

Potomac Baptist Association Annual Meeting  
Whitehall Baptist Church  
Sunday - October 23, 2022

4:00 PM – Fellowship

5:00 PM – Business Session/Worship

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Opening Congregational Praise

Welcome from Host Church/Invocation

Doug White (*Whitehall*)

Moderator's Call to Order

Rick Hancock (*Emmanuel*)

Recognition and Seating of Messengers

Kay Caudle (*St. Charles*)

Greetings from Baptist Convention MD/DE

Mark Dooley, BCMD  
Randy Millwood, BCMD

Introduction of BCM/D Executive Director

Fred Caudle, DOM

Message from Michael Crawford, Executive Director BCM/D

Congregational Praise

**ON MISSION COUNCIL RECOGNITIONS**

Rick Hancock

**DIRECTOR OF MISSIONS REPORT**

Fred Caudle

**NEW BUSINESS**

Financial Report/Adoption of 2023 Budget

Monica Kempson (*FBC Waldorf*)

2022-2023 Nominations for Associational Leadership

Rick Hancock

Congregational Praise

Closing Remarks

Fred Caudle

Motion to Adjourn

Thank you to Whitehall Baptist Church for hosting this  
58<sup>th</sup> Annual Meeting of the Potomac Baptist Association.

**2022 ANNUAL REPORT  
OF THE POTOMAC BAPTIST ASSOCIATION**  
136 Stoddert Avenue, Waldorf, MD 20602  
Mail: PO Box 1120, La Plata, MD 20646

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**PBA CHURCH READY (Attachment)**

## DIRECTOR OF MISSIONS REPORT

It is a blessing to serve Potomac Baptist Association and the fellowship of churches throughout Southern Maryland. Though each local church has met many challenges in this last year, God has richly blessed the association of churches in Potomac Baptist together. Our fellowship has grown as well as our ministry.

The Apostle Paul in 2 Corinthians 9 spoke of the “ministry to the saints in their generous gifts”. **This describes associational life together.** We share prayer, financial gifts, and blessings to lift churches together sharing in the gospel of Jesus Christ. The Apostle Paul in Spirit said, “*You will be enriched in every way for all generosity, which produces thanksgiving to God through us.*” (v.11) He continues by saying “*the ministry of this service (giving financial gifts to help other churches) is not only supplying the needs of the saints but is also overflowing in many expressions of thanks to God.*” (v.12) And because of PBA churches giving generously, *God is glorified through your gifts and your generosity in sharing with each other and with everyone.* (v.13)

PBA churches’ financial gifts have helped collectively PBA churches be on mission through scholarships, sharing supplies and needs to communities near the churches, sending relief to areas even far beyond Southern Maryland, supporting pastors and their wives, bringing men together in three counties to be encouraged in Jesus Christ, bringing women together in three counties to learn how to disciple and lead more women in Southern Maryland to Christ, and providing scholarships to many to go on mission locally and beyond, attend conferences to help churches revitalize and be strengthened, and to plant and water seeds of the gospel in community events like fairs, schools, and training. Your church gift to PBA produces thanksgiving to God!

***And the work in this ministry is only just beginning!*** *World Population Review* shows Southern Maryland with continued increase in population. (Note: PBA includes the lower regions of Prince George’s and Anne Arundel Counties but is almost impossible to find the population numbers limited to only the southern regions of both counties.)

- Charles County increased in population to **170,631**
- Calvert County increased in population to **93,593**
- And St. Mary’s County increased in population to **115,503**

○ [worldpopulationreview.com](http://worldpopulationreview.com)

So, Southern Maryland (excluding the lower portions of Prince George’s and Anne Arundel County) has a mission field just under 400,000 people with an “unaffiliated” or “**nones to religion**” of 96,000 people! Imagine this number of souls without the gospel witness of Jesus Christ and then see the urgency of Christ’s words, “Go and make disciples ...” One local church could never reach the lostness of a community or county, but Christ Jesus has given us one another in association and with God “all things are possible”. This is why we say for associational work, “We can do more together than one local church can.”

*PBA is not the church*, but it is an association of like-minded churches in the gospel of Jesus Christ. **PBA Ready** (*see attached*) is strategically set to provide the **F.O.R.T. (Fellowship, Opportunity, Resource, and Training)** to reach out together as one in witness and testimony to the glory of Jesus Christ.

In my brief presentation tonight, I will share the strategic plan for **PBA Ready** and how your church can **Pray, Volunteer, and Give** to your Potomac Baptist Association as we reach out together to meet the lostness in Southern Maryland.

Respectfully submitted,  
Pastor Fred Caudle, PBA Director of Missions

## **FINANCE TEAM REPORT 2022**

### **2022 Achievements**

- A successful year under the new leadership of Pastor Fred Caudle as the Director of Missions for the Potomac Baptist Association
- The Men's conference was the most attended and impactful event for the PBA. A lot of great feedback came from this event.
- Increased Missions and Evangelism support by \$7,800 YTD 2022 to provide Mission Trip Scholarships
- Increased Church support by \$7,500 YTD 2022 to provide a successful Men's retreat, Pastor/Wives Annual Dinner and Enrichment Opportunities for the Church's in PBA.
- Decreased administrative expenses by \$600 YTD 2022 at time where all expenses are increasing

### **2023 Goals**

- Increase support for our Church Fellowship to include an increase for the Men's Conference and Women's Ministry
- New funding for Disaster Relief Scholarships to provide disaster relief training, including reimbursement of training costs to the Church's.
- Increase resources available for leadership trainings, missions, evangelism and specialty training by offering quarterly trainings
- Get increased support from our Church's to have the ability to continue with the programs the PBA is developing for 2023.

### **Budget**

For the last 5 years the PBA budget has decreased. These decreases were necessary to keep the organization operating since income has reduced significantly over the past 6 years from \$227,000 in 2016 to a low of \$170,000 for 2021. YTD Income as of October 19, 2022 is \$121,099, which is a 5.6% decrease from 2021. Actual expenditures for 2022 Fiscal Year to Date are \$119,534. In prior years, we have accumulated savings to create reserves to service programs and growth expenses until the PBA gains recovered support.

The PBA staff and the finance committee propose a 2023 budget of \$177,294, which is \$12,591 or 7.7% higher than the budget presented for 2021. With the decrease in income YTD 2022, we are expecting the 2023 budgeted expenses to exceed the 2023 income and reduce our savings reserves, without increased support from Association members.

Respectfully submitted,  
Monica Kempson & Greg Cockerham, PBA Finance Team

**Potomac Baptist Association**  
**Profit & Loss Prev Year Comparison**  
**January 1 through October 19, 2022**

	Jan 1 - Oct 19, 22	Jan 1 - Oct 19, 21	\$ Change	% Change
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Church	121,040.66	128,168.86	-7,128.20	-5.6%
Interest earned	114.25	92.47	21.78	23.6%
<b>Total Income</b>	121,154.91	128,261.33	-7,106.42	-5.5%
<b>Expense</b>				
<b>2 Missions &amp; Evangelsim</b>				
Disaster Relief (Budget)	0.00	147.00	-147.00	-100.0%
Fair Ministry	1,457.96	0.00	1,457.96	100.0%
Mission Trip Scholarships	9,004.01	600.00	8,404.01	1,400.7%
<b>Total 2 Missions &amp; Evangelsim</b>	10,461.97	747.00	9,714.97	1,300.5%
<b>3 Church Support</b>				
Enrichment Opportunities	2,567.65	250.00	2,317.65	927.1%
Hospitality	96.42	0.00	96.42	100.0%
Leadership Training	520.01	478.86	41.15	8.6%
Men's Retreat	4,000.00	0.00	4,000.00	100.0%
Pastor Support Network	3,481.06	2,475.63	1,005.43	40.6%
Pastor/Wives Annual Dinner	1,530.03	0.00	1,530.03	100.0%
Women's Ministry	930.79	123.59	807.20	653.1%
<b>Total 3 Church Support</b>	13,125.96	3,328.08	9,797.88	294.4%
<b>4 Administrative</b>				
Admin. Asst. Cont. Education	0.00	50.74	-50.74	-100.0%
Bank Fees	1,002.85	270.01	732.84	271.4%
Copier Cost	4,243.70	3,485.05	758.65	21.8%
DOM Conventions, Conf. & Books	0.00	1,008.09	-1,008.09	-100.0%
Facilities/Maintenance	2,313.00	1,076.86	1,236.14	114.8%
Insurance	3,321.50	5,071.25	-1,749.75	-34.5%
Office Supplies/Equipment	1,796.55	2,446.77	-650.22	-26.6%
Personnel	0.00	250.00	-250.00	-100.0%
Postage	378.25	453.90	-75.65	-16.7%
Quickbooks Subs & Support	1,122.97	802.32	320.65	40.0%
Telephone/Internet	2,475.87	2,768.95	-293.08	-10.6%
<b>Total 4 Administrative</b>	16,654.69	17,683.94	-1,029.25	-5.8%
<b>5 Personnel</b>	79,291.08	55,143.39	24,147.69	43.8%
Payroll Expenses	0.00	0.00	0.00	0.0%
Uncategorized Expenses	0.00	0.00	0.00	0.0%
<b>Total Expense</b>	119,533.70	76,902.41	42,631.29	55.4%
<b>Net Ordinary Income</b>	1,621.21	51,358.92	-49,737.71	-96.8%
<b>Other Income/Expense</b>				
<b>Other Expense</b>				
<b>Non-Budget Expenditures</b>				
Liles Fund - Scholarships	0.00	6,175.00	-6,175.00	-100.0%
Non-Budget Expenditures - Other	0.00	4,550.00	-4,550.00	-100.0%
<b>Total Non-Budget Expenditures</b>	0.00	10,725.00	-10,725.00	-100.0%
<b>Total Other Expense</b>	0.00	10,725.00	-10,725.00	-100.0%
<b>Net Other Income</b>	0.00	-10,725.00	10,725.00	100.0%
<b>Net Income</b>	<b>1,621.21</b>	<b>40,633.92</b>	<b>-39,012.71</b>	<b>-96.0%</b>

**Potomac Baptist Association**  
**Balance Sheet**  
As of October 19, 2022

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	<u>Oct 19, 22</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Checking Account 503	15,948.66
David D. Liles Fund 9692	39,480.11
PBA Savings Acct. 718	195,349.60
PBA Site Fund 8507	78,324.83
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Total Checking/Savings	329,103.20
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Total Current Assets	329,103.20
Other Assets	
Trinity Baptist - Note Rec.	13,330.43
	<hr/>
Total Other Assets	13,330.43
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<b>TOTAL ASSETS</b>	<b>342,433.63</b>
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<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Designated Funds List	
BCMD Partnership	1,381.82
Potomac Bible Institute	571.86
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Total Designated Funds List	1,953.68
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Payroll Liabilities	
Payroll Liability - Life Insur.	26.50
Payroll Liabilities - Other	1,543.71
	<hr/>
Total Payroll Liabilities	1,570.21
	<hr/>
Total Other Current Liabilities	3,523.89
	<hr/>
Total Current Liabilities	3,523.89
	<hr/>
Total Liabilities	3,523.89
Equity	
Retained Earnings	337,288.53
Net Income	1,621.21
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Total Equity	338,909.74
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<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>342,433.63</b>
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**PBA BUDGET 2022 -- Approved by Vote (10/28/21)**

**1 Church Planting**

New Creation Bible Church	-
New Work ( <i>*additional \$2500 from Liles Fund</i> )	7,500.00
	<b>\$ 7,500.00</b>

**2 Missions & Evangelism**

Mission Trip Scholarships ( <i>*additional \$6667 from Liles Fund</i> )	12,000.00
Fair Ministry	2,500.00
Disaster Relief	1,000.00
	<b>\$ 15,500.00</b>

**3 Church Support**

Leadership Training ( <i>Such as Sunday School, Discipleship, Music, Youth, Deacons, Senior Adults, Children's Ministry, Potomac Bible Institute, Launch Night, VBS Clinic</i> ) <i>*Church Support Team carries discretion of how funds will be allocated.</i>	6,000.00
Annual Meeting	1,250.00
Hospitality	150.00
Men's Retreat	4,000.00
Pastor Support Network	5,000.00
Women's Ministry	1,500.00
Pastor/Wives Annual Fellowship Dinner	2,500.00
Enrichment Opportunities	2,500.00
	<b>\$ 22,900.00</b>

**4 Administrative**

Administrative Assistant Continuing Education	1,000.00
Bank Fees	800.00
Copier Costs	4,800.00
Insurance	5,000.00
Office Supplies/Equipment	3,000.00
Facilities/Maintenance	1,800.00
Postage	1,200.00
Quickbooks Subscription & Support	1,400.00
Telephone & Internet	5,000.00
Personnel	250.00
	<b>\$ 24,250.00</b>

**5 Personnel**

**\$ 98,053.00**

**Total PBA Budget (Current/Proposed)**

**\$168,203.00**



**2023 PBA Budget (PROPOSED)**

**1 Fellowship**

Annual Meeting	1,250.00
Pastor/Wives Annual Fellowship Dinner	2,500.00
Women's Ministry	3,000.00
PBA Pastor Conferences	3,600.00
Men's Conference	5,000.00
Pastor Support Network	5,000.00
	<u>\$ 20,350.00</u>

**2 Opportunity (Evangelism/Outreach)**

Disaster Relief Equipment	1,000.00
Community Ministry (Fair & Community Outreach)	2,500.00
Enrichment Opportunities	2,500.00
Disaster Relief Scholarships	4,000.00
Church Planting, Revitalization or Replant ( <i>*additional \$2500 from Liles Fund</i> )	7,500.00
Mission Trip Scholarships ( <i>*additional \$6667 from Liles Fund</i> )	12,000.00
	<u>\$ 29,500.00</u>

**3 Resources/Training**

Leadership, Missions, Evangelism, and Speciality Training	6,000.00
	<u>\$ 6,000.00</u>

**4 Administrative**

Administrative Assistant Continuing Education	1,000.00
Bank Fees	800.00
Copier Costs	4,800.00
Insurance	5,000.00
Office Supplies/Equipment	3,000.00
Facilities/Maintenance	1,800.00
Postage	800.00
Quickbooks Subscription & Support	1,400.00
Telephone	1,500.00
Hospitality	100.00
Personnel	250.00
	<u>\$ 20,450.00</u>

**5 Personnel**

\$ 100,994.00

**Total 2023 PBA Budget (Proposed)**

\$177,294.00

## **CHURCH PLANTING TEAM REPORT 2022**

*Churches are planted by churches.* Potomac Baptist is an association of churches that come together to provide resources for a church to multiply by planting a new church. The Church Planting Team walks together with the church helping in strategy and seeking resources that can include sending teams from PBA churches to help in worship, surveying and canvassing the community, and most importantly to pray alongside of the planting church for wisdom, strength, guidance, and blessing.

New to the Church Planting Team is our **Church Strengthening** resource. Many times, a church finds herself plateaued, in need of spiritual counseling or direction, or simply seeking from the Lord a fresh vision to move forward. Church Strengthening is a valuable resource to our PBA churches to identify the surrounding community and patterns nearby the church, to consider movements within the church ministries over the last ten years, and then to see opportunities for revitalization and fresh vision to glorify the Lord. Church strengthening is a study bathed in prayer leading to vision for your entire church body. *This resource is a phone call away to our PBA office.*

## **MISSION TEAM REPORT 2022**

PBA has been seeking to provide our PBA churches four areas of mission opportunity: Southern Maryland missions, United States missions, North American missions, and international missions. As each area is defined as “**go**” *ready*, we will be posting on our webpage “Missions” (under “News and Views”). Our vision is to provide our associational churches, large and small, opportunities to go on mission together locally to globally.

If your church is already invested in a mission field in North America or International and would like to see more churches come alongside and help, please reach out to PBA so we can help provide this resource.

Our greatest blessing is sending members of PBA churches on mission through our scholarships. In 2022, we have spent YTD just over \$9,000 in scholarships for missions specific, disaster relief teams, and for mission training. **Your Associational giving makes this possible!**

Respectfully submitted by Pastor Fred Caudle, PBA Director of Missions  
on behalf of the PBA Church Planting and PBA Missions Teams.

## **CHURCH SUPPORT TEAM REPORT 2022**

“For God is not unjust; he will not forget your work and the love you demonstrated for his name by serving the saints – and by continuing to serve them. Now we desire each of you to demonstrate the same diligence for the full assurance of your hope until the end, so that you won’t become lazy but will be imitators of those who inherit the promises through faith and perseverance.” – Hebrews 6:10-12

To serve the member churches and their members, we are pleased to say that this past year we focused on setting up the PBA with a free training platform for each church and church member to be able to access upon request. Please email [churchsupport@potomacbaptist.net](mailto:churchsupport@potomacbaptist.net) or visit the website by scanning the QR code on page 16 to let us know of your interest in accessing these trainings. We have trainings that include *Missions, Evangelism, Teacher, Leadership Development, Women’s Discipleship, and Church Planting.*

We would love to come alongside and support the local member church, their leadership, and their members with these different trainings. If there may be someone in your sphere of influence who would benefit from targeted leadership development training, we have that available upon request as well.

The Bible tells of those who serve the saints and continue to serve the saints that he will not forget and that this desire is for everyone to serve so we will set the right example for those we contact. May God bless you and your church in the next year and we ask for your prayers as we strive to serve the local church in a way that is God fearing and a blessing to the local church.

Respectfully submitted by Mark Stolk,  
PBA Church Support



# IMB MISSIONS COLLEGE

WEDNESDAY, JANUARY 4, 2023 –  
SATURDAY, JANUARY 7, 2023

*International Learning Center  
Rockville, Virginia*

**COST: \$249\***  
(INCLUDES LODGING AND MEALS)

*The greatest problem facing humankind is not a natural disaster, a humanitarian crisis, or political instability. The greatest problem in the world is lostness. IMB Missions College 2023 is a hands-on training event for church members and leaders who desire to learn more about how they can begin or grow their church's partnership with the IMB in solving the world's greatest problem. For more info and to register, scan QR Code.*



\*Contact PBA for Scholarship Opportunities



## ONLINE TRAINING AVAILABLE TO YOU!!

FREE RESOURCES available to each church, pastor, member, and guest\*:

- Missions Training
- Evangelism Training
- Teacher Training
- Leadership Development
- Women's Discipleship Training
- Church Planting Training
- Church Replanting Training



Are you looking to train leaders and send your congregation on mission?

- PBA has partnered with NAMB to use their Multiplication Pipeline
- Train Members to be Missional Leaders for the local church and abroad
- Contact PBA Church Support\*

\*For more info on training please email [churchsupport@potomacbaptist.net](mailto:churchsupport@potomacbaptist.net)

## **2022-2023 NOMINATIONS FOR ASSOCIATIONAL LEADERSHIP**

### **PBA On Mission Council:**

#### 3 Pastors

Glenn Swanson, Bayside Baptist

Randy Stacks, First Baptist Church of Waldorf

Dan Moore, Callaway Baptist Church

#### 4 Priority Team Leaders

Administration: *Vacant*

Church Support: Mark Stolk, The Church @ St. Charles

Church Planting: Robert Kendall, Friendship Community Church

Missions: Courtney Street, Trinity Baptist Church

Moderator: Rick Hancock, Emmanuel Baptist Church

Vice Moderator: Ben Holland, Dunkirk Baptist Church

Administrator/Clerk: Kay Caudle

Director of Missions: Fred Caudle

### **PBA Finance Team:**

Monica Kempson, First Baptist Church of Waldorf

Greg Cockerham, Marbury Baptist Church

Kay Caudle, The Church @ St. Charles & PBA