

Board Meetings Notes September 16, 2025

Moderator: Rev. Dwayne Johnson

Board Members: Sheila Chittams, Tina Fulp, Tim Helm, Rev. Elder Dwayne Johnson, Chocolate Miller, Shirley Pittman, Darryl Walker

Trustees: Cecelia Hayden-Smith, and Tamara Orebaugh

Guests: Rev. Cathy Alexander, Rev. Jules Christian, Dr. Carla Sherrell, Dr. Teresa Tygart, Melvin Moore Adams, Dale Madyun-Baskerville, Ruth (Kappy) Majekodunmi, Adrian, Clara Carter, Dr. Veronica Franklin

Summary

- The MCCDC Board Meeting on September 16, 2025, addressed several key issues.
- The board voted unanimously to refinance the 472 property with a \$280,000 loan from Hingham Institution for Savings and a \$250,000 line of credit.
- The decision was based on the need for flexibility in funding future expenses, including an elevator.
- The board also decided to stay with EJP for property management due to their effectiveness in renting units.
- Financial concerns were raised about overdue bills and the need for better communication and transparency.
- The meeting concluded with a motion to transfer \$26,000 from the Far Reaching Faith Trust Fund to the general operating fund to cover immediate expenses.
- The MCCDC Board Meeting on September 16, 2025, addressed systemic and interpersonal issues affecting the church's operations.
- Key points included the need for better communication, both internally and with congregants, to address financial challenges.
- Specific issues discussed were the lack of a policy for board intervention in financial matters, the importance of proactive communication with vendors, and the necessity of targeted messaging to the congregation.
- The board also emphasized the need for improved procedures and the involvement of members with implementation and administrative skills.
- The meeting concluded with a call for prayer and a focus on welcoming new members.

Outline

I. Honoring Sibling Organization and Community Impact

Board Meetings Notes September 16, 2025

Rev. Dwayne expresses gratitude towards the sibling organization, Early Learning Academy (ELA), for their positive impact on the community, aligning with the church's mission. ELA's recent activity, such as teaching children colors using the rainbow display in the sanctuary, is highlighted as a positive contribution. Rev. Dwayne acknowledges the community's appreciation for ELA's efforts and thanks the Friday team for their contributions. The meeting participants express their gratitude and support for the ongoing relationship with ELA.

II. Discussion on Financial Health and Membership

Adrian expresses a lack of interest in who owes money but is concerned about receiving income and suggestions for boosting membership. The church's rental income from properties and potential refinancing are discussed as ways to generate income. Rev. Dwayne clarifies that the board is seeking suggestions and ideas, especially in implementation, and that major decisions like refinancing are board-level decisions. The importance of the congregation's voice in decisions like refinancing is emphasized, with a specific refinance decision to be discussed later in the meeting.

III. Refinance Decision and Financial Proposals

Rev. Cathy provides an update on the refinance of the 472 building, explaining the need to move from Eagle Bank due to their loan term ending. Two banks provided proposals, with one deciding not to bid and the other offering a loan option with Hingham Institution for Savings. The board needs to decide between two options: a lump sum loan of \$540,000 or a \$280,000 loan to pay off Eagle Bank plus a \$250,000 line of credit. The pros and cons of each option are discussed, including origination fees, prepayment penalties, and the potential need for the line of credit for future expenses like an elevator.

IV. Board's Decision on Refinance Option

Tina suggests voting on Option B, which involves a \$280,000 loan to pay off Eagle Bank and a \$250,000 line of credit. The board unanimously votes in favor of Option B, with a motion and second from Tina and Tim, respectively. The discussion shifts to the management company for the rental properties, with a motion to stay with EJP or consider Nest. The board has decided to stay with EJP, emphasizing the importance of keeping the rental units rented and the need for a contract with the management company.

V. Financial Report and Payroll Concerns

Board Meetings Notes September 16, 2025

Chocolatte presents the current financial status, including account balances, overdue bills, and the need for payroll processing. The board discusses the financial challenges, including the need to transfer funds from the Far Reaching Faith Trust Fund to the general operating fund to cover payroll. The importance of maintaining transparency and communication around financial health is emphasized, with a motion to transfer the funds and a repayment date set for December 31, 2025. The need for better communication and collaboration among board members and the treasurer is highlighted, with a focus on improving financial management and decision-making.

VI. Concerns and Recommendations for Improvement

Dale raises concerns about the treasurer's communication and financial management, including the use of ClickUp and the handling of overdue bills. The need for better communication, transparency, and respectful disagreement is emphasized, with recommendations for training and oversight. The board discusses the importance of addressing these concerns to ensure the financial health and stability of the church. The meeting concludes with a commitment to follow up on the issues raised and to work together to improve financial management and communication.

VII. Systemic and Interpersonal Issues in the Church

Rev. Dwayne discusses the need for denominational support to address systemic and individual issues within the church. Melvin highlights the importance of addressing both systemic issues (e.g., board communication policies) and interpersonal relationships. Tim raises concerns about informing and engaging the congregation to address the operating budget. Rev. Dwayne emphasizes the need for targeted messaging that considers the diverse audience, including new members.

VIII. Implementation and Support

Rev. Dwayne highlights the need for people with implementation and administrative gift. Dale mentions submitting a statement for the minutes to address unspoken items. Rev. Dwayne reiterates the importance of communication and welcoming new members to the church. Rev. Dwayne shares a personal experience of feeling welcomed at a UCC church, emphasizing the need for hospitality. Melvin stresses the importance of proactive communication with vendors to avoid disruptions. Dr. Veronica suggests implementing policies to address situations where the treasurer knows about delinquent bills. Rev. Dwayne proposes a follow-up meeting with the moderator, treasurer, and vice treasurer to develop recommendations. Rev. Dwayne emphasizes the need for prayer and support from the congregation to address financial challenges.

Board Meetings Notes September 16, 2025

IX. Shout Outs and Acknowledgments

Rev. Dwayne invites board members and guests to offer shoutouts for positive contributions. Kappy praises the pastoral team for making services more personable and inclusive. Dale commends Pam Stevenson for her dedication to hospitality despite working all night. Clara thanks various church ministries and individuals for their contributions and support.

X. Closing Prayer and Adjournment

Rev. Dwayne leads a closing prayer, emphasizing the need for love, compassion, and prayerful support. He invites everyone to take a moment of silence to pray for each other. Rev. Dwayne thanks everyone for their participation and contributions to the meeting. The meeting is adjourned with a motion from Tim and seconded by Darrell.

Action Items

- Transfer the remaining balance of \$26,676.23 from the Far Reaching Faith Trust Fund to the general operating fund to cover payroll and other expenses.
- Require the treasurer to get approval from the board before canceling any credit cards, revoking admin access for technical advisors, and reporting non-payment of critical bills.
- Consider having an intermediary facilitate communication between Dale Mannion's team and the treasurer.
- Set up a subcommittee to follow up on the issues raised in Dale's report and work with the treasurer to improve financial reporting and communication.