Resolution 1 - Authorization to Sell Blue Water Campground Waterfront Parcel

Submitted by the Mission Center Officers

Whereas, Community of Christ owns a parcel of land located at 3980 Lakeshore Road in Lexington Township, MI (Parcel #150-110-000-001-00) which is known as the Blue Water Campground waterfront property on the shoreline of Lake Huron across highway M-25 from the primary portion of Blue Water Campground;

Whereas, The Blue Water Campground may need additional sources of revenue to meet operating expenses in 2027; and

Whereas, The Michigan Campground Operating Policy states that "the disposition of a campground, or any part of the campground property, will be approved by and handled through the Mission Center Officers, Mission Center Conference, with approval of the Presiding Bishopric;" therefore, be it

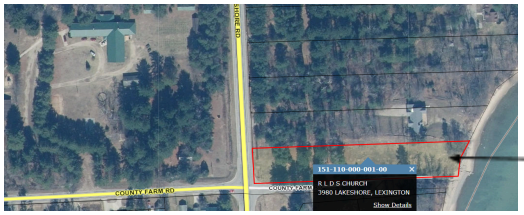
Resolved, That the sale of Community of Christ property managed by the Blue Water Campground Board at 3980 Lakeshore Road in Lexington Township, MI (Parcel #150-110-000-001-00) be authorized by the mission center conference; and

Resolved, That it be recommended to the field apostle and Presiding Bishopric to use net proceeds from the sale of this property to support the operating or maintenance needs of Blue Water Campground.

ADDITIONAL INFORMATION

Adoption of this resolution authorizes sale of the Blue Water Campground lakefront property. This will give the Blue Water Campground Board and mission center officers the ability to pursue sale of this property if necessary for operation of the campground. All Community of Christ property sales are approved and executed by the Presiding Bishopric.

A storage shed near the shoreline is the only building currently on this parcel of property. Public access to Lake Huron is available at the end of County Farm Rd adjacent to the Community of Christ lakeshore property, so baptisms may still occur in Lake Huron.



The mission center financial officer projects that Blue Water Campground will utilize all current operating funds by the end of January 2027 and deplete the current operating reserve fund balance before the end of April 2027 at which time there will be no funds available for operating expenses.

An amendment to the proposed resolution that would authorize the sale of additional property would go beyond the scope of the proposal, requiring approval from the mission center president (MCP) per the conference's resolution on initiation and consideration of legislation. The MCP does not intend to approve additional legislation on this topic and would therefore rule such an amendment out of order.

The parcel number listed in the resolution has been corrected from the previous draft sent for the delegate preparation session.

Mission Center Financial Officer Report

Blue Water Campground Financial Status

Blue Water Campground has struggled to meet expenses and move towards a sustainable budget for several years amidst decreasing fund balances and campground use. Over the years, other than the Operating Fund, Blue Water has exhausted all funds except for the Operating Reserve Fund which is at the minimum balance (15% of operating budget) stated in the Campground Operating Policy and the Campground Sales Funds which are restricted by the conference for campground improvement and development. Unfortunately, 2026 has been especially challenging, furthering financial concern for Blue Water.

The Board knew at the beginning of the year that meeting the 2026 expenses was going to take a significant increase in income. When the initial 2026 budget was discussed in January, they decided they would try to meet those expenses by increasing fundraising by $38,000 to balance the budget. While originally labeled as fundraising and fundraising events were planned, the intent was also to seek contributions from individuals and congregations. The Board has raised a significant amount of funds through fundraising and contributions, especially compared to years past. However, there have also been unexpected losses in revenue from band camps and the amount needed from fundraising and contributions more than doubled.

Band camps have traditionally made up a large part of Blue Water's income, and the budget was based on having four this summer, originally budgeted at $60,000 in income. After the initial budget was approved, Blue Water learned that there would only be two band camps. In May the budget was amended to account for those losses, ultimately requiring additional income from fundraising and contributions. After the budget was amended, just weeks before it was scheduled to occur, another band camp cancelled.

Again, the Board has been trying to raise the income but the loss of revenue on an already stressed budget has had a significant impact on Blue Water's operating funds. As seen on the attached financial statement from September 30, 2026, there was a budget deficit of $32,282.83 with a balance in the Operating Fund of only $139.18.

We have received payment of $17,280 from the one band camp in October, which has helped raise the Operating Fund balance temporarily. However, current projections still show Blue Water using all of the Operating Fund in January 2027 and then depleting the Operating Reserve Fund by April 2027. Meaning that in less than six months, Blue Water will have no funds to operate.

If Blue Water runs out of funds and it becomes necessary to use mission center funds for daily operations, plans will be made for operations to cease and the whole property will have to be placed for sale.

Blue Water Campground - September 30, 2026 Financial Statement

BUDGET STATEMENT

INCOME	2026	YTD
Congregation Support	30,000.00	17,571.37
Contributions (Envelope, eTithing, PayPal)	70,000.00	33,875.87
Fundraising	10,000.00	10,601.53
Grounds Use - General	12,500.00	5,629.00
Grounds Use - Family Camp	11,500.00	14,355.00
Grounds Use - Youth Camps	10,000.00	10,828.00
Grounds Use - Band Camps	26,500.00	-
Other Income	3,000.00	3,634.73
Investment Pool Earnings (Pool B)	-	-
TOTAL INCOME	$ 173,500.00	$ 96,495.50
EXPENSE		
Administration & Bank Fees	300.00	-
Equipment/Tools	1,500.00	-
Fuel/Vehicle Maintenance (Trucks & Trac	2,500.00	1,970.36
Fundraising	500.00	-
Inspections, Licenses & Lab Fees	4,500.00	4,273.47
Insurance	67,000.00	47,050.80
Payroll - Caretaker	30,000.00	24,331.97
Repairs & Maintenance	15,000.00	12,657.71
Supplies (Cleaning, Kitchen, Office)	6,000.00	3,544.00
Utilities		
Electricity	20,000.00	15,812.55
Internet/Website	1,800.00	862.74
Natural Gas	15,000.00	11,795.00
Telephone	900.00	666.72
Trash	8,500.00	5,813.01
Miscellaneous	-	-
TOTAL EXPENSE	$ 173,500.00	$ 128,778.33
NET (Loss)	-	$ (32,282.83)

BALANCE SHEET

ASSETS					
Cash & Investments					
Chase Checking Account	22,959.24				
Investment Pool A	30,632.23				
Investment Pool B	24,952.05				
Total Cash & Investments	78,543.52				
Receivables					
Accounts Receivable	-				
	-				
Total Receivables	-				
TOTAL ASSETS					$ 78,543.52
LIABILITIES					
Accounts Payable	2,400.00				
Event Deposits	600.00				
TOTAL LIABILITIES					3,000.00
NET ASSETS	Balance 1/1/26	Income	Expense	YTD Balance	
Operating Fund	32,422.01	96,495.50	128,778.33	139.18	
Operating Reserve Fund	24,000.00	-	-	24,000.00	
Campground Sales Fund	92,613.36	-	41,209.02	51,404.34	
Project Funds					
Class Roofs	2,000.00	-	2,000.00	-	
TOTAL NET ASSETS	151,035.37	96,495.50	171,987.35	$ 75,543.52	
TOTAL LIABILITIES & NET ASSETS					$ 78,543.52

Mission Center Financial Officer Report

Mission Center Financial Officer Report

Blue Water Campground Finances and Resolution 1

Frequently Asked Questions and Additional Information

How long will Blue Water be able to operate under the current financial situation?

Current financial projections, based on information known and past trends, show Blue Water running out of operating funds in January 2027 at which point they will need to use their operating reserve funds which are projected to run out in April 2027.

What will happen if Blue Water runs out of operating funds and operating reserve funds?

After consultation with field leadership and the Presiding Bishopric, it has been determined that the current practice used for congregations who run out of funds is also applicable to campgrounds. When a congregation becomes unable to fund their own operations and it becomes necessary to utilize mission center funds for daily operation, the typical practice is for the mission center to conclude operations and place the property for sale.

Given that Blue Water funds may run out of operating funds prior to summer commitments or the sale of the lakefront may occur (if a sale is decided), it may become necessary for the Mission Center Financial Officer to establish a financial policy for this situation. This action is authorized in the Michigan Mission Center Campground Operating Policy which states "The Mission Center Financial Officer shall have the authority to establish other financial policies and practices not covered in these operating policies." The Campground Operating Policy does not address this matter.

Why can't the Campground Sales Fund be used for operating expenses?

In 2017, the Mission Center Conference approved that "60% of net proceeds from the sale of Camp Manitou and the Woodlands shall be distributed equally to Blue Water Campground, Park of the Pines, and Sanford Campground for the development of campground properties through capital improvement projects, which meet World Church building guidelines, submitted by campground boards and approved by the mission center officers in consultation with the combined campground executive committees." This resolution therefore restricts the use of the Campground Sales Fund from being used for operating expenses.

How much income is needed annually to operate Blue Water?

The current operating budget is $173,500. That amount covers the basic necessary operating expenses and a part-time caretaker. It does not account for any large unforeseen expenses, much proactive maintenance/repairs or additional funds to build up the reserves. Looking toward 2027, we expect insurance and utilities to increase and may need to increase the budget for maintenance and repairs. If the current staffing level is maintained, an operating budget of at least $190,000 may be needed. But again, that just covers the necessary operating expenses.

Why is the resolution being proposed now?

Mission Center Officers are extremely concerned about Blue Water's finances and ability to continue operating. With the current projection of operating funds running out this spring and impending changes in board leadership, we want the option of selling the lakefront, which requires authorization by the

mission center conference, to be available, if necessary. We also feel that additional time and preparation would be necessary for the conference to consider sale of the campground(s).

Does the resolution require sale of the lakefront?

No. The resolution, if approved, only authorizes the sale of the lakefront, meaning that it could be sold if that decision is made.

Can the resolution be amended to allow for the sale of the whole campground or a different campground?

No. An amendment to the proposed resolution that would authorize the sale of additional property would go beyond the scope of the proposal. To do so would require approval from the Mission Center President (MCP) per the conference's resolution on initiation and consideration of legislation. The MCP does not intend to approve additional legislation on this topic and would therefore rule such an amendment out of order.

How much of the net proceeds will Blue Water receive if the lakefront is sold?

The second resolved paragraph in the resolution states "that it be recommended to the field apostle and Presiding Bishopric to use net proceeds from the sale of this property to support the operating or maintenance needs of Blue Water Campground." Mission Center Officers, in consultation with field leadership, have already requested and obtained confirmation that Blue Water would receive 100% of the net proceeds from sale of the lakefront for its operational needs. This would be a one-time exception to the church's net proceed policy given the unique circumstance.

Will selling the lakefront solve Blue Water's financial problems?

Selling the lakefront is not believed to be a long-term solution to Blue Water's financial problems and sustainability. However, it would provide funding needed to operate while giving the Board additional time to examine campground viability, develop a strategic plan, try to increase campground usage, and form active committees focused on long-term stability.