

2017 ANNUAL SUMMARY

“But the fruit of the Spirit is love,
joy, peace, patience, kindness,
goodness, faithfulness”

Galatians 5:22 (NIV)

Connecting People Who Care To Ministries That Matter

Table of Contents

Greetings	2
Letter from the Executive Director, Rev. Perkin Simpson	
Strengthening Your Financial Future	3
American Baptist Member Spotlight	4
Edmund R. Guerard	
American Baptist Mission Spotlight	6
Youth Enrichment Academy of Greater Cleveland	
2017 Financial Summary	8
American Baptist Ministry Spotlight	10
Seminario Bautista de México & de Mexicali, IM & Palmer Theological Seminary <i>Training Pastors and Lay Leaders in Latin America (Mexico) Online Master of Theological Studies (MTS) Degree Program in Spanish Language</i>	
The Virginia and Gordon Palmer Trust	12
2017 IM and MRC Grant Awardees	
John Mason Peck Society	13
The Foundation	16

From the Director

Dear Partners and Friends in Christ,

The primary concern of the *American Baptist Foundation (ABF)* is the financial stability of our *American Baptist Church (ABC)* Members, partners, and related family. A consistent part of this platform is meeting current obligations and commitments while also looking ahead to the future. Ensuring that we act with concern and prudence to support the needs of our ministries and organizations then requires foresight.

Too often, present needs and future planning are positioned as competitors. This can potentially hinder foresight. It is therefore imperative to make it increasingly evident that present and future needs are aligned, so that foresight is never isolated. On this continual journey of learning, I urge our ministries to consider the future in their current financial plans. For example, financial resources needed to provide food and shelter for those in need today will also require monetary commitments in the future. A ministry blessed to purchase a property today will have ongoing maintenance needs. How can both current and future needs be addressed?

Consider, a capital campaign aimed at building repairs can be strengthened by establishing a building maintenance endowment to minimize future burden. A youth program that inspires leaders in year one can encourage support via a scholarship fund to streamline the availability of similar opportunities in future years. A food pantry that feeds 100 families can establish an outreach endowment to broaden their impact to reach 500 families over time.

The human spirit is grounded in generosity. As servants of the cross we are taught to respond to the needs of humanity as they are expressed to us. With this in mind, ABF has been working with our ministry and mission partners to leverage the power of endowments. Establishing purpose-driven endowments can leverage the energy from current appeals and open doors to a faith experience that does not place a cap on what can be achieved in perpetuity.

Be strategic with your thinking, let foresight not be overshadowed. Let the present and future align for the greater good.

Yours in Christ,

Perkin

Rev. Perkin Simpson
Executive Director

VISION

✓ What drives your ministry?

COMMUNICATION

✓ Increased donor commitment

CELEBRATION

✓ A brighter future for your ministry

***Strengthening Your Financial Future (SYFF)** begins with a conversation between ABF and your leadership team. A few steps, and commitment to the process, will help transform your ministry's vision into a powerful stewardship resource. For more information contact the ABF office.*



Ed (center) with his wife, Joan, and two Romanian parishioners on the day Ed preached in Little Dove Village, Romania, as part of a Mission Explosion.

When Edmund R. Guerard takes his daily two-mile morning walk, he thinks of this song:

*Others, Lord, yes others,
Let this my motto be.
Help me to live for others,
That I might live like Thee.*

Living for others is exactly what this 75-year old dedicated Massachusetts Christian has tried to do throughout his lifetime.

His service began as an English teacher, and then for 50 years he has ministered through the American Baptist Churches of Massachusetts (TABCOM). Although never ordained, Ed became TABCOM's Director of Camping and Conferencing in 1970. In this role for over 22 years, he developed the concept of "diversification"— extending camping to a variety of people. For instance, at Grotonwood Camp in 1981, he assisted in the development of "A New Day," a residential and vocational program that helped adults with moderate retardation reach their potential.

In his capacity as TABCOM's Minister of Mission Support (1992-2006), Ed participated in "Mission Explosion," providing mission work trips for groups in collaboration with American Baptist International Ministries.

In 2003, Ed established Friends of Regional Ministries (FORM). FORM focuses on streamlining financial support from individuals, while fulfilling an expression that Ed likes, "Do your giving while you're living." FORM has grown to become a network of more than 600 donors who live in 24 states and three countries. In 2003, \$8,800 was raised in FORM annual donations. By 2017, gifts totaled more than half a million dollars!

Ed believes that increased giving is a result of his emphasis on “friend-raising,” not fundraising. He says, *“personal relationships provide an avenue to know givers’ needs and interests, and I just match those to the ways they can provide support.”*

Wanting to encourage not only current giving but also long-term support, Ed turned to the *American Baptist Foundation (ABF)* to promote and manage the *TransFORMATION Fund*, an endowment that will grow regional ministries for generations to come! Within the Fund are such opportunities for support, such as, TABCOM’s School of Ministry, its annual Leadership Training Event, and gatherings for mission-minded youth and adults.



Ed (right) with ABF Development Advisor, Kris Lutton (left) and Linda Cassel, ABF Director of Development (center).

The Fund also provides for other designations. Ed regularly visits Robert Nelson Morley (*right*), saying, “I always bring him a cup of lobster bisque, Bob’s favorite.” Bob remembers as an adopted child being able to attend camp because of a campership. Recently he gave Ed a substantial check from an inheritance to create the Nelson Campership Fund within the TransFORMATION Fund.



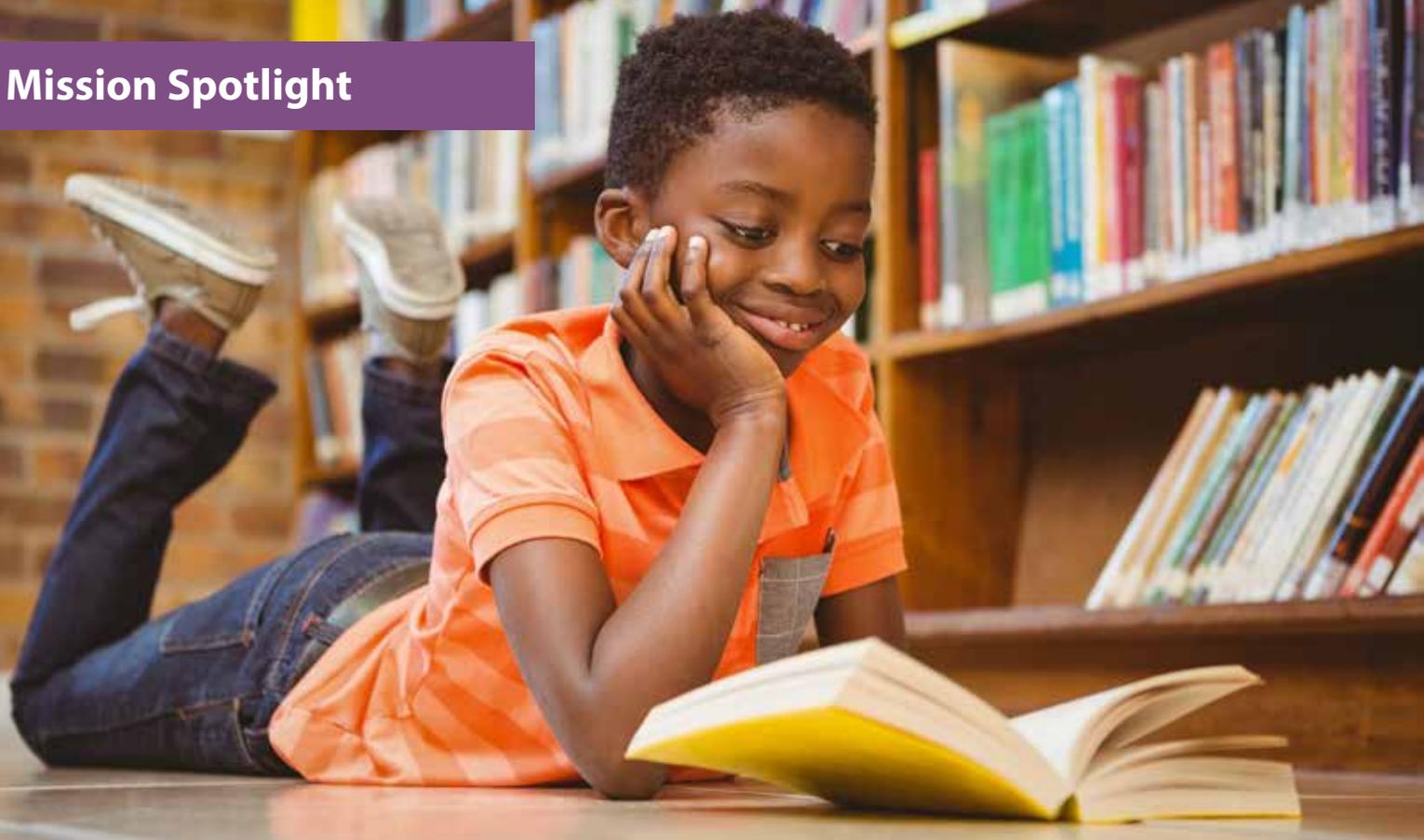
Ed says: “Regions need to encourage individuals to work with the Foundation to include their favorite ministries and missions in both their annual giving and planned gifts. ABF knows HOW to make that happen and the region staff knows WHO might want that chance. This partnership is working in TABCOM and needs to work across our entire American Baptist family.”



Ed’s wife of 55 years, Joan, often accompanies him, taking her homemade chocolate chip cookies as he makes donor visits, and she also prepares dinner when supporters visit their home. They have been blessed with three children and six grandchildren, all of whom, Ed says, “live within 20 minutes of our refrigerator!”

Part of what Ed does in his “living for others” is to annually write thousands of personal letters and notes using a common ballpoint pen. If asked, “When are you going to retire?” Ed responds, “When I run out of ink.”

Mission Spotlight



2017 Multi-Region Corporation (MRC) Palmer Grant Cycle Awardee Youth Enrichment Academy of Greater Cleveland — Cleveland Baptist Association

The Youth Enrichment Academy of Greater Cleveland is an after-school program created to minister to children from lower-income/under-served families in the Greater Cleveland school system and surrounding communities. The Academy was conceived by the **Cleveland Baptist Association**, a regional entity of the American Baptist Churches, USA. The Academy was built on an ethos of interrupting the prison-to-cradle pipeline in the Greater Cleveland Area. This is accomplished through programmatic interventions designed to spark an increase in third-grade reading levels.

The Academy's target population are children in the first through third grade who, along with their families, benefit from daily and weekly programming activities.

Daily programming activities include:

- Building healthy bodies and healthy family systems
- Providing academic support, including homework help, as well as, tutoring in math and reading
- Providing nutritional meals and training in healthy eating and isotonic exercise

And, weekly programming activities include:

- Arts appreciation, including performing arts, as well as, social skills development
- Providing children with a reading/lending library to enhance their reading skills, and an annual backpack filled with school supplies
- Providing parental support, including the provision of low-cost grocery shopping in the Academy's on-site pantry

The Palmer Grant award will provide financial support for these programming activities. These initiatives are designed to turn the tables on what is often a contributing factor to generational poverty, i.e. basic literacy. By providing a safe space for educational enhancement—archetypal social and economic barriers facing children and their families in the Greater Cleveland area can be addressed.

The *Youth Enrichment Academy of the Greater Cleveland Area* remains committed to equipping its patrons to live out their Christian faith and witness in obedience to the command of Matthew 25 to minister to the “least of these.” Jesus certainly had a special place in his heart and ministry for children. The Academy upholds this command, and by doing so, the Great Commandment to love God and neighbor is fulfilled. The power of Christian servitude is indeed at work in the *Youth Enrichment Academy of the Greater Cleveland Area*. We take the opportunity to recognize them for their work in serving as a prophetic voice, as well as a practical force for change and transformation in individual lives and the community.



During our 30+ 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 2017 (pre-audit).

\$154.2 million in **total assets under management**

\$6.8 million in **income distributions to our donors and income beneficiaries**

\$1.5 million in **final distributions to ministries**

Life Income Agreements

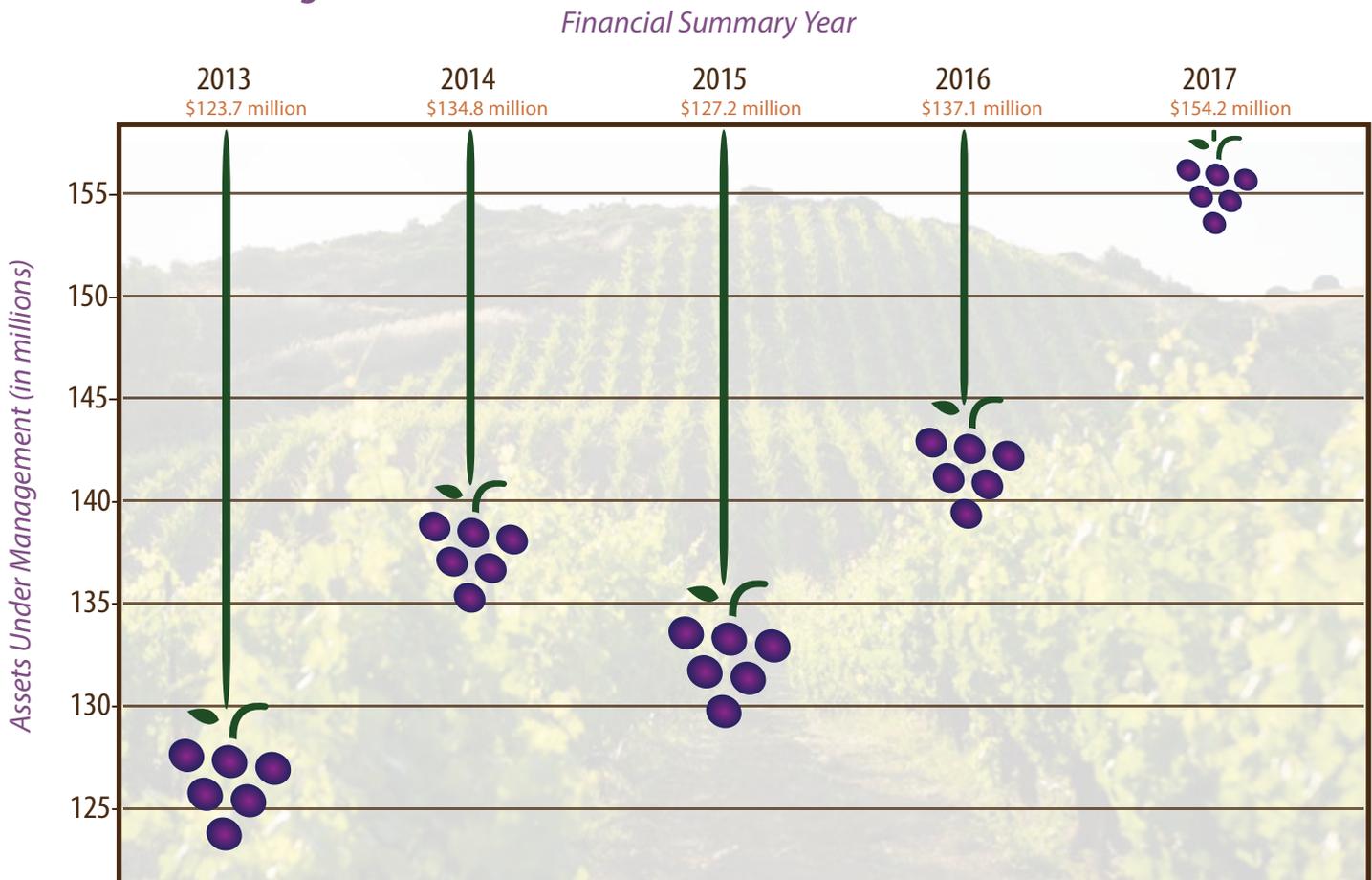
Life income agreements allow donors to establish gifts that also produce income for themselves or designated individuals, usually for life. At the end of 2017, ABF managed agreements included:

Charitable Trusts – 100 trusts managed totaling \$28.5 million

Charitable Gift Annuities (CGAs)– 400+ CGAs managed with \$8.1 million held in reserves

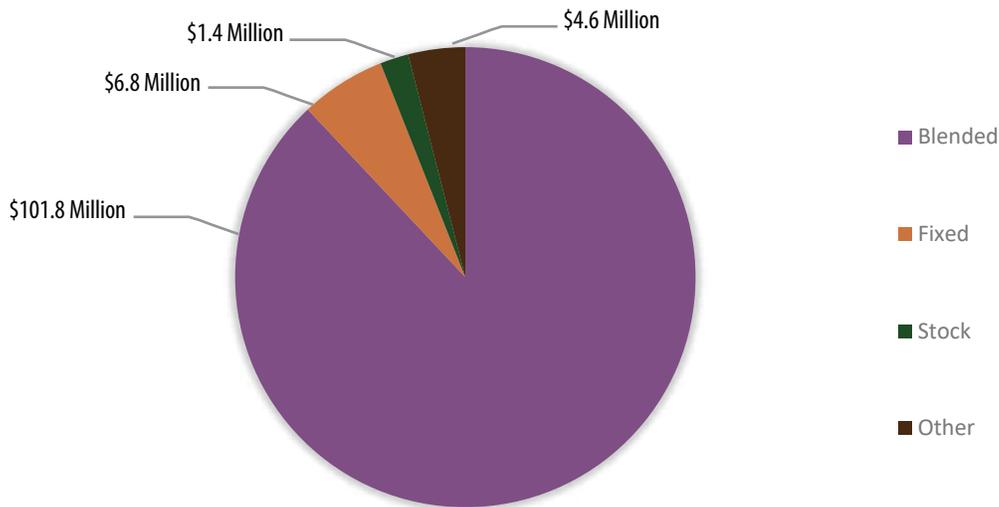
Other Agreements Managed for ABF Partners – 35 accounts totaling \$764,846

Assets Under Management



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, 2017 were \$114.6 million, including an estimated \$110.1 million specific to the investment and endowment platform.



During 2017, new accounts were added to the investment and endowment platform. A total of \$3.27 million in new contributions were received for new and existing accounts. The 2017 Blended, Fixed and Stock portfolio returns were 16.66%, 2.56% and 21.23%, respectively — finishing ahead in line with their respective benchmarks of 14.27%, 2.14%, and 23.20%.

Investment Performance**

	2017 Y-T-D	2016	2015	2014	2013	2012	3 YR	5 YR	10 YR
Blended Portfolio	16.66%	5.97%	-2.19%	4.04%	15.00%	9.44%	6.81%	7.90%	5.23%
Benchmark***	14.27%	7.36%	-0.79%	4.94%	15.50%	11.70%	6.95%	8.26%	6.39%

** 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 Performance**

	2017 Y-T-D	2016	2015	2014	2013	2012	3 YR	5 YR	10 YR
Fixed Portfolio	2.56%	1.67%	0.72%	3.33%	-3.66%	5.53%	1.65%	0.92%	3.13%
Benchmark***	2.14%	2.08%	1.07%	3.12%	-0.86%	3.89%	1.76%	1.51%	3.35%

** 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 Performance**

	2017 Y-T-D	2016	2015	2014	2013	2012	3 YR	5 YR	10 YR
Stock Portfolio	21.23%	8.80%	-2.82%	3.85%	24.78%	12.13%	9.07%	11.17%	6.52%
Benchmark***	23.20%	9.82%	-2.27%	6.15%	26.41%	16.91%	10.25%	12.66%	8.38%

** 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%).



2016 International Ministries (IM) Palmer Grant Awardee*

Seminario Bautista de Mexico, Seminario Bautista de Mexicali and Palmer Theological Seminary (Spanish Language) Online Master of Theological Studies (MTS) Degree program

The **Master in Theological Studies (MTS)** Spanish on-line program was conceived in 2015. Built on the close relationship between *American Baptist International Ministries* and *Palmer Seminary*, the **MTS** program responds to the needs of Latino/a leaders and churches in Iberoamerica and the Caribbean. The program is also driven by the mandate of providing ministerial training at a master's level that is contextualized, flexible, and more affordable. As such, it runs over two-years and consists of twelve courses in the areas of theology, biblical studies, church history and practice of ministry. The degree itself has been implemented with two initial cohorts and a total of 39 students representing two different regions in Mexico: Central Mexico and surrounding areas, including students from *CICEM (Council of Indigenous Evangelical Churches)* and Northwest Mexico. Working in conjunction with the *Palmer Seminary*, the program is facilitated by long-time *International Ministries* partners, the *Seminario Bautista de Mexico* and the *Seminario Bautista de Mexicali*. The 2016 IM Palmer Grant Award* continues to facilitate financial support for the MTS' 2nd year students, who otherwise would have limited means to complete such a degree.

*The 2017 Palmer Grant Awardees for IM cycle have not been announced at the time of this publication.

The program's measurable goals are the following:

- a. Provide theological education and training in the Spanish language to men and women pastors/leaders in Iberoamerica and the Caribbean. This will be evaluated by the number of graduates who successfully attain the MTS degree (aimed at 95% retention of the 39 students that began the program).
- b. Create a supportive community of learners for pastors and lay leaders in Iberoamerica and the Caribbean. This will be evaluated with student assessments via course evaluations.

The **MTS** (Spanish online) program comes at a particularly pertinent time in history, where, at present, most seminaries in the Iberoamerica and the Caribbean region are only able to offer diplomas and undergraduate degrees in Bible and Theology. They lack the financial and human resources needed to have potential graduate level students travel and be equipped in developed countries like the USA. We take this opportunity to recognize *Seminario Bautista de Mexico*, *Seminario Bautista de Mexicali* and *Palmer Theological Seminary*, for their work in educating a new generation of global Christian leaders and witnesses with the tools to continue to effectively spread the Gospel of Christ.



2017 Palmer Grant Awardees

The *Virginia & Gordon Palmer Jr. Trust (VGPT) of the American Baptist Foundation* 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 *Virginia and Gordon Palmer, Jr. Trust* was created in 1999 as a permanent endowment to the *American Baptist Foundation*. The Trust is to be administered by the Foundation in accordance with established guidelines and principles. For 2017, the Foundation administered two grant cycles: *International Ministries (IM)** and the *Multi-Region Corporation (MRC)*. Awardees are listed below:

Multi-Region Corporation (MRC)

The American Baptist Churches of Massachusetts
School of Ministry Internship Program

The American Baptist Churches of Massachusetts
Nehemiah Leadership Cohort

The American Baptist Churches of Massachusetts
New England Gathering for ABC Seminarians and Inquirers

First Baptist Church of Owego
KIND (Kids in Need of Diapers)

American Baptist Churches of Maine
Intern Pastor Model

American Baptist Churches of Maine
Discipleship - Building Sustainable Practices

American Baptist Churches Metro Chicago Northern Seminary
Teaching Church Initiative

Edna Martin Christian Center
Thrive: Faith in Action 2017-2022 People and Place Initiative

ABCWI Camp Tamarack
Outdoor Ministry

American Baptist Women in Ministry
All God's Gifts, All God's People, For All God's Good!

ABC of Rochester Genesee Region
Ending Poverty Through Discipleship

Bethel Baptist Church of Leota
Community Poverty Busters

Cleveland Baptist Association
Youth Enrichment Academy of Greater Cleveland

American Baptist Churches Indiana/Kentucky
Building Bridges between Latino and Anglo American Baptist Congregations

American Baptist Churches of Metro New York
Turning Tables for Minister leaders, and Lay and Clergy Women

American Baptist Churches+ Dakotas First Baptist Church
Ignite Dell Rapids

American Baptist Churches of Pennsylvania & Delaware
First Church Initiative

Evergreen Association of American Baptist Churches
Evergreen Way Training

American Baptist Churches of Nebraska
Fresh Expressions with Multiple Regions and OGS

American Baptist Churches of the Central Pacific Coast
Servant Leader Corps

American Baptist Churches of Michigan
Supporting The Next Generation of Pastoral Leaders

ABC of Indiana & Kentucky
New Pathways

American Baptist Churches of New York State
Enriching Pastors--Equipping Congregations

Milwaukee Christian Center Inc.
MCC Youth Leadership Internship Project

American Baptist Churches of the Central Region
4TEN Youth Leadership Training

American Baptist Churches of the Central Region
New Church Planting Initiative

American Baptist Churches of Greater Indianapolis
Equipping Pastors for a Changing Context

American Baptist Churches of Metro Chicago
Building the Beloved Community Among Next Generation Leaders

Churches United in Ministry (CHUM)
Building Bridges in Duluth's Hillside and Downtown

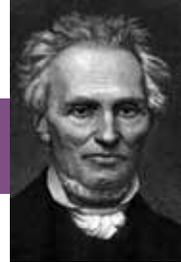
Mid-American Baptist Churches
Bridges to the Future

West Virginia Baptist Convention
MissionQuest

District of Columbia Baptist Convention
Micah 4 Initiative

International Ministries (IM)

**The 2017 Palmer Grant Awardees for IM cycle have not been announced at the time of this publication.*



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.

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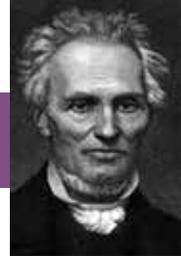
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