So neither the one who plants nor the one who waters is anything, but only God, who makes things grow.

1 Corinthians 3:7
New International Version (NIV)
<table>
<thead>
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<th>Section</th>
<th>Page</th>
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Dear Brothers and Sisters in Christ,

Whether it be a tenderly cared-for potted plant on a window sill, or a random young sprout just beginning to exist, water is essential for GROWTH. In 1 Corinthians 3:7 is God’s assurance the He is the source of our growth. As you review your life, no doubt you can celebrate how these words were fulfilled time and time again, and how you GREW in your faith journey.

For instance, you have been blessed with human relationships that have reflected God’s love. You have experienced times of joy that went beyond mere happiness. You endured difficulties that had Easter’s resurrection-morning results, especially during those challenging occasions when you felt you were living in “a sun-scorched land,” still God’s guidance and strength were present—even when your feelings took time to catch up to that fact. The Spirit’s refreshment was “like a spring whose waters never fail.”

As the GROWTH of a plant relies on water, so we celebrate how the Foundation’s efforts through such programs as our Strengthening Your Financial Future (SYFF) have been a catalyst for GROWTH. The increased results of SYFF (see page 3) indicate what is happening to GROW the long-term sustainability of ministry and mission as we partner with American Baptist organizations and individuals to develop “well-rooted” planned giving logical steps that are easy to use. Please contact us for further information about this and other Foundation resources essential for long-term GROWTH.

These recent days throughout our nation, and the world, may have given you pause to wonder about your own personal GROWTH related to day-to-day living. That is certainly understandable. But I would remind you of photos we have seen over the years of flowers and other greenery surprisingly flourishing in the crags of rocks or even the small splits in concrete or blacktop. As those “miracles of GROWTH” can occur seemingly in abundance, so you—and the American Baptist ministries and mission endeavors you hold dear—can flourish because “the LORD will guide you always.”

Yours in Christ,
Perkin
Rev. Perkin Simpson
Executive Director
**SYFF Participant Account**

<table>
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<tr>
<th>Year</th>
<th>Beginning Balance</th>
<th>Additional Gifts</th>
<th>Distributions</th>
<th>Annual Return</th>
<th>Ending Balance</th>
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<td>$158,841</td>
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<td>$322,367</td>
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<tr>
<td>2019</td>
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<td>$485,894</td>
<td>$</td>
<td>43.28%</td>
<td>$712,885</td>
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*This data comes from an actual SYFF participant account. The growth, compared to investment returns alone, are due to additional gifts made by donors to the fund each year.*
Everyone has a life story. For Christians that story becomes our testimony of how God has led us to grow in our faith journey and our commitment to serve the Body of Christ. This is certainly true of those who are on the Foundation’s Board of Directors. One of them has been the Rev. Dr. Lee B. Spitzer. Lee retired on December 31, 2019, from his position as the General Secretary of the American Baptist Churches, USA (ABCUSA). In that role as leader of our faith family Lee strengthened existing ministries like women in ministry and ecological justice, launched new initiatives such as the Golden Rule 2020 civil discourse campaign, worked on creative church planting, published pastoral letters on a diverse range of topics, and oversaw the relocation of ABCUSA’s Board of General Ministries office from the Valley Forge, Pa. Mission Center to a new ministry home nearby. But how did he grow to be such a leader?

Lee was born into a Jewish home. Yet he did not fully understand that Jesus was the Messiah, promised in the Jewish scriptures, until he read the first chapter of the Gospel of Matthew when he was 14 years old. Lee says, “Verse 21 changed my life, for the angelic announcement to Joseph convicted my heart: ‘She (Mary) will give birth to a son, and you are to give him the name Jesus, because he will save his people from their sins.’”
Lee served for more than two decades in pastorates at the First Baptist Church in Lincoln, Nebraska, the Seaview Baptist Church in Linwood, New Jersey, and the First Baptist Church in East Providence, Rhode Island. In 2003 he became the Executive Minister and Senior Regional Pastor of the American Baptist Churches of New Jersey, serving for 14 years. Throughout those ministries and as General Secretary, Lee shared his passion for being mission-focused by equipping followers of Christ to share their faith across the spectrum of venues—locally, regionally, and nationally as well as globally. He has taught and spoken to groups in South America, Europe, and Asia, and led mission teams to places like the Philippines.

Those same vast settings for ministry are what the Foundation helps donors to support from the local church to mission around the world. Lee observes, “Over the past two decades, it has been a privilege to utilize the resources that the American Baptist Foundation offers to churches, regions and our national partners. ABF has enabled countless donors to provide legacy gifts that energize mission throughout our American Baptist family. I know that ABF will play a significant role in supporting American Baptist mission for decades to come.”
The Leading Children and Youth toward Christian Spirituality project was started by the D.C. Baptist Convention (DCBC) Burma Work Group. The DCBC Burma Work Group is a cross-cultural group made up of American Baptists, including African Americans and European Americans, as well as refugees born in Myanmar.

After being closed for approximately 50 years, Myanmar recently became open to assistance from outside groups. Since then, the DCBC has demonstrated God’s presence by supporting 11 churches in the region, providing assistance to immigrant families and children traumatized by abuse, displacement and ill treatment. These families have also seen their environment change from a tribal, agrarian society to a more diverse and developed culture. Further assistance is needed to sustain this environment.
Through the Leading Children and Youth toward Christian Spirituality project, the 2019 MRC Palmer Grant will assist DCBC in facilitating:

- cross-cultural sharing of Christian thought and experience between U.S. pastors and faculties and potential pastors (students) in Myanmar.

- cross-cultural sharing of Christian thought and experience to immigrant children assisting in their spiritual development and Christian formation, including identifying and sharing new approaches for engaging immigrant children and their families for the purpose of spiritual development.

This project will hopefully lead Baptists to efficiently use resources and benefit the people of Myanmar living in the U.S. to those still residing in their country. Given the responsibility of leading cross-cultural ministries and spreading the word and love of Christ with limitless boundaries, ABF takes this opportunity to recognize DCBC and their mission of bringing healing and recovery to those who have experienced trauma through immigration.
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 2019 (pre-audit).

- **$155.9 million** in *total assets under management*
- **$8.1 million** in *income distributions to our donors and income beneficiaries*
- **$597,696** 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 2019, ABF managed agreements included:

- **Charitable Trusts** – 93 trusts managed totaling **$25.2 million**
- **Charitable Gift Annuities (CGAs)** – 400+ CGAs managed with $8.3 million held in reserves
- **Other Agreements Managed for ABF Partners** – 28 accounts totaling **$683,809**

**Assets Under Management**

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<tr>
<th>Financial Summary Year</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
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<td>$127.2 million</td>
<td>$137.1 million</td>
<td>$154.2 million</td>
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<table>
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<th>Assets Under Management (in millions)</th>
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8
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, 2019 were **$120.9 million**, including an estimated **$118.9 million** specific to the investment and endowment platform.

During 2019, new accounts were added to the investment and endowment platform. A total of **$4.26 million** in new contributions were received for new and existing accounts. The 2019 Blended, Fixed and Stock portfolio returns were **19.21%**, **6.17%** and **25.2%**, respectively — finishing in line with their respective benchmarks of **19.06%**, **6.80%**, and **26.71%**.

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<tr>
<td><strong>Blended Portfolio</strong></td>
<td>19.21%</td>
<td>-10.34%</td>
<td>16.66%</td>
<td>5.97%</td>
<td>-2.19%</td>
<td>4.04%</td>
<td>8.51%</td>
<td>5.86%</td>
<td>7.00%</td>
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<tr>
<td><strong>Benchmark</strong>*</td>
<td>19.06%</td>
<td>-8.09%</td>
<td>14.27%</td>
<td>7.36%</td>
<td>-0.79%</td>
<td>4.94%</td>
<td>8.41%</td>
<td>6.36%</td>
<td>7.67%</td>
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** 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.

** Benchmark: S&P 500 (42%)/Russell 2500 (25%)/MSCI AC World (33%).
2019 Multi-Region Corporation Palmer Grant Awardee
Healing Trauma - American Baptist Churches of Metro New York

The Healing Trauma Ministry project was started by the American Baptist Churches of Metro New York (ABCMNY), a multicultural, multi-lingual community of churches. ABCMNY is comprised of 180 congregations in the New York City area who embody a unique expression of the American Baptist tradition in the United States (U.S.).

The project was born out of an increasing reality, not only in the NYC area, but throughout the U.S. and around the world that trauma is a consequence of the escalation (at least our awareness of it) of violence, unchecked aggression, and social and emotional isolation. As the Body of Christ, the church is called to be a place of healing. Yet, the church at times unwittingly perpetuates unhealthy practices that repel people and impede faithfulness.
The Healing Trauma project therefore seeks to help reverse the effects of trauma and provide ways for persons to respond to trauma, to enable healthy disciples who bear witness of Christ’s healing. The 2019 MRC Palmer Grant Award will assist ABCMNY through their Healing Trauma project to:

- conduct 8 educational experiences in the region within the 8 counties 5 boroughs and surrounding counties of the greater NYC area.

- provide spiritual, social and therapeutic techniques that individuals might use to mitigate experienced trauma so that people and churches affected by trauma may move forward.

ABF takes this opportunity to recognize ABCMNY and their Healing Trauma Ministry for building communities of faith motivated by the call of Christ and joining together with other communities of faith for mission in the greater NYC community, the United States, and across the globe.
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 2019, the Foundation administered two grant cycles: International Ministries (IM) and the Multi-Region Corporation (MRC).

International Ministries (IM)

As of the date of publication of this Annual Summary, details of 2019 IM Palmer Grant Awardees is no yet available.

Multi-Region Corporation (MRC)

American Baptist Churches New York State
  Preparing the Church for God’s Future
Iroquois Baptist Association
  Project Iauchar
First Baptist Church
  Church Outside a Building
Mid-American Baptist Churches
  Calvary Baptist Church
    Prodigal Public House Partnership
Cleveland Baptist Association
  Ohio Leadership Academy/Cleveland Cohort
DC Baptist Convention
  Leading Children & Youth toward Christian Spirituality
ABHMS/American Baptist of the South
  Congregational Ministry Context and Faith
    Formation Project
American Baptist Churches of Metro New York
  Healing Trauma
Philadelphia Baptist Association
  Promoting Cultural Humility in PBA Congregations
The Baptist Worship Center
  The Mission Zone
American Baptist Churches of Maine
ABCOM/ABC of Puerto Rico
  Pulpit Exchange - Discipleship Initiative
American Baptist of Greater Indianapolis
  Thriving in Bivocational Ministry
American Baptist Churches of Ohio
  Preparing Next Generation Leaders
American Baptist Churches of the Central Region
  Vantagepoint 3

American Baptist Women's Ministries
  Building Bridges and Gateways to Girls' Futures
American Baptist Churches of Pennsylvania & Delaware
  Recognized Pulpit Speaker Trainings
West Virginia Baptist Convention
  Leadership Development Initiative
American Baptist Churches of Nebraska
  First Baptist Church Hastings
    Gather Grand Island
  United Faith Community Church
    Israel Ministry
American Baptist Churches of Rhode Island
  First Baptist in Hope Valley, RI
    The Refuge
American Baptist Churches of the Dakotas
  Church of Hope
    Church from the Inside Out
American Baptist Churches of Rocky Mountains
  Crossroads Church
    We Have A Mission
American Baptist Churches of Metro Chicago
  Lake Street Church of Evanston
    The Passion Project: Finding our Callings in a 21st Century World
  The Community Church of Wilmette
    Emerging Communities Cohort
American Baptist Churches of Massachusetts
  First Baptist Church in Jamaica Plain
    First Friday Open Mic
American Baptist Churches of Michigan
  Addressing The Unique Needs of Bi-Vocational Pastors
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**

<table>
<thead>
<tr>
<th>Name</th>
<th>Name</th>
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<td>Dr. Z. Allen and Conda Delite Abbott</td>
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<td>Louis A. George</td>
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