

## The Baptist Foundation report for the GMB meeting Dec. 2, 2025

BCM/D Executive Director Tom Stolle shared the following Baptist Foundation Report at the Dec. 2, 2025 General Mission Board meeting:

For the fiscal year ended September 30, 2025, the distribution from the Baptist Foundation of Maryland/Delaware to start churches and strengthen existing churches totaled \$140,269.92. This is achieved through the church loan program. The Foundation, unlike other financial institutions, does not keep most of its received interest proceeds as profit, but instead distributes 90% to the BCM/D to advance missions. As of September 30, 2025, the Foundation was servicing 15 church loans, with a total amount due of \$2,554,126.79. The payments on these loans from churches to repay the loan fuel this annual distribution.

The Foundation also has a church investment program. Churches and local associations affiliated with the BCM/D may invest with the Foundation, generating investment income for the church. Eleven churches/associations are currently investing through the Baptist Foundation. As of September 30, 2025, churches/associations have entrusted the Foundation with invested dollars totaling \$2,043,221.02, achieving earnings and realized/unrealized gains totaling \$117,981.48. BCM/D affiliated churches may choose to invest in a low-risk option as an alternative to traditional money market and savings accounts. We call this the Maryland/Delaware Investment Fund. This investment option is currently earning 4.25%. Churches may also choose to invest in the broader market. The BCM/D invests in both options. For funds invested in the broader market, our blended investments in equities and fixed instruments have earned a three-month return of 4.5% and a one-year return of 10.5%.

The Foundation is also committed to educating churches regarding 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 and estate planning programs and view our latest financial statements by visiting [bcmd.org/baptist-foundation](http://bcmd.org/baptist-foundation).