

2022 ANNUAL SUMMARY



American Baptist

FOUNDATION

For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life.

Indeed, God did not send the Son into the world to condemn the world but in order that the world might be saved through him.

John 3:16-17

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It is perhaps the most famous verse in Scripture. So famous, the reference even pops up on signs at football games, John 3:16. This paraphrase summarizes it. “God loved the world so much—he sent his son to save it”. It’s John 3:17, however, that may cause deeper reflection. It reads:

Indeed, God did not send the Son into the world to condemn the world
but in order that the world might be saved through him.

Jesus was sent to be a bridge between God and God’s people. The rest of the Gospels will take that bridge metaphor one step further. Jesus calls his followers to be the bridge that connects people to him. As people of faith, we too are called to be a bridge whether we be individuals or groups. In our increasingly more secular culture we are the bridge that will lead people into a deeper connection with Christ. We sustain the ministries that reach new people with the Gospel message, and because of those actions grow people in their faith.

Our legacies give us a way to serve as a bridge beyond our lifetimes. Through our planned gifts, we ensure the ministries that we love can serve as a bridge for future generations. This Annual Summary is filled with stories made possible by bridge-builders -- people who used their legacies to continue spreading the Good News. Bridge-builders like:

- *Queen Anne Baptist Church*, whose project Pursuing Racial Reconciliation through Stories of Mattering and Marginality will educate and encourage young adults to pursue racial reconciliation, made possible through the legacy of Gordon and Virginia Palmer.
- *United Baptist Churches of Burundi*, for developing Prevention of Trafficking Persons (TIP) and Care for Survivors, effort also funded through the Palmer’s legacy gift.
- *American Baptist Churches of Pennsylvania & Delaware*, for creating the Harvest Fund Endowment to provide resources for evangelism, church revitalization and discipleship ministries both locally and across the world.

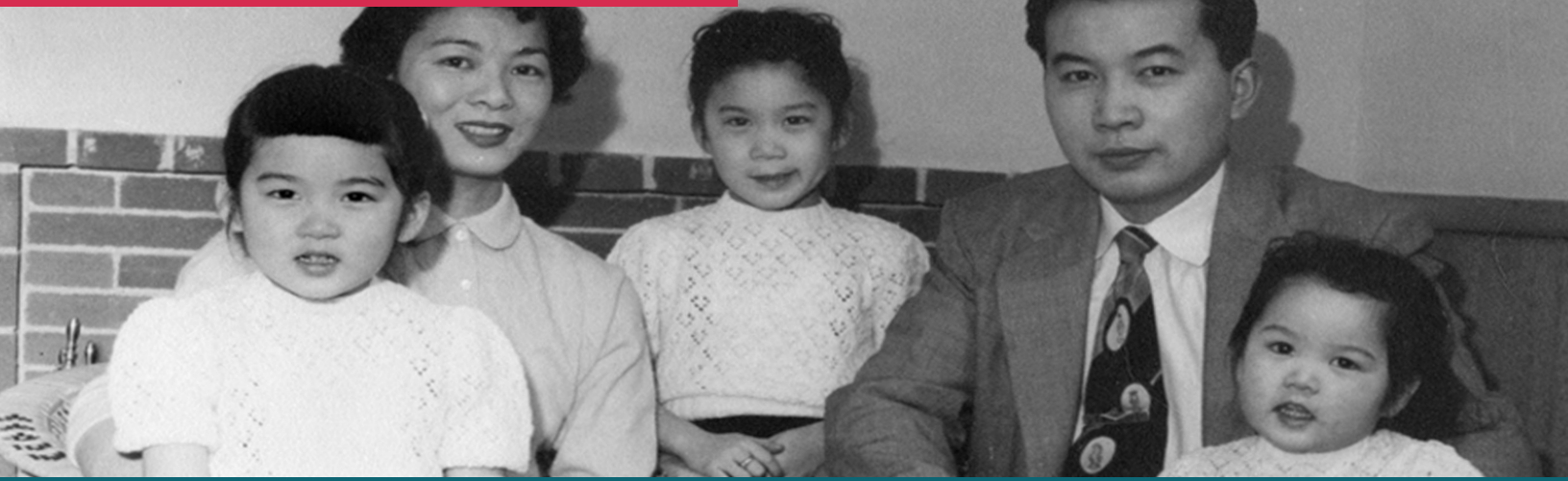
Because you may feel called to be a bridge-builder, the American Baptist Foundation is ready to provide the assistance you may welcome in creating your own legacy goals. We can help you create a plan that builds a bridge between future generations to Jesus through the ministries you care about.

Together in Christ,



Christine Roush, *Chief Executive Officer*





Bridging the Generations

One of the bridges provided by the American Baptist Foundation (ABF) is offered through the program entitled Strengthening Your Financial Future (SYFF, see page 19). This resource can connect financial support from a maturing generation to projects that will affect future generations.



A prime example of SYFF that occurred in 2022 was the creation of the Howard and Wahly Quan Family Endowment, which will benefit the First Chinese Baptist Church (FCBC) of San Francisco, California.

Howard and Wahly Quan grew up in San Francisco's Chinatown and were married at the First Chinese Baptist Church in 1947. Their three daughters benefitted especially from the church's extensive ministries, most notably, its music ministry. Of the children, one remains active in the church, Wendy, the youngest. She is a living witness to the church's influence:

"We lived about a half-hour away from the church by car and were regularly provided transportation by our wonderful high school choir leader. Our dedicated youth leaders also gave us rides and once led us on a mission tour down the California coast, from San Francisco to Pasadena, where we sang and stayed overnight in several churches. Undoubtedly, such experiences influenced me to continue in our music ministry. I am now a soloist and one of the directors of adult choirs."





The development of the endowment was encouraged through contact with the Rev. Rick Barlow, an ABF donor advisor from coast to coast. He observes:

“Wendy is an FCBC servant leader, demonstrated by her being the current chair of the church’s gift planning committee. She continues to honor the Quan family through the endowment, which will fund projects affecting generations yet unborn. She believes, as do I, that the future is bright for those who prepare for it.”



The Quan Family Endowment memorializes Wahly, who was active in church life until her recent death at 96 years of age, and Howard, who died unexpectedly at the age of 58. Because he excelled at home remodeling and custom wood cabinetry, the endowment fund that bears their names is dedicated to capital improvements. First Chinese Baptist Church’s building is more than 115 years old, and the endowment will help fund such projects as window replacement and energy improvement.

The Rev. Dr. Donald Ng, was the church’s senior pastor from 1998 to 2015. During his tenure a number of earthquake retrofit renovations were accomplished. Dr. Ng says:

“One of the projects, which was left undone by the retrofit and which will be funded by the endowment is the replacement of the many windows dating back to 1908. They aren’t energy efficient and allow urban pollutants and noise into our Sunday school classrooms. But the most important reason to maintain the church home to its highest standards is so that it will continue to be a beacon of hope in Chinatown to neighbors and tourists alike.”

THE HARVEST ENDOWMENT

PLANTING TODAY FOR GOD'S HARVEST TOMORROW

Bridging 48,400 Square Miles with Ministry



The *American Baptist Foundation (ABF)* collaborates in outreach efforts with 30 regions nationwide. One of those is the *American Baptist Churches of Pennsylvania and Delaware (ABCOPAD)*, which celebrated 50 years of ministry in 2022.

The two-state region is comprised of 281 churches over its 48,400 square miles, not including Philadelphia, which is served by the *Philadelphia Baptist Association*. ABCOPAD has been diligent in empowering its congregations.

That activity has included creating The Harvest Endowment with its theme of "Planting Today for God's Harvest Tomorrow." Sue MacDonald, ABCOPAD's Director of Development, and her committee, joined ABF Associate Executive Director, Linda Cassel, and Donor Advisor, Kris Lutton, in establishing the endowment and encouraging its support, which can be provided by individuals through:

- Bequests in a will
- Gifts of stock or marketable securities
- Gifts of life insurance
- Charitable gift annuities and other planned gifts
- Real estate

Such giving to the endowment provides funds for four different activities. It equips **pastors** who are used by God as encouragers and living examples of what it means to be committed followers of Jesus Christ. This equipping is accomplished through helping to enable leadership and development training, education and credentialing, pastoral and interim ministry placement, spiritual and financial health, and networking among these dedicated godly men and women.



As a bridge to the future, The Harvest Endowment also funds discipling **a new generation** through youth leadership training, mentoring and networking, scholarships, and youth programming. For example, in September 2022 the Regional Ministry Associates for Student Ministry brought together youth groups from Pennsylvania and Delaware for ABCOPAD's first large group gathering since the pandemic. Adult leaders along with junior and senior high youth met to encourage and support one another as well as deepen their faith in Jesus.



The endowment additionally addresses the desire of **congregations** to grow and mature by supporting evangelism and discipleship training, pastoral searches, stewardship development, and conflict mediation. The Rev. Mark Mahserjian-Smith, the acting regional executive pastor says:

“The vision of churches to reach people for the Kingdom of God is primarily why Christ created the church. The use of the endowment makes clear an important fact: provision follows vision. And to stimulate further that vision across the region, ABCOPAD has trained geographic pastoral servants to come alongside of local congregations.”

A fourth benefit of The Harvest Endowment is how it helps the region support mission not only within Pennsylvania and Delaware but also **worldwide**. These endeavors can include community development, training and education, vocational development, church planting, and disaster relief.

ABF continues teaming up with ABCOPAD leaders to promote giving to this powerful, wide-ranging endowment. The initial result is that the region has already received gifts that have doubled the first goal of \$50,000—a reflection of its 50 years of bridging 48,400 square miles with ministry!



A Bridge of Hope

The results of poverty are often lack of food, poor health, and limited education and job opportunities. This is certainly true in the landlocked African nation of Burundi.



Although this country (smaller in size than the U.S. state of Maryland) has abundant natural resources, decades of civil war and other conflicts have impacted Burundi's economic growth and employment opportunities for its citizens. Today, more than half of its labor force is relegated to subsistence farming. It is no wonder that many Burundians fall prey to those who traffic in people with promises of "an easy way to get rich." According to the U.S. State Department's Trafficking In Persons Report, 2022, Burundi's challenging security environment, endemic poverty, and low education levels create an opportunity for traffickers

to take advantage of Burundians in precarious or desperate situations. Both economic necessity and coercion push young women and men into situations of forced labor, including domestic service, construction and factory work, and sex trafficking.



The Union of Baptist Churches in Burundi (in French, UEBB) has designed a project that will provide a bridge of hope to persons affected by human trafficking. The project will focus on educating communities and include care for survivors.

Queen Anne Baptist Church is a welcoming, diverse, and inclusive gathering of Christians committed to deepening relationships with God, others, and self through worship, fellowship, education, and community involvement.

The Rev. Dr. Victoria Carr-Ware, Senior Pastor, says:

“We follow Jesus wholeheartedly as we seek to reflect the love, mercy, and hope of our faith to our neighborhood and beyond. In addition to weekly worship, we support a variety of local and global missions. For instance, in collaboration with various Seattle partners, we provide meals to youth who are homeless, school supplies, and clothing. We strive to be an antiracist church through education, representation, support for Black, indigenous, and people-of-color businesses, and worship and liturgy.”

The goal of this project is for participants to have quality time to reflect on individual beliefs, values, and behaviors that can lead to an awareness of the systems and structures which perpetuate racist assumptions, attitudes, and activities. Such a goal can help identify the practice of making space within congregations and organizations for diverse voices.

Dr. Carr-Ware summarizes the project’s visionary outcome by observing,

“We understand it is not enough to say we’re antiracist. We must work to dismantle the sin of racism in our society, culture, and especially our church.”



During our years of ministry, American Baptist Foundation (ABF) has managed charitable trusts, gift annuities, endowments, donor advised funds, investment accounts, and other planned giving assets. A long tenure of prudent administration and investment management continues to help us ensure that the needs of our donors, members, and other ABF partners in ministry and mission are met. Note the following financial highlights for 2022 (pre-audit).

\$156.4 million in total assets under management

\$8.5 million in income distributions to our donors and income beneficiaries

\$402,260 in final distributions to ministries

Life Income Agreements

Life income agreements allow donors to establish gifts that also produce income for themselves or designated individuals, usually for life. At the end of 2022, ABF managed agreements included:

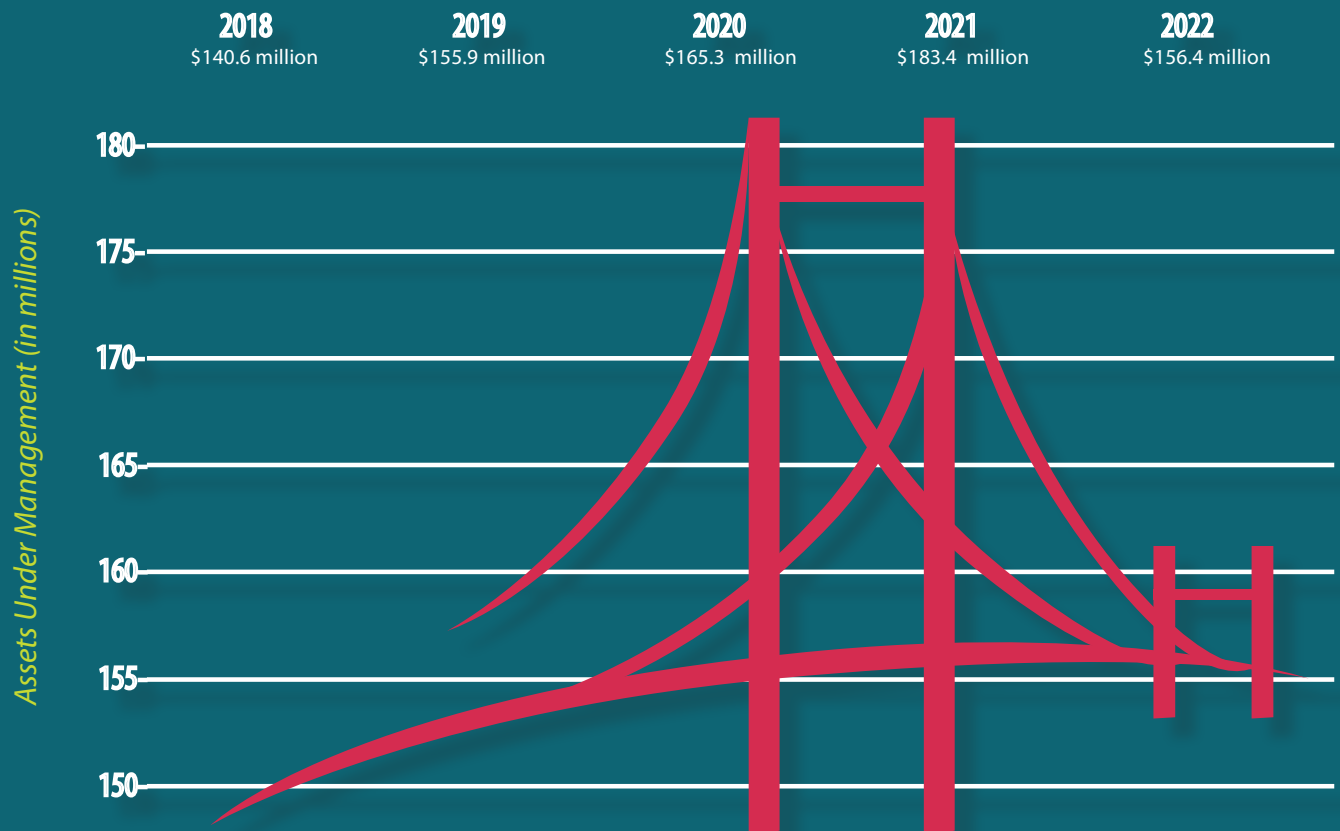
Charitable Trusts – 82 trusts managed totaling **\$17.5 million**

Charitable Gift Annuities (CGAs)– 320 CGAs managed with **\$8.1 million** held in reserves

Other Agreements Managed for ABF Partners – 20 accounts totaling **\$685,497**

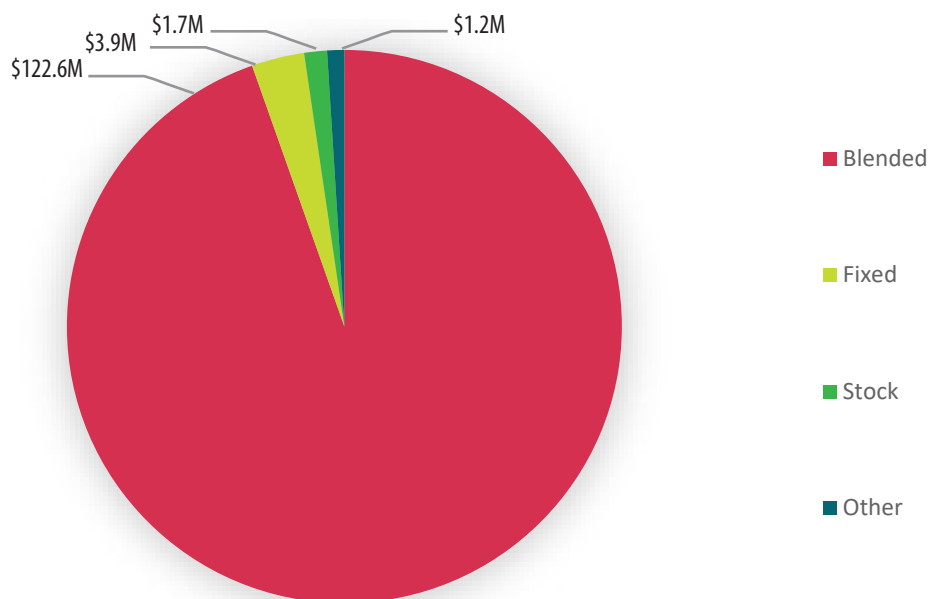
Assets Under Management

Financial Summary Year



Investments and Endowments

American Baptist Foundation's investment and endowment platform consists of three active and professionally managed investment options. Total investment and endowment assets managed as of December 31, 2022 were **\$129.5 million**, including an estimated **\$128.1 million** specific to the investment and endowment platform.



During 2022, new accounts were added to the investment and endowment platform. A total of **\$15.1 million** in new contributions were received for new and existing accounts. The 2022 Blended, Fixed and Stock portfolio returns were **-17.65%**, **-13.28%** and **-16.48%**, respectively — finishing in line with their respective benchmarks of **-15.36%**, **-13.01%**, and **-17.31%**.

Investment Performances**

	2022 Y-T-D	2021	2020	2019	2018	2017	3 YR	5 YR	10 YR
Blended Portfolio	-17.65%	9.98%	12.48%	19.21%	-10.34%	16.66%	1.60%	2.74%	5.32%
Benchmark***	-15.36%	10.89%	12.11%	19.06%	-8.09%	14.27%	2.55%	3.72%	5.99%

** Performance figures are net of ALL fees, including administrative fees. Benchmarks do not include administrative fees. ABF utilizes Socially Responsible Investment (SRI) screens (no Alcohol, Firearms, or Tobacco). Benchmarks do not.

*** Bench: S&P 500 (25.2%)/Russell 2500 (15%)/MSCI AC World (19.8%), Barclay's Intermediate Government (40%).

Investment Performances**

	2022 Y-T-D	2021	2020	2019	2018	2017	3 YR	5 YR	10 YR
Fixed Portfolio	-13.28%	-2.46%	6.09%	6.17%	0.99%	2.56%	-3.22%	-0.50%	0.21%
Benchmark***	-13.01%	-1.44%	6.51%	6.80%	1.65%	2.14%	-2.65%	0.10%	0.81%

** Performance figures are net of ALL fees, including administrative fees. Benchmarks do not include administrative fees. ABF utilizes Socially Responsible Investment (SRI) screens (no Alcohol, Firearms, or Tobacco). Benchmarks do not.

*** Barclay's Intermediate Government (100%).

Investment Performances**

	2022 Y-T-D	2021	2020	2019	2018	2017	3 YR	5 YR	10 YR
Stock Portfolio	-16.48%	16.67%	15.25%	25.12%	-13.12%	21.23%	5.15%	5.49%	8.33%
Benchmark***	-17.31%	19.12%	15.31%	26.71%	-14.41%	23.20%	5.71%	5.88%	9.27%

** Performance figures are net of ALL fees, including administrative fees. Benchmarks do not include administrative fees. ABF utilizes Socially Responsible Investment (SRI) screens (no Alcohol, Firearms, or Tobacco). Benchmarks do not.

*** Bench: S&P 500 (42%)/Russell 2500 (25%)/MSCI AC World (33%).

QUEEN ANNE BAPTIST CHURCH 1936

A Bridge for Racial Reconciliation

The tapestry of our nation has been woven by the actions of a multitude of ethnic groups. One example of that is reflected in the history of the Queen Anne Baptist Church of Seattle, Washington. Its roots can be traced to Swedish and German Baptists, but the congregation's racial and ethnic makeup has changed over the years. It is shifting from being a predominantly Euro-American church to having members and leaders who are Asian, Black, Latinx, and of other backgrounds.

The American Baptist Foundation awarded a grant in 2022 from the Palmer Trust to this church for a project that will act as a bridge for racial reconciliation. The apex of the project will be a weekend retreat that is designed to educate and encourage young adults to pursue racial reconciliation in the congregation and beyond.



Monthly drop-in gatherings will precede the retreat in order to build a sense of community across ethnic and racial differences, fostering the capacity to show up enthusiastically for the retreat. That event will use facilitated conversation as well as individual, small group, and large group exercises. It will also incorporate stories of mattering and marginality from Christians having a variety of ethnic and racial identities. The retreat format will naturally lend itself to reflect on these personal histories.

Additionally, through multi-cultural worship experiences, participants will be invited to identify how God is at work in their lives and to celebrate the factors from various cultures that lead to a greater understanding of who God is.



The UEBB, which began its mission in 1928, today is engaged in holistic ministry that includes evangelism, discipleship, theological education, community and economic development, the abolition of gender-based violence, and education. At present the UEBB has 230 active churches and 52,000 members and has officially partnered with American Baptist International Ministries (IM) since 2000.



Together over the years, the Union of Baptist Churches in Burundi (UEBB) and International Ministries (IM) have supported Vacation Bible Schools, leadership development and educational scholarships, training and capacity building for women and men, economic and community development projects, evangelism, theological education, and discipleship programs.

In 2022, a grant from the Palmer Trust Fund was awarded through the American Baptist Foundation to support the UEBB's implementation of this new anti-trafficking program. Local pastors will be trained regarding how to prevent trafficking and also identify and care for the survivors in their congregations. Local churches will be involved in all aspects of the program, which reflects the Palmer grant theme, "Empowering Partners and Personnel to Spread the Good News of Jesus Christ in Word and Deed."

Karen R. Smith, IM's Area Director for Africa, explains:

"The grant will fund workshops that will address the psychological and spiritual needs of those who are survivors of human trafficking. Participants will be introduced to financial literacy and vocational training such as nursing, secretarial work, baking, and handicrafts. Additionally, we celebrate that this funding will provide educational seminars that will address the prevention of trafficking throughout the country."



The Value of Our Stories is Invaluable, and the unmeasurable value comes as we share them. Sharing my story brings clarity to me—to better know myself and God’s impact on my life. And sharing my story can bring encouragement to other people—that God is faithful in all the places of their lives. Like most, my life story is a mix of hills, valleys, and plateaus. My life experiences have led me to Scripture favorites, including Romans 8: 28 and Isaiah 41: 10.

One experience was an unforeseen blessing of an inheritance. I wanted to be a good steward of this blessing like the wise servant in the parable of the talents. I sought Christian guidance, and going forward, I trust God in every related decision.

Recently I invested in a Charitable Gift Annuity (CGA) with American Baptist Foundation. This provides me an income and an opportunity to include a charitable gift, which I designated to ABCOPAD’s Harvest Endowment. This fund supports equipping pastors, student ministries, mission outreach, and growing God’s people in our congregations. I have been blessed by ABCOPAD excellence in Biennials, ABW, leadership, worship, teaching, and more. My Charitable Gift Annuity helps to ensure the next generation has the opportunity to receive ABCOPAD blessings.

Brenda Daelhousen

First Baptist Church, Reading, PA

March 30, 2023

The **Virginia and Gordon Palmer Jr. Trust (VGPT)** of the American Baptist Foundation (ABF) seeks to support priority ministries in partnership with our members: *American Baptist Home Missions Societies (ABHMS)*, *the Multi-Region Corporation (MRC)*, and *International Ministries (IM)*. The VGPT was created in 1999 as a permanent endowment to ABF. The Trust is to be administered by ABF in accordance with established guidelines and principles. For 2022, ABF administered two grant cycles, with a total of 38 ABHMS awardees and 16 IM awardees. They are;



American Baptist Home Mission Societies (ABHMS)

New Life Christian Fellowship

Queen Anne Baptist Church

NextGen Church

Kaighn Avenue Baptist Church

First Baptist Church Moorestown

STAR Club, Inc

Kodiak Baptist Mission

First Baptist Church of Bethlehem

Way Club

Chin Association of Maryland

Wayne Park Baptist Church

Alliance of Asian American Baptist Churches

Camp Arrah Wanna, Inc.

Massachusetts Baptist Multicultural Ministries

American Baptist Women's Ministries

Shiloh Baptist Church

Karen Baptist Churches in the USA

Cameron Community Ministries

ABC of New York State

Edna Martin Christian Center

Restoration Ministries of Greater Cleveland Inc

ABC of the Central Pacific Coast

Lake Street Church of Evanston

SOS Strengthening Our Students

Eloheh/Eagle's Wings

Stelton Baptist Church

The Baptist Student Foundation at Purdue

Detroit Friendship House

Evergreen Association of American Baptist Churches

First Baptist Church of Lincoln

Pilgrim Rest Missionary Baptist Church

Iglesias Bautista de Jaguas

31st Street Baptist Church

Andover Newton Seminary at Yale Divinity School

American Baptist Churches of the Rocky Mountains

Corporacion Milagros del Amor

Heart Reach Neighborhood Ministries

ABC of the Central Region

International Ministries (IM)

Free Baptist Church of Angola

Association pour la Mission integree Burundi, AMI

Integrated Ministries for Ethnic Minorities Foundation

International Myanmar Baptist Fellowship

Union of Indonesian Baptist Churches

Baptist Convention Sierra Leone

ABC of Nebraska, ABC Mid-American, ABC Dakotas,

& ABC Central Region

The ABM Hong Kong Swatow Baptist Church Community Service Association

IMCC Prevention, Intervention and Rehabilitation in Human Trafficking II

Nanjing Union Theological Seminary in China

India Mission Coordination Committee

American Baptist Foreign Mission Legacy Trust

Fundacion SEPAZ

Union Baptist Churches of Burundi

Nicaragua Baptist Convention**

** Multiple projects awarded



The John Mason Peck Society was established in 1996 as a way to acknowledge all those —past and present—who have worked with the Foundation to remember American Baptist ministry and mission in their charitable estate plans.

John Mason Peck Members*

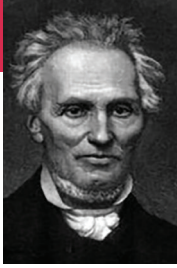
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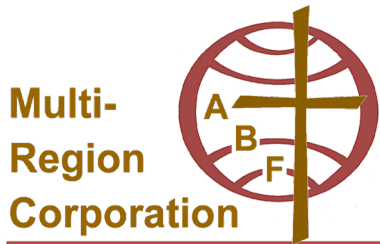
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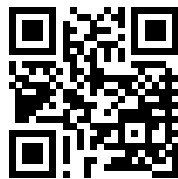
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