



# 2022 Annual Meeting

November 8, 2022

First Baptist Church

6:00 to 8:00 pm

2645 Blanding Blvd. Middleburg, FL 32068



## Black Creek Baptist Association

Joe Hutcheson – Lead Missional Strategist

Bill Gilmore – Associate Missional Strategist

384 Logan Ave. Orange Park, Fl. 32065

904-272-1707

[bcbafl.org](http://bcbafl.org)



## Black Creek Baptist Association

384 Logan Ave. Orange Park, Fl. 32065

904-272-1707

Bcbafl.org



### Annual Meeting

November 8, 2022 6 pm

First Baptist Church Middleburg, Florida

- **Joe Hutcheson** – Prayer and introduction of Warren Chesser
- **Bring Meeting to Order** – Warren Chesser, Moderator
- **LMS Report** – Joe Hutcheson
  - New Vision and Mission presentation
  - Kids Camp
  - 2023 Calendar & Event Schedule
- **Nominating Committee** – John Kendrick – pg. 6
  - Presenting those who will serve on the committees this year.
  - Encouraging people who are interested in serving to contact the office.
- **Constitution and Bylaws** – Robert Ball – see booklet
- **Logan Ave Property Discission** – Richard Fish pg. -7-9
- **2022 Financial statement** – Bill Gilmore – pg. 10-13
- **2023 Budget** – Gary Melvin/Joe Hutcheson – pg. 14
- **Open Mic for public comment** – up to 3 min per person
- **Meeting Adjourned** - Warren Chesser, Moderator
- **Recognize Richard Fish** - Joe Hutcheson



## Vision and Mission of Black Creek Baptist Association



### **MISSION:**

The Black Creek Baptist Association exists to advance the Kingdom of Christ through pastoral partnerships and local church cooperation.

### **Vision Statement:**

“Pastoring Together”

### **The Black Creek Baptist Association will endeavor to:**

1. Pray for and endeavor to support the mental, emotional, and spiritual needs of our pastors to promote pastoral health.
2. Cultivate peer relationships that focus on friendship, encouragement, and accountability to cultivate pastoral growth.
3. Provide training for pastors and church leaders to enrich Bible centered ministry.



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## 2022 Kid's Camp Report

Camp - July 10-14, 2022 @Lake Swan, Melrose

Cost @camper and counselor - \$200

Churches Participating, # counselors/#campers:

1st Black Creek - 5 / 8

Cedar Creek - 2 / 2

Crosspointe - 5 / 18

Moniac - 5 / 5

Oakleaf - 9 / 42

Total counselors - 26

Total campers - 75

Total attending camp - 102 (including Director)



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## Event Schedule for 2023

Pastor's Lunch Fellowship the first Thursday of the month.

1. **January 5 Pastor's Lunch Fellowship**
2. January 17 Executive team meeting
3. **January 21 Deacon workshop at Black Pond Baptist Church (Breakfast provided)**
4. **February 3 Pastor's Lunch Fellowship**
5. **February 4 Pastor Appreciation Banquet for Pastors and wives - Balancing Marriage in Ministry**
6. **March 2 Pastor's Lunch Fellowship**
7. **March 14 leadership Advance (Multiple ministry workshops for the local church leaders)**
8. **April 6 Pastor's Lunch Fellowship**
9. April 11 Executive team meeting
10. **May 6 Pastor's Fellowship at Top golf in the morning**
11. **June 1 Pastor's Lunch Fellowship**
12. **July 6 Pastor's Lunch Fellowship**
13. July 11 Executive team meeting
14. **July 27 Lunch and Learn – Staying strong emotionally and mentally in ministry**
15. June 11-14 SBC National meeting New Orleans
16. **August 3 Pastor's Lunch Fellowship**
17. **September 7 Pastor's Lunch Fellowship**
18. **September 12 BCBA Annual meeting @ FBC Black Creek**
19. **October 5 Pastor's Lunch Fellowship**
20. October 10 - Executive team meeting
21. **November 2nd Lunch and Learn – Strategy for personal financial health in ministry**
22. November 13-14 Florida Baptist Convention Meeting - Tampa
23. **December 7 Pastor's Lunch Fellowship**

Joe Hutcheson – [joe@bcbaf1.org](mailto:joe@bcbaf1.org) – 904-629-4917

Bill Gilmore – [bill@bcbaf1.org](mailto:bill@bcbaf1.org) – 904-304-6061

# **Black Creek Baptist Association**

## **Standing Committees**

### **Leadership Committee**

Moderator - Warren Chesser

Vice-Moderator - Richard Fish

Clerk/Treasurer - Bill Gilmore

At Large Member – Gary Melvin

At Large Member – Marc Swarhout

Lead Missional Strategist – Joe Hutcheson

(Each Chairperson from standing committees)

### **Nominating Committee**

Jon Kendrick - FBC Middleburg - Chairperson

Robert Ball - Oakleaf

Sam Louis Jean - Calvary Haitian Baptist

Marc Swarhout - Shiloh Baptist Church of GCS

### **Constitution & Bylaws Committee**

Warren Chesser – Harbor - Chairperson

Robert Ball – Oakleaf

Bill Gilmore – Oakleaf/BCBA

Chris Bonts - FBC Middleburg

### **Mission/Ministry Committee**

Juan Lopez – Iglesia Bautista El Calvario - Chairperson

Matt Swain – Lake Asbury

Rhonda Carmichael – Oakleaf

Todd Jones – FBC Middleburg

Dale Wiseman – Highlands

Gary Melvin – First Black Creek

Richard Fish – FBC Maxville

### **Finance Committee**

Stephen Keels – Shiloh - Chairperson

Scott VanSluten – Oakleaf

Mike Hardin – FBC Maxville

# 384 Logan Avenue Property Sale



## Reconciliation

### Summary of Value Indications

The indicated values from the approaches used and our concluded market values for the subject property are summarized in the following table.

Value Indications	
Approach to Value	"As Is"
Cost	Not Developed
Sales Comparison	\$295,000
Income Capitalization	
Direct Capitalization	\$305,000

Value Conclusion	
Component	"As Is"
Value Type	Market Value
Property Rights Appraised	Fee Simple
Effective Date of Value	September 27, 2022
<b>Value Conclusion</b>	<b>\$300,000</b>
	<b>\$130.21 PSF</b>

To reach a final opinion of value, we considered the reliability and relevance of each value indication based upon the quality of the data and applicability of the assumptions underlying each approach. Reliable data was available for the sales comparison approach however data on recent comparable office properties in the area was limited. Recent data was available for office leases, however cap rate data was limited. Small office properties such as the subject are most likely to be purchased by an Owner user who would primarily consider the sales comparison approach to value.

Overall, we gave more weight to the sales comparison approach in reaching our final value conclusion.

### Extraordinary Assumptions:

- None

### Hypothetical Conditions:

- None

### Exposure Time and Marketing Period

Based on statistical information about days on market, escrow length, and marketing times gathered through national investor surveys, sales verification, and interviews of market participants, marketing and exposure time estimates of 6-12 months and 6-12 months, respectively, are considered reasonable and appropriate for the subject property.

**Stabilized Net Operating Income Schedule**

Category	NRA	Per Sq. Ft.	Total	% of EGI
<b>Potential Rental Income</b>				
Office	2,304 sf x	\$15.75 =	\$36,288	109.9%
<b>Total Potential Rental Income</b>	<b>2,304 sf x</b>	<b>\$15.75 =</b>	<b>\$36,288</b>	<b>109.9%</b>
<b>Potential Gross Income (PGI)</b>				
		<b>\$15.75</b>	<b>\$36,288</b>	<b>109.9%</b>
Less: Vacancy & Collection Loss @	9.0%	\$1.42	\$3,266	9.9%
<b>Effective Gross Income (EGI)</b>		<b>\$14.33</b>	<b>\$33,022</b>	<b>100.0%</b>
<b>Non-Reimbursable Expenses</b>				
Real Estate Taxes		\$1.56	\$3,593	10.9%
Property Insurance		\$0.75	\$1,728	5.2%
Management Fees		\$0.72	\$1,651	5.0%
Repairs & Maintenance		\$0.26	\$600	1.8%
Replacement Reserves		\$0.43	\$1,000	3.0%
<b>Total Non-Reimbursable Expenses</b>		<b>\$3.72</b>	<b>\$8,572</b>	<b>26.0%</b>
<b>Less: Total Operating Expenses</b>		<b>\$3.72</b>	<b>\$8,572</b>	<b>26.0%</b>
<b>Stabilized Net Operating Income (NOI)</b>		<b>\$10.61</b>	<b>\$24,450</b>	<b>74.0%</b>

### Direct Capitalization Analysis

The Income Capitalization Approach to value is based on the premise that a direct relationship exists between the value of a property and the stabilized level of net income it is capable of generating. Direct capitalization is the process of converting a stabilized income stream into an estimate of value and is obtained by applying an overall capitalization rate (OAR) to the net operating income (NOI) before debt service. The direct capitalization rate is the ratio between a single year's net operating income expectancy and the total property price or value. Several techniques were employed in the determination of an appropriate overall capitalization rate for the subject. These are discussed below.



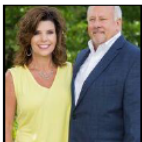
## Pricing Your Property to Sell

Pricing your property correctly is crucial. You want to sell your property in a timely manner at the highest price possible. Current market conditions determine the value.

Pricing too high or too low can cost you time and money. Realistic pricing will achieve a maximum sale price in a reasonable amount of time.

Analysis of the comparable properties suggests a list price range of:

**\$390,000 to \$433,953**



**Bryan Kallam, Broker**  
Office: 904-644-8633  
Email: [bryan@kallamrg.com](mailto:bryan@kallamrg.com)  
Cell: 904-759-3208



# Black Creek Baptist Association, Inc.

## Profit and Loss

January - September, 2022

	TOTAL
<hr/>	
Income	
Designated	
Church Contributions	68,264.42
Kids Camp	20,200.00
Pastor Banquet	1,000.00
<b>Total Designated</b>	<b>89,464.42</b>
General Budget Earned Interest	71.64
Undesignated	3,359.73
<b>Total General Budget</b>	<b>3,431.37</b>
<b>Total Income</b>	<b>\$92,895.79</b>
<b>GROSS PROFIT</b>	<b>\$92,895.79</b>
Expenses	
100 Church Development Ministry 102 Discipleship Training	189.00
115 Assn. Leadership Training	1,293.50
317 Hospitality	1,504.37
Annual Meeting	665.00
<b>Total 100 Church Development Ministry</b>	<b>3,651.87</b>
200 Missions Ministry	
201 Missions Development	1,000.00
211 Children's Camp	20,260.20
212 Foreign Mission	1,500.00
Local Missions	1,000.00
<b>Total 200 Missions Ministry</b>	<b>23,760.20</b>
300 Director of Missions 301 Salary	10,080.91
302 Housing	10,769.20
318 Cell phone	553.80
<b>Total 300 Director of Missions</b>	<b>21,403.91</b>
310 Director's Benefits 315 Travel/Mileage	208.84
<b>Total 310 Director's Benefits</b>	<b>208.84</b>
320 Admin Secretary Salary	16,779.57
400 Administrative Ministry	
403 Comcast/website/phones	1,878.70
404 Electricity	1,411.55
405 Supplies	1,008.14
408 Ministry Insurance	3,597.35
409 Legal and Professional Fees	700.00
410 Building & Grounds	990.47

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	TOTAL
414 QuickBooks	3,187.36
419 Christmas Bonuses	211.73
421 Safetouch	305.65
424 Lawn Service	1,200.00
Sunbiz Annual Corporation Filin	61.25
<b>Total 400 Administrative Ministry</b>	<b>14,552.20</b>
Acct. Maintenance Fee	211.54
Payroll Expenses	
333 FICA (7.65%)	0.00
Taxes	1,633.89
Wages	0.00
<b>Total Payroll Expenses</b>	<b>1,633.89</b>
<b>Total Expenses</b>	<b>\$82,202.02</b>
<b>NET OPERATING INCOME</b>	<b>\$10,693.77</b>
Other Income	
Interest Earned	34.73
<b>Total Other Income</b>	<b>\$34.73</b>
<b>NET OTHER INCOME</b>	<b>\$34.73</b>
<b>NET INCOME</b>	<b>\$10,728.50</b>

## Black Creek Baptist Association, Inc.

## Balance Sheet

As of September 30, 2022

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
BBVA Savings	0.00
FL Baptist CU Checking	1,879.21
FL Baptist CU Savings	4,274.41
PNC Premium Checking	32,817.82
PNC Savings	207,030.05
Stewardship Simplified	5,048.17
<b>Total Bank Accounts</b>	<b>\$251,049.66</b>
Accounts Receivable	
Accounts Receivable	0.00
<b>Total Accounts Receivable</b>	<b>\$0.00</b>
Other Current Assets Undeposited Funds	0.00
<b>Total Other Current Assets</b>	<b>\$0.00</b>
<b>Total Current Assets</b>	<b>\$251,049.66</b>
<b>TOTAL ASSETS</b>	<b>\$251,049.66</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	0.00
<b>Total Accounts Payable</b>	<b>\$0.00</b>
Other Current Liabilities Direct Deposit Liabilities	0.00
Direct Deposit Payable	0.00
Payroll Liabilities	428.02
Federal Taxes (941/944)	-73.56
FL Unemployment Tax	0.00
<b>Total Payroll Liabilities</b>	<b>354.46</b>
<b>Total Other Current Liabilities</b>	<b>\$354.46</b>
<b>Total Current Liabilities</b>	<b>\$354.46</b>
<b>Total Liabilities</b>	<b>\$354.46</b>
Equity	
Opening Bal Equity	0.00
Retained Earnings	239,966.70
Net Income	10,728.50
<b>Total Equity</b>	<b>\$250,695.20</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$251,049.66</b>

**Black Creek Baptist Association, Inc.**  
**Income by Church Summary**

January - September, 2022

	<b>Income</b>
Black Creek, FBC	\$5,811.79
Black Pond Baptist Church	\$2,735.95
Clay Hill Baptist Church	\$900.00
Crosspointe	\$1,584.46
First Baptist Church of Sanderson	\$300.00
First Baptist Middleburg	\$4,500.00
First Haitian Baptist Church of Jesus	\$360.00
Harbor Baptist Church	\$3,713.43
Harvest Bible Chapel	\$1,660.76
Hickory Grove First So Baptist Church	\$2,926.82
Highland First Baptist Church	\$1,050.00
Hope Baptist Church	\$1,199.37
Iglesia Bautista El Calvario	\$600.00
Iglesia C De Jesus	\$600.00
Lake Asbury Baptist Church	\$11,250.00
Living Hope Country Mission	\$197.00
Long Branch Baptist Church	\$800.00
Maxville, FBC	\$8,922.89
Moniac Baptist Church	\$450.00
Oakleaf Baptist Church	\$4,531.35
Old Plank Road Baptist Church	\$6,000.00
Russell Baptist Church	\$5,625.00
Shiloh Baptist Church	\$2,545.60
<b>TOTAL</b>	<b>\$68,264.42</b>

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# Black Creek Baptist Association 2023 Budget Proposal

Budget Item	2023
<b>CHURCH DEVELOPMENT MINISTRY</b>	
103 Assn. Meetings, Trainings, Workshops	\$10,000.00
105 SonShine Express Upkeep	\$800.00
317 Hospitality	\$3,600.00
115 Convention Expense	\$850.00
<b>ASSOCIATIONAL MISSIONS MINISTRY</b>	
201 Missions Development & Projects	\$3,500.00
<b>DIRECTOR OF MISSIONS</b>	
301 Salary Package	\$20,280.00
302 Housing	\$14,000.00
300 FICA (7.65%)	\$2,800.00
306 Cell phone	\$720.00
<b>DOM – MINISTRY RELATED REIMBURSE</b>	
315 Travel	\$3,000.00
<b>ADMIN - OFFICE MANAGER</b>	
320 Salary Package (Gross Pay)	\$22,000.00
333 FICA (7.65%)	\$1,900.00
<b>ADMIN OFFICE MINISTRY</b>	
407 Office Furniture and Equipment	\$600.00
403 Internet/Phones	\$2,500.00
405 Office/Kitchen Supplies	\$1,900.00
414 Quickbooks	\$2,000.00
408 Audit	\$2,000.00
409 Legal Coucil	\$1,000.00
<b>BLDG &amp; GROUNDS MAINT.</b>	
404 Electricity	\$3,600.00
408 Insurance / General Liability / Building /	\$3,000.00
410 Building & Grounds Maint. & Upkeep/trash removal	\$2,250.00
402 Trailer Registration/Tags & Fire Inspection/corporate registration	\$200.00
421 Safetouch Building Security	\$560.00
<b>TOTAL:</b>	<b>\$103,060.00</b>

## Member Churches

Black Pond Baptist Church  
3644 Old Jennings Rd.  
Middleburg, FL 32068  
Pastor Charlie Hunt

Brannanfield Baptist Church  
4360 Discovery Drive  
Middleburg, FL 32068  
Pastor Ken Webb

Calvary Haitian Baptist Church  
922 Blanding Blvd. Unit 2  
Orange Park, Fl. 32065.  
Pastor Samuel Louis-Jean

Clay Hill Baptist Church  
6054 CR 218  
Jacksonville, FL 32234  
Pastor Rick Crews

CrossPointe Church of Fleming Island  
1871 CR 220  
Fleming Island, FL 32003  
Pastor Ron Baker

Cuyler First Baptist Church  
11226 Osceola Rd.  
Glen St. Mary, FL 32040  
Pastor: Nathan Tucker

First Baptist Church of Maxville  
8635 Maxville Blvd.  
Jacksonville, FL 32234  
Pastor:

First Baptist Church of Sanderson  
8767 N CR 229  
Sanderson, FL 32087  
Pastor Roy Vining

First Baptist Middleburg  
2645 Blanding Blvd.  
Middleburg, FL 32068  
Pastor Chris Bonts

First Black Creek Baptist Church  
PO Box 826 (3904 SR 16 W)  
Penney Farms, FL 32079  
Pastor Gary Melvin

First Haitian Baptist Church  
PO Box 1803 (1489 Russell Rd.)  
Orange Park, FL 32067  
Pastor Joselin Civilus

Harbor Baptist Church  
1120 Clay St.  
Fleming Island, FL 32003  
Pastor Warren Chesser

Harvest Jacksonville  
11570 San Jose Blvd.  
Jacksonville, FL 32260  
Pastor Brett Maragni

Hickory Grove Baptist Church  
310 S. Oakridge Ave.  
Green Cove Springs, FL 32043  
Pastor Russell Franklin

Highland First Baptist Church  
1409 US Hwy 301 N.  
Lawtey, FL 32058  
Pastor Dale Wiseman

Hope Baptist Church  
826 Reynolds Ln.  
Jacksonville, FL 32254  
Pastor Tim Nelson

Iglesia Bautista El Calvario  
393 College Dr.  
Middleburg, FL 32068  
Pastor Juan Lopez

Lake Asbury Baptist Church  
2674 Henley Rd.  
Green Cove Springs, FL 32043  
Pastor Matt Swain

Living Hope Baptist Country Church  
Meets at 5545 Carter Spencer Rd.  
Pastor C.B. Gatch

Long Branch Baptist Church  
5500 Long Branch Cemetery Rd.  
Jacksonville, FL 32234  
Pastor Harry Conaway

Mission Sarepta Internationale  
7410 Park City, Dr.  
Jacksonville, FL 32244  
Pastor Renel Jean-Baptiste

Moniac Baptist Church  
10594 Hwy 185  
St. George, GA 31562  
Pastor Matt Rouse

New Beginning Ministries  
6850 Robinson Rd.  
Jacksonville, FL 32220  
Pastor Ernest Tatham

OakLeaf Baptist Church  
800 OakLeaf Plantation Pkwy.  
Orange Park, FL 32065  
Pastor Robert Ball

Russell Baptist Church  
2299 Sandridge Rd.  
Green Cove Springs, FL 32043  
Pastor

Sharon Baptist Church  
5584 Sharon Rd.  
Green Cove Springs, FL 32043  
P: 284-4175  
Pastor James Tomlinson

Shiloh Baptist Church  
1055 CR 226  
Green Cove Springs, FL 32043  
Pastor Marc Swarhout