

## **Baptist Foundation of Maryland/Delaware, Inc.**

The Baptist Foundation of Maryland/Delaware is dedicated to furthering the message of the gospel by carefully managing invested funds that support Baptist initiatives both locally and globally. We also offer loans to churches and associations affiliated with the BCM/D.

Currently, the Foundation manages assets totaling approximately \$18.2 million, which includes \$17.3 million in invested funds and approximately \$900,000 in church loan funds. This represents significant growth from the \$3.8 million managed in 1991.

For the fiscal year ending September 30, 2025, the Foundation distributed \$631,967.08 to support ministries and missions associated with the SBC and BCM/D.

Through our Church Loan programs, we assisted 15 BCM/D affiliated churches with around \$2.5 million in outstanding loans. These loans offer benefits such as favorable interest rates and low closing costs. The Foundation contributes annually to the BCM/D to equip and resource churches to make disciples. For the fiscal year ended September 30, 2025, this distribution amounted to \$140,269.92.

The Baptist Foundation is well-positioned to manage endowment funds for churches while offering cost savings on administration. Even churches with smaller investment needs can benefit from discounts usually reserved for larger investors by utilizing the Foundation's services. We invite churches to partner with us to establish Heritage Funds, which will help secure funding for future ministry efforts. Additionally, our partnership with the Kentucky Baptist Foundation provides BCM/D-affiliated churches with a low-risk investment option as an alternative to traditional money market and savings accounts.

We are also committed to educating churches about estate planning. If your church would like to learn more about the Foundation, we would be happy to provide further information. You can also explore more about our church loan, estate planning, and planned giving programs, and view our latest audited financial statements by visiting [bcmd.org/baptist-foundation](https://bcmd.org/baptist-foundation).

For additional details, please contact Tom Stolle at [tstolle@bcmd.org](mailto:tstolle@bcmd.org).

We are grateful for the blessings bestowed upon our Foundation and look forward to continuing to serve Maryland/Delaware Baptists with the same dedication and trust as those who came before us.