

2021 ANNUAL SUMMARY

*Those who are wise will shine like the
brightness of the heavens...*

Daniel 12:3 NIV

*Those who are wise will shine
like the brightness of the heavens,
and those who lead many to righteousness
like the stars for ever and ever.*

Daniel 12:3
New International Version (NIV)

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I invite you to take a moment and reflect with me on the infinite work of God in creating the heavens. How glorious are the stars that illumine our universe? Every star is uniquely different, some shining alone, and others in clusters of constellations that beam in formation and brighten the heavens.

Within the pages of this annual summary, you will find impactful stories of ministry and mission that can enlighten you. Like the stars, these stories bring forth light today that came from energy formed many years ago. It is a blessing to see the increase in light shining brighter each year because of the wise generosity of time, talent and treasures.

What part are you playing in lighting the heavens for eternity and proclaiming the good news? As Jesus said in the Sermon on the Mount,

“You are the light of the world.”

I encourage you to let your light shine today and work diligently for the kingdom, always with an eye on tomorrow. Consider your part in supporting the future work of our American Baptist churches, ministries and missions. With wise planning, you can be a light and witness for generations to come.

We are grateful for the many who are shining their light today and are being wise in their planning for eternity. They will leave a legacy to shine like the stars, and you can join them. The *American Baptist Foundation (ABF)* is ready to provide any assistance you need to help fulfill your legacy goals just as we have done for those reflected in these starlit pages. Every donor and ministry are unique, but when placed together, they form a pattern—a constellation of light—that will continue to lead “many to righteousness” as proclaimed in Daniel 12:3.

Yours in Christ,

Linda Cassel



Interim Executive Director





Baptist Camps and Conferences Thrive in New Jersey

It seems that there is no more understated verse in the Bible than in a portion of the creation story, Genesis 1:16b, which serenely states: "He made the stars also." The demonstration of God's creative power is regularly experienced when looking into the heavens at night. This is especially true while attending a church camp or conference such as those provided at Camp Lebanon, a dynamic ministry of the American Baptist Churches of New Jersey (ABCNJ).



For more than 70 years Camp Lebanon has offered an ideal spiritually inspiring site for summer camp, year-round retreats, and memorable conferences. Located in the beautiful rolling hills of Hunterdon County in west central New Jersey, the camp's 110 acres have been used by God for attendees to have unique experiences that empower them on their lifelong spiritual journeys.

Beginning in 2013, with the objective of growing its ministry, Camp Lebanon collaborated with the American Baptist Foundation in the Foundation's Strengthening Your Financial Future program. This program's ultimate goal is the development of a customized giving process for supporting vital ministries. The primary way for this to occur at Camp Lebanon has been the Cedars of Lebanon Endowment.





The Rev. Miriam Méndez, Executive Minister and Senior Regional Pastor, says:

“We are grateful for the dedicated work of the American Baptist Foundation. Sustained by the vitality brought to our endowment, Camp Lebanon is a viable and fruitful ABCNJ ministry. We are thankful for the hundreds of children, youth, and adults who attend activities at the camp, with many accepting Jesus Christ as their Savior for the first time. Others grow in their faith, make enduring friendships, and hear God’s call to become leaders.”

The story of a current camp volunteer, Chuck Egan, illustrates how the camp has been used by God in this way:

“I attended Camp Lebanon in the late 1980s and early 1990s as a junior camper and later as a junior high camper. Then while in college I was on the summer staff as a counselor, making lifelong friends and creating memories I’ll never forget. Camp had become a place where I could be the person I wanted to be, where I was accepted and loved. I met all of my closest friends there. In fact, I met my wife there, got engaged there, and was married in the camp’s outdoor worship area. I thank God for the blessing Camp Lebanon has been in my life and for the opportunity to pass on that blessing to future generations of campers and staff.”

How a Church Can Live Beyond Its Lifetime

First Baptist Church of Palo Alto, California

Every part of God’s universe has a life cycle. Even the stars are not permanent fixtures in the heavens. They go from their birth as a giant cloud of gas to their end when they can become a supernova. Having a lifecycle is also true for churches. They may be a guide for our lives like the North Star, but no congregation lasts forever. Even the churches to whom Paul wrote his letters came to their end centuries ago.



It should be no surprise, therefore, that formerly vibrant churches in our time come to the close of their life cycles. One such congregation, which dissolved in December 2021, was the *First Baptist Church of Palo Alto, California*. But it discovered a way to continue its ministry beyond when it no longer gathered.

The church had a rich history, having first worshiped in 1891. It was organized a few years later as the *Emmanuel Baptist Church*, an appropriate name since they were meeting in the *American Baptist Home Mission Society’s* chapel car *Emmanuel*. In 1897, the congregation, which numbered about two dozen, changed its name to the First Baptist Church of Palo Alto.

Over the years its dynamic outreach included being involved in the gatherings of Multifaith Voices for Peace and Justice, addressing hunger, ministering to the homeless, participating in campus ministry and a Baptist peace fellowship, developing a sister church relationship with a congregation in Nicaragua, and so much more. First Baptist’s sensitivity was reflected in letting outside organizations use its facilities—they were seen “not so much as renters but as partners in ministry.”



The church had grown to almost 700 members at its zenith. But by the time the Rev. Randle Mixon began his ministry there in 2006, the average attendance was 50, a result of demographic changes. As it reached approximately 30, the difficult decision was made to close. However, the impact of the church did not die. Pastor Mixon explains:

“The church had financial resources in land and an endowment. We turned to our region’s ABF representative, Rick Barlow, and he helped us realize the importance of legacy. He did for our church what he had been doing in previous years for our members when they were making their personal estate plans.”

As a result, the Legacy Gift Committee looked at what the church had historically supported and gave significant gifts to each of them and to others. Carolyn Shepard, a committee member says:

“When it’s clear that a church has come to the end of its lifespan, those few who remain should do this while there’s time, a way of celebrating that the church’s witness will continue.”



2021 IM Palmer Grant Awardee Shining Like Stars *India Mission Coordination Committee (IMCC)*

It is rightly observed that stars are visible only at night. Looking into the darkened sky brings meaning to the apostle Paul's words: "shine like stars in the dark world" (Philippians 2:15, International Children's Bible). This imperative has been translated into action by the *India Mission Coordination Committee (IMCC)*. Since 2014, IMCC has been working with churches and Christian non-governmental organizations to address human trafficking by increasing awareness of the problem and providing training to address it.

The Indian National Crime Records Bureau reports that a child in India goes missing every eight minutes, and 40% are never recovered! These children are exploited in brothels, factories, and increasingly in domestic servitude, to supply the growing demand for domestic maids in booming urban districts. The Committee is practicing the Christian prophetic role to challenge this social evil that is also affecting teens and women.

Recently, through the American Baptist Foundation a grant from the Palmer Trust Fund has supported a new anti-human trafficking project that builds on IMCC's previous work. It follows UN guidelines by addressing prevention, protection, prosecution, and partnership. In that way, it calls on congregational leaders to take an aggressive stance against trafficking while it seeks to help victims by working with them to realize the love of God. This is being accomplished through prayer, education, and relationship-building.



To heighten the understanding of the trafficking problem, awareness programs and rallies are held at the community level. They even provide basic information on how to obtain legal assistance in cases of trafficking. IMCC is also developing a partnership with community FM radio channels and Air Bangla under All India Radio. A series of programs are particularly aimed at frontline workers like those who serve in healthcare and education.

Additionally, the Committee is networking with non-governmental and community organizations that are responsible for acting as watchdogs and informants on traffickers and exploiters. IMCC is also providing publicity through print and electronic media about the problem of trafficking and working to mobilize a strong youth base in both rural and urban settings.

IMCC's training programs reach out to a cross-section of groups, even including the police. These sessions aid in direct investigation for actively tracing and rescuing missing persons. The programs have led as well to the formation of WhatsApp groups with regional conventions and councils. WhatsApp is a free communication tool that uses a Wi-Fi connection to initiate voice contact, send text messages, and provide for group calls.



Dr. Benjamin Chan, International Ministries' Area Director for East and South Asia, says:

“We are very grateful for this grant that is enabling us to bring our effort to address human trafficking in India to the next level in expanding more cooperation and impacting more local communities.”

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 2021 (pre-audit).

\$183.4 million in total assets under management

\$8.7 million in income distributions to our donors and income beneficiaries

\$5.0 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 2021, ABF managed agreements included:

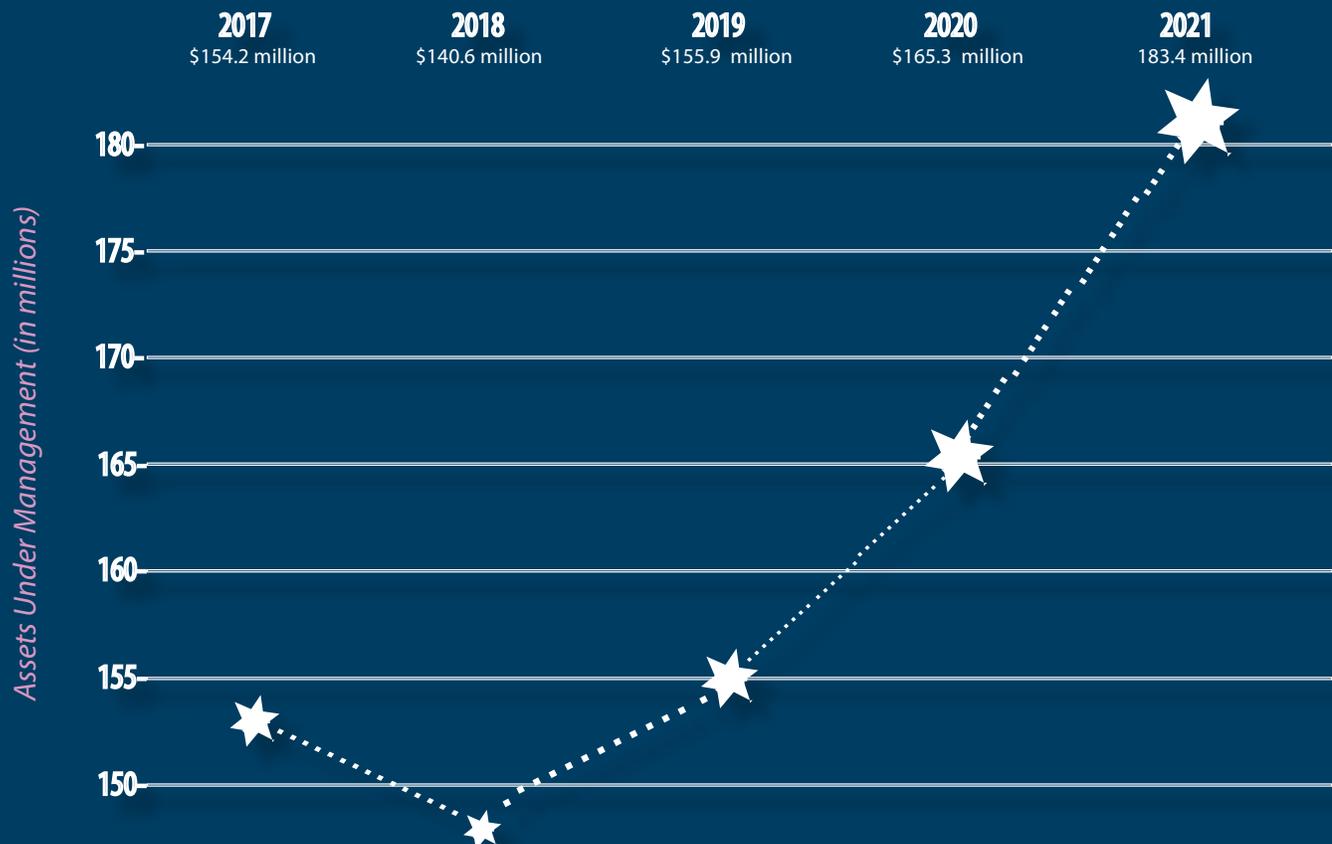
Charitable Trusts – 87 trusts managed totaling **\$22.5 million**

Charitable Gift Annuities (CGAs)– 338 CGAs managed with **\$8.2 million** held in reserves

Other Agreements Managed for ABF Partners – 20 accounts totaling **\$426,117**

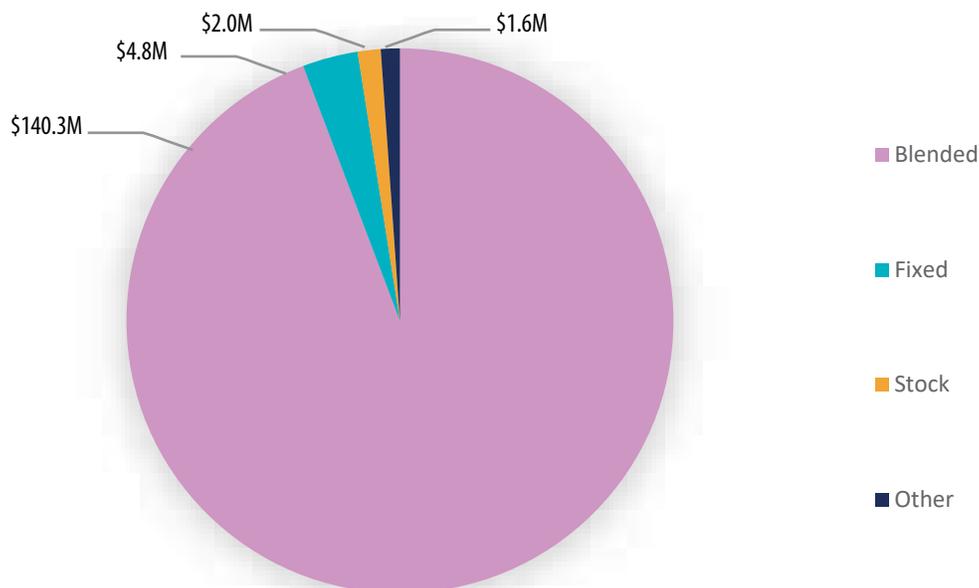
Assets Under Management

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, 2021 were **\$148.8 million**, including an estimated **\$147.2 million** specific to the investment and endowment platform.



During 2021, new accounts were added to the investment and endowment platform. A total of **\$12.8 million** in new contributions were received for new and existing accounts. The 2021 Blended, Fixed and Stock portfolio returns were **9.98%**, **-2.46%** and **16.67%**, respectively — finishing in line with their respective benchmarks of **10.89%**, **-1.44%**, and **19.12%**.

Investment Performances**

	2021 Y-T-D	2020	2019	2018	2017	2016	3 YR	5 YR	10 YR
Blended Portfolio	9.98%	12.48%	19.21%	-10.34%	16.66%	5.97%	8.51%	5.86%	7.00%
Benchmark***	10.89%	12.11%	19.06%	-8.09%	14.27%	7.36%	8.41%	6.36%	7.67%

** 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**

	2021 Y-T-D	2020	2019	2018	2017	2016	3 YR	5 YR	10 YR
Fixed Portfolio	-2.46%	6.09%	6.17%	0.99%	2.56%	1.67%	3.24%	2.42%	2.86%
Benchmark***	-1.44%	6.51%	6.80%	1.65%	2.14%	2.08%	3.53%	2.75%	3.16%

** 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**

	2021 Y-T-D	2020	2019	2018	2017	2016	3 YR	5 YR	10 YR
Stock Portfolio	16.67%	15.25%	25.12%	-13.12%	21.23%	8.80%	11.08%	7.84%	9.13%
Benchmark***	19.12%	15.31%	26.71%	-14.41%	23.20%	9.82%	11.83%	8.61%	10.60%

** 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%).



2021 MRC Palmer Grant Awardee
Stars in the Sky and Souls of the Pastors
Cleveland Baptist Association (CBA)

When Paul was explaining the resurrection, he included these words about the heavens: “There is one glory of the sun, and another glory of the moon, and another glory of the stars; indeed, star differs from star in glory” (1 Corinthians 15:41, NRSV). These differences in the stars create the splendor of the constellations. But when different “glory” is applied on earth, it can be disconcerting. Such is the case when male and female pastors, who deserve the same opportunities and treatment (glory), are not seen as equals.

Female pastors, for example, are less likely to be invited to join their male counterparts in pastors’ small-group gatherings. This means they can be excluded from possibilities for fellowship, collaboration, and community recognition. As a result, women pastors are often ignored, isolated, and disenfranchised.

In addition, there have been unequal opportunities to address the steep learning curve occasioned by the Covid-19 pandemic. The spread of the coronavirus has required the need for pivoting to live-streaming worship services as well as devoting time for researching and reacting to ongoing health and safety orders from municipalities.

Moreover, every pastor has attempted to stay current on the often-changing health data in order to inform congregants, helping to keep them safe, and continuing to minister to them in sickness, crises, and death. All of this has taken a toll on the well-being of pastors, especially women pastors, who have not had supportive peer relationships.



In response to this stressful situation among these pastors in Cleveland, a grant from the Virginia and Gordon Palmer, Jr. Trust was awarded by the American Baptist Foundation in 2021. It aimed to support a project sponsored by the Cleveland Baptist Association (CBA). The CBA has served since 1832 to strengthen churches in northeast Ohio and is presently composed of 32 congregations. This new project has been designed to provide a safe and secure place for women clergy to gather for mutual support that enhances self-care in retreat-like settings.

The strengthening of their souls is intended to be a hedge against clergy loneliness, stress, and burnout through quarterly spiritual/relaxation retreats. Each regularly scheduled time engages spiritual directors and practitioners of healing prayer. Activities also include labyrinth journeying and the individual and communal practice of spiritual disciplines, like Bible study and meditation.

Between quarterly gatherings, through ongoing learning communities, participants share ideas for individual and communal reading and reflecting. They also strengthen and inspire each other through testimonies and lived learnings.

CBA's Executive Minister, the Rev. Dr. Yvonne B. Carter, states:

“Self-care and meaningful relationships are often neglected disciplines in the spiritual life of women pastors, whose nurturing nature is often exhausted through the unending needs of caring for others. This project invites these clergy into these disciplines, helping them realize that they not only need them—they deserve them.”





Dividends from God / Dividendos de Dios

"We are pastors Elias and Mrs. Lois Castillo. We were called by God to serve Him in as we ministered a church in norther California. We both come from pastoral families; therefore, we know the sacrifices and difficulties some pastors endure. This moved us to create a legacy of love. The endowment called Dividends from God was created to help ABC pastors in our area who do not benefit from a retirement income and who find themselves in a difficult situation or emergency. The Lord used us for many years to make a difference and impact the lives of many people. We are grateful to be able to continue to be a blessing even when we are no longer around because we have gone home with our Lord. Our legacy, created with the help of the American Baptist Foundation is an extension of our ministry. It is a testimony of thanksgiving for God's faithfulness."

- The Castillo's

Somos el pastor Elías y su esposa Lois Castillo. El Señor nos escogió para trabajar en el ministerio y nuestras vidas han sido dedicadas a servir en su obra. Venimos de familias pastorales, así que conocemos las necesidades y sacrificios que eso conlleva. Es la experiencia vivida con algunas de estas familias que nos motivó e impulsó a crear este legado de amor. Creamos un fondo, conocido en inglés como un Endowment, con el propósito de ayudar a pastores y pastoras del norte de California que no tengan la posibilidad de disfrutar de un buen fondo de jubilación y que en algún momento enfrenten una situación difícil, necesitando ayuda financiera. El Señor nos ha usado por muchos años para impactar la vida de muchas personas y nos complace poder seguir siendo de bendición para otros, aun cuando ya no estemos presentes. Este legado es la extensión de nuestro ministerio y testimonio, el cual cumplimos con gozo y agradecimiento a Dios por su amor y fidelidad.

- Los Castillo's

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 2021, ABF administered two grant cycles, with a total of 11 Multi-Region Corporation (MRC) and 13 International Ministries (IM) grant awardees. The 2021 Palmer Grant Awardees are;

Multi-Region Corporation (MRC)

American Baptist Churches of Dakotas

Pastor's Retreat

American Baptist Churches of Indiana & Kentucky

Refreshed for Ministry

American Baptist Churches of New York State

After the Storm-Rebuilding Better

American Baptist Churches of Metro New York

Emerging from the Shadows: Shepherding the Shepard

American Baptist Churches of Michigan

Renewal of the Pastor and Church Leadership

American Baptist Churches of Nebraska

Discern, Deepen, and Develop

Bethlehem Baptist Church of New Jersey

Bi-Vocational Pastors and Chaplains Soul Renewal

American Baptist Churches of Ohio

Caring for Pastors After COVID

American Baptist Churches of Pennsylvania and Delaware

The Life of the Person, The Life of the Pastor, The Life of the Parish

American Baptist Churches of the Rocky Mountains

Thrive in Ministry

Cleveland Baptist Association

Rest, Renew, Refresh

International Ministries (IM)

Eastern Theological College (ETC)

Construct Graduate Men's Hostel

India Mission Coordination Committee (IMCC)

Prevention, Intervention and Rehabilitation in Human Trafficking

Elijah Counselling and Training Center (ECTC)

Providing Psychosocial Counseling for Inner Healing for All

Nepal Baptist Church Council (NBCC)

Teach the Children

First Baptist Church of Cooperstown

Azacualpa-Cooperstown Education Enhancement

Asociacion Cristiana Ayuda Comunal ACAC

Talita Cumi Girls' Club

Mission Partnerships, European Baptist Federation

Church Planting in Europe, Middle East and Central Asia

International Ministries

Pursuing Peace in Israel-Palestine

West Virginia Baptist Convention

Camp Global

Union of Baptist Church in BENN, "UEBB"

Theological Training for Pastors in BENIN

Judson Bible College, Malaysia (JBCM)

Education for Refugees in Malaysia

MAPY EXPRESS: "Mission to the Pygmy First Peoples"

Training and Discipling of Pygmy Evangelists in Mai-Ndombe province, DR Congo

Christian Center for the Development of People with Disabilities (CDPD)

Organic Farming for People with Disabilities



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*

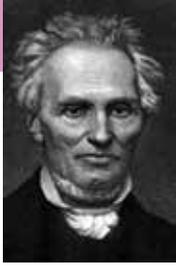
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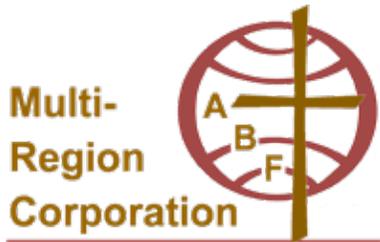
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