



Northwest Baptist
FOUNDATION

JOURNEYS // 2022

"Encouraging Biblical stewardship across the Northwest so that others may experience the Cross."

QUESTIONS

The phone call was emotional, culminating in a simple but critical question: "We don't have enough money to pay the copier lease and the mortgage. What can we do?"

Trinity Baptist Church in Clarkston, Washington (TBC) opened in 1958 and purchased a property in 1960. TBC has proclaimed the Gospel in Asotin County for decades. In November of 2006, the baptistry overflowed before a baptismal service. The Church applied for a bank loan to repair and remodel building but workers found structural defects, resulting in increased debt. In 2012, Northwest Baptist Foundation refinanced TBC's loan. As often happens, awful events came in a crowd. Pastor Williams died unexpectedly in November of 2018 after faithfully pastoring TBC for nearly 25 years. TBC hired and lost a second pastor and faced COVID. Like many churches, attendance and revenue declined. The checking account dwindled, leading to that phone call and question.

After the call, I realized that "we" needed to include the Foundation and the collective expertise of our staff. How could the Foundation support this church in shifting the narrative from tragedy to success? We prayed, examined the church's budget, and developed a plan. The goal was to help TBC eliminate debt and free up resources for ministry within a year.

TBC's church building and parsonage were located on the same tax lot. TBC could sell the parsonage, but only if the county would agree to a short plat to separate the lots. To accomplish this, TBC conveyed its property to the Foundation, and the Foundation managed the short plat process. We worked with Warren Watts and Jason Von Lindern, engineers in Asotin County who convinced the county to approve the plat even though one of the lots was a different size and shape than typically allowed. The Foundation then sold the parsonage. After expenses, TBC completely paid off its loan and netted about \$38,000 to use in ministry. The Foundation deeded the church building back debt-free. TBC now is considering plans for the future so that the building will continue to be used to glorify God in Clarkston.

Like the caller from TBC, Jesus had a way of asking simple but critical questions. Jesus asked his disciples, "Who do the crowds say that I am?" They answered, "John the Baptist; others, Elijah; still others, that one of the ancient prophets has come back." Then came the most critical of questions, "But you, who do you say that I am?" Apparently, Peter provided the only (and correct) answer – "The Messiah!" Jesus warned that it was not yet time for his followers to proclaim this truth openly.

Each of us at the Foundation has answered that ultimate question: Jesus is the Christ, the Son of God, the only Savior. Because of this, we sincerely desire to support and enable others in sharing this message. Now is the appointed time to boldly proclaim it. We want to use our abilities to help in different and creative ways, like with TBC. We deeply appreciate the opportunity to serve the churches of the Northwest Baptist Convention.

Clint Overall, President



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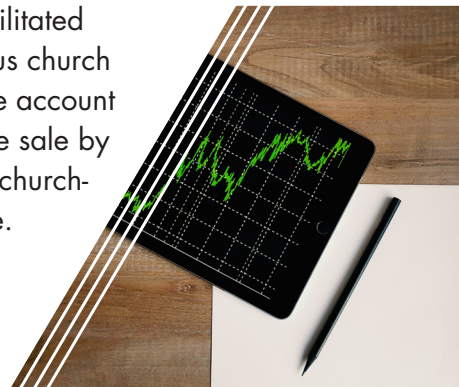


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TAKING STOCK OF STOCK DONATIONS

Giving methods vary between people. Over the last decade, the Foundation has facilitated \$482,000.00 in stock donations to Pacific Northwest churches on behalf of generous church members. Typically, for a stock donation to occur, the Church must have a brokerage account of its' own to receive the stock, monitor the account for the stock to arrive, instruct the sale by the broker, and issue the appropriate tax document to the donor. For our Northwest churches, we take care of the entire process for you. Just ask The Hallows Church in Seattle. Since 2020, the Foundation has facilitated the sale of nearly 200 shares of various stocks to fund various ministries of the Church. Donors avoided capital gains tax on the donated stock while giving joyfully to the Church to see the Kingdom spread throughout the Pacific Northwest.



PARTNERING TO ZERO



This year, the Foundation ran the final lap with Richland Baptist Church as it raced to become debt-free. Since 2017 when the Foundation initially loaned funds to the Church, the Church had been diligently paying down principal to pay off the loan as quick as possible. In the fall of 2021, the Church and its' members challenged themselves to ring in the new year debt-free. The Foundation teamed up with an anonymous donor to facilitate a matching program whereby the Foundation would collect weekly principal payments and provide weekly payoff statements to the donor and the Church to push for a zero balance. This diligent back-and-forth communication between the Foundation and the donor continued for several months until the loan was paid in full in time for the new year. It was amazing to watch God work between the two ministries!

SUCCESSFUL LENDING

In addition to the general lending program the Foundation operates, we also facilitate lending programs on behalf of Northwest Baptist Convention associations like the High Desert Baptist Association in Oregon. This year, High Desert made its' inaugural loan to Twin Rivers Community Church in Crooked River Ranch. The Church is a plant of Highland Baptist Church in Redmond and has seen significant growth since forming in 2019. With favorable terms that allow the Church to complete construction on its' sanctuary in a timely manner with manageable debt service costs, the Association is proud to see deployment of its' funds in a way that pours back into its' member churches. The Church leadership is overjoyed that it will have a permanent home where residents of the surrounding area can come and worship. Through this loan and those to come, the Foundation and the Association work together to serve the Church and meet financial needs when they arise.



FOUNDATION FAST FACTS:

As of April 2022, we have:

- 46 loans totaling \$25,473,867 to Pacific Northwest churches.
- 65 church investment trusts totaling \$7.7MM

CONTACT THE FOUNDATION:

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360.882.2250 or visit our website: www.nwbaptistfdn.org





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AN OVERLOOKED TOOL FOR CHURCH HEALTH

When you think of a church constitution and bylaws (a “governing document”), what comes to mind? A lifeless, old document or list of rules? The “business” part of the church rather than ministry?

If you don’t think of your constitution and bylaws as a relational tool that promotes health in the church, then you’re missing an opportunity! Lack of communication is one of the worst things for relationships. Unspoken expectations lead to confusion and unnecessary hurt. In silence, minor frustrations can grow into major issues over time.

In a local church, an effective, up-to-date governing document is a key part of good communication. It sets expectations for things like membership and conflict resolution and allows people to be seen and heard. It teaches aspects of your culture and values. Many potentially tricky situations can be managed by pointing to the bylaws before a conflict can take root and bloom. On the other hand, a church that operates without an effective governing document opens the door to needless conflict, and added stress and delays when you deal with a third party like a title company or the state.

If you have never thought about the relational aspect of your church’s governing document, now is a good time. When was it last updated? Does it reflect what to expect as a new member of the church? Are there places where unspoken expectations invite confusion?

Northwest Baptist Foundation staff regularly assess church governing documents to help churches make their governing documents into more useful tools. If you are interested in a document assessment to better set the stage for strong, healthy communication, please let us know!

