

The Baptist Foundation of Maryland/Delaware

The BCM/D Executive Director/CFO presented the Baptist Foundation report at the March 17 meeting of the BCM/D General Mission Board:

For the three months ended December 31, 2025, the Foundation was servicing 13 church loans, with the total amount due of \$2,315,785. The Foundation will make a distribution to the BCM/D to start churches and strengthen existing churches after the fiscal year ending September 30, 2026.

Management currently estimates the distribution will be between \$125,000-\$145,000. 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. The payments on these loans from churches 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 December 31, 2025, churches/associations have entrusted the Foundation with invested dollars totaling \$2,049,883.

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 1.6% and a one-year return of 13.0%.

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.