



# IMPACT REPORT

*JULY 1, 2022 - JUNE 30, 2023*

CATHOLIC COMMUNITY FOUNDATION  
ARCHDIOCESE OF BALTIMORE  
*Share Your Blessings. Sustain Our Faith.*







*Just as the Living Christ touches every facet of our lives, the Catholic Community Foundation, in its consistent and prudent growth, extends its influence into all aspects of Catholic life.*

Dear Friends in Christ,

Often, we tend to overcomplicate the concepts of evangelization and the nurturing of missionary discipleship in the individuals we encounter. We sometimes allow these ideas to loom so large in our minds that we mistakenly presume they are beyond our grasp. Nevertheless, I want to reassure you that this is not the case. True evangelization can flourish within the Archdiocese of Baltimore when we come together as a unified local Church.

I am genuinely encouraged to witness this unity in action through the dedicated efforts of the Catholic Community Foundation and the unwavering support of our fund holders and donors. Despite the diverse interests of our generous contributors – some choose to strengthen a beloved parish or school, others a cherished program or ministry – the Foundation excels in bringing our community together, acting as one to champion our local Church and her people of faith for the generations to come.

Just as the Living Christ touches every facet of our lives, the Catholic Community Foundation, in its consistent and prudent growth, extends its influence into all aspects of Catholic life. Parish and school communities are growing stronger, our charitable outreach endeavors are being sustained and expanded, and new tools for ministry that spread the Light of Christ throughout the world are making significant strides, in large part due to the commitment of Foundation fund holders and donors.

I extend my appreciation to Foundation President John Balch and the diligent members of the Foundation's Board of Trustees and Committees for their tireless efforts in stewarding the Foundation's assets over the past year. Equally, my heartfelt thanks go out to all of you who have generously contributed your time, talents, and resources in advancing our mission.

With grateful prayers for the continued safety and well-being of you and your loved ones, I am

Faithfully in Christ,



Most Reverend William E. Lori  
Archbishop of Baltimore  
Chairman, Catholic Community Foundation

# STRENGTHENING THE MISSION OF CATHOLIC EDUCATION

Catholic education is one of the key components of our archdiocesan community. Through Catholic formation and education, we shape the lives of our young people, developing not only their intellect, but also their faith. They, in turn, show those with whom they come in contact what it's like to lead values-oriented lives filled with spirituality and compassion, an example they carry with them into adulthood, that all may emulate.

Within the Catholic Community Foundation, the importance of Catholic education is significantly recognized. While many endowments are established to provide tuition assistance grants that enable more students to access our excellent Catholic schools, some funds support other aspects of Catholic education too, such as faith formation at parishes and advanced coursework and development for instructors and staffs. In FY23, \$2.5 million was distributed from funds in support of Catholic education, representing more than half of the \$4.6 million that the Foundation distributed in the fiscal year. In strengthening the mission of Catholic education, the Catholic Community Foundation is helping to sustain and enhance this core pillar of the mission of our Church, engendering a more kind, thoughtful, and faith-filled community.



# MAKING A CATHOLIC EDUCATION ACCESSIBLE FOR THOSE IN NEED

As household budgets become tighter and tighter, many families are left unable to afford a Catholic education for their children. Thankfully, the Catholic Community Foundation has a number of funds established with the intended purpose of overcoming this obstacle. St. John Parish in Westminster provides an example of the good such funds achieve.



Founded more than 150 years ago, the St. John parish school, St. John School, has an enrollment of more than 280 in grades pre-K through eight. The school's Finance Director, Gabbie Peregoy, a lifelong St. John's parishioner and graduate of the school, mentioned two endowment funds that have provided significant help to parishioners, *The Marilyn H. Reinhardt Endowment Fund* and *The Nellie Agnes Arnold Scholarship Endowment Fund*.



Of these two funds, Stephanie Rattell, Interim Principal for St. John School, said, "These funds are helping some of our families who are very devout Catholics, who are big supporters of Catholic education, and who really want their children to have a Catholic education." She related the story of one family whose father had Parkinson's disease, but who continued to work full time, as did his wife. Mrs. Rattell emphasized, "They were very committed to supporting the school and spent a good deal of time volunteering. But they were struggling to make ends meet." She also mentioned another family whose father had his hours at work cut substantially and income diminished significantly. In both cases, these families were able to keep their children enrolled at St. John School thanks to tuition assistance from the two endowments.



Thus far, the Reinhardt and Arnold endowment funds have assisted more than 20 families. Mrs. Peregoy, said, "We have families who have called and said, 'We have to withdraw.' And when we tell them that these endowments can help, they are very grateful. It makes a big difference because they really want their children to have a Catholic education. Ultimately, endowments like these enable us to attract students to our school who ordinarily wouldn't be able to attend. We're able to get them into our school and to keep them here."

Photos on this page courtesy of St. John School Westminster. Used with permission.

# FOSTERING FAITH FORMATION

Funds within the Catholic Community Foundation are not only dedicated to the formation of the intellect, but also development of the spirituality that leads to a more faith-filled life.

This commitment especially comes to life at The Catholic Community of Ascension and St. Augustine (CCASTA), in the Halethorpe and Elkridge regions, where distributions from *The Mary Rettaliata Endowment Fund* and *The St. John Neumann Endowment Fund* are supporting faith formation efforts at the parish.

Marge Fair, Director of Pastorate Operation at CCASTA, said, “There are portions of distributions from these endowments that are used for our faith formation program and our adult faith formation. Father Dale [Picarella, CCASTA Pastor] wants us to help parents who can’t pay for these programs. That’s very important to him. We do not charge for faith formation.”

Father Dale added, “I think these endowments are expressions of the generosity of the Lord’s people. Their generosity brings blessings to us as a parish community. And because these funds are endowed, these distributions will continue year after year into the future, well beyond my tenure here as pastor.”

These funds have had a remarkable impact. Joe Miller, Principal at St. Augustine School, itself part of the CCASTA community, said, “We’ve welcomed over 23 students into the faith over the past three years. Endowment funds give students opportunities to not only attend our school, but also to literally encounter Christ for the first time at the parish.”

When Annemarie Dirndorfer, Director of Faith Formation at CCASTA, was asked what she enjoyed most about her job, she answered, “What I like most is when I see the Holy Spirit touch a child’s heart. You can see that they are understanding what we’re telling them about how great God is.” Dirndorfer concluded, “Father Dale and I believe that we shouldn’t put a price tag on faith.”

At CCASTA, no matter what age parishioners may be, formation, a deepening of conversion, and a deepening of growth and holiness, is made available. The Rettaliata and Neumann funds will continue to help enable this commitment, aiding in evangelizing the faith within the CCASTA community.



Photos on this page courtesy of The Catholic Community of Ascension and St. Augustine. Used with permission.



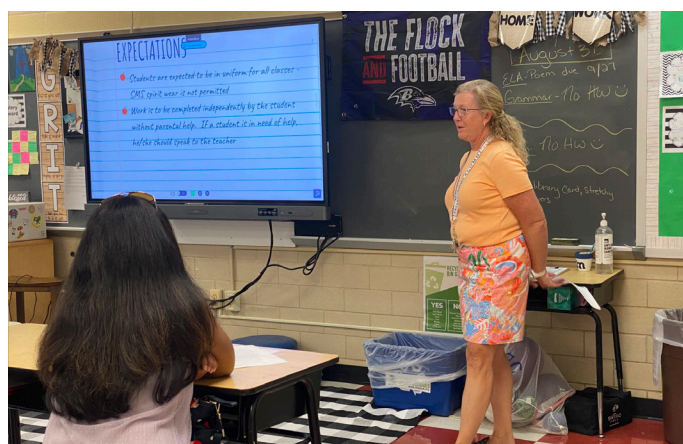
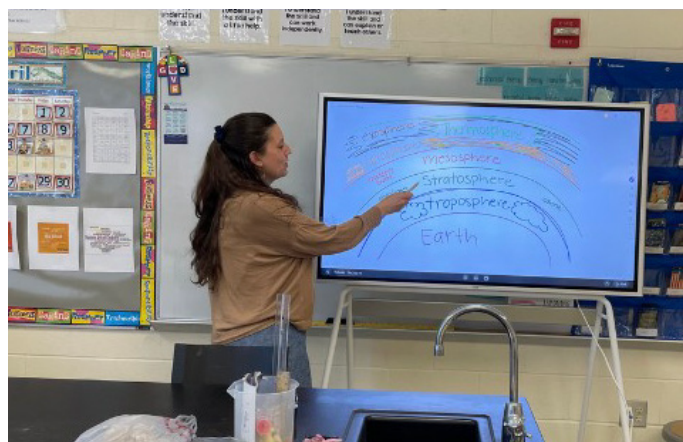
# ENHANCING TEACHER DEVELOPMENT

A major factor in the exceptionalism of a Catholic school education is the level of academic excellence and proficiency among the teachers found in the schools of our Archdiocese. At St. Margaret School in Bel Air, *The Jackie Kinzler Memorial Fund*, an endowment fund specifically dedicated to teacher certification reimbursement and tuition assistance for those pursuing advanced coursework, plays a significant role in furthering teacher development.

St. Margaret Principal, Anna Shanahan, said, “Jackie Kinzler was one of our most dedicated and inspiring teachers. When she passed away, her husband established an endowment fund with the Catholic Community Foundation in her memory. Because she was such a passionate educator, he wanted to make sure there was something that was left to the school she loved ... something to carry on her legacy for the future generation of educators.”

Donna Bynion, Business Manager at St. Margaret’s, said, “Our teachers aren’t required to pursue advanced degrees. They’re doing it of their own choosing. Obviously, however, any additional certification they receive translates into a benefit to our students too.” Kinzler Fund beneficiaries include Principal Shanahan herself who was supported when she pursued coursework needed to advance from the position of assistant principal to principal at St. Margaret’s. Another recent example is a teacher who is pursuing certification in STEM.

Principal Shanahan concluded with words that apply to all educational endowments within the Catholic Community Foundation. “Our schools are so dependent on the generosity of donors,” she said. “Tuition alone doesn’t cover everything that we need to do in a year. Any kind of support helps so that our families can continue to send their children here and take advantage of the excellent education offered. Our employees are taking lower pay [when compared to their public school educators] to further the ministry of Catholic education and to bring up the next generation in the Church. So, anything that helps us accomplish that is truly a blessing for us all.”



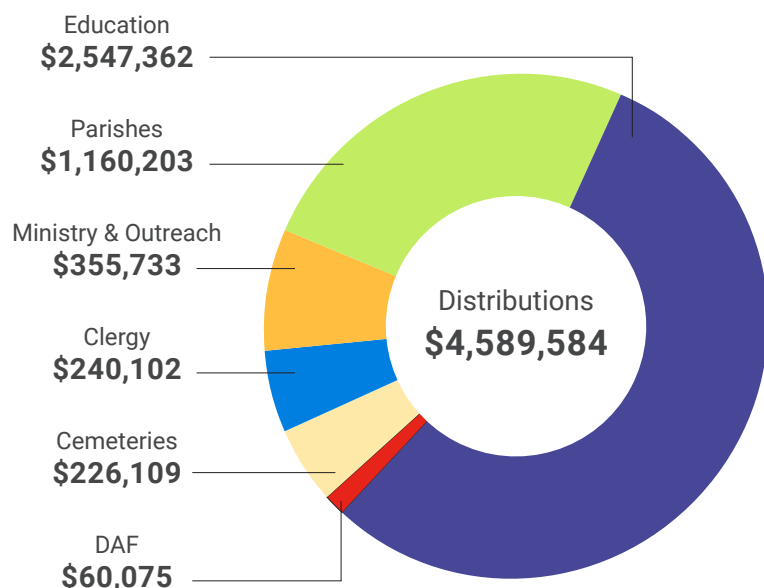
Photos on this page courtesy of St. Margaret School. Used with permission.

# GRANT DISTRIBUTIONS

The Catholic Community Foundation is pleased to report that nearly \$4.6 million in grant distributions were made in FY23, and to share below just a small sample of the significant ways that Foundation endowments are impacting our Catholic Community for the better:

- St. Bernardine Parish in Baltimore City used its distribution to support its Sunday Youth Gatherings Program.
- A distribution made to Mount St. Mary's Seminary in Emmitsburg is aiding archdiocesan seminarians in their priestly discernment, studies, and formation.
- A distribution to St. Leo Church in Little Italy helped the parish afford a much needed, major elevator repair.
- St. Alphonsus Rodriguez Parish in Woodstock has a strong bond with India's Jesuit Mission, and was able, due to a distribution, to fund a nursing program in a particularly impoverished area of the country. Another distribution in support of the parish supported crucial repairs to its cemetery.
- In a mission of mercy, the parish of St. Peter the Apostle in Oakland's distribution engendered significant assistance to families in need, with portions helping to feed the hungry, shelter the homeless, and cover emergency medical expenses.
- Holy Family Catholic Community in Middletown enhanced its 2023 Confirmation Retreat with meals and collateral materials for all retreatants, thanks in part to a Foundation distribution.
- The Baltimore Basilica used a grant distribution to help cover the cost of choral performers for the Schola Cantorum at its Sunday morning Mass.
- The Women's Care Center of Baltimore's distribution aided crisis families in need, providing them with free pregnancy tests and ultrasounds, and prenatal counseling and parenting classes.
- A distribution made to the Apostleship of the Sea enabled this ministry of evangelization and outreach to offer seafarers and their families, stopping in the Port of Baltimore, religious books and magazines, as well as basic items of self-care.

If your organization has benefitted from a Foundation endowment, please email us at [CatholicCommunityFoundation@archbalt.org](mailto:CatholicCommunityFoundation@archbalt.org), so that we can share the good news with others and help increase the Foundation's potential for good.



**Education:** Capital Projects, Maintenance and Upkeep, Tuition Assistance, Professional Development for Staff

**Parishes:** Capital Projects, Emergency Repairs, Youth and Young Adult Ministry, Parish Outreach to the Poor

**Ministry & Outreach:** Charitable Outreach Agencies, International Missions, Respect Life, Retired Religious

**Clergy:** Seminarian and Deaconate Formation, Advanced Studies, Retired Priests Care

**Cemeteries:** Expansion, Maintenance and Upkeep, Beautification

**DAF:** Donor-Advised Funds



For a complete list of endowment funds held in the Foundation, scan the QR Code left or go to [ccfmd.org/funds/list-of-funds/](https://ccfmd.org/funds/list-of-funds/)



# YEAR-IN-REVIEW

We are pleased to share the Foundation’s Investment and Performance Review as of June 30, 2023, accompanied by key financial highlights extracted from the Audited Financial Reports for fiscal years ending June 30, 2023, and June 30, 2022.

Following the most aggressive interest rate hike cycle in 40 years, the Federal Open Market Committee delivered a pause in June 2023 to assess the economic impact of the 500-basis point increase in the Fed Funds Rate. However, with inflation still well above expectations and the unemployment rate at historic lows, the Fed reserved the right to resume rate hikes in the latter half of 2023.

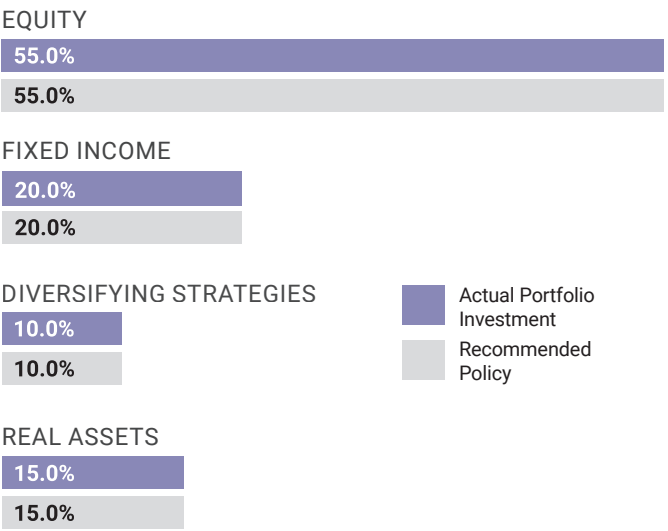
Despite aggressive rate hikes from most major central banks, equities have rallied double digits to start 2023 driven mainly by a decline in inflation from multi-decade highs and the avoidance of recession in the U.S.

Over fiscal year 2023, the Foundation portfolio increased from \$110.7 to \$112.5 million, representing a 6.4 percent return. The endowment underperformed its policy benchmark by 3.8 percent. This was primarily due to private equity and venture capital investments, which are valued on a one-quarter lag and have trailed the strong public equity markets since September 2022. While these investments can be volatile over shorter time periods, they have been the primary source of the Foundation’s outperformance over the long term. Diversifying investments such as hedge funds, natural resources, and real estate were additive during fiscal year 2023.

In terms of new funds established, 10 generous benefactors established eight new endowments and two donor-advised funds, respectively.

If you have any questions on any of the information presented in this section, please contact Daniel Bowles, Assistant Controller for the Foundation at [Daniel.Bowles@archbalt.org](mailto:Daniel.Bowles@archbalt.org)

## INVESTMENT REVIEW ASSET ALLOCATION DETAIL



## ENDOWMENT MARKET VALUES

Annual 2020-2023		
Jun 2023	\$	112,522,190
Jun 2022	\$	110,721,175
Jun 2021	\$	112,898,643
Jun 2020	\$	89,749,817

# SELECTED FINANCIAL INFORMATION

## STATEMENTS OF FINANCIAL POSITION AS OF JUNE 30, 2023 AND 2022

ASSETS	2023	2022
Cash	\$ 666,630	\$ 855,554
Investments	112,418,318	109,281,733
Split interest agreements and other assets	626,106	598,751
Agency funds held for others	2,017,965	1,998,918
Contributions receivable, net	—	167,206
<b>Total assets</b>	<b>\$ 115,729,019</b>	<b>\$ 112,902,162</b>

### LIABILITIES AND NET ASSETS

#### Liabilities

Accrued grant liabilities	\$ 7,405,152	\$ 7,720,733
Accrued expenses	243,999	849,446
Agency funds held for others	2,017,965	1,998,918
<b>Total liabilities</b>	<b>\$ 9,667,116</b>	<b>\$ 10,569,097</b>

#### Net assets

Without donor restrictions	\$ 8,334,998	\$ 8,214,478
With donor restrictions	97,726,905	94,118,587
Total net assets	\$ 106,061,903	\$ 102,333,065
<b>Total liabilities and net assets</b>	<b>\$ 115,729,019</b>	<b>\$ 112,902,162</b>





# STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS YEAR ENDED JUNE 30, 2023 AND 2022

REVENUE, GAINS AND OTHER SUPPORT	2023	2022
Contributions	\$ 2,066,871	\$ 6,519,508
Other income (Loss)	12,355	34,125
Investment earnings, net	7,065,598	(3,478,300)
<b>Total revenue, gains and other support</b>	<b>\$ 9,144,824</b>	<b>\$ 3,075,333</b>

EXPENSES		
Management fees	\$ 1,201,274	\$ 1,056,749
Grant expense	4,214,712	5,207,996
Total grants and expenses	\$ 5,415,986	\$ 6,264,745
<b>Changes in net assets</b>	<b>\$ 3,728,838</b>	<b>\$ (3,189,412)</b>

NET ASSETS		
Beginning of year	\$ 102,333,065	\$ 105,522,477
End of year	\$ 106,061,903	\$ 102,333,065





# HELPING TO ENSURE THE FUTURE OF OUR FAITH

## *The B. Larry and Catherine H. Jenkins Family Trust Fund*

There is something particularly unique and inspiring about a young man choosing the path to the priesthood. As Deacon Franz Belleza, who is currently a seminarian at Mount St. Mary's Seminary, puts it, "It's an opportunity for a young man to radically give himself to God through prayer, study, and sacrifice in a way that shapes him for eternity. Wherever I may go I know that the Lord will be by my side."

Deacon Belleza is grateful for having heard this call and especially grateful for a Catholic Community Foundation endowment that helps make his journey to the priesthood possible. In September of 2022, Deacon Belleza received word that he was awarded a scholarship from *The B. Larry and Catherine H. Jenkins Family Trust Fund*. In a letter thanking Mr. and Mrs. Jenkins, he said, "My words fall short as I express my heartfelt gratitude for your generosity."

Deacon Belleza's journey to the Archdiocese of Baltimore was somewhat circuitous. He grew up in the Philippines and came to Baltimore for the first time in 2010. Two years later, he returned to the Philippines and entered a Religious Community, the Oblate Apostles of the Two Hearts, but longed to return to the U.S.

Unsure of where he belonged, he recounts that while praying one day he came across Joshua 1:9, "Be strong and steadfast! Do not fear nor be dismayed, for the Lord, your God, is with you wherever you go." At that moment, he knew it was time for him to take the next step. So, in 2020, he returned to Maryland to enroll in Mount St. Mary's Seminary. Deacon Belleza's journey will ultimately culminate in his becoming a priest in the Archdiocese of Baltimore.

Reverend Steven Roth, Director of Vocations for the Archdiocese, says how very grateful seminarians are for scholarships like this. He said, "They realize that attending Seminary is an incredible gift." He also emphasized, "I think the Church is very grateful. We're ensuring that we have good priests for the future. We realize that our love for the Eucharist is rooted in the priesthood and that without the priesthood, there's no Eucharist."

Father Roth added, "I think anyone that is a practicing Catholic needs to realize, if we want to continue to pass on our faith, we need priests." Deacon Belleza is just one seminarian fulfilling that need, and thanks to endowments in the Catholic Community Foundation like the Jenkins Family Trust Fund, our seminarians are aided in their discernment.



# “FOR I WAS HUNGRY AND YOU GAVE ME SOMETHING TO EAT...”

MATTHEW 25:35

## *The St. Clement Parish Endowment Fund*

Several endowments within the Catholic Community Foundation support many ministries and programs devoted to feeding the hungry. A focus on one such ministry gives a true sense of the strength and depth of that commitment.

Located in the Lansdowne area of Baltimore County, St. Clement I is home to an Interfaith Food Pantry. The Pantry was started some fifteen years ago, in part as a response to the need created by a then-recession. In a 2013 issue of *The Baltimore Sun*, the food pantry was profiled. The article described, “It is a Wednesday evening in Lansdowne and the Washington Avenue campus of St. Clement I Church is bustling with activity. Both Baltimore County and Baltimore City residents file through the front doors, down the entry hallway and into the church’s kitchen area to collect enough food to last their families through the end of the week.”

Today, the Interfaith Food Pantry is still going strong and still fulfilling a need, thanks in part to *The St. Clement Parish Endowment Fund*. St. Clement’s Pastor, Father Andrew Aaron – Father Andy as he is known by his parishioners – said, “It just started out a very small thing, run out of a garage that’s owned by the parish.” More people started coming and now nearly 90 families a month are helped on the two Saturdays the Interfaith Food Pantry is open. The efforts of the food pantry also receive support from the Maryland Food Bank.

Another aspect of the commitment at St. Clement I is a “backpack program,” that helps to feed children at an area elementary school. Once a week, students receive backpacks filled with lunches for the week. About 50 children are being helped through this program.

Notably, St. Clement I also uses a portion of its endowment to help provide assistance to its parish mission in Mato Grosso, Peru.

So much compassionate care from just one endowment fund.



Photos on this page courtesy of St. Clement I. Used with permission.

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# IN MEMORIAM

## MARY C. MANGIONE

Mrs. Mary C. Mangione, a major benefactor of, and longtime friend to, the Catholic Community Foundation and the Archdiocese of Baltimore, passed away in March of this year at the age of 92.

The matriarch of an influential Baltimore Catholic family, Mrs. Mangione was the owner of Mangione Family Enterprises and managed the Mangione Family Foundation. She was predeceased by her husband Nicholas, Sr., in 2008 and is survived by their

ten children, one of whom, daughter Linda Mangione Licata, serves on the Foundation's Distribution Committee.

To say that Mary Mangione was a leading supporter of the Foundation and the Archdiocese of Baltimore, first with husband Nick, and then further deepening their legacy of evangelical kindness on her own, is quite an understatement. Through their personal and organizational philanthropy, Mr. and Mrs. Mangione and their family have significantly strengthened so many archdiocesan programs and ministries, including but not limited to: Care for Retired Priests, Vocations, the Annual Appeal for Catholic Ministries, the Baltimore Basilica, the Partners in Excellence (PIE) Scholarship Program, and dozens of parishes and Catholic schools.

The Catholic Community Foundation is so very grateful for Mrs. Mangione's leadership, generosity, and for the Mangione Family's enduring support of our mission.



*Mary C. Mangione, center, with some of her 37 grandchildren in 2011.  
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\*Staff of Foundation

## FOUNDATION STAFF

KIMBERLY MONTGOMERY  
Executive Director  
Kimberly.Montgomery@archbalt.org  
443-263-1920

TERESA BRASHEARS  
Assistant Director  
Terry.Brashears@archbalt.org  
410-547-5461

DANIEL BOWLES  
Assistant Controller  
Daniel.Bowles@archbalt.org  
410-547-5350

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**CATHOLIC COMMUNITY FOUNDATION**  
**ARCHDIOCESE OF BALTIMORE**  
*Share Your Blessings. Sustain Our Faith.*

320 CATHEDRAL STREET, 4TH FLOOR | BALTIMORE, MD 21201  
CATHOLICCOMMUNITYFOUNDATION@ARCHBALT.ORG | WWW.CCFMD.ORG