created for senior, associate, worship, and student ministry pastors and is available upon request by emailing dan@mcncr.org.

Secular Salary Comparisons

Please don't compare your pastor's COST OF EMPLOYMENT to someone else's SALARY. It is crucial that when your church considers ministerial salaries that they do so in a fair, "apples to apples", manner. Too often, a church compares the COST OF EMPLOYMENT (everything the church pays out tied to employment) for their pastor to the SALARY of a secular employee. June 2025 data from the Midwest Census Region shows the average COST OF EMPLOYMENT for a full-time, private industry worker was \$89,523. The average SALARY for that same group was \$61,776 (converted from hourly rates to annual). www.bls.gov/news.release/ecec.t07.htm

Salary Increases

We recommend some measurement of inflation or cost of living adjustment be considered. You want to know if you are really providing your pastor an increase or just providing him with the same level of buying power (or less) as the previous year. The last twelve months have seen a cost-of-living increase of 2.9%. Some resources can be found at: <http://www.socialsecurity.gov/news/cola/> or <https://www.bls.gov/charts/consumer-price-index>

Communication is key regardless of what level of increase you are, or aren't, able to offer. Strive to be open, honest, and direct with your pastor. Even when there are not sufficient cash resources, sometimes some alternatives can be granted such as:

- Additional vacation
- Fewer required workdays for the same pay (i.e. moving from a 5-day work week to a 4-day)
- Gifts of service (i.e. volunteers mowing or doing leaf cleanup at the pastor's home, providing childcare for date night, etc.)
- Consulting with a tax professional to see if restructuring of pay could save in taxes

If it would be helpful to have consultation or help navigating this discussion, please contact Regional Director Kevin Moore or Asst. Regional Director Dan Bridges at 574-293-1332, or at kevin@mcncr.org or dan@mcncr.org.

Christmas/Annual Bonus

Consider giving a Christmas or Annual bonus to your Pastors. Bonuses could be given based on years of experience or based on their position at the church. Plan for the expense by including a payroll bonus line as part of the budgeting process. Bonuses are considered taxable income.

Benefits

Attached you will find a separate document outlining both required and recommended benefits for Missionary Church pastors.

Additional Things to Consider

Guest Speakers- Several churches have inquired about the going rate for pulpit supply. It can certainly range depending on travel distance, number of services, etc. We have found that the normal amount tends to fall between \$150 and \$250 for 2 hours or less on site, or \$200-\$400 for more than 2 hours on site. Please consider offering a mileage reimbursement to someone traveling beyond 20-30 minutes.

Worker's Compensation Policy- The North Central Region purchases Worker's Compensation Insurance for all NCR church employees. The \$30,000 of premiums for this policy are paid out of the annual regional budget, which your church helps to fund by paying regional assessments. We are able to save 25%-30% versus what it would cost for each church to purchase its own individual policy. Please make sure that any workplace injury is reported to the Regional Office (or directly to Lightwell) within 24 hours.

Friendly Reminder- October is traditionally Pastor Appreciation Month. It is a good idea to intentionally think through who your church intends to include in the appreciation (Senior Pastor only, all pastoral staff, all ministry leaders, etc.) Possible ideas:

- Church breakfast or potluck in honor of the pastor
- Love offering (this is taxable income)
- Gift box in the foyer where people can drop notes or gift cards

- Experiences (i.e. concert tickets, membership, getaway)

Thank you for your service and leadership, as well as your willingness to consider these recommendations!

Missionary Church, North Central Region
Pastoral Salary and Benefits Committee

Benefits

REQUIRED BENEFITS FOR ALL MISSIONARY CHURCH NCR PASTORS

Long Term Disability Insurance

This is paid for on a quarterly basis through the denomination (Missionary Church, Ft. Wayne). Pastors must be enrolled within 30 days of hire. More information can be found under the "Long Term Disability" tab found mcusa.org/financialservices/ or by emailing dianaboyer@mcusa.org.

Vacation

According to the Bylaws of the North Central Region, all credentialed ministers shall be granted vacation according to the following schedule:

6 months - 1 year =	1 week
1 - 5 years =	2 weeks
6 - 12 years =	3 weeks
13 - 19 years =	4 weeks
20+ years =	5 weeks

"These years of service shall be interpreted as meaning years served in full-time ministry while credentialed. A week is defined as seven to nine days, including one Sunday and at least one Wednesday. This will be exclusive of Denominational and Regional Conferences, Camps, Pastors' Retreat, etc. Pastors shall be responsible for arranging the time of vacation and the selection of the pulpit replacement for the Sundays, subject to the approval of the Church Board. The honorariums for the guest speakers shall be cared for by the church treasury unless otherwise agreed upon. This schedule is a minimum and a church may grant additional vacation if it so desires." -MCNCR Bylaws

RECOMMENDED BENEFITS

Health Insurance

We realize there are a few nuanced situations where requiring the church to provide some kind of health care would be prohibitive to employment or financially harmful to the pastor. Other than those few unusual situations, we believe the church should work with the pastor to determine the best means of providing for their health care. Following the implementation of the Affordable Care Act, fewer churches have continued with traditional employer provided group plans.

Some of the most common options have been to provide a salary increase commensurate with the cost of obtaining coverage independently and sharing plans such as Samaritan and Christian Healthcare Ministries. Another option that has become increasingly available is to utilize an Individual Coverage Health Reimbursement Arrangement (ICHRA). This allows employers the opportunity to increase flexibility and employee choice by designing a reimbursement plan for their employees' individually purchased insurance. These plans are somewhat technical and complicated to set up and maintain, and often a third-party administrator (like BASEonline.com) is needed. Whatever

the method, we urge you to help with providing this important benefit for your pastor and their family. Contact dan@mcncd.org to discuss potential options.

Housing Allowance

Setting a housing allowance can benefit your pastors by protecting some of their wages from federal income tax. The housing allowance must be established and documented prior to any payroll in which it is administered. You may make changes to the housing allowance, but never from prior months, only moving forward. Please realize that while the housing allowance is a tax advantage for pastors, there are other tax peculiarities that are disadvantageous to them. Rather than paying only the employee portion of Social Security and Medicare (7.65% of income), a pastor is required to be treated as self-employed for this purpose, and is responsible for the entire 15.3% (employee + employer). More information on Housing Allowance and other ministerial tax issues can be found at irs.gov/taxtopics/tc417

Retirement

We recommend that the church make a contribution toward the Pastor's retirement fund that is separate from their salary. If you choose to incentivize participation with a matching contribution, that is terrific, but we recommend that pastors be eligible for a church contribution of a minimum of 3% of their annual salaries even without a match. Conventional wisdom recommends that workers save 10-15% of their annual salaries for retirement. Anything that a church can do to help and encourage their pastor toward that goal is beneficial. The Missionary Church has a relationship with Guidestone (financial arm of the Southern Baptist Association) and your church can enroll in that 403b plan with minimal paperwork. It is also acceptable to utilize a different provider or retirement vehicle. For information on enrolling with Guidestone contact Shawn.Dorrough@guidestone.org or visit guidestone.org.

Continuing Education Allowance

The North Central Region requires our pastors to complete two Continuing Education Credits (CEU's) per year. It is greatly appreciated when the related cost of obtaining those CEU's (conference registrations, books, online seminars, etc.) is covered by the church. Information on the district CEU requirements can be found at <https://mcncd.org/for-pastors/continuing-education>

Professional Allowance

Although not considered part of compensation, we recommend that churches cover expenses incurred by pastors in the normal course of their ministry. This may include mileage, meals, parking costs, conference costs, etc. Reimbursement for these expenses is not taxable income for your pastor if part of an [accountable reimbursement plan](#).

Life Insurance

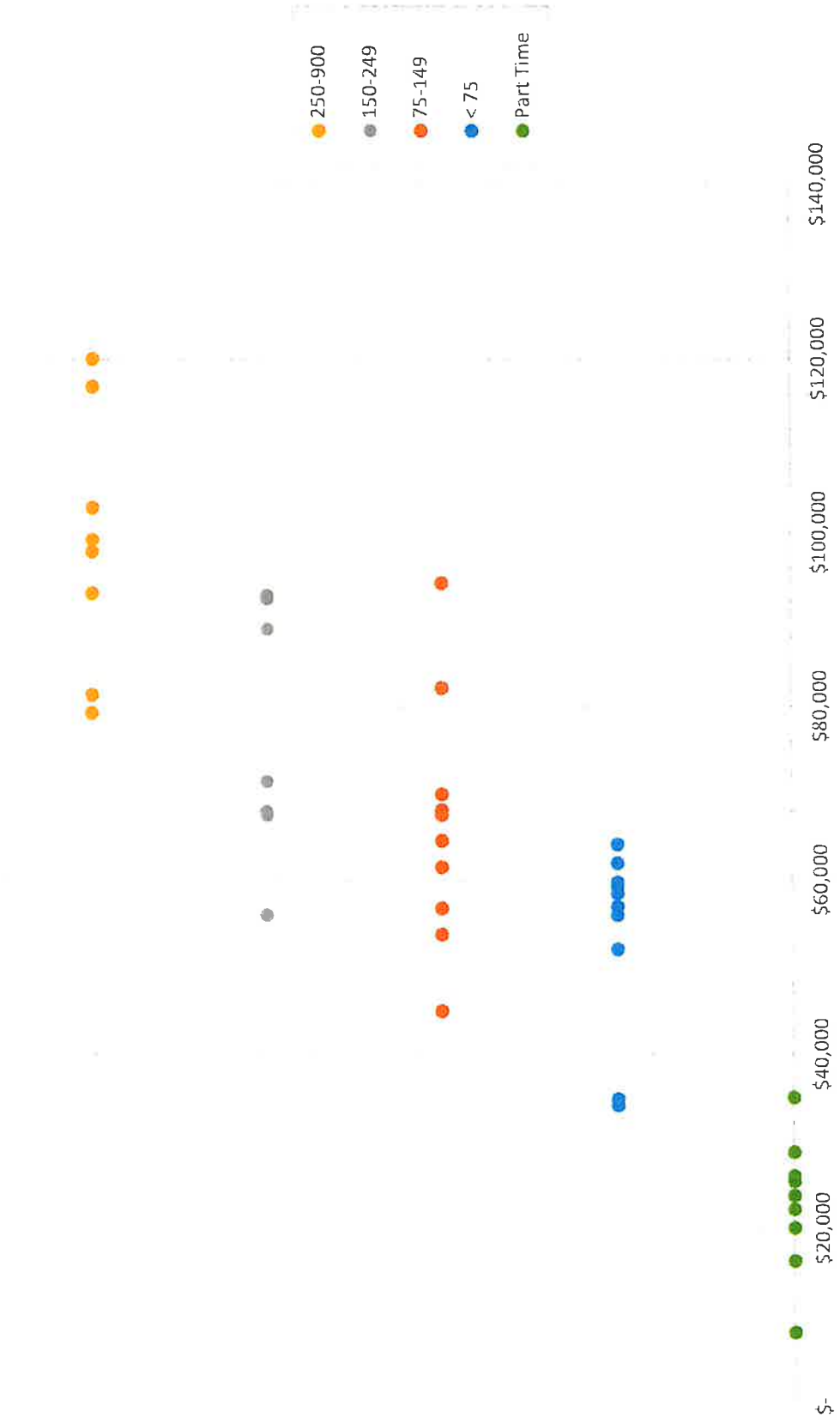
Another nice option for churches that are able is the life insurance policy administered by the denomination. \$50,000 of coverage for the pastor and \$10,000 for each dependent can be purchased for \$14/month (\$168/yr). Again, more information can be found at the denominational website mcusa.org/financialservices/ or by emailing dianaboyer@mcusa.org.

Sabbaticals

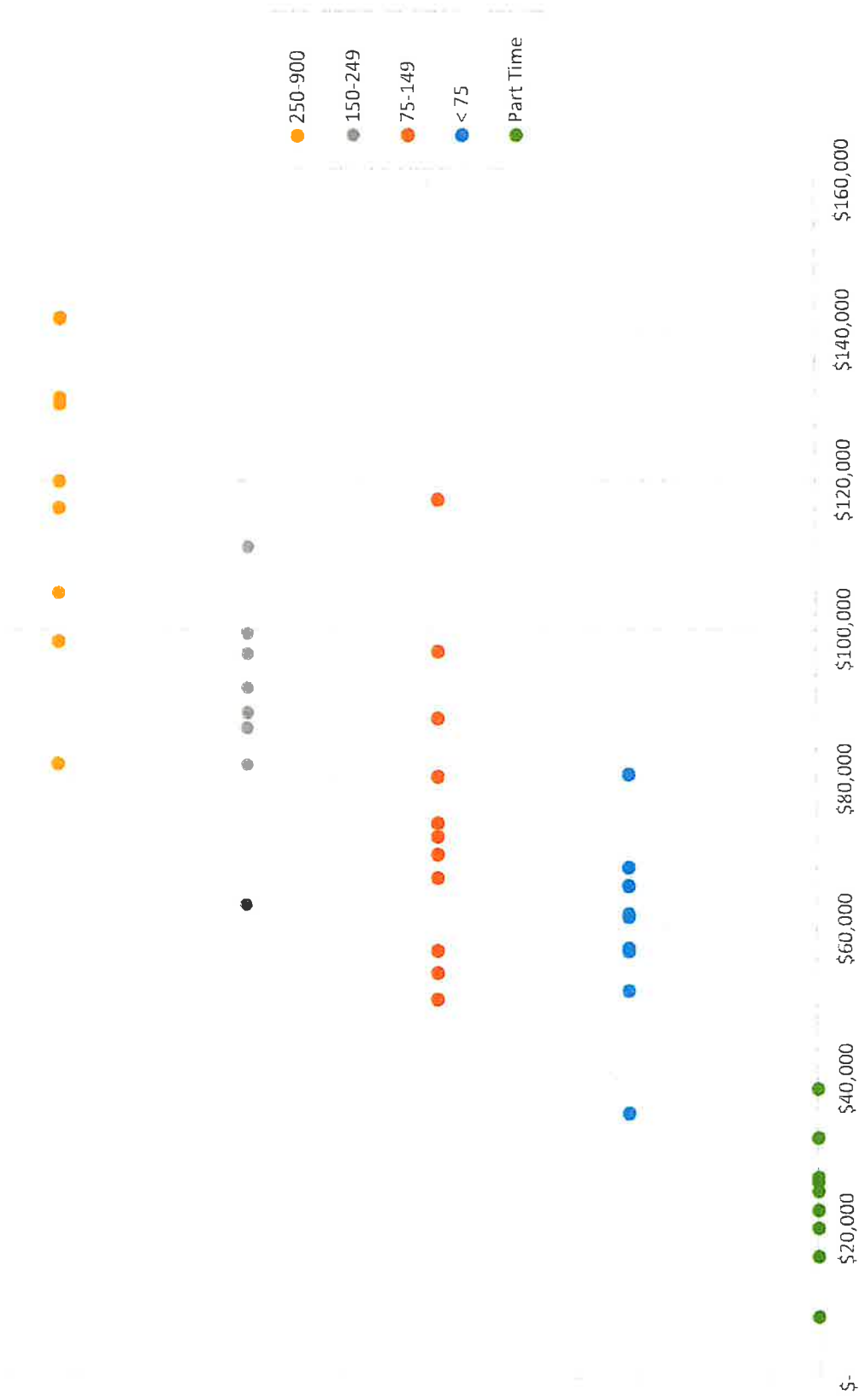
Historically, we have recognized the value of sabbaticals for both the pastor and the church. A sabbatical leave provides an ordained minister an opportunity to reflect on his call to ministry and his relationships with God and God's people. If your pastor has been serving your church for more than seven years without an extended time of rest and renewal, it may be worth considering some kind of sabbatical. Appendix 6 of the [MCNCR Bylaws](#) offers some suggestions to keep in mind if you or your pastor believe this could be a beneficial investment.

This document was last edited by the Pastoral Salary and Benefits Committee 2024.

2024 Senior Pastor Salary by Attendance Groupings



2024 Senior Pastor Cost of Employment by Attendance Groupings



2025 REPORT OF THE PRAIRIE CAMP BOARD CHAIRMAN

Dear North Central Regional Conference Attendees,

As we reflect on 2025, I am grateful to share that Prairie Camp has experienced one of the busiest and most significant years in recent memory. Even in an increasingly full and fast-paced world, the need for places like Prairie Camp—where children, families, and churches can step away, reconnect, and encounter Christ—continues to grow.

Last year, we shared that the Prairie Camp Board would take a brief pause from major construction to focus intentionally on long-term planning. That season of discernment has proven to be both timely and fruitful. Over the past year, the Board partnered with a national consulting firm that works with camps across the country to help us assess strengths, identify challenges, and clarify priorities for the future. While the process required an aggressive timeline, it positioned Prairie Camp well to move forward wisely and confidently.

One of the most meaningful outcomes of this planning was our ability to take full advantage of grant opportunities through the Lilly Endowment for Christian children's camps. Prairie Camp was awarded a Phase 1 planning grant, which supported the consulting process, helped locate and map utilities across the property, and allowed us to begin thoughtful planning for future improvements.

Building on that work, Prairie Camp was then awarded a **Phase 2 capital grant totaling \$1 million**. These funds will significantly enhance both safety and accessibility across camp. In addition to installing security gating and constructing two new year-round flex dorms, this grant will also allow for the paving of numerous drives, walkways, and gathering areas throughout camp. These improvements will make it safer and far more accessible for individuals with mobility challenges—something especially meaningful for many of our longtime Family Camp participants. We are deeply thankful that these upgrades will allow more people of all ages and abilities to continue fully participating in camp life.

The new flex dorms will provide lodging for **56 individuals** and can be converted into **eight private family spaces**, expanding Prairie Camp's ability to host family-oriented programming and year-round retreats. In addition, we have completed the application process for a **Phase 3 Lilly Endowment grant** for a new **Youth Activity Center**, which includes a large gymnasium and flexible gathering space. While we will not know the outcome of this application until later this summer, we believe this facility would become a centerpiece for Prairie Camp's future mission. The proposed Youth Activity Center is designed to seat approximately **1,300 people**, include multiple breakout rooms, recreation and climbing elements, and serve as a storm shelter. It would also allow Prairie Camp to better support area churches and ministries that lack adequate indoor gathering or gym space. If awarded, this grant would require significant matching funds, and we are prayerfully preparing for what that step may involve.

Throughout this season, we have been encouraged by the ways God has brought people alongside Prairie Camp at just the right time. One such blessing has been Richard Hartford, a retired engineer serving as a professional volunteer. In a short period of time, Richard has provided invaluable insight into facilities, utilities, and construction planning, helping address long-standing issues and strengthening our readiness for the future.

As always, we are deeply thankful for **Ben and Lori Hahn**, whose faithful leadership and tireless service continue to carry Prairie Camp forward in ways that are difficult to overstate.

Looking ahead, we do so with both excitement and humility. While necessary fee increases have helped alleviate some financial pressure, Prairie Camp's core operating budget still does not allow for the additional paid staff that are urgently needed to support current operations and prepare for expanding facilities. In addition to the Youth Activity Center, Prairie Camp continues to face other capital improvement needs that will require careful stewardship and ongoing support.

Even so, we continue to see God provide what is needed, when it is needed. Capacity, staffing, and financing remain real challenges—but they also underscore the continued and growing need for Prairie Camp's ministry. We are confident that Prairie Camp will remain a vital place of spiritual formation, rest, and renewal for decades to come.

We are grateful for your prayers, encouragement, and generosity. Your investment—through prayer, partnership, and financial support—is needed now more than ever as we steward this season of opportunity. We invite you to continue walking alongside Prairie Camp as God leads us forward.

In Christ,

Justin Graber

Chairman, Prairie Camp Board

2025 REPORT OF THE PRAIRIE CAMP EXECUTIVE DIRECTOR

The year 2025 was one of significant growth, reflection, and opportunity for Prairie Camp. We are deeply grateful for God's continued faithfulness and guidance throughout this season.

At the beginning of the year, the Prairie Camp Board engaged an outside consulting firm to lead the development of a Strategic Plan. This process has provided valuable insight into Prairie Camp's identity, mission, and long-term focus. One key outcome of this work has been a renewed clarity that Prairie Camp exists to serve as a vital resource for our Missionary Churches.

During this period of reflection, Prairie Camp became aware of a grant opportunity through Lilly Endowment Inc., which launched a three-phase initiative to support Residential Youth Camps in Indiana. Prairie Camp successfully participated in each phase of this process:

- **Phase 1:** Submitted in June and awarded \$106,000 to support planning and preparation.
- **Phase 2:** Submitted in September and awarded \$1 million to fund the construction of new dormitories, the addition of paved pathways, and the installation of security gates to enhance safety and accessibility.
- **Phase 3:** Written at the end of 2025 and submitted on January 12. If awarded, this matching grant would significantly advance plans for a new Youth Activities Center, contingent upon Prairie Camp raising the remaining \$2.9 million over the next three years.

These developments occurred alongside the successful operation of our 2025 summer camp season. This summer's spiritual theme focused on Jesus as the Light of the World and encouraged campers to reflect that light to others. A notable milestone was the launch of Prairie Camp's first camp designed exclusively for foster youth, in partnership with Welcome Home Youth Advocacy. This program was a meaningful and impactful experience for both campers and staff, and we are pleased to continue this initiative in the 2026 season.

As we look ahead, my prayer for Prairie Camp remains unchanged: that God would provide an abundance of workers for the coming summer, that many campers would attend, and that we would faithfully proclaim the greatness of our Creator and Savior. As Scripture reminds us, "*The harvest is plentiful but the workers are few*" (Matthew 9:37).

Thank you for your continued prayers and support of the ministry at Prairie Camp as we remain committed to *impacting lives for Christ*.

Please watch for updates through our newsletters, postcards, Facebook page, and website at www.prairiecamp.org for continued news about the growth and ministry of Prairie Camp.

Your partner in ministry,

Ben Hahn
Executive Camp Director
Prairie Camp

2025 REPORT OF THE UNITED MISSIONARY LOANS & INVESTMENTS

As you will discern from our audit report, 2025 was another solid year for your United Missionary Loans and Investments. We ended 2025 with total assets of \$8,375,717. Of that amount, we currently have \$2,664,434 loaned out to 10 churches.

As a matter of policy the UMLI board continues to be cautious and prudent in maintaining undesignated reserves of \$4,225,317. This amount serves as security for our investors, as a hedge against any loan defaults and to periodically provide additional resources to invest in other District ministries.

UMLI currently (as of the writing of this report) provides loan rates to our churches and interest rates to our investors on their certificates of deposit as follows:

Loan rate

@ 4.75 %

Investment Rates

12 month @ 3.75 %

24 months @ 3.75 %

36 months @ 4.00 %

The current members of the UMLI Board are Dr. Steven Cramer, President, Rod Hooley, Vice President, Connie Crum, Secretary/Treasurer, Matt Dodd, Ron Stichter, LeAnne Koteskey, Chris Beall, Ryan Busse, and Kevin Moore. Dan Bridges and Charlene McDonald serve in advisory capacities. All of these individuals deserve your gratitude for their dedication and faithful service on behalf of our Region.

The UMLI Board, Regional Leadership, congregations and investors served, are greatly indebted to our retiring Regional Director for his wonderfully dedicated service.

Please review the 2025 audit for UMLI contained in the handbook and feel free to contact me, or any Board member, if you have questions.

Respectfully submitted,

Dr. Steven R. Cramer
UMLI President

2025 REPORT OF THE WOMEN'S MINISTRY DIRECTOR

The Well Conference 2025

2025 brought exciting changes to the women's ministry as we hosted the first Well Conference! As a committee, we decided to shift from a retreat-style spring event to a true conference featuring an emphasis on intentional teaching and community building. This year, the Well was held at Redeemer Missionary Church which allowed us close proximity to overnight accommodations. This also allowed us to easily offer 5 breakout sessions. We had Spanish interpretation for our Hispanic sisters and hope to continue to advertise this accommodation in order to best serve our Region.

The Well Conference is off to an encouraging start! We are looking forward to prayerfully developing this conference further and collaborating with the region to lead the women in our region deeper into their relationship with Christ.

Prairie Camp event

This summer we changed our Prairie Camp event to be a more relaxed activity focused on building community and connecting with one another at camp. Brainstorming and praying about ways we could help foster connections led our committee to decide to shift away from a formal program and towards a more casual atmosphere that allowed for conversation. We planned a plaque-making event where women could come and hang out while decorating a wooden plaque to put on their cabin, camper, or tent. Through collaboration with Tara Blankinship, the Family Fun Coordinator at Prairie Camp, we were able to organize some children's art projects close by so moms could participate in the event and have somewhere fun and safe for their children, which was previously a barrier for moms with young children. We were blown away by participation and ran out of signs before the event even started! Most women chose to stay and hang out even if they didn't get to decorate a sign. We estimated that approximately 85 women came, a majority of who were staying for the week at camp. We are encouraged and excited to see what God has in store!

2025 Women's Ministry Committee Members:

Tammi Fisher, Director (Hillside Missionary Church)
Kayla Dutka, Treasurer (Hillside Missionary Church)
Kelly Sewell, Secretary (Beulah Missionary Church)
Rikki Huggett (Ligonier Missionary Church)

Kay Wallace (St. Mark Missionary Church)
Candi Troyer (Nappanee Missionary Church)
Rowena Miller (Brenneman Missionary Church)
Amanda Yoder (Wakarusa Missionary Church)

It is an honor and privilege to serve the women in our Region and look forward to all God has planned!

Respectfully submitted,

Tammi Fisher

**2025 REPORT OF MISSIONARY CHURCH
NORTH CENTRAL REGION
WOMEN'S MINISTRIES TREASURER
STATEMENT OF INCOME AND EXPENSE**

JANUARY 1, 2025 - DECEMBER 31, 2025

2024 Balanced Transferred (Checking/Savings)	\$1,500
<u>Income</u>	
Budgeted amount from NCR	\$1,500
Retreat Offering (Book Donation/World Partners)	\$316
Retreat fees	\$5,938.27
Prairie Camp Offering	\$0.00
<hr/>	
Total INCOME plus balance transferred	\$9,254.27
<u>Expense</u>	
Well Conference Retreat	\$6,835.80
Missionary Support	
Prairie Camp	\$170.98
2026 Conference Deposit	\$387.88
Total Expense	\$7,394.66
<hr/>	
Account Balance as of December 31, 2025	\$1,859.61

Respectfully Submitted,

Kayla Dutka
NCR Women's Ministries Board Treasurer

SECTION FOUR

**UNITED MISSIONARY LOANS
AND INVESTMENTS, INC.**

FINANCIAL REPORT

December 31, 2025 and 2024

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
United Missionary Loans and Investments, Inc.
Elkhart, IN

Opinion

We have audited the accompanying financial statements of United Missionary Loans and Investments, Inc. (a nonprofit organization), which comprise the statements of financial position as of December 31, 2025 and 2024, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of United Missionary Loans and Investments, Inc. as of December 31, 2025 and 2024, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of United Missionary Loans and Investments, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.



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GOSHEN
1832 West Lincoln Avenue
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MISHAWAKA
3830 Edison Lakes Parkway
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In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about United Missionary Loans and Investments, Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of United Missionary Loan and Investments Inc's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about United Missionary Loans and Investments, Inc's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Insight Accounting Group, P.C.

Insight Accounting Group, P.C.

Elkhart, IN
February 13, 2026

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024

	2025	2024
ASSETS		
Cash and cash equivalents	\$ 1,824,697	\$ 665,828
Investments	3,875,579	4,779,437
Interest receivable	11,007	8,057
Loans receivable	2,664,434	2,635,794
TOTAL ASSETS	\$ 8,375,717	\$ 8,089,116
LIABILITIES AND NET ASSETS		
Liabilities		
Accounts payable	\$ 1,644	\$ 1,794
Interest payable	5,171	4,511
Notes payable, certificates of investment to related parties	719,788	303,013
Notes payable, certificates of investment	3,423,798	3,738,117
Total liabilities	4,150,401	4,047,435
Net assets		
Without donor restrictions	4,225,316	4,041,681
Total net assets	4,225,316	4,041,681
TOTAL LIABILITIES AND NET ASSETS	\$ 8,375,717	\$ 8,089,116

The accompanying notes to financial statements are an integral part of these statements.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
STATEMENTS OF ACTIVITIES
For the Years Ended December 31, 2025 and 2024

	2025		2024	
	Without Donor Restrictions	% of Revenue	Without Donor Restrictions	% of Revenue
REVENUES				
Interests on loans	\$ 150,306	22.83	\$ 136,204	21.95
Investment income, net	506,743	76.96	483,997	78.00
Miscellaneous income	1,415	0.21	305	0.05
Total revenue	<u>658,464</u>	<u>100.00</u>	<u>620,506</u>	<u>100.00</u>
EXPENSES				
Program expenses	200,539	30.46	184,722	29.77
Management and general expenses	13,933	2.12	16,951	2.73
Total expenses	<u>214,472</u>	<u>32.58</u>	<u>201,673</u>	<u>32.50</u>
Change in net assets from operating activities	443,992	67.42	418,833	67.50
Missionary Church North Central Region Designation Unrealized appreciation/(depreciation) of investments	(250,000)	(37.97)	(300,000)	(48.35)
	<u>(10,357)</u>	<u>(1.57)</u>	<u>66,582</u>	<u>10.73</u>
Change in net assets	183,635	<u>27.88</u>	185,415	<u>29.88</u>
Net assets, beginning of year	<u>4,041,681</u>		<u>3,856,266</u>	
Net assets, end of year	<u>\$ 4,225,316</u>		<u>\$ 4,041,681</u>	

The accompanying notes to financial statements are an integral part of these statements.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
STATEMENTS OF CASH FLOWS
For the Years Ended December 31, 2025 and 2024

	2025	2024
Cash flows from operating activities		
Change in net assets	\$ 183,635	\$ 185,415
Adjustments to reconcile net assets to net cash provided by operating activities		
(Gains) losses on investments	(496,142)	(550,397)
(Increase) decrease in operating assets:		
Proceeds from loan receivable payments	828,302	689,460
Loans receivable disbursements	(856,940)	-
Interest receivable	(2,950)	(397)
Increase (decrease) in operating liabilities:		
Net change in notes payable to related parties	416,775	102,611
Net change in notes payable	(314,319)	(1,291,119)
Accounts payable	(151)	836
Interest payable	659	(1,710)
Net cash from operating activities	(241,131)	(865,301)
Cash flows from investing activities		
Proceeds from sales of investment securities	2,009,000	1,300,000
Purchase of investment securities	(609,000)	-
Net cash from investing activities	1,400,000	1,300,000
Net change in cash and cash equivalents	1,158,869	434,699
Cash and cash equivalents, beginning of year	665,828	231,129
Cash and cash equivalents, end of year	\$ 1,824,697	\$ 665,828
Supplemental disclosure of cash flow information:		
Cash paid during the year of interest	\$ 133,910	\$ 119,062

The accompanying notes to financial statements are an integral part of these statements.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 1 – NATURE OF ORGANIZATION & ACCOUNTING POLICIES

The United Missionary Loans & Investments, Inc. (the “Organization”) is affiliated with the Missionary Church, Inc. and with all member organizations of the Missionary Church group. The Organization’s operations consist primarily of borrowing funds from individuals and making mortgage loans to churches and affiliates in Northern Indiana and Southern Michigan to finance construction of church buildings and church-related buildings within the Missionary Church, North Central Region, Inc. The Organization is managed by a 9–member Board of Directors (Board) that establishes and monitors the Organization’s policies.

Basis of accounting

The financial statements of the Organization have been prepared on the accrual basis of accounting in conformance with accounting principles generally accepted in the United States of America. The Organization recognizes revenue in accordance with ASU No. 2014-09, see Note 2.

Basis of presentation

The financial statements of the Organization have been prepared in accordance with the accounting principles generally accepted in the United States of America, which under ASU 2016-14 requires the Organization to report information regarding its financial position and activities according to the following net asset classifications:

Net assets without donor restrictions – Net assets without donor restrictions includes interest on loans and investment income that is not subject to donor-imposed restrictions. From time to time the Board designates a portion of these net assets for specific purposes which makes them unavailable for use at management’s discretion.

Net assets with donor restrictions – Net assets with donor-imposed restrictions that will be met either by actions of the Organization or the passage of time, or net assets to be maintained permanently by the Organization. The Organization did not have any net assets with donor restrictions.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Cash equivalents

For the purpose of the statement of cash flows, cash and cash equivalents consist of cash held in checking accounts. At times these amounts may exceed federally insured limits. Additionally, the Organization considers all highly liquid investments purchased with an original maturity of three months or less to be cash equivalents. Money market funds and other cash equivalents, held as a portion of the Organization’s investment portfolio, are classified as investments in the accompanying Statements of Financial Position.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 1 – NATURE OF ORGANIZATION & ACCOUNTING POLICIES (CONTINUED)

Concentrations of credit risk

Investments held by brokers in customer accounts are protected against physical loss by the Securities Investor Protection Corporation (SIPC). Cash equivalents, other securities, and limited amount of cash held in brokerage accounts is protected up to \$500,000 for each brokerage account, with a limit of \$250,000 for claims of un-invested cash balances. The SIPC insurance does not protect against market losses on investments. All investments held in brokerage accounts by the Organization at December 31, 2025 and 2024 are highly liquid. Though the market value of investments is subject to fluctuations on a year-to-year basis, management believes the investment policy is prudent for the long-term welfare of the Organization.

Investments

The Organization reports investments in equity securities with readily determinable fair values and all investments in debt securities at their fair values in the Statements of Financial Position. Interest, dividends, gain or loss, net of related fees, are reported in the Statements of Activities. Realized and unrealized gains and losses are recognized for changes in fair value between periods or when related securities are sold. Funds are invested in money market funds, bank certificate of deposit, equity, and fixed-income instruments.

Investments are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain marketable securities, and the level of uncertainty related to changes in the value of the investments, it is at least reasonably possible that changes in risks in the near term could materially affect account balances and the amounts reported in the statements of financial position and the statements of activities.

Loans receivable

Mortgage loans receivable represent funds advanced to churches within the region. The loans are collateralized by a first mortgage on church property and a title policy is required showing the Organization as the valid first lien holder on the property. Certain insurance coverage is required, and the policies must name the Organization as an additional insured.

Loans receivable are stated at the amount management expects to collect from outstanding balances. Management provides for probable uncollectible amounts through a charge to earnings and a credit to a valuation allowance based on its assessment of the status of individual accounts. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and credit to loans receivable. At December 31, 2025 and 2024, management believes loans receivable to be fully collectible, therefore no allowance has been recorded.

Interest income is computed daily based upon the principal amount of the loans outstanding prior to payments received.

Based on the nature of the Organization's relationship with its borrowers and its desire to work with a borrower to meet its obligation without foreclosure, historical loan losses have been minimal. Any future recoveries are added back to the allowance.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 1 – NATURE OF ORGANIZATION & ACCOUNTING POLICIES (CONTINUED)

Tax status of the Organization

The Organization is incorporated as a not-for-profit organization under the laws of the State of Indiana, and is exempt from federal and state income taxes pursuant to provisions of Section 501(c)(3) of the Internal Revenue Code and is not considered a private foundation. Due to its religious affiliation, the Organization is not required to file income tax returns.

Liquidity

Assets are presented in the accompanying statements of financial position according to their nearness of conversion to cash and liabilities according to the nearness of their maturity and resulting use of cash.

NOTE 2 – REVENUE RECOGNITION

Revenue recognition policy

The Organization recognizes interest income on interest-bearing loans computed daily based upon the principal amount of the loans outstanding prior to payments received.

The Organization recognizes investment income on the accrual basis. Dividends are recorded on the ex-dividend date. Unrealized gains and losses includes the Organization's net appreciation or depreciation on investments held during the year. Realized gains and losses includes the Organization's net appreciation or depreciation on investments sold during the year.

The Organization recognizes income on early withdrawals of certificates of investment when a certificate is cashed in before the maturity date. This is included in miscellaneous income on the statements of activities.

Disaggregation of revenue from contracts with customers

Revenue from performance obligations satisfied over time consist of interest income earned on the notes receivable. Revenue from performance obligations satisfied at a point in time consist of early withdrawal penalties from certificates of investment.

Various economic factors affect revenue and cash flows. Revenues are regional and are impacted by changes in the local economy.

The various revenue lines on the statements of activities includes income from contracts with customers and from other sources. Revenue shown on the statement of activities for the years ended December 31 are as follows:

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 2 – REVENUE RECOGNITION (CONTINUED)

	2025		
	Revenue from contracts with customers	Revenue from other sources	Total
Interest on loans	\$ 150,306	\$ -	\$ 150,306
Investment income, net	-	506,743	506,743
Miscellaneous income	1,415	-	1,415
	\$ 151,721	\$ 506,743	\$ 658,464
	Revenue recognized over time	Revenue recognized at a point in time	Revenue from contracts with customers
Interest on loans	\$ 150,306	\$ -	\$ 150,306
Miscellaneous income	-	1,415	1,415
	\$ 150,306	\$ 1,415	\$ 151,721
	2024		
	Revenue from contracts with customers	Revenue from other sources	Total
Interest on loans	\$ 136,204	\$ -	\$ 136,204
Investment income, net	-	483,997	483,997
Miscellaneous income	305	-	305
	\$ 136,509	\$ 483,997	\$ 620,506
	Revenue recognized over time	Revenue recognized at a point in time	Revenue from contracts with customers
Interest on loans	\$ 136,204	\$ -	\$ 136,204
Miscellaneous income	-	305	305
	\$ 136,204	\$ 305	\$ 136,509

Performance obligations

Performance obligation related to interest on loans is satisfied over time. The contracts for the loans are for a period of time and revenue is recognized over time.

The performance obligation related to early withdrawal penalties is satisfied at a point in time when the certificate of investment is cashed in early.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 2 – REVENUE RECOGNITION (CONTINUED)

Variable consideration

The Organization does not offer any variable consideration.

NOTE 3 – INVESTMENTS

As required by the Investment Topic of the FASB ASC, the Organization reports investments in marketable securities at fair value in the statement of financial position. Unrealized gains and losses are reported separately as a non-operating item on the statements of activities.

Investments in marketable securities stated at fair value consist of the following at December 31, 2025 and 2024:

	2025		2024	
	Cost	Fair value	Cost	Fair value
Cash and money funds	\$ 363,613	\$ 363,613	\$ 354,444	\$ 354,444
Exchange traded funds:				
Large Blend	73,138	87,412	76,617	75,232
Bond	-	-	102,416	112,009
Growth	61,610	71,132	19,305	20,112
Total exchange	134,748	158,544	198,338	207,353
Traded funds				
Mutual funds:				
Growth	249,250	341,677	397,758	531,444
Value	149,021	194,767	296,305	353,992
Bond	883,443	816,718	1,281,168	1,139,602
Blend	448,720	473,860	613,022	642,771
Stock	-	-	288,869	338,749
High Yield	78,820	72,460	-	-
Equity	351,078	428,028	-	-
Total mutual funds	2,160,332	2,327,510	2,877,122	3,006,558

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 3 – INVESTMENTS (CONTINUED)

	Cost	Fair value	Cost	Fair value
Equities:				
Communications	\$ 104,849	\$ 176,920	\$ 113,002	\$ 160,247
Aerospace	5,999	13,938	-	-
Technology	73,021	134,451	89,950	212,090
Financial	158,727	300,356	210,214	369,891
Retail	32,020	38,224	-	-
Healthcare	145,417	170,755	165,630	181,370
Energy	56,033	56,096	62,366	66,401
Industrial goods	23,353	36,359	22,535	35,308
Consumer goods	87,021	98,813	140,679	185,775
Total equities	<u>686,440</u>	<u>1,025,912</u>	<u>804,376</u>	<u>1,211,082</u>
Total investments	<u>\$ 3,345,133</u>	<u>\$ 3,875,579</u>	<u>\$ 4,234,280</u>	<u>\$ 4,779,437</u>

The summary of investment earnings/(losses) included in investment income in the accompanying statements of activities for the years ended December 31, 2025, and 2024 are as follows:

Capital gain distributions	\$ 69,212	\$ 73,691
Realized gain (loss) on sale of investments	383,625	327,497
Interest earned	411	11,388
Dividends	98,308	128,243
Investment management fees	(44,813)	(56,822)
Total investment income included in operating activities	<u>506,743</u>	<u>483,997</u>
Unrealized (depreciation)/appreciation of securities	(10,357)	66,582
Total investment earnings	<u>\$ 496,386</u>	<u>\$ 550,579</u>

NOTE 4 – FAIR VALUE MEASUREMENTS

The Organization follows the provisions of ASC Topic, "Fair Value Measurements" which applies to all assets and liabilities that are being measured and reported at fair value. This topic establishes a framework for measuring fair value in accordance with U.S. GAAP and expands disclosure about fair value measurement. Under U.S. GAAP, fair value refers to the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. It clarifies the principle that fair value should be based on the assumptions market participants would use when pricing the asset or liability. This standard enables the reader of the financial statements to assess the inputs used to develop the measurements by establishing a hierarchy for ranking the quality and reliability of the information used to determine the fair values.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 4 – FAIR VALUE MEASUREMENTS (CONTINUED)

Observable inputs are inputs that market participants would use in pricing the asset or liability based on market data obtained from independent sources. Unobservable inputs reflect assumptions that market participants would use in pricing the asset or liability based on the best information available in the circumstances. Inputs are used in applying the various valuation techniques and broadly refer to the assumptions that market participants use to make valuation decisions, including assumptions about risk. Inputs may include price information volatility statistics, specific and broad credit data, liquidity, and other factors.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. However, the determination of what constitutes "observable" requires significant judgment by management. United Missionary Loans and Investments, Inc., considers observable data to be market data that is readily available, regularly distributed or updated, reliable and verifiable, not proprietary, and provided by independent sources that are actively involved in the relevant market. The categorization of a financial instrument within the hierarchy is based upon the pricing transparency of the instrument and does not correspond to United Missionary Loans and Investments, Inc.'s perceived risk of that instrument.

The standard required that assets and liabilities carried at fair value will be classified and disclosed in one of the following three categories:

Level 1 – Investments whose values are based on quoted market prices in active markets, and are therefore classified within Level I, include actively traded equities, certain U.S. government and sovereign obligations, and certain money market securities.

Level 2 – Pricing inputs are other than quoted prices in active markets for identical assets, but the inputs are either directly or indirectly observable. Quoted prices are available, but the assets are traded less frequently and thus valuation is accomplished using similar securities, the parameters of which can be directly observed.

Investments classified as Level II trade in markets that are not considered to be active, but are valued based on quoted market price, dealer quotations or alternative pricing sources supported by observable inputs are classified within Level II. These generally include certain U.S. government and sovereign obligations, most government agency securities, investment grade corporate bonds, certain mortgage products, certain bank loan and bridge loans, less liquid listed equities, state, municipal and provincial obligations, most physical commodities, and certain loan commitments. As Level II investments include positions that are not traded in active markets and/or subject to transfer restrictions, valuations may be adjusted to reflect liquidity and/or non-transferability, which are generally based on available market information.

Level 3 – Pricing inputs are not observable in the market. Thus, valuation is accomplished using management's best estimate of fair value, with inputs into the determination of fair value that require significant management judgment or estimation.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 4 – FAIR VALUE MEASUREMENTS (CONTINUED)

Level 3 (continued)

Investment classified within Level III have significant unobservable inputs, as they trade infrequently or not at all. Level III instruments include private equity and real estate investments, certain bank loans and bridge loans, less liquid corporate debt securities (including distressed debt instruments), collateralized debt obligations, and less liquid mortgage securities (backed by either commercial or residential real estate). Within Level III, the use of market approach generally consists of using comparable market transactions, while use of the income approach generally consists of the net present value of estimated future cash flows, adjusted as appropriate for liquidity, credit, market and/or other risk factors.

The inputs used in estimating the fair value of Level III investments include the original transaction price, recent transactions for the same or similar instruments, completed or pending third-party transactions in the underlying investment or comparable issuers, subsequent rounds of financing, recapitalizations and other transactions across the capital structure, offerings in the equity or debt capital markets, and changes in financial ratios or cash flows. Level III investments may also be adjusted to reflect illiquidity and/or non-transferability, with the amount of such discount estimated in the absence of market information. The fair value measurement of Level III investments does not include transaction costs as an input, although those costs may have been capitalized as part of the security's cost. Due to the lack of observable inputs, the assumptions used may significantly impact resulting fair value and, therefore, the amounts reported in the accompanying financial statements.

The following table presents for each of the fair value hierarchy levels, the Organization's assets and liabilities that are measured at fair value on a recurring basis at December 31, 2025 and 2024:

	2025			
	Total	Level 1	Level 2	Level 3
Money market funds	\$ 363,613	\$ 363,613	\$ -	\$ -
Exchange traded funds	158,544	158,544	-	-
Equities	1,025,912	1,025,912	-	-
Mutual funds	2,327,510	2,327,510	-	-
	<u>\$ 3,875,579</u>	<u>\$ 3,875,579</u>	<u>\$ -</u>	<u>\$ -</u>
	2024			
	Total	Level 1	Level 2	Level 3
Money market funds	\$ 354,444	\$ 354,444	\$ -	\$ -
Exchange traded funds	207,353	207,353	-	-
Equities	1,211,082	1,211,082	-	-
Mutual funds	3,006,558	3,006,558	-	-
	<u>\$ 4,779,437</u>	<u>4,779,437</u>	<u>\$ -</u>	<u>\$ -</u>

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 5 – CONCENTRATIONS OF LOANS RECEIVABLE

Loans outstanding which comprise 10% or more of the total outstanding loans receivable for the years ended December 31, 2025 and 2024 are as follows:

	<u>2025</u>	<u>2024</u>
Warsaw Missionary Church	\$ 573,052	\$ 592,398
Wakarusa Missionary Church	621,161	-
Gospel Center Missionary Church	-	386,857
LaPorte Missionary Church	-	347,422
Restoration Ministries	-	265,265
Total	<u>\$ 1,194,213</u>	<u>\$ 1,591,942</u>

The Organization has a concentration of credit risk regarding its loans receivable with respect to geographic area. All loans are made either to churches in the Missionary Church, North Central Region in Northern Indiana and Southern Michigan or to related parties in the same geographical area.

NOTE 6 – LOANS RECEIVABLE

The loans receivable are composed of the following at December 31, 2025 and 2024:

	<u>2025</u>	<u>2024</u>
Due from churches, secured, interest at 4.75%	\$ 2,664,434	\$ -
Due from churches, secured, interest at 5.00%	-	2,635,794
Total	<u>\$ 2,664,434</u>	<u>\$ 2,635,794</u>

The Organization estimates approximately \$188,998 of the loans receivable plus interest will be due during the year ending December 31, 2025. Until January 1, 2012 all of the loans receivable were guaranteed by Missionary Church, North Central Region, Inc. Loans granted after January 1, 2012 are no longer guaranteed by the Missionary Church, North Central Region, Inc.; however, they are secured by the collateral and the mortgage is filed with the County Recorder in the county that the property is located. Loans receivable are considered delinquent after two missed payments. There are no loans considered delinquent at December 31, 2025 and 2024.

NOTE 7 – LOANS RECEIVABLE RELATED PARTIES

The Organization has two notes receivable from Mill Creek Missionary Church, a religious institution where a member of the Organization's Board of Directors serves as a pastor. As of December 31, 2025, the notes receivable bear interest at a rate of 4.75% and have outstanding balances of \$163,083 and \$0. As of December 31, 2024, the notes receivable bear interest at a rate of 5.00% and have outstanding balances of \$194,281 and \$4,302. The notes are payable in accordance with the agreed-upon terms, with final maturity of the remaining note on January 21, 2035.

Management has evaluated the terms of this transaction and determined that they are consistent with those that would be extended to an unrelated third party under similar circumstances.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 8 – NOTES PAYABLE – CERTIFICATES OF INVESTMENT

At December 31, 2025 and 2024, the following certificates of investment were outstanding:

	<u>2025</u>	<u>2024</u>
2.00% Certificates	\$ -	\$ 695,299
2.25% Certificates	1,589,039	1,739,255
3.00% Certificates	150,389	153,877
3.25% Certificates	18,767	32,656
3.75% Certificates	272,946	94,858
4.00% Certificates	531,653	222,308
4.25% Certificates	43,330	633,608
4.50% Certificates	1,206,963	469,269
4.75% Certificates	330,499	-
Total	<u>\$ 4,143,586</u>	<u>\$ 4,041,130</u>

Aggregate maturities of certificates of investment for the years ended December 31, 2026 through 2028 are as follows:

2026:	\$ 3,425,520
2027:	275,917
2028:	442,149
Total	<u>\$ 4,143,586</u>

All certificates of investment are automatically renewed for an additional term from the maturity date specified on the certificate unless the owner, at least ten days prior to or following the maturity date, gives written notice that the note is not to be renewed.

Certain certificates of investment require that funds must first be loaned to designated Missionary Churches and Missionary Church organizations. Repayment of these certificates to the investor can be limited to the extent of the designated church's/organization's repayment of such borrowings to United Missionary Loans & Investments, Inc. Funds repaid which exceed these requests for payment lose their designated status and are then loaned at the discretion of the Organization's Board of Directors. There were no designated certificates of investment as of December 31, 2025 and 2024.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 9 – NOTES PAYABLE RELATED PARTIES – CERTIFICATES OF INVESTMENT

At December 31, 2025 and 2024, the Organization maintained investments on behalf of various related parties in the form of certificates of investments as follows:

	2025	2024
2.25% Certificates	\$ 202,332	\$ 200,061
4.25% Certificates	-	102,952
4.50% Certificates	517,456	-
Total	\$ 719,788	\$ 303,013

Aggregate maturities of related party certificates of investment for the year ended December 31, 2026 are \$719,788.

NOTE 10 – RELATED PARTY TRANSACTIONS

At the December 17, 2025 board of directors meeting, the board passed a motion to designate a gift of \$250,000 of its net assets to the Missionary Church North Central Region, Inc., a related party. This gift was paid by December 31, 2025.

At the December 18, 2024 board of directors meeting, the board passed a motion to designate a gift of \$300,000 of its net assets to the Missionary Church North Central Region, Inc., a related party. This gift was paid by December 31, 2024.

NOTE 11 – EXPENSES BY FUNCTION AND NATURE

Expenses specifically identifiable to program or management and general are allocated to that function. Certain categories of expenses are attributable to both program services and supporting activities and are not specifically identifiable. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. Wages are allocated based on estimates of time and effort.

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 11 – EXPENSES BY FUNCTION AND NATURE (CONTINUED)

The costs of providing the program and supporting services of the Organization by their function and nature for the year ended December 31, 2025 is summarized below:

	Program expenses	Management and general expenses	Total
Interest on certificates of investment	\$ 134,570	\$ -	\$ 134,570
Professional fees	24,627	-	24,627
Office wages	14,009	9,339	23,348
Office supplies and postage	875	292	1,167
Computer software support	25,667	1,351	27,018
State registration	791	-	791
Insurance expense	-	1,711	1,711
Miscellaneous expense	-	1,240	1,240
Total	<u>\$ 200,539</u>	<u>\$ 13,933</u>	<u>\$ 214,472</u>

The costs of providing the program and supporting services of the Organization by their function and nature for the year ended December 31, 2024 is summarized below:

	Program expenses	Management and general expenses	Total
Interest on certificates of investment	\$ 117,352	\$ -	\$ 117,352
Professional fees	25,065	-	25,065
Office wages	17,581	11,720	29,301
Office supplies and postage	1,191	397	1,588
Computer software support	22,742	1,196	23,938
State registration	791	-	791
Insurance expense	-	1,460	1,460
Miscellaneous expense	-	2,178	2,178
Total	<u>\$ 184,722</u>	<u>\$ 16,951</u>	<u>\$ 201,673</u>

UNITED MISSIONARY LOANS & INVESTMENTS, INC.
NOTES TO THE FINANCIAL STATEMENTS
December 31, 2025 and 2024

NOTE 12 – LIQUIDITY AND AVAILABILITY OF RESOURCES

The table below reflects the Organization’s financial assets available within one year of the statements of financial position date for general expenditures, reduced by amounts that are not available for general use due to contractual restrictions within one year of the statement of financial position date.

	<u>2025</u>	<u>2024</u>
Cash and cash equivalents	\$ 1,824,697	\$ 665,828
Short term investments	3,875,579	4,779,437
Current portion of loans receivable	188,988	223,540
Total financial assets available	<u>5,889,264</u>	<u>5,668,805</u>
Less amounts unavailable for general expenditure within one year		
Current portion of certificates of investment	<u>(3,425,520)</u>	<u>(1,893,565)</u>
Total financial assets available for general expenditure within one year	<u>\$ 2,463,744</u>	<u>\$ 3,775,240</u>

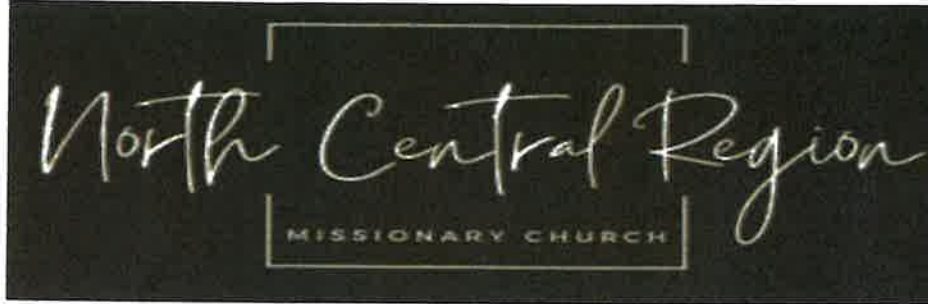
The Organization has set a minimum amount of \$400,000 to hold in cash reserve and short-term investments for short-term emergency church loans and CD withdrawals by investors. As part of its liquidity management, the Organization has a policy to structure its financial assets to be available as general expenditures, liabilities, and other obligations become due. The Organization invests its cash in excess of its daily needs in unrestricted investments to get a higher rate of return than can be received from a bank savings account. The Organization has financial assets as of December 31, 2025 to cover approximately 553 days of normal operating expenses.

NOTE 13 – MEASURE OF OPERATIONS

The Organization includes in its measure of operations all revenues and expenses that are an integral part of its programs and supporting activities and excludes contribution to the Missionary Church North Central Region, Inc. and unrealized gains and losses on investments.

NOTE 14 – SUBSEQUENT EVENTS

The Organization has evaluated subsequent events for potential recognition and/or disclosure through February 13, 2026, the date the financial statements were available to be issued. Subsequent to February 13, the Organization funded an initial draw of \$325,639 on a \$1,750,000 loan that was approved in 2025. No amounts had been funded under the loan prior to February 13. The loan bears interest at a variable rate and is intended to finance construction activities.



2026 BUDGET PROPOSAL

	1/1/2025 to 12/31/2025	1/1/2026 to 12/31/2026	Change	% Change
Regional Director				
Salary/Housing	\$116,480.30	\$74,880.00	(41,600.30)	-35.71%
Retirement	\$8,320.00	\$0.00	(8,320.00)	-100.00%
Life Insurance	\$168.00	\$168.00	0.00	0.00%
LTD	\$550.00	\$550.00	0.00	0.00%
Regional Director Travel	\$4,000.00	\$4,000.00	0.00	0.00%
Regional Director Continuing Education	\$500.00	\$500.00	0.00	0.00%
Assistant to the Regional Director				
Salary	\$98,826.03	\$104,000.00	5,173.97	5.24%
Retirement	\$5,000.00	\$5,000.00	0.00	0.00%
SS/Medicare	\$7,942.69	\$8,338.50	395.81	4.98%
Life Insurance	\$168.00	\$168.00	0.00	0.00%
ARD Travel	\$1,000.00	\$1,000.00	0.00	0.00%
ARD Continuing Education	\$500.00	\$500.00	0.00	0.00%
Regional Compensation (Staff & Directors)	\$158,499.41	\$213,181.67	54,682.26	34.50%
Regional Operating Expenses	\$91,750.00	\$96,550.00	4,800.00	5.23%
Youth Ministries	\$2,000.00	\$0.00	(2,000.00)	-100.00%
Children's Ministries	\$1,000.00	\$1,000.00	0.00	0.00%
Women's Ministries	\$1,500.00	\$1,500.00	0.00	0.00%
Worker's Compensation	\$29,500.00	\$30,000.00	500.00	1.69%
	\$527,704.43	\$541,336.17	13,631.74	2.58%

questions & comments to: kevin.blowers@betheluniversity.edu

Missionary Church North Central Region 2026 Assessment Proposal

2026 Rate	2.75%
Total Assesments	\$540,716.00
Budget	\$541,336.17

Congregation	Calculated 2026 Assessment	Congregation	Calculated 2026 Assessment
Abundant Life	\$4,580.00	Hillside	\$2,275.00
Bethany	\$3,465.00	Iglesia Getsemani	\$2,356.00
Bethel	\$6,188.00	Koontz Lake	\$9,634.00
Beulah	\$13,360.00	LaGrange	\$7,124.00
Bremen	\$11,767.00	LaPorte	\$15,940.00
Brenneman	\$28,543.00	Ligonier	\$8,183.00
Bridgeway	\$3,327.00	Luz y Vida	\$237.00
Bristol	\$2,252.00	Mill Creek	\$7,355.00
Burr Oak	\$2,043.00	Nappanee	\$98,500.00
California Road	\$5,458.00	New Hope	\$2,925.00
Camden	\$6,260.00	New Life	\$17,265.00
Casa de Alferero	\$1,217.00	New Paris	\$8,867.00
Cedar Road	\$3,890.00	Noble County	\$6,871.00
Chapel Hill	\$4,605.00	Northeast	\$1,691.00
College Park	\$0.00	Oak Grove	\$2,000.00
Comunidad Vida Inter.	\$2,196.00	Pleasant Hill	\$2,436.00
Crossroads	\$4,303.00	Plymouth	\$3,627.00
Crystal Valley	\$10,105.00	Redeemer	\$10,971.00
Deaf Michiana	\$618.00	Restoration Ministries	\$2,382.00
Diamond Cove	\$1,248.00	River of Life	\$963.00
East Gilead	\$1,098.00	Solid Rock Church	\$2,068.00
El Divino Redentor	\$2,373.00	St. Mark	\$38,229.00
Encounter	\$933.00	Sturgis	\$5,121.00
Fairview	\$45,363.00	Summit	\$28,998.00
Fawn River	\$5,222.00	Trinity	\$2,572.00
Forestbrook	\$1,100.00	Vandercook Lake	\$670.00
Galien	\$1,262.00	Wakarusa	\$28,274.00
Gospel Center	\$12,144.00	Warsaw	\$4,327.00
Granger	\$18,254.00	Zion - Elkhart	\$7,080.00
		Zion - Fremont	\$8,601.00

SECTION FIVE

REGIONAL BYLAWS

as approved at Regional Conference 5/2/2025

ARTICLE I - NAME AND PURPOSE

Section 1:

Name

The name of this organization shall be MISSIONARY CHURCH, NORTH CENTRAL REGION, INC.

Section 2:

Purpose

The Missionary Church, NORTH CENTRAL REGION, in obedience to Jesus Christ her Lord, is committed to being holy people of God in the world and to building His Church by worldwide evangelism, discipleship and multiplication of growing churches, all to the glory of God. As a family of churches that is biblically grounded, we exist to inspire, challenge, and resource one another in that task.

ARTICLE II - CORPORATION

Section 1:

Corporation

- A. Missionary Church, North Central Region, Inc., is an Indiana Corporation, and is registered as such in Michigan and Illinois.
- B. The geographical area of the Missionary Church, North Central Region, Inc., shall be generally northern Indiana and southern Michigan. Specifically, the boundary between the North Central Region and the Central Region in the State of Indiana shall be from east to west, U.S. Highway 6 from the Indiana/Ohio state line to Indiana S.R. 13; south to Indiana S.R. 14; west to Indiana S.R. 15; south to U.S. Highway 24; west to the Indiana/Illinois state line. The greater Chicago metropolitan area shall be shared by the North Central Region and the Central Region of the Missionary Church.
- C. The North Central Region shall include the portion of Indiana north of the boundary stated above, and a portion of southern Michigan. The eastern boundary in Michigan is U.S. Highway 23; the northern boundary is I-94 to the Berrien County line, and shall include Berrien County.
- D. The North Central Region may receive and include churches outside of the bounds of the stated geographical boundaries if the following requirements have been met:
 - 1) Permission has been granted from the Region in which the church is geographically located.
 - 2) The church has made application, and been accepted, as a member of the North Central Region by Regional Conference or the Governance Board.

Section 2:

Regional Office

The Regional Office of the Corporation is located at 3301 Benham Ave., Elkhart, Indiana 46517-2247.

Section 3:
Conference Year

The Conference Year shall be January 1 - December 31.

ARTICLE III - RELATIONSHIP

Relationship

This organization is a subsidiary of the Missionary Church, Inc., with headquarters at 3811 Vanguard Drive, P.O. Box 9127, Fort Wayne, Indiana 46899, and as such is responsible for the promotion of the work and objectives of the parent organization within the borders known as the MISSIONARY CHURCH, NORTH CENTRAL REGION, INC. It shall be governed in all matters pertaining to doctrine, polity and practice by the Constitution and Bylaws of the parent organization.

ARTICLE IV - REGIONAL CONFERENCE

Section 1:
Jurisdiction

- A. The Missionary Church, North Central Region, Inc., shall be governed by a Regional Conference which shall function in accordance with the authority delegated to it by the Constitution and General Conference of the Missionary Church and by the Missionary Church, North Central Region's Bylaws.
- B. The Regional Conference shall include all churches and entities duly recognized as part of the Missionary Church, North Central Region. (A Regional entity is any entity controlled by the Region and used for Regional purposes.)

Section 2:
Composition

The Regional Conference shall be constituted of only members in good standing of the Missionary Church. The Regional Conference shall be composed of: the Denominational President, member ex officio; all ordained and licensed ministers with credentials in the Region; the members of the Regional Governance Board, Camp Board, Devon Oasis Board, Bridge Fund Board, UMLI Board, Hubbard Hill Estates Board, and Management Team: President of Bethel University; Directors of Regional Ministries; one lay delegate for each 50 members or major fraction thereof from each member church according to the table in Appendix 2.

Section 3:
Time of Meeting

The Regional Conference shall meet annually at the time and place decided by the Regional Conference. All Conferences shall be governed according to Robert's Rules of Order.

Section 4:

Functions of the Regional Conference

- A. The Regional Conference shall select by ballot its own officers and committees including the Regional Director, Vice Regional Director, Treasurer, Secretary, the additional members of the Governance Board and such other officers, boards and committees as may be deemed necessary. A majority of votes cast shall be required for election or ratification.
- B. It shall approve new churches for membership in the Missionary Church and request that a certificate of membership in the denomination be issued by the proper denominational officers.
- C. It shall license and ordain ministers in keeping with the provisions of the Constitution of the Missionary Church and shall certify such to the proper denominational officers.
- D. It shall conduct conferences, conventions and camps in the Region as practical and shall take steps as are necessary to implement and to promote the missionary programs of the denomination.
- E. It shall receive the reports of the Regional Director and other officers, pastors, other ministers, boards and committees; and submit to the General Conference such reports as may be required.
- F. It shall be the prerogative of the Regional Conference to make recommendations to the General Conference.

Section 5:

Special Session of Regional Conference

A special session of Regional Conference may be called by the Regional Governance Board. The membership of the special session of Regional Conference shall follow the guidelines outlined in Article IV, Section 2 of the Regional Bylaws. Churches shall report names of delegates to the Regional Office no later than 14 days prior to the special session of Regional Conference.

Section 6:

Conference Leadership

The Regional Director shall serve as the Chairman of the Regional Conference and any special session of Regional Conference, and Vice Chairman shall be the Vice Regional Director.

ARTICLE V - OFFICERS AND ELECTIONS

Section 1:

Executive Officers

The Executive Officers of the Missionary Church, North Central Region, Inc., shall consist of a Regional Director, Vice Regional Director, Secretary, Treasurer and the Assistant to the Regional Director. All officers must be members in good standing of a chartered church in the Missionary Church, North Central Region.

Section 2:

Regional Director

- A. The Regional Director shall be elected for a four-year term by the Regional Conference from among the ordained ministers of the Missionary Church in a special session of Regional Conference in February preceding his taking office on July 1 of that year. In case of special need, the Regional Governance Board may request assistance from the General Oversight Council and the Ministry Leadership Council of the Missionary Church.
- B. In a situation where the sitting Regional Director is running unopposed, the vote shall become a referendum on whether the sitting Regional Director shall stay in office. After the first four-year term, a simple majority of votes is necessary for reelection of the sitting Regional Director. After two four-year terms have been served, a two-thirds majority of votes is necessary for reelection of the sitting Regional Director. Should the above thresholds not be reached, then the sitting Regional Director shall not be eligible to run in the following election. The Nominating Committee for the Regional Director shall then be reactivated and must again make every possible effort to submit at least two qualified nominees to the Governance Board. An election for the Regional Director will then be held at Regional Conference.
- C. In a situation where the sitting Regional Director does not complete a full term, the Governance Board shall establish a timeline for the mid-term election and transition process, including the start date and length of term.

Section 3:

Vice Regional Director

The Vice Regional Director shall be elected for a four-year term by the Regional Conference from among its ordained ministers.

Section 4:

Assistant to the Regional Director

The Assistant to the Regional Director shall be recommended by the Regional Director and approved by the Governance Board for a four-year term coinciding with that of the Regional Director.

Section 5:

Secretary

The Secretary of the Region shall be elected for a two-year term by the Regional Conference.

Section 6:

Treasurer

The Treasurer of the Region shall be elected for a three-year term by the Regional Conference.

Section 7:

Term of Officers

All elected and appointed officers and committee members, unless specified otherwise, shall take office at the close of the annual Regional Conference. Prairie Camp officers and board members shall take office within 30 days of the conclusion of Family Camp.

**Section 8:
Vacancies**

Any vacancies occurring among executive officers, boards or committees not otherwise provided for shall be filled by appointment by the Regional Governance Board. Such appointees shall serve until the next Regional Conference.

ARTICLE VI - DUTIES OF OFFICERS

**Section 1:
Regional Director**

The Regional Director shall:

- A. Have supervision of all the churches and ministers within his jurisdiction;
- B. Uphold the Constitution of the Missionary Church;
- C. Arrange for conventions and conferences within the Region;
- D. Arrange for meetings in each church in the interests of denominational programs;
- E. Emphasize the duties of churches to their pastors and pastors to their churches;
- F. Take such steps as necessary in the change or transfer of ministers;
- G. Serve as the chief liaison officer between the Governance Board and pastors and congregations in all pastoral relations;
- H. Submit to the General Conference a full report of the work of his Region, including a summarized statistical report of the General Conference term;
- I. Maintain healthy relationships with the denomination and its entities;
- J. Accept such other assignments as may be outlined from time-to-time by the Regional Conference;
- K. Recommend an Assistant to the Regional Director to be approved by the Governance Board; and
- L. At his discretion appoint Vice Regional Director or Assistant to the Regional Director to serve as his representative at any board or committee meeting he is unable to attend.

**Section 2:
Vice Regional Director**

The Vice Regional Director shall perform such duties as delegated by the Regional Director. In case of death, resignation or removal of the Regional Director, the Governance Board shall appoint the Vice Regional Director to serve as Regional Director until a special session of Regional Conference.

**Section 3:
Assistant to the Regional Director**

The Assistant to the Regional Director shall be recommended by the Regional Director and approved by the Governance Board. His term of office shall coincide with that of the Regional Director who recommended him. His duties shall be those defined by the Regional Director. He is an advisory member of the Governance Board and its Executive Committee.

**Section 4:
Secretary**

The Secretary shall record and keep the minutes of the Regional Conference and Regional Governance Board and perform such other functions as are outlined by the Conference or Governance Board.

**Section 5:
Treasurer**

The Treasurer shall receive such monies as the Regional Conference shall determine and make payments in keeping with its policies and directives. The Treasurer shall submit such reports as the Regional Conference, Regional Governance Board and Regional Director shall require.

**Section 6:
Signing Authority**

Any two officers of the Region may sign official papers on behalf of the Region.

ARTICLE VII - REGIONAL GOVERNANCE BOARD

**Section 1:
Role**

The affairs of the Corporation shall be administered by a Governance Board.

**Section 2:
Composition**

The composition of the Governance Board shall be:

- A. The Governance Board shall be the highest decision-making body apart from Regional Conference.
- B. All members of the Governance Board shall be members in good standing at a Missionary Church in the North Central Region and shall affirm the Articles of Faith and Practice in the Missionary Church Constitution.
- C. The size of the Governance Board shall be a total of 13; with one advisory member and 12 voting members, of whom at least two and a maximum of four must be Lay Persons.
- D. The Governance Board shall consist of: Regional Director; Vice Regional Director; Assistant to the Regional Director (advisory member); Secretary; Treasurer; four elected members; and four appointed members.
- E. At each annual Regional Conference two members shall be elected for two year terms, and two members shall be ratified for two year terms. Of the four elected or ratified, at least two must be Lay Persons.
- F. Board Members appointed by the Governance Board shall be presented to Regional Conference for ratification by a simple majority vote.
- G. All terms shall begin following the adjournment of that Regional Conference.

- H. The Regional Director shall be Chairman of the Governance Board; the Vice Regional Director the Vice Chairman of the Board; the Regional Secretary the Secretary of the Board; and the Regional Treasurer the Treasurer of the Board.

Section 3:

Term Limitation

Non-salaried ratified or elected members of the Governance Board who have served for four consecutive years shall be ineligible for one year to be ratified or elected for another term.

Section 4:

Executive Committee

- A. The Executive Committee of the Governance Board shall be composed of the Regional Director, Vice Regional Director, Secretary, Treasurer, and one person annually elected from the Governance Board by the Governance Board. The Assistant to the Regional Director shall be an advisory member.
- B. Any four (4) members of the Executive Committee may call a meeting of the Executive Committee or Governance Board. In the event a member(s) of the Executive Committee is unable to attend a specific meeting, the Regional Director may appoint, from the Governance Board, a temporary member(s) to serve for that meeting.

Section 5:

Duties

- A. It shall be the responsibility of the Governance Board to conduct the necessary business of the Regional Conference in the intervals between Conferences; it shall deal with all emergency matters and shall call a special session of the Regional Conference when necessary. Its actions shall be subject to ratification by the next Regional Conference.
- B. The Governance Board has the authority to delegate some of its business to teams composed of a minimum of three Governance Board members and any other individuals appointed by the Governance Board. All teams shall report to the Governance Board.
- C. The Governance Board shall conduct a minimum of two meetings annually.

Section 6:

Emergency Powers

- A. When there are irreconcilable differences within a local church after counsel by the Regional Director and his representatives has been unsuccessful in resolving the issues affecting church health, and when at least two of the following conditions are met:
 - 1) The local church board supported by a majority vote request emergency assistance.
 - 2) The Senior Pastor requests emergency assistance.
 - 3) The Regional Executive Committee believes significant problems exist that warrant emergency assistance.
 - 4) The Regional Director believes significant problems exist that warrant emergency assistance.
- B. The following steps shall be taken:
 - 1) The Regional Executive Committee shall call a congregational meeting or a local church board meeting to gather information in order to understand the issues involved. The Regional Director shall chair the meeting.

- 2) The Regional Director shall give a report to the Regional Governance Board. The Regional Governance Board, by two-thirds majority vote, shall assume the temporary decision making authority in a local church, to make pastoral changes, exercise church discipline, suspend the local church bylaws or assume responsibility over the local church finances. These decisions will be made for the long-term benefit of the local church, the Region, the denomination and the Body of Christ.

Section 7:

Regional Director Performance Review

The Governance Board shall annually conduct a performance review for the Regional Director.

Section 8:

Appointments

The Governance Board shall appoint the Directors, Teams, and Committees necessary to conduct the business of the Regional Conference (see Appendix 1, Section 1)

Section 9:

Regional Teams, Committees, and Boards

The following entities shall operate under the authority of the Governance Board but shall act as decision making bodies. Each team, committee, and board is accountable to the Governance Board as outlined in the organizational structure of the Missionary Church, North Central Region.

A. Management Team

The Governance Board shall hold in trust any properties owned by the Regional Conference and have authority to receive and hold in trust monies, convey or exchange real estate held by the Regional Conference or other property such as stocks, bonds, mortgages and other securities; issue annuity agreements; and serve as the trustees for estates and gifts in conformity with civil laws in keeping with authority delegated by the Regional Conference. The Governance Board shall appoint a Management Team to serve as agents to carry out any of the foregoing authorizations.

B. Committee on Credentials

The Governance Board shall appoint a Committee on Credentials from the ordained ministers within the Region to recommend all ministerial candidates for credentials. The Governance Board shall certify to the proper denominational official annually a list of all ordained and licensed ministers under the jurisdiction of the Region.

C. Finance Committee

The Governance Board shall serve as, or may appoint, the Finance Committee.

D. Nominating Committee

- 1) The Governance Board shall appoint a Nominating Committee of seven members.
- 2) It shall submit nominations to the Conference for the following Regional officers, directors and committees: Vice Regional Director; Secretary; Treasurer; additional members of the Governance Board; and such others as may be delegated to them.
- 3) Whenever feasible, the slate of candidates for each standing committee shall include at least one more name than the number to be elected.

- 4) In each of these elections, additional nominations may be received from the floor with consent of the nominee.
- E. Nominating Committee for the Regional Director
- 1) The Governance Board shall appoint a Nominating Committee, for the Regional Director, of seven members. At least three of the seven members must be members of the Governance Board.
 - 2) This shall be a vetting committee to determine that candidates have the qualifications, skills, and gifts required to fill the position of Regional Director.
 - 3) The sitting Regional Director shall make his wishes regarding being on the ballot known to the Governance Board in writing by September fifteenth of the year prior to the election. If so indicated, his name shall appear on the ballot.
 - 4) Candidates for nomination must be submitted to the Nominating Committee for the Regional Director by October fifteenth of the year prior to the election to allow for the required vetting process.
 - 5) The Nominating Committee for the Regional Director shall make every possible effort to submit at least two qualified nominees to the Governance Board.
 - 6) The Governance Board shall have the authority to set the final ballot for the election of the Regional Director.

Section 10

Quorum And Electronic Participation

- A. A majority of the members of the Board shall constitute a quorum for the transaction of business provided due notice of the meeting has been given. While physical presence at all meetings is generally required, in special circumstances Board members may participate in a regular or special meeting by, or conduct the meeting through the use of, any means of communication by which all members participating may simultaneously communicate with each other during the meeting.
- B. A Board action by electronic means is acceptable in situations where the vote is unanimous and a response has been received from each member of the Board. Electronic decisions shall be ratified at the next physical meeting of the Governance Board.

ARTICLE VIII - CAMP BOARD, HISTORIAN, AND WOMEN'S MINISTRIES

Section 1:

Camp Board

- A. The Camp Board shall be composed of nine members who shall be ratified by Regional Conference for two-year staggered terms. Besides these, the Regional Director is a member by virtue of his office and shall be allowed to appoint a representative to attend in his absence. The Camp Board will annually elect its officers.
- B. It shall be in charge of maintenance of the entire camping ministry including maintenance of the campground and Family Camp. It shall be responsible to the Governance Board of the Missionary Church, North Central Region, Inc. for capital investments, including erection of buildings, purchase of property and major improvements.
- C. It shall appoint the Camp Director. The Camp Director shall oversee the camp ministry, appoint directors and assistant directors, and hire camp staff.

Section 2:

Regional Historian

- A. The Regional Historian shall be appointed by the Governance Board for a two-year term.
- B. It shall be the duty of the Regional Historian to submit an annual report to the Conference of the significant events of the year.

Section 3:

Director of Women's Ministries

The Director of Women's Ministries and other officers shall be elected by the members of the Women's Ministry at their annual meeting and shall fulfill the duties as stated in Article XIV, A. in the Constitution of the Missionary Church.

ARTICLE IX - PARTNER ORGANIZATIONS

Section 1:

United Missionary Loans and Investments, Inc.

- A. United Missionary Loans and Investments, Inc., is a separate corporation from the Missionary Church, North Central Region, Inc. Membership in this corporation is on an annual basis and each year every person, who is a voting member of the Regional Conference of the Missionary Church, North Central Region, Inc., shall automatically, by virtue of this designation, become a member of this corporation and shall remain such until the next Regional Conference is convened. All annual meetings of the members shall be held at the same place and time as the Regional Conference of the Missionary Church, North Central Region, Inc.
- B. The number of Directors of this Corporation shall be nine (9). The Directors shall be apportioned into three classes, with the terms of the Directors in each class expiring at different times. All Directors, excepting cases of election to fill unexpired terms, shall be elected for a period of three years.
- C. The Directors shall be ratified at the annual meeting by a majority vote of the members of the Corporation. Membership on the UML&I Board shall be limited to those persons who are members of churches in the North Central Region.
- D. The Regional Director shall serve as an additional member by virtue of his office and shall be allowed to appoint a representative to attend in his absence.

Section 2:

Hubbard Hill Estates, Inc.

- A. Hubbard Hill Estates, Inc., is a separate corporation from the Missionary Church, North Central Region, Inc. The purposes for which the corporation exists are to provide elderly persons with housing facilities and services especially designed to meet their physical, social, emotional and spiritual needs; and to promote their health, security, happiness and usefulness in longer living.

- B. The Corporation is irrevocably dedicated to and operated exclusively for non-profit purposes; and no part of the income or assets of the Corporation shall be distributed to, nor inure to the benefit of, any individual.
- C. Members of the Hubbard Hill Estates Board of Directors shall be of one class with equal rights and privileges, and shall be limited to individuals who have the approval of the Governance Board of the Missionary Church, North Central Region, Inc. In the event that aforesaid approval is withdrawn, then and in that event, shall such constitute automatic resignation as a member and director of the Corporation.
- D. The initial Board of Directors is twenty-five. The exact number of Directors is not stated; the minimum number shall be twelve and the maximum shall be twenty-five, the exact number being prescribed in the Bylaws of the corporation. The Board of Directors shall be ratified by the Regional Conference of the Missionary Church, North Central Region, Inc., and shall serve for three years in staggered terms. The Regional Director of the Missionary Church, North Central Region, Inc., shall be a member of the Board of Directors by virtue of office and shall be allowed to appoint a representative to attend in his absence.

ARTICLE X - REGIONAL FINANCES

Section 1:

Regional Finances

- A. FINANCIAL STATEMENT - The Missionary Church, North Central Region, Inc. shall care for the funding of all its activities, ministries and programs and shall be self-supporting.
- B. FISCAL YEAR - The fiscal year shall be from January 1 to December 31.
- C. FUNDING:
 - 1) The Regional Governance Board shall serve as, or may appoint, a Finance Committee.
 - 2) The Regional Director and Regional Treasurer shall be members of the Finance Committee by virtue of their office and shall be voting members.
 - 3) The Finance Committee shall be composed of eight members - three layman and three pastors, the Regional Director and Regional Treasurer.
 - 4) The Finance Committee shall present the proposed budget for the next fiscal year to the Governance Board.
 - 5) The Governance Board shall annually set the assessment cap on any and all churches in the Region.
 - 6) The approved Regional budget for the next fiscal year shall be reported to Regional churches.
 - 7) Assessments shall be given by the individual churches using the standard percent of total church receipts.
 - 8) Total receipts shall include all monies which are eligible for tax-deductible receipt, except building/capital fund monies.
 - 9) The assessment from each church shall be proposed by the Finance Committee at the time the proposed budget is drafted.
 - 10) Exceptions to the percent rule shall be as follows:
 - a. Established churches which choose to become a part of the Missionary Church, North Central Region, Inc., and new church plants, shall be phased into a full assessment over a period of three years (year one, 1/3

- share (33.3%) of full assessment, year two, 2/3 share (66.6%) of full assessment, year three, full assessment).
- b. Extenuating circumstances as noted by the Management Team.
- 11) Each church should forward its assessment in 12 equal payments beginning January 15th and continuing each month with a payment by the 15th to the Regional Office.
- 12) Appeal process shall include the following:
- a. A written statement of the reason why the assessment cannot be fulfilled and the amount in question. This statement shall be properly signed by any two officers of the local church board. This statement shall be sent to the Regional Director.
 - b. A copy of the minutes that record the decision of the local church board to exercise their right to appeal.
 - c. All financial records requested by the Regional Director.
 - d. The pastor and other persons from the church may be requested to be present when the appeal is discussed and may be asked for their input.
 - e. The final decision rests with the Governance Board.
 - f. A letter will be issued to the pastor and the local church board after a decision has been reached by the Governance Board.
- 13) It is imperative that the local church and Region understand that their ministries are the same and together each is working to build the greatest kingdom in the world. Everything should be done to encourage a cooperative spirit between the Region and local church.

Section 2:

Regional Assessments

The Region's operating budget shall be raised through an annual Conference Assessment. Assessments shall not exceed 3% of the total offerings of each local church.

ARTICLE XI - MINISTERS

Section 1:

Educational Requirements

Candidates for the ministry shall be expected to fulfill the requirements stated in the "Constitution of the Missionary Church, Article XII".

Section 2:

Procedure for Credentials

People seeking ministerial standing in the Missionary Church should counsel with their pastor and Regional Director or with World Partners in the case of a missionary candidate. If the candidate's qualifications are acceptable, they may submit a final application, which shall be duly considered by the respective bodies authorized to approve candidates and confer ministerial credentials. Candidates who are approved for ministerial service shall be granted a license only upon being duly appointed to active service.

Section 3:

Credentialed Ministers

- A. Candidates shall be approved by the Regional Conference or the Governance Board after satisfactorily passing an examination and being recommended for licensing by the Committee on Credentials.
- B. Any licensed ministers in the Region who are actively engaged in full-time Christian work, AND who have completed two consecutive years of satisfactory ministry, may be candidates for ordination. A request should be made to the Regional Director in writing at least six months in advance of the desired ordination date. Ministers shall then be interviewed by the Credentialing Committee as to doctrine, practices, and ministry. The Credentialing Committee may recommend the approval to the Governance Board.
- C. If ministers who have been credentialed by another denomination desire to join this Regional Conference, they shall make application to the Regional Director. The ministers shall give full particulars as to previous credentialing, reasons for withdrawal, intention to join the church, and acquaintance and agreement with the Constitution by an examination. This information shall be presented to the Regional Conference, which shall take one of the following actions:
 - 1) Recognize the previous credentialing and accept the candidate at once as a licensed or ordained minister of the church;
 - 2) Provisionally recognize the previous credentialing until such time as the Regional Conference can fully recognize the person as a licensed or ordained minister or advise a recredentialing;
 - 3) Delay action in view of further investigation; or
 - 4) Deny the application.

Section 4:

Evangelists

- A. A Missionary Church minister duly credentialed by his Regional Conference, feeling the call to a full-time evangelistic ministry, may be certified as an approved Regional or Denominational Evangelist.
- B. Regional and Denominational Evangelists shall meet all the requirements and fulfill all the duties pertaining to the role as described in the Missionary Church Constitution Article XVI, E, Section 6.

Section 5:

Duties of Credentialed Ministers

- A. Credentialed ministers are given the authority to administer communion and baptism, and to solemnize marriage.
- B. All ministers in the homeland shall submit an annual report to the respective Regional Director; all foreign missionaries shall submit their reports to World Partners.
- C. All active credentialed ministers shall meet the annual continuing education requirements as set forth in the Continuing Education Strategy.

Section 6:

Discipline of Ministers

Any minister against whom a charge is made for unwise or unbecoming conduct of ministers departing from any doctrine or practice of the Constitution of the Missionary Church, Inc., shall be admonished by the Regional Director; in the event no satisfactory adjustment is made, the Regional Director shall bring the matter to the attention of the Regional Governance Board for appropriate action. If the charge is of sufficient magnitude in the estimation of the Regional Director, he may temporarily suspend the minister. Final action shall be taken by the Governance Board.

Section 7:

Inactive Ministers

Ordained ministers who have discontinued active ministry shall be put on an inactive list. After three years of such inactivity in Christian service, the issuance of credentials shall be discontinued. Exception to this shall be those who retire after having served 25 years of approved ministry; those for whom valid circumstances have interrupted their ministry; and those whom the Regional Governance Board may recommend for continuing certification. Reinstatement to ordained status is possible if the minister resumes active service. He must make application to the Regional Governance Board who will appoint a committee to interview him. The Regional Governance Board will take final action upon the recommendation of this examining committee. Credentials will be restored if such action is favorable.

Section 8:

Women Ministers

- A. Women who feel called of God to a Christian ministry and who desire ministerial standing shall follow the same procedure as men.
- B. See Missionary Church Constitution (Article XVII "Local Church," Section D. "Officers," 1. "Pastor," a.) and also the position paper, "The Role of Women in Ministry."

Section 9:

Calling a Pastor

- A. The Regional Director shall make available to each church desiring a change of pastor, a list of all approved ministers.
- B. A local church seeking a new pastor shall work through the Regional Director. Under no circumstances may candidates be summoned without his prior approval.
- C. From the list of approved and available Missionary Church pastors and workers, the church may, through the Regional Director, make preliminary contact with the desired prospect.
- D. The Church Board or the Pastoral Search Committee, exclusive of the pastor, shall bring to the Local Conference the name of a candidate which it considers advisable.

Section 10:

Tenure and Votes of Confidence

- A. When a pastor is called by a church, the call shall require at least a two-thirds majority vote of the Local Conference. They are committing to one another for the foreseeable future. This shall be considered an indefinite call; the relationship is not to be entered into on a trial basis.

- B. An indefinite call shall be understood to mean that so long as relationships are good and the work of the church is progressing well, no pastoral vote of confidence will be called.
- C. Annually, between October 1 and December 31, the relationships between pastor and church shall be assessed by conducting a pastoral and church board review. Both the pastor and the church board shall submit copies of the reviews to the Regional Director within 10 days of the reviews being completed.
- D. On or before February 15 of each year, each minister shall express to the Regional Director, via the Annual Ministerial Report, his desire regarding his field of service for the next Conference term. If the pastor thinks that a change of pastors is advisable, he shall inform his Church Board.
- E. Should relationships break down or the progress of the church be questioned, either pastor or board may request a vote of confidence from the church board. The vote of the board shall be taken not later than January 31.
 - 1) If an incumbent pastor receives less than a majority of the votes cast by the church board, consultation with the Regional Director is required.
 - 2) After consultation with the Regional Director, either pastor or board may call for a pastoral vote of confidence by the Local Conference. A vote shall be taken not later than February 28.
 - 3) A pastoral vote of confidence shall be announced at least two Sundays prior to the vote. Absentee ballots are not permitted.
 - 4) If an incumbent pastor receives less than a two-thirds majority of the votes cast, the advisability of the pastor remaining at the church shall be determined by the Regional Director, pastor and the Church Board in consultation. The final determination shall rest with the Regional Director.
 - 5) The Regional Director shall be informed of the result of the vote within 48 hours by either the church secretary or the Board Chairman.

Section 11:

Pastoral Changes

- A. Pastors, candidates, and/or churches shall consult with the Regional Director regarding all matters of pastoral transition such as timing, compensation, and process.
- B. Whenever a minister resigns his pastorate, that pastor shall not be eligible for a period of one year to candidate in the same church from which he resigned.
- C. Whenever a minister is candidating in a church, the current pastor and his immediate family shall not be present. Further, any additional credentialed ministry staff should consider, under the guidance of the Regional Director, the advisability of being present.
- D. Whenever a church is without a pastor, the Regional Director may at his discretion and in consultation with the local congregation appoint an interim pastor until the new pastor arrives.

Section 12:

Pastor's Compensation Review

Each year when preparing the budget for the coming year, the Church Board shall review the pastor's salary and benefits. The Regional Director shall be available for consultation with the church board in establishing a fair compensation package.

Section 13:

Vacation of Credentialed Ministers

All credentialed ministers including Pastors, Regional Director, and Assistant to the Regional Director shall be granted vacation according to the following schedule:

- 6 mos.-1 year = 1 week
- 1-5 years = 2 weeks
- 6-12 years = 3 weeks
- 13-19 years = 4 weeks
- 20+ years = 5 weeks

These years of service shall be interpreted as meaning years served in full-time ministry while credentialed. A week is defined as seven to nine days, including one Sunday and at least one Wednesday. This will be exclusive of Denominational and Regional Conferences, Camps, Pastors' Retreat, etc. Pastors shall be responsible for arranging the time of vacation and the selection of the pulpit replacement for the Sundays, subject to the approval of the Church Board. The honorariums for the guest speakers shall be cared for by the church treasury unless otherwise agreed upon. This schedule is a minimum and a church may grant additional vacation if it so desires.

Section 14:

Ministry Staff

- A. All ministry staff members must be approved by the Regional Director prior to being hired by a local church.
- B. A minister who has been credentialed by another denomination must have approval of the transfer of credentials before being hired.
- C. Ministry Staff are selected by the Senior Pastor with the approval of the Church Board and are not subject to congregational vote.
- D. At the installation of a new Senior Pastor all ministry staff members, as a matter of protocol, shall offer their resignation in writing to the incoming Senior Pastor.
- E. In the absence of a Senior Pastor, the Church Board shall consult with the Regional Director before implementing any changes in Ministry Staff.

ARTICLE XII - DISSOLUTION CLAUSE

In the event it becomes necessary to dissolve or terminate the Missionary Church, North Central Region, Inc.; by unanimous vote of the North Central Regional Governance Board, all assets, if any, after all expenses and debts have been paid, shall be transferred to The Missionary Church, Inc., which qualifies under Section 501 (c) (3) of the Internal Revenue Code of 1984 or amendments thereto.

ARTICLE XIII - AMENDMENTS

Amendments to the Bylaws may be adopted at any session of the Regional Conference by a two-thirds majority vote of the Conference, provided they do not conflict with the Constitution of the Missionary Church.

Appendix 1

Standing Rules North Central Region, Inc.

SECTION 1 - APPOINTMENTS BY THE GOVERNANCE BOARD:

- A. Directors
 - Church Multiplication
 - Church Health
 - Hispanic Ministries
 - Student Ministries
 - Teen Quizzing
 - Children's Ministries
 - Children's Quizzing
 - Historian
- B. Teams and Committees
 - Bylaws and Standing Rules Committee
 - Committee to Certify Accurate Copies of Journal
 - Committee on Credentials
 - Finance Committee
 - Management Team
 - Memorials Committee
 - Nominating Committee
 - Parliamentarian Team
 - Pastor's Salary and Benefits Committee
 - Registration Committee
 - Resolutions Committee
 - Teller Committee

SECTION II - BOARDS ELECTED/RATIFIED BY THE CONFERENCE:

- Governance Board
- Camp Board
- Devon Oasis Board
- Bridge Fund Board
- Hubbard Hill Board
- United Missionary Loans and Investments, Inc. Board

SECTION III - STANDING RESOLUTIONS:

PART 1 - FINANCES

1. All treasurers who report to Regional Conference; namely, Regional Treasurer, Prairie Camp, Women's Ministries, and any other treasurers shall close their books as of December 31 each year, and shall submit the same to an auditor.

2. The Governance Board and the Regional Director shall secure proper information from local church officials concerning an annual statement of assets and liabilities for the Region. This information shall be compiled with the assistance of a public accountant, if necessary, and a report presented to each Regional Conference.
3. Local churches shall close their fiscal periods on December 31 of each year and reports of officers and treasurers shall be reported as of these periods.
4. It is recommended that each church select a competent general treasurer from its membership, by election, at the local Conference or by appointment of the local Church Board, to care for the funds of the church. Other treasurers of various departments shall be elected from competent and reliable members of the church.
5. Each church wishing to engage in new building or remodeling shall submit to the Management Team for approval in accordance with Appendix 5.
6. All local church treasurers' books shall be audited by a public accountant, if possible, or by a committee appointed by the chairman or the Church Board.
7. All churches shall report the pastor's salary for the coming fiscal year to the Regional Office by February 15th of each year.
8. Any church seeking to purchase or sell real estate must obtain prior approval from the Management Team.

PART II - MINISTERS

1. Pastors shall encourage a system of giving and generosity among their members.
2. When a minister is stationed on a new field, his membership and that of his wife and minor children (if they are members of the church) shall follow them.
3. No speaker, except a candidating minister, shall be engaged by any person, group or auxiliary in the ministries of the local church without the approval of the Senior Pastor.
4. We recommend that no pastor shall arrange to leave his church for evangelistic work until satisfactory arrangements are made with his church; and that he see that the supply in his church be properly remunerated for his service.
5. The pastoral vacation is a privilege granted to the pastor by the Region and recognized by the local church based upon the length of ministry. Since the privilege is based upon length of ministry, the pastor may utilize vacation time without being bound to a year of service at a local church before the vacation is granted.
6. No minister, besides the pastor, shall be permitted to be a member of the Board of the local church, except those elected to an office where they would be members of the Board by virtue of their offices.
7. All ministers in charge of a Missionary Church or Affiliate Church shall be responsible to have the minutes of their Annual Business Meeting and Annual Statistical Report filed in the Regional Office by February 15th of each year.
8. We recommend that the local church or its designate, exclusive of any paid ministerial staff, shall represent the church in negotiating for a pastor.

PART III - MISCELLANEOUS

1. The local church office shall maintain the records and historical documents of the local church and the pastor shall be held responsible for the same.
2. Organizations having secret meetings with oath bound or password obligations are hereby classed as secret societies and members joining them shall become subject to the "Constitution of the Missionary Church" on the subject of secret societies.

3. When a member is suspended or expelled from any local church for any cause, no pastor or any of our churches shall receive him/her into membership until he has made satisfactory adjustment to the difficulty with the church having suspended or expelled him/her.
4. To assure greatest representation at Regional Conference, local congregations are advised not to elect as their delegate to Conference the wife of a minister or any layman who by virtue of office already is a member of Conference.
5. Each church is asked to send any recommendations that it has for the coming Regional Conference directly to the Regional Office.
6. The Committee to Certify Accurate Copies of the Journal shall be appointed a year in advance so that their work may be completed by the coming Conference.
7. The list of nominees presented to the Conference must be distributed to the delegates prior to or at Conference, with a brief statement concerning each of the nominees.
8. Our Regional Director may be the delegate to the national conventions of the National Association of Evangelicals and the Christian Holiness Partnership.
9. Annually, before the Governance Board meets to prepare the ballot for election of officers, Regional churches shall be contacted to invite them to submit names for consideration.
10. No published Conference reports are to be read publicly unless requested by a Conference member.
11. All members of Regional Committees and Boards shall be members of the Missionary Church in good standing.

PART IV - RULES OF ORDER

- Rule 1. RESOLVED, That the chairman of the Conference designate the area constituting the Conference Bar.
- Rule 2. RESOLVED, That the Conference members retain their respective places with regard to the established Conference Bar throughout the Conference, except by consent of the Chairman.
- Rule 3. RESOLVED, That each member desiring to address the Conference shall rise, address the Chairman and speak no longer than five minutes, except by consent of the Conference.
- Rule 4. RESOLVED, That no member shall speak more than twice on the same subject except by consent of the Conference.
- Rule 5. RESOLVED, That all ministers from other Regions and ministers from other denominations, be admitted as advisory members and they be invited to sit in the first two rows of seats back of the Bar.
- Rule 6. RESOLVED, That throughout the Conference when there is a majority of votes for one person on the first ballot, such a ballot shall be considered an electoral ballot.
- Rule 7. RESOLVED, That a committee of not more than four be appointed to read and compare the minutes of the Conference.

Appendix 2

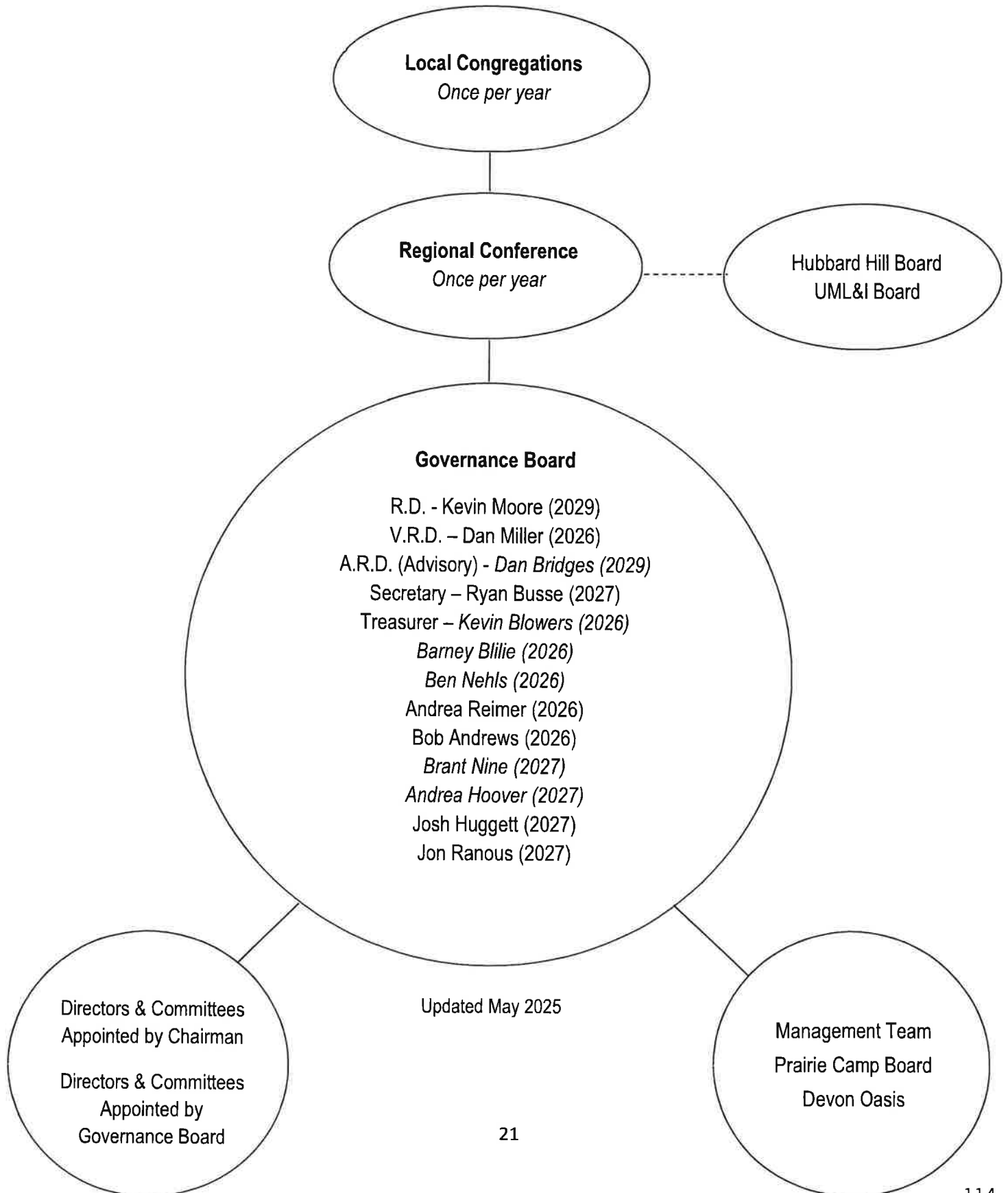
Regional Conference Composition Worksheet

According to North Central Regional Bylaws, Article IV Regional Conference, Section 2: Composition:

Membership	Delegates
15-75	1
76-125	2
126-175	3
176-225	4
226-275	5
276-325	6
326-375	7
376-425	8
426-475	9
476-525	10
526-575	11

Appendix 3

North Central Region Organizational Chart



Appendix 4

Process and Checklist for Purchasing Property

1. Notify Regional Office of intent to purchase property.*
2. Church board approves pursuing potential purchase.
3. Church leadership shares concept of purchase with congregation.
4. Management Team tours potential purchase to approve or disapprove moving forward.
5. Items 6-11 must be completed before a purchase agreement can be signed.
6. Projected total costs of purchase submitted for Regional approval.*
7. Copy of minutes of church board approval of purchase.*
8. Regional approval of debt ceiling.*
9. Notify the Regional Office of any loan applications.*
10. Regional approval of loan(s).*
11. Copy of minutes of congregational approval of purchase.*
12. Purchase agreement may be signed.
13. Coordinate with Regional Office to schedule two officers to sign for the purchase of property.
14. Church arranges for insurance for property after closing.
15. Property is titled in the Region's name unless granted waiver by Management Team.
16. Two Regional Officers sign for purchase at closing.
17. Deed is filed at county court house.
18. Regional Office applies for exemption of real estate taxes.

* Items must be submitted to the Management Team as they are incurred.

Appendix 5

Process and Checklist for Building/Remodeling

1. ___ Notify Regional Office of intent to build or remodel prior to requesting any quotations.*
2. ___ If looking at estimates in the planning stages remember that estimates are not binding quotes.
3. ___ Minimum 2 written quotations (not estimates) for all work to be done.*
4. ___ References from contractor.*
5. ___ Proof of contractor's worker's compensation insurance.*
6. ___ Proof of contractor's liability insurance.*
7. ___ Copy of minutes of congregational approval.*
8. ___ Notify the Regional Office of any loan applications.*
9. ___ Building plans for Regional approval.*
10. ___ Projected total costs for Regional approval.*
11. ___ Regional approval of debt ceiling.*
12. ___ Regional approval of loan(s).*
13. ___ Accepted quotations (signed contracts) must be signed by both parties and a copy sent to the Regional Office.*
14. ___ Ensure necessary permits have been pulled.
15. ___ Any extra work outside of quote (change orders) must be authorized and signed before work is commenced.

* Items must be submitted to the Management Team as they are incurred.
The checklist for * items to be completed is on page 2 of this document.

Appendix 5 cont. Items to Be Submitted To or Approved By Management Team

Church Name: _____

Project Contact Name: _____

Phone Number: _____

Item	Date Completed	Notes
Region Notified of Project		
Two Quotes (not estimates)		
Contractor References		
Proof of Contractor's Worker's Comp Insurance		
Proof of Contractor's Liability Insurance		
Copy of Minutes of Congregational Approval		
Regional Office Notified of Loan Applications		
Regional Approval of Building Plans		
Regional Approval of Total Cost of Project		
Regional Approval of Debt Ceiling		
Regional Approval of Loan		
Copy of Signed Contract(s)		

Appendix 6

Recommended Sabbatical Leave Guidelines for the Local Church

A sabbatical leave provides an ordained minister an opportunity to reflect on his call to ministry and relationship with God and God's people. It is expected to be beneficial both to the pastor and the church he serves. The following are guidelines for sabbaticals:

There are various kinds of sabbatical leaves:

- 1) Study Leave...
- 2) Rest and Spiritual Renewal Leave...
- 3) Service Leaves...
- 4) Special Assignment...
- 5) Pastoral Exchange...

Length: One month of sabbatical time is granted for each completed year of ministry.

- 1) Sabbatical benefits begin to accumulate during the first year of ministry but can only be activated following the third year of service.
- 2) Sabbaticals should be granted at regular intervals, preferably within four to seven year cycles, instead of after extended periods greater than seven years.
- 3) Vacation time shall not be considered as part of the sabbatical benefit, however, vacation time could be added to a sabbatical agreement.
- 4) Participation in short seminars or conferences throughout the year shall not be considered a part of the sabbatical time.

Specific Agreements: Persons interested in a sabbatical should make application to the church board to which they are accountable at least six months prior to the planned absence from ministry. This application should include a statement of goals for the intended sabbatical, an outline of proposed activities, and a rationale as to how these activities will help them reach their goals.

Remuneration: During any agreed upon sabbatical time, monthly salary, housing and benefits will continue at the usual rate. Grant monies received from other sources for salary, housing and benefits shall be forwarded to the church.

Implementation: This sabbatical policy shall normally become part of the salary and benefits package negotiated at the time the ministering person is engaged. The maximum number of years that can be credited toward the sabbatical program retroactively at the point at which the program is adopted is six years.

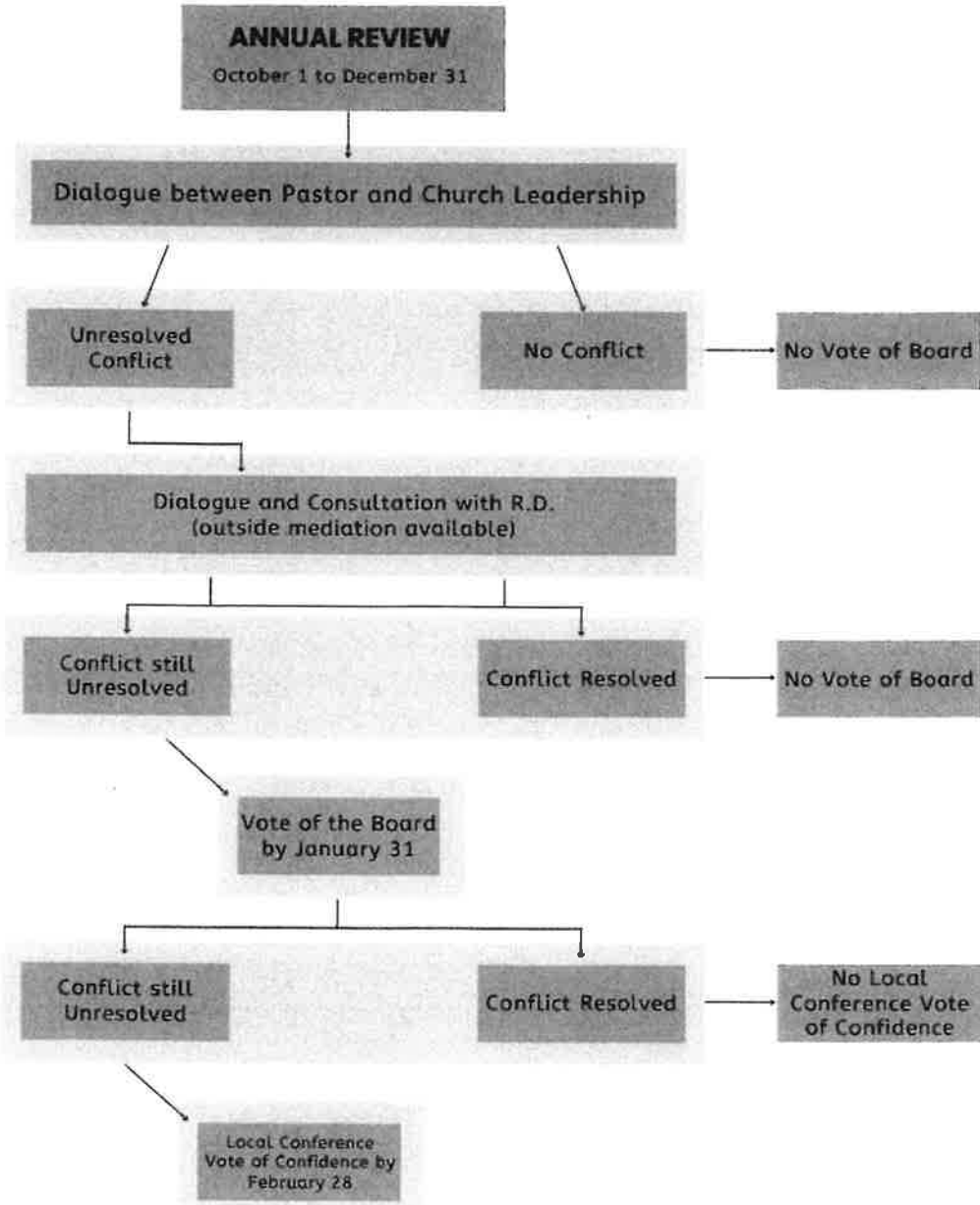
Appendix 7

Guidelines for Treasurers, Bookkeepers, Money Counters and Depositors

The following are guidelines that all churches in the North Central Region should strongly consider adopting and monitoring.

1. Church Board shall make provision to purchase bond insurance equal to one month's total regular financial gifts on all persons who handle the offerings. Note: All churches that currently insure through Brotherhood Mutual already have bond insurance.
2. Church Board shall designate three people that shall sign checks.
3. Church Board shall require double-signature checks.
4. Church Board shall designate as many people as necessary to count the offerings.
5. Church Board shall designate at least two people to count the offerings and record the aggregate amount. The offerings shall be placed in an appropriate bank bag and given to the person responsible to deposit the money.
6. Church Board shall designate two persons to deposit offerings.
7. Church Board shall require that the day's offerings shall be deposited following the morning service(s) or the offerings placed in the church safe until after the Sunday evening offerings have been received. The person responsible to deposit monies shall absolutely not take the money home with them so as to be deposited at a more convenient time or at a later date.
8. Church Board shall require that the Financial Secretary records the individual gifts and keeps an accurate record. Quarterly reports shall be distributed to the donors throughout the year.
9. Church Board shall require that the Treasurer record the breakdown of the offerings into the various accounts in the finance record.
10. Church Board shall require that the Treasurer provide a monthly finance report to the pastor and board.
11. Church Board shall require that the Treasurer provide a monthly check-register report to the pastor and board.
12. Church Board shall require that an annual audit be performed on all financial records by an in-house or an independent organization.

Appendix 8
PROCESS OF A VOTE OF CONFIDENCE



Appendix 9

Suggested Procedure and Timeline for the Nominating Committee for the Regional Director

August	Nominating Committee for the Regional Director is formed (Art VII, Sec 13, A)
September 15	The sitting Regional Director declares his intention to run, in writing, to the Governance Board (Art VII, Sec 13, C)
September 16	A letter goes out to Missionary Church, North Central Region churches that communicates the decision of the sitting Regional Director and solicits nominations
October 15	Nominations close (Art VII, Sec 13, D)
November 15	The Nominating Committee for the Regional Director confers with the President of the Missionary Church, Inc. and submits a list of vetted, qualified candidates to the Governance Board (Art VII, Sec 13, D)
Nov/Dec	Governance Board sets the ballot for the election of the Regional Director
Dec/Jan	Confer with the President of the Missionary Church, Inc. on the determination of nominees. Nominees ratified by the Ministry Leadership Council and General Oversight Council of the Missionary Church, Inc. (MCI Constitution Art XV, C, 1, b)
February	Special Conference for the election of the Regional Director

SECTION SIX

MISSIONARY CHURCH NORTH CENTRAL DISTRICT, INC.

Sunday School Average Attendance Statistics

2025

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Avg
Abundant Life	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Bethany	9	8	15	13	10	11	10	10	12	12	14	12	11
Bethel	60	46	45	50	47	42	38	37	34	42	42	34	43
Beulah	17	15	25	18	18	14	13	15	19	17	19	18	17
Bremen	51	45	52	55	54	54	47	53	56	49	47	53	51
Brenneman	179	172	192	183	181	174	n/s	186	180	183	166	170	179
Bridgeway	48	36	32	33	40	42	36	34	49	34	42	42	39
Bristol	n/s	n/s	14	11	25	21	12	12	14	17	9	15	15
Burr Oak	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s				
California Road	37	33	36	41	42	38	36	35	33	36	39	32	37
Camden	46	47	47	54	47	47	43	50	50	57	51	47	49
Casa del Alfarero													
Cedar Road	20	20	20	29	18	20	20	17	17	18	17		20
Chapel Hill	48	46	48	51	50		53	59	57	56	61	52	53
Comunidad Vida Int.	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Crossroads	21	24	29	30	27	31	25	19	26	23	25	25	25
Crystal Valley	36	32	32	31	32	30	28	29	36	37	33	41	33
Deaf Michiana	n/s	n/s	n/s	n/s	n/s		n/s	n/s	n/s	n/s	n/s	n/s	
Diamond Cove	8	9	8	9	9	10	9	8	7	6			8
East Gilead													
El Divino Redentor	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Encounter	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Fairview	233	207	228	260	257	252	234	253	256	243	275	270	247
Fawn River	22	20	23	24	25	29	29	33	29	29	24	22	26
Forestbrook													
Galien	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Getsemani	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s					
Gospel Center	98	91	88	93	105	98	93	88	106	101	107		97
Granger	143	147	138	110	133	154	151	151	152	117	149	132	140
Hillside	n/s	n/s	n/s	n/s	n/s		n/s	n/s	n/s	n/s	n/s	n/s	
Ignite									n/s	n/s	n/s	n/s	
Koontz Lake	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Lagrange	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
LaPorte	195	190	199	194	188	199	196	190	187	185	195	190	192
Ligioner	77	66		79		72	71		82	79	87		77

MISSIONARY CHURCH NORTH CENTRAL DISTRICT, INC.

Sunday School Average Attendance Statistics

2025

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Avg
Luz y Vida													
Mill Creek	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s		
Nappanee	1106	1015	1080	1014	1051	1084	1078	1113	1229	1247	1150	900	1089
New Hope, IN	33	27	26	30	29	28	27	28	26	27	31	29	28
New Life Fellowship	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
New Paris	63	59	73	78	83	79	65	69	84	81	88	80	75
Noble County	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Northeast	15	15	16	16	16	15	16	16	15	15	15	14	15
Oak Grove	16	15	14	17	14	17	15	15	13	14	15	16	15
Pleasant Hill	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s		4	4
Plymouth	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Redeemer	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Restoration	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
River of Life													
Solid Rock	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
St. Mark	552	571	562	529	514	354	355	432	628	602	559	483	512
Sturgis	11	11	8	9	10	11	15	10	11	16	14	15	12
Summit Church	11	n/s	n/s	6	5	n/s	n/s	n/s	n/s	n/s	n/s	n/s	7
The Revolution													
Trinity		14	18										16
Vandercook	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s		n/s	
Wakarusa	154	167	181	118	177	132	161	188	187	206	224	126	168
Warsaw	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Zion, Elkhart											32		32
Zion, Fremont	28	25	28	36	24	24	20	23	25		27	25	26

Total 3359

MISSIONARY CHURCH NORTH CENTRAL DISTRICT, INC.

Small Group Average Attendance Statistics

2025

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Avg
Abundant Life	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	10	n/s	n/s	8	9
Bethany	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	12	26	n/s	19
Bethel	42	32	38	18	28	17	21	10	9	11	17	13	21
Beulah	62	113	46	51	39	n/s	n/s	n/s	72	78	73	71	67
Bremen	81	82	83	74	71	72	68	79	71	85	84	73	77
Brenneman	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Bridgeway	15	18	16	18	21	16	17	16	16	16	12	13	16
Bristol	n/s	n/s	n/s	18	13	12	11	13	18	20	10	22	15
Burr Oak	25	23	25	22	25	25	n/s	14	21				23
California Road	70	60	75	71	79	51	40	40	72	70	68	55	63
Camden	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	0	n/s	n/s	n/s	0
Casa del Alfarero													
Cedar Road	23	15	15	15	18	20	18	21	15	20	20		18
Chapel Hill	36	45	45	40	57		48	40	16	37	44	32	40
Comunidad Vida Int.	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Crossroads	30	31	22	26	27	39	27	11	32	46	30	24	29
Crystal Valley	100	100	100	102	102	102	100	102	100	100	100	100	101
Deaf Michiana	n/s	n/s	n/s	n/s	n/s		n/s	n/s	n/s	n/s	n/s	n/s	
Diamond Cove	5	6	6	18	20	20	20	16	16	31			16
East Gilead													
El Divino Redentor	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Encounter	5	5	6	5	6	6	7	6	6	6	6	3	6
Fairview	264	313	317	309	288	331	233	242	454	294	347	372	314
Fawn River	36	35	39	91	72	30	35	40	41	44	55	41	47
Forestbrook													
Galien	n/s	n/s	10	10	10	n/s	n/s	9	9	9	9	n/s	9
Getsemani	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s					
Gospel Center	64	64	58	58	46	64	44	37	67	67	58		57
Granger	50	55	77	76	85	48	33	28	109	123	85	56	69
Hillside	12	10	10	10	12		n/a	n/s	12	10	12	10	11
Ignite									25	20	25	25	
Koontz Lake	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Lagrange	109	85	93	75	71	56	44	44	48	49	66	61	67
LaPorte	67	65	71	63	60	n/s	n/s	n/s	n/s	70	68	65	66
Ligioner	29	29		23		26	16		47	37	42		31

MISSIONARY CHURCH NORTH CENTRAL DISTRICT, INC.

Small Group Average Attendance Statistics

2025

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Avg
Luz y Vida													
Mill Creek	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s		
Nappanee	1175	983	1301	1131	1146	391	n/s	1287	1259	1299	1294	962	1112
New Hope, IN	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
New Life Fellowship	158	194	195	80	n/s	n/s	n/s	108	205	170	205	74	154
New Paris	84	84	86	74	71	n/s	n/s	86	91	87	91	86	84
Noble County	70	75	60	65	65	n/s	n/s	n/s	n/s	60	n/s	65	66
Northeast	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Oak Grove	0	n/s	n/s	5	5	5	5	6	6	5	5	6	5
Pleasant Hill	10	n/s	17	17	n/s	n/s	n/s	n/s	n/s	n/s		5	12
Plymouth	39	31	36	41	33	31	39	31	37	37	38	33	36
Redeemer	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Restoration	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
River of Life													
Solid Rock	n/s	n/s	n/s	n/s	n/s	n/s	8	n/s	n/s	n/s	n/s	n/s	8
St. Mark	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	
Sturgis	28	31	30	41	28	24	27	39	35	30	38	60	34
Summit Church	14	12	41	31	46	53	31	38	31	96	96	27	43
The Revolution													
Trinity		14	n/s										14
Vandercook	3	3	3	3	3	3	3	3	17	3		17	6
Wakarusa	55	48	53	40	50	27	37	45	74	50	69	49	50
Warsaw	17	58	45	36	19	19	n/s	27	n/s	16	17	13	27
Zion, Elkhart											n/s		
Zion, Fremont	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s	n/s		n/s	n/s	

Total 2830

MISSIONARY CHURCH NORTH CENTRAL DISTRICT, INC.

Sunday Morning Average Attendance Statistics

2025

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Avg
Abundant Life	49	46	40	52	42	40	47	45	41	40	43	39	44
Bethany	59	57	75	82	67	77	82	79	81	82	90	72	75
Bethel	113	73	88	100	90	100	81	90	92	98	98	97	93
Beulah	129	139	140	185	149	169	154	186	188	177	174	225	168
Bremen	124	109	143	161	139	139	124	133	132	130	117	136	132
Brenneman	362	360	371	420	393	359	305	360	365	363	353	356	364
Bridgeway	112	101	104	107	105	104	104	96	91	97	101	125	104
Bristol	50	48	55	62	67	59	51	56	61	58	57	54	57
Burr Oak	64	62	67	73	70	69	52	71	70				66
California Road	69	60	73	71	79	79	76	76	79	81	82	69	75
Camden	137	129	140	151	145	137	140	127	136	130	131	117	135
Casa del Alfarero													
Cedar Road	52	55	53	53	49	50	50	53	52	52	51		52
Chapel Hill	100	93	99	118	108		113	114	111	113	136	125	112
Comunidad Vida Int.	99	101	108	118	125	126	109	120	95	110	125	120	113
Crossroads	54	49	60	72	55	61	65	60	66	62	63	61	61
Crystal Valley	175	160	163	181	184	176	173	173	172	186	169	217	177
Deaf Michiana	11	7	10	13	8		12	10	25	12	12	15	12
Diamond Cove	28	35	24	32	29	27	28	29	31	22			29
East Gilead													
El Divino Redentor	135	136	142	142	120	131	116	117	114	102	71	101	119
Encounter	15	15	21	18	18	19	20	17	19	21	18	17	18
Fairview	933	919	999	1163	999	956	926	1038	1098	1093	1105	1040	1022
Fawn River	68	56	62	71	70	70	69	68	63	56	57	52	64
Forestbrook													
Galien	18	15	22	18	22	18	22	19	17	16	16	16	18
Getsemani	50	58	54	50	50	52	44	50					51
Gospel Center	194	186	213	235	214	203	201	208	210	199	208		206
Granger	475	509	522	532	459	474	464	489	554	480	533	472	497
Hillside	49	47	49	60	54		49	57	54	43	46	42	50
Ignite									54	53	51	48	
Koontz Lake	173	164	190	235	199	205	151	198	200	181	200	192	191
Lagrange	169	163	180	180	179	207	182	163	168	196	201	169	180
LaPorte	245	258	275	310	271	282	287	278	289	261	282	280	277
Ligioner	151	128		154		153	134		165	145	157		148

MISSIONARY CHURCH NORTH CENTRAL DISTRICT, INC.

Sunday Morning Average Attendance Statistics

2025

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Avg
Luz y Vida													
Mill Creek	163	171	174	223	191	177	170	181	190	164	178		180
Nappanee	2313	2117	2289	2588	2453	2311	2247	2398	2468	2386	2470	2074	2343
New Hope, IN	38	39	35	40	38	35	35	38	37	38	40	39	38
New Life Fellowship	391	364	405	430	388	422	322	430	427	397	424	381	398
New Paris	206	215	221	237	225	214	216	213	240	243	245	279	230
Noble County	191	196	211	233	196	188	174	207	176	203	194	203	198
Northeast	24	22	27	29	29	26	26	26	26	26	24	23	26
Oak Grove	18	16	16	19	16	19	14	16	14	16	18	17	17
Pleasant Hill	58	48	52	54	52	52	51	41	42	45		44	49
Plymouth	65	62	67	70	69	68	69	67	70	68	69	68	68
Redeemer	203	189	226	235	201	220	200	220	217	198	207	198	210
Restoration	58	55	67	67	57	62	52	60	50	63	62	67	60
River of Life													
Solid Rock	21	24	23	28	28	29	25	27	35	31	29	31	28
St. Mark	898	864	938	1030	922	835	825	903	932	927	987	873	911
Sturgis	79	77	91	99	90	89	93	89	96	82	81	93	88
Summit Church	653	610	703	832	731	673	626	701	706	806	806	750	716
The Revolution													
Trinity		46	51										49
Vandercook	23	23	24	26	23	17	24	19	21	24		21	22
Wakarusa	475	493	546	546	504	456	474	514	426	443	598	551	502
Warsaw	66	62	71	77	68	64	77	71	71	68	61	62	68
Zion, Elkhart											130		130
Zion, Fremont	137	136	144	183	139	139	123	130	149		146	147	143

Total 11138

MISSIONARY CHURCH NORTH CENTRAL DISTRICT, INC.

Baptism Average Attendance Statistics

2025

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Sum
Abundant Life	0	0	0	0	0	0	0	0	0	0	0	0	0
Bethany	0	0	0	0	0	4	0	0	0	0	0	0	4
Bethel	0	0	0	0	3	0	0	0	0	0	0	0	3
Beulah	0	0	0	0	0	0	0	0	0	0	0	14	14
Bremen	0	0	5	0	0	0	0	3	0	0	0	0	8
Brenneman	0	0	0	6	0	0	0	2	0	0	0	0	8
Bridgeway	5	0	0	0	0	0	0	0	0	3	1	4	13
Bristol	0	0	0	0	0	0	0	2	1	4	0	0	7
Burr Oak	0	0	0	3	0	0	0	0	0				3
California Road	0	0	0	0	0	0	0	1	0	0	0	0	1
Camden	0	0	0	0	0	0	0	9	0	0	0	0	9
Casa del Alfarero													0
Cedar Road	0	0	0	0	0	0	0	0	0	0	0		0
Chapel Hill	0	0	0	0	1		0	0	7	0	0	0	8
Comunidad Vida Int.	0	0	0	0	0	0	0	0	0	0	0	0	0
Crossroads	0	0	0	0	0	0	0	0	0	0	0	0	0
Crystal Valley	0	11	0	0	0	8	8	0	0	4	0	4	35
Deaf Michiana	0	0	0	0	0		0	0	0	0	0	0	0
Diamond Cove	0	0	0	0	0	0	0	0	0	0			0
East Gilead													0
El Divino Redentor	0	0	0	0	0	0	0	0	0	0	0	0	0
Encounter	0	0	0	0	0	2	0	0	0	0	0	0	2
Fairview	0	2	3	0	8	0	0	14	1	0	2	3	33
Fawn River	0	0	0	0	0	0	0	0	0	0	0	0	0
Forestbrook													0
Galien	0	0	0	0	0	0	0	0	0	0	0	0	0
Getsemani	3	0	0	0	0	0	0	0					3
Gospel Center	0	0	0	0	0	0	0	0	0	0	0		0
Granger	0	0	0	0	11	0	0	0	0	0	2	0	13
Hillside	0	0	0	0	0		0	0	0	0	0	0	0
Ignite									0	0	0	12	
Koontz Lake	0	1	0	0	0	0	7	3	2	0	0	0	13
Lagrange	0	0	0	0	0	15	0	0	0	0	6	0	21
LaPorte	0	0	0	0	0	0	9	0	0	0	0	0	9
Ligioner	0	0		0		5	0		0	0	0		5

MISSIONARY CHURCH NORTH CENTRAL DISTRICT, INC.

Baptism Average Attendance Statistics

2025

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Sum
Luz y Vida													0
Mill Creek	0	0	0	1	0	0	0	3	0	0	0		4
Nappanee	0	9	0	7	0	0	18	32	0	0	0	11	77
New Hope, IN	0	0	0	0	0	0	0	0	0	0	0	0	0
New Life Fellowship	0	0	1	0	0	0	0	14	1	0	0	2	18
New Paris	0	0	0	7	0	0	0	0	0	0	0	0	7
Noble County	0	0	3	0	0	0	0	0	0	0	0	0	3
Northeast	0	0	0	0	0	0	0	0	0	0	0	0	0
Oak Grove	0	0	0	0	0	0	0	0	0	0	0	0	0
Pleasant Hill	0	0	1	0	0	1	0	0	0	0		1	3
Plymouth	0	0	0	0	0	0	0	0	0	1	0	0	1
Redeemer	0	0	0	0	0	0	0	6	0	0	0	0	6
Restoration	0	0	0	0	0	5	0	0	0	0	1	0	6
River of Life													0
Solid Rock	0	0	0	0	0	0	0	0	0	0	0	0	0
St. Mark	0	0	7	0	0	0	0	0	18	0	0	0	25
Sturgis	0	0	0	0	0	0	2	0	0	0	0	0	2
Summit Church	0	5	0	0	10	0	0	10	0	0	10	0	35
The Revolution													0
Trinity		0	0										0
Vandercook	0	0	0	0	0	0	0	0	0	0		0	0
Wakarusa	3	0	0	5	0	0	0	6	0	0	0	0	14
Warsaw	0	0	0	0	0	0	0	0	1	0	0	0	1
Zion, Elkhart											2		2
Zion, Fremont	0	0	0	0	0	0	0	0	12		0	0	12

Total 428

2025 ANNUAL STATISTICAL REPORT

As reported on Denominational Annual Reports

EVANGELISM

	2024	2025
Professions of conversion	406	371
Baptisms	527	423
Conversion growth	3.6%	3.3%

MEMBERSHIP

	2024	2025
Total current membership	4,995	5,097

ATTENDANCE

	2024	2025
Worship average attendance	11,147	11,138
Educational ministries	4,612	4,102
Children (other than Sunday School)	1,496	1,128
Youth (other than Sunday School)	1,281	1,247

CHURCH FINANCES

	2024	2025
Contributions (other than Building fund and Bequests)	25,296,874	24,368,740
Building fund	3,088,468	2,522,475
Bequests	137,272	12,220
Subsidies	26,006	16,396
Other receipts	2,892,927	5,367,124
Membership per capita giving	5,683	5,276
Total receipts	31,441,547	32,286,955

	2024	2025
Local expenses	21,290,347	19,387,657
Regional support	1,380,327* ¹	591,288* ¹
U.S. support	294,667	305,867
World Partners	651,221	226,827
Bethel University	341,902	176,318
Other missions agencies	2,523,246	3,841,772
Other expenditures	2,111,937	1,126,923
Total Expenditures	28,593,647	25,656,652

CHURCH PROPERTY

	2024	2025
Total value	179,635,658	153,371,300
Property insurance coverage	296,264,968	199,623,793
Liability insurance coverage	90,029,77	85,144,200

INDEBTEDNESS

	2024	2025
Total indebtedness	2,538,576	2,216,464

*¹ This number does not just represent regional assessments. Some churches reported giving to regional ministries (i.e. Prairie Camp and Devon Oasis) in this line. Total regional assessments paid by NCR churches in 2024 were \$490,326 and in 2025 were \$523,098.

2025-26 PASTORAL PLACEMENT REPORT

Abundant Life MC	Tom Leitch	LaPorte.....	Steve Galloway
Bethany.....	Ryan Lutz	Ligonier MC.....	Josh Huggett
Bethel.....	Joel Gentz	Luz y Vida.....	Amado Lopez
Beulah.....	Kelley Sewell	Mill Creek	Chris Beall
Bremen	Kurt Litwiller	Nappanee.....	Joe Focht
Brenneman Memorial.....	Wesley Miller	The Revolution	Ryan Flemming
Bridgeway Church.....	Josh Golden	New Hope Church, Valpo.....	Alan Fodrey
Bristol.....	Earl Smith	New Life Fellowship.....	Drew Ryall
Burr Oak.....	Ben Currier	New Paris.....	David Hackney
California Road	Shayne Looper	Noble County Comm.	Kevin Moore
Camden	Josh Nash	Northeast.....	Darren Pettifor
Casa del Alfarero	Yeohshua Martinez	Oak Grove	Kevin Skaggs
Cedar Road.....	Dale Hamrick	Pleasant Hill	Gregg Cole
Chapel Hill	Jeff Snider	Plymouth	Pat Puglisi
Comunidad Vida Internacional	Ezequiel Daza	Redeemer.....	Jason Nicholls
Crossroads.....	Alex Brovont	Restoration Ministries	Rich Warren
Crystal Valley	Dave Rowland	River of Life	Roscoe Hoffman
Deaf Michiana MC.....	Randy Pringle	Solid Rock	Dominic Francese
Devon Oasis (Chicago Min.)	Bob Andrews	St. Mark.....	Adam Sharp
Diamond Cove	Charlie Keller	Sturgis Missionary	Joshua Brueck
East Gilead.....	Marshall Metzger, Pulpit Supply	Summit Church.....	Dan Miller
El Divino Redentor	Evelio Quinonez	Trinity.....	
Encounter Church.....	Dave Cussen	Vandercook	
Fairview.....	Joel Greenwood	Wakarusa	Chris Knight
Fawn River MC	Bryan Balasa	Warsaw.....	Ken Chupp
Forestbrook.....	Ron Drake	Zion-Elkhart.....	Jacob LaBounty
Galien.....	Dale Gadd	Zion-Fremont.....	Jon Bruney
Getsemani.....	Jose Hernandez		
Gospel Center.....	Jon Ranous	Unchartered:	
Granger.....	Jason Dickinson	Presence Ministries	Paul Metzger
Hillside	Josh Fisher	Ignite Church Plant.....	Gran Roberts
Koontz Lake	Norm Dial		
LaGrange	Johnny Raber		

**ROSTER OF
NON-MISSIONARY CHURCHES OF
THE NORTH CENTRAL REGION**

(Pastored by individuals with Missionary Church credentials)

Batavia Community Church
Coldwater, MI 49036
Rev. Doug Currier / Rev. Don Matteson

Jamestown Church
Jamestown, IN
Rev. Paul Metzger

Miami Village Church
South Bend, IN
Rev. Chuck Lambdin

New Prairie Christian Fellowship
New Carlisle, IN
Pastor Terry Bucholtz

NOTES

**58th Annual Regional Conference
Missionary Church
North Central Region, Inc.**

**Fairview Missionary Church
May 8, 2026**

www.mcncr.org