

F UNDATION

Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ.

For we were all baptized by one Spirit so as to form one body—whether Jews or Gentiles, slave or free—and we were all given the one Spirit to drink. Even so the body is not made up of one part but of many.

1 Corinthians 12:12-15 (NIV)

# Table of Contents

From the Chief Executive Officer	2
Many Parts, One Body	
SYFF Program Spotlight	4
Canaan Baptist Church, GEM Endowment	
American Baptist Member Spotlight	6
Rev. Mindi Welton-Mitchell, Executive Minister, ABC of Wisconsin	
American Baptist Mission Spotlight	8
Indian Mission Coordination Committee, A Voice for the Voiceless	
American Baptist Ministry Spotlight	10
Belfair Community Church, Living Water Mobile Shower and Laundry Trailer	
2024 Financial Summary	12
American Baptist Donor Testimonial	14
Rev. Dr. Lillian Ramos	
The Virginia and Gordon Palmer Trust	18
2024 ABHMS & IM Grant Award Recipients	
John Mason Peck Society	20
The Foundation	24

We are family! We are the body of Christ! News feeds and social media constantly bombard us with messages of polarity and division. Yet as Christians — we are all members of the same family — Christ's family. The work of the Lord requires every one of us to do our part, and each of us brings our unique talents, skills and passions to the task. Coming from that same Spirit of the living God at work in our world, we all have our role to play.

Our shared family of mission seeks to introduce Jesus to a world in desperate need of hope and healing. From your neighborhood church where you worship, the Region in which you live, the programs of our American Baptist Home Mission Societies here in this country, to our International Ministries work throughout the world — American Baptists are serving as the hands and feet of Jesus Christ. It takes all of us!

Our American Baptist family needs your support. Through your planned gifts — wills, estate plans and beneficiary designations — you can leave a legacy that will ensure the ministries that matter most to you now are still here serving generations to come. We are a great family! As you read the stories in this Annual Summary, may you be encouraged. I pray you will be inspired to create your own legacy, and play your part in sustaining our great American Baptist work in the world. Contact the Foundation today to learn more about how you can create your own legacy of love!

In service together,

Christine Roush

Oris (2.

Chief Executive Officer





# The Body of Christ Locally

The image of the Body of Christ that the apostle Paul outlined in 1 Corinthians 12 is clearly reflected in the numerous ministries of each local congregation. These are made possible by the various "parts of the body," its members. The American Baptist Foundation (ABF) offers a spectrum of beneficial, proven services that can support such ministries. One of these services is the Strengthening Your Financial Future (SYFF) Program. SYFF assists churches—as well as individuals, Regions, and ministry organizations—to develop and promote customized planned giving steps. These result in immediate impact and long-term financial sustainability.



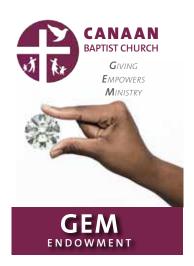


To appreciate SYFF's value to a congregation, consider the story of the Canaan Baptist Church in Philadelphia, Pennsylvania. In 2017 the congregation's pastor, the Rev. Dr. Derick Brennan, reached out to the Foundation, based on his awareness of the benefits of endowments. Those benefits then and now include providing a steady, predictable source of funding for ministry in the present while building financial stability for the future.

The Rev. Perkin Simpson, ABF's Executive Director at that time, guided the church's commitment in establishing the Giving Empowers Ministry (GEM) Endowment. He has observed,

"The partnership between Canaan Baptist Church and the Foundation is an excellent model of how the body of Christ can be strengthened."





That strengthening is illustrated by the three-tiered focus of the GEM Endowment.

1) The Mission Fund is designed to provide: support for neighborhood initiatives in reducing the effects of poverty, local partnerships in job training and business development, and worldwide projects through teaming up with American Baptist International Ministries. 2) The Youth Fund is committed to nurturing tomorrow's leaders through mentoring and enrichment programs as well as providing financial assistance to students pursuing a four-year college degree. 3) The Worship Fund can undergird major worship center capital improvements and property acquisition. In reflecting on how the endowment was established, Dr. Brennan states:

"The Foundation understood how to navigate communications for a diverse body of believers so that all age groups with various backgrounds came to understand the benefits of having an endowment. The existence of our church, which was founded in 1908, is the result of the commitment of that great 'cloud of witnesses' from the past. The GEM Endowment provides a way for us now to fulfill the similar obligation we have for those who will come after us. In that way they will not be as financially hindered to further advance God's kingdom."

The Foundation's collaboration with the church continues as the congregation's ABF donor advisor, Magda Armagos, celebrates, saying:



"I am honored to be working with Pastor Brennan and the endowment committee and look forward to many more years when that collaboration—through such events as seminars on planned giving—can ensure the growth of the endowment. As that happens, it will stimulate the financial future of the ministry and provide a means for members and friends of the church to create long-lasting legacies that will reflect their faith journeys."



Three of the ways that the American Baptist Foundation (ABF) serves the Body of Christ, include: 1) being a trusted institution for managing endowments and providing sensitive advice, 2) providing financial empowerment for new ministries through overseeing The Virginia and Gordon Palmer Trust Grant program, and 3) walking alongside congregations when they feel it is time to close.



Each of these is clearly illustrated by ABF's relationship with the American Baptist Churches of Wisconsin. The Body of Christ is manifested in our age by the existence of churches. Like every living organism, churches have a lifespan. It is not easy for a church to acknowledge the fact that its mission has been fulfilled and can close. But with ABF's help it can be an energizing step both for that church and for other ministries. The Memorial Baptist Church of Fond du Lac, for instance, was started as a new church plant in the 1950s, but it had struggled to grow. While the church was effectively serving its members and the community, it had been in decline for many years.



With the pastoral counsel of Mindi Welton-Mitchell along with help of the Foundation, church members decided it was time to close. And with a focus on the future, they decided to use the church's remaining financial resources and the sale of its building to create the Memorial Baptist Legacy Fund. This fund is to be used to energize new mission and worshiping communities, particularly in the Fox Valley area. The decision led to a celebration worship service on August 11, 2024, where former and present members gathered to give thanks for the past and anticipate hope for the future.

The Wisconsin region, composed of 54 congregations in the state, developed a successful proposal that led to a grant from the Palmer Trust. The Rev. Mindi Welton-Mitchell, Regional Executive Minister, explains how those funds have already energized regional ministry:



"Under the umbrella of the 'Inclusive Hybrid Ministry Project,' we have emphasized that churches can use streaming worship services for a larger congregation that can include those facing physical limitations and distance. Online ministries can also involve Bible studies, digital greeters and ushers, Zoom fellowship hours, and podcasts."



Much of this new way of outreach requires training. So, the region held a "Digital Ministry That Clicks" workshop, which was recorded. This means that the energy put forth for a single workshop is being multiplied by churches in the region and beyond that view it.

Speaking of the region's relationship with ABF, Rev. Welton-Mitchell states:

"The Foundation has helped us remember what God has called us to do. Through its development advusor, Paul Weers, we have received valued advice for our own grant program called 'New Wineskins' as well as for the capital campaign for our regional camp in Waupaca, Camp Tamarack. Paul has also guided us with the region's investment portfolio and worked directly with local congregations as they address how to energize their ministries. I encourage other regions and churches to build a relationship with their local ABF representative for guidance and support."



In celebration of the Foundation's ministry with the Wisconsin region, Paul observes,

"While the closing of a church is difficult, knowing that its legacy of ministry will continue for years ahead is gratifying. Likewise, we can rejoice that the use of Palmer grants and the wise investments provided through ABF also strengthen the response to Christ's call to 'go into all the world."



# The Body of Christ on the Other Side of the Globe

By establishing a permanent endowment with the American Baptist Foundation (ABF) in 1999, Virginia and Gordon Palmer envisioned a significant way to support the Body of Christ. Their estate planning goal was to strengthen ministries regionally, nationally, and internationally beyond their lifetimes. In fulfilling that plan, one of the grants from the Palmer Trust in 2024 was awarded by ABF to the India Mission Coordination Committee (IMCC) whose headquarters are in Balasore, Odisha, India.



The creation of the IMCC was one of the results of the All-India Baptist Summit of 2014, marking 175 years of the outreach in India by American Baptist International Ministries (formerly the American Baptist Foreign Mission Society). Specific forums, which included youth, religious freedom, and women, were formed during that momentous conference. In its concluding declaration related to the Women's Forum were these words of confession:

"We have failed to provide opportunities and avenues for women to exercise their God-given gifts and abilities in ministry."



As a response to that shortcoming of the past, IMCC submitted a successful 2024 proposal for a Palmer Trust grant to fund a women's awareness program in 2025. Entitled "A Voice for the Voiceless," it is designed to raise the level of consciousness for the concerns of women in ministry, human trafficking, domestic violence, and women's self-sufficiently. Plans call for a three-day conference for approximately 200 representatives, who will return to their locations and conduct training sessions based on the content they learned.



The women-in-ministry topic, for instance, will address how the culture in India can still reflect the misconception of women being inferior to men. Many women who aspire to enter Christian ministry and experience theological training do not find many opportunities in the church to serve, except a few who select a ministry of teaching in theological institutions. Ordained women with pastoral ministry skills are usually limited to use their education and ability only in ministries to women or children.

Domestic violence is another area that the church has failed to address. Often domestic violence is suppressed within the family. "A Voice for the Voiceless" project is designed to create mass awareness of this problem so that it can lead to open discussion and measurable action in the church.

The Rev. Samaresh Nayak, Executive Director of IMCC, observes:



"Thanks to the Palmer grant, we believe that this training can bring robust women's leadership that will improve our homes, churches, and communities at large. This can happen particularly as those men who are presently key leaders of the different partner groups can gain further understanding about the situations faced by women. In that way these women who are prepared for leadership positions can be encouraged and endorsed as legitimate leaders."



# The Body of Christ Cares for Vulnerable Neighbors

"Cleanliness is next to godliness." Although often quoted in an ecclesiastical tone, that well-known phrase is not found in the Bible. However, it does contain an element of truth when applied to maintaining one's health. And the very act of bathing is certainly in the scriptures—from ritual baths in the Old Testament (Exodus 29) to references in the New Testament of a pool where healing could occur (John 5:1-7) and Jesus washing the disciples' feet (John 13:1-10).



Those biblical dusty roads can still be found. One such place is in Belfair, Washington, where there are numerous forests and a multitude of dirt roads. Because of skyrocketing housing costs, many Belfair citizens call the woods their home. They live in tents or campers where there are no utilities, including no water for bathing or laundry. With the continual wet weather in that part of the country, people struggle just to stay clean.

The Belfair Community Church has always had "a big heart for the community." The church's facilities, for example, are used as the town's Salvation Army hub where residents can obtain basic help. With such ever-present needs, the Church Council (shown here) brainstormed about what more they could do to serve others in Christ's name. Their pastor, the Rev. Jamie McMahan, was reminded of an idea from many years ago—using a trailer that was fitted to provide mobile laundry services.



# 2024 ABHMS Palmer Grant Awardee



The church is one of 138 congregations that form the American Baptist region known as Mission Northwest. When church members were informed that its region was offering grants to fund new ministries, they further researched the idea of a laundry trailer that would also have showers. Then the congregation learned about the American Baptist Foundation's Palmer grants. After having submitted successful proposals in 2024 to both sources, additional funds were raised from the congregation & community. That meant that they had enough financial resources for this important, new ministry.

Pastor McMahan observes:

"God has told us that we are indeed our brothers and sisters' keepers. When one among us is struggling, we all struggle. A warm shower and clean clothes are really just the most basic things that give a human being dignity, not to mention better health. By dreaming big on behalf of our most vulnerable neighbors, and acquiring this 'Living Water Mobile Shower and Laundry Trailer,' we truly believe this is to be a place where the will of God will be done 'on earth, as it is in heaven.' We are so grateful for the grants from the Palmer Trust and our region that have made a dream become a reality."



Katrina Ellicot, the church's Minister of Outreach, describes what might be possible as the church's vision is fulfilled in 2025:

"Because it will be a mobile trailer, it can be situated in various locations where needs are evident. It's also possible that other community organizations will

want to team up with our congregation to ensure the trailer is seldom idle. And even as our church has an outdoor food pantry that's always available, we might expand this ministry that uses a trailer to include not only shower and laundry facilities but also a place for distributing meals."





# 2024 Financial Summary

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 2024 (pre-audit).

\$188.7 million in total assets under management\$9.1 million in income distributions to our donors and income beneficiaries\$1,625,362 in final distributions to ministries

### **Life Income Agreements**

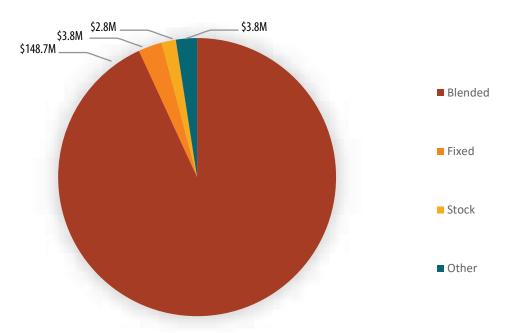
Life income agreements allow donors to establish gifts that also produce income for themselves or designated individuals, usually for life. At the end of 2024, ABF-managed agreements included:

Charitable Trusts – 74 trusts managed totaling \$18.9 million
Charitable Gift Annuities (CGAs) – 284 CGAs managed with \$8 million held in reserves
Other Agreements Managed for ABF Partners – 18 accounts totaling \$819,115



#### **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, 2024 were **\$159.5 million**, including an estimated **\$157.6 million** specific to the investment and endowment platform.



During 2024, new accounts were added to the investment and endowment platform. A total of **\$10.6 million** in new contributions were received for new and existing accounts. The 2024 Blended, Fixed and Stock portfolio returns were **9.8%**, **-.06%** and **13.72%**, respectively — finishing in line with their respective benchmarks of **9.5%**, **1.25%**, and **15.23%**.

#### **Investment Performances\*\***

	2024 Y-T-D	2023	2022	2021	2020	2019	3 YR	5 YR	10 YR
Blended Portfolio	9.84%	15.45%	-17.65%	9.98%	12.48%	19.21%	1.50%	6.99%	4.83%
Benchmark***	9.50%	14.49%	-15.36%	10.89%	12.11%	19.06%	2.29%	7.59%	5.76%

<sup>\*\*</sup> 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.

#### **Investment Performances\*\***

	2024 Y-T-D	2023	2022	2021	2020	2019	3 YR	5 YR	10 YR
Fixed Portfolio	-0.06%	5.22%	-13.28%	-2.46%	6.09%	6.17%	-3.81%	0.05%	0.78%
Benchmark***	1.25%	5.53%	-13.01%	-1.44%	6.51%	6.80%	-3.28%	0.56%	1.21%

<sup>\*\*</sup> 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.

#### **Investment Performances\*\***

	2024 Y-T-D	2023	2022	2021	2020	2019	3 YR	5 YR	10 YR
Stock Portfolio	13.72%	21.68%	-16.48%	16.67%	15.25%	25.12%	5.84%	11.32%	7.36%
Benchmark***	15.23%	20.60%	-17.31%	19.12%	15.31%	26.71%	5.85%	11.92%	8.47%

<sup>\*\*</sup> 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.

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

<sup>\*\*\*</sup> Barclay's Intermediate Government (100%).

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



I became an American Baptist after visiting a church that immediately made me feel welcomed. As soon as I visited it, I felt a sense of family, and I cherished feeling at home. My experience there made me feel like I truly belonged.

Joining this congregation was one of the best decisions I've ever made. Over the years, this church has nurtured my spiritual life in countless ways, and the memories I've built there continue to hold a special place in my heart.

Throughout my journey, I've had the privilege of meeting American Baptists from across the country and even internationally. Regardless of where I've traveled, I've always felt that deep sense of belonging to a unique and loving family. I believe this is where Christ has called me to be, and it's a community that has shaped my faith in profound ways.



I've been honored to serve the denomination in various capacities over the years. I do so not only with a sense of duty, but with the firm belief that this is where the Lord has called me to serve alongside my American Baptist family.

It's this very sense of family and belonging that has inspired me to leave a legacy gift. Just as this community has supported me spiritually and emotionally, I want to ensure that future generations are blessed with the same opportunities to grow and serve in God's work.



I am incredibly proud to be an American Baptist, and to have had the privilege of serving in ministry alongside such faithful witnesses. Through every season, this denomination has remained committed to spreading the Gospel, making disciples, and developing pastors and churches. I've been deeply blessed by my American Baptist family, and for that, I am truly grateful.

- Rev. Dr. Lillian Ramos

The **Virginia and Gordon Palmer Jr. Trust (VGPT)** of the American Baptist Foundation (ABF) seeks to support priority ministries in partnership with our members: *the Multi-Region Corporation (MRC), American Baptist Home Missions Societies (ABHMS),* 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 2024, ABF administered two grant cycles, with a total of 15 MRC awardees and 16 IM awardees. They are:



## **International Ministries (IM)**

## **American Baptist International Ministries**

Fish farming and vegetable gardens for marginalized groups in Mexico

## **American Baptist International Ministries**

Scholarships for low-income Seminary students UEBE

## **American Baptist International Ministries**

Entrepreneurship and Defense of Natural Resources from the local church

### **American Baptist International Ministries**

Construction of Tabitha Baptist Children's Hospice House in Törökbálint (Budapest suburb), Hungary

### **American Baptist International Ministries**

Discipleship and Leadership Training in Namibia, Zimbabwe and Madagascar

#### **American Baptist International Ministries**

Discipleship and Training for Pastors in Senegal and the Gambia

#### **American Baptist International Ministries**

Discipleship and Training for African Women Pastors and Lay Leaders

#### **American Baptist International Ministries**

Training Pastors in Vietnam Highlands

#### **American Baptist International Ministries**

Sharing Christ in Camp in Cambodia

#### **American Baptist International Ministries**

Renovating Space for Ministry Center

#### International Ministries - East & South Asia area

Manipur of Northeast India: Construction of KBC Multipurpose Building

### International Ministries - East & South Asia area

Sunday School Book

#### International Ministries - East & South Asia area

Certificate of Pastoral and Church Leadership for Korean Pastors and Lay Leaders

#### International Ministries - East & South Asia area

A Voice for the Voiceless

#### **Burma Advocacy Group**

Teacher Training for Burma Community Schools in Malaysia

## **American Baptist Home Mission Society (ABHMS)**

**Stelton Baptist Church** 

*Immigrant Support* 

**FBC Parsons KS/Care Cupboard Hygiene Pantry** 

Who deserves to be clean?

**Shiloh Baptist Church** 

Thrive Community Wellness Initiative

**ABC-USA/American Baptist Home Mission Societies** 

"Do Justice, Love Mercy, Walk Humbly" ABHMS Conference

The Border Church

Warmup Weekend with the Border Church

New Hope Baptist Church & Ministers' Council

Sustainable Models for Sabbath Minded Ministry

**American Baptist Churches of Metro New York** 

Migrant Justice, Mercy and Accompaniment

**Evergreen Baptist Association/ABC of Metro Chicago** 

Community, Relationships, and Creation

STAR Club, Inc.

STAR Club Educational Garden Program

**American Baptist Churches of New Jersey** 

Embracing Community: Showing Love to Immigrant Families

**Kodiak Baptist Mission** 

Sustainable Food for Unserved Community

**Maplewood Baptist Church/First Baptist Church** 

**Blessings Ministry** 

**Alliance of Asian American Baptist Churches** 

Voices of Hope: Empowering Immigrant

Burmese Young Adult Leaders through Creative Advocacy

**Berean Baptist Church** 

Freedom From, Freedom To

**Massachusetts Baptist Multicultural Ministries** 

Refugee School Impact

**American Baptist Churches of Greater Indianapolis** 

Required by God: Reframing Politics: Reclaiming the Intended Justice Within.

**Burma Advocacy Group/ABC-USA** 

Using Our Voices as Advocates for Burma

Academia Bautista de Puerto Nuevo

Earth Guardians: Justice, Mercy and Humility in Environmental Stewardship

**First Baptist Church of University Park** 

Clean Water for All: Lead Contamination Response Project

**First Baptist Church of Bethlehem** 

Walking Humbly with Our Neighbors: FBC Bethlehem's Holistic Immigrant Support Initiative

**Belfair Community Church** 

Living Water Mobile Shower and Laundry Trailer

Women's Institute for Solidarity and Empowerment/Japanese Baptist Church (JBC)

Healing from Forced Migration in the Kitchen

**Ottawa University** 

Kaleo Connected

**New Life Christian Fellowship** 

Enriching the cultural fabric of the US

**Bethel Neighborhood Center** 

Bethel Refugees Resettlement Program

**Aya Solutions/Covenant Baptist UCC** 

Healthy Harvest Initiative

**Eloheh/Eagle's Wings** 

Modeling Justice and Harmony for God's Earth

**Berkeley School of Theology** 

Capitalism, Creation Care, and Compassion

**Pilgrim Baptist Church** 

Hope & Comfort Center

**Progressive Baptist Church** 

**Project Impact** 

**Ebenezer Baptist Church of Atlanta** 

Strengthening civic engagement

**First Baptist Church** 

Moses' Basket

**American Baptist National Black Caucus** 

Facing Forward

**Corporacion Milagros del Amor** 

Working on what God sent us to do

# John Mason Peck Society



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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<sup>\*</sup>Members as of 12/31/2024

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