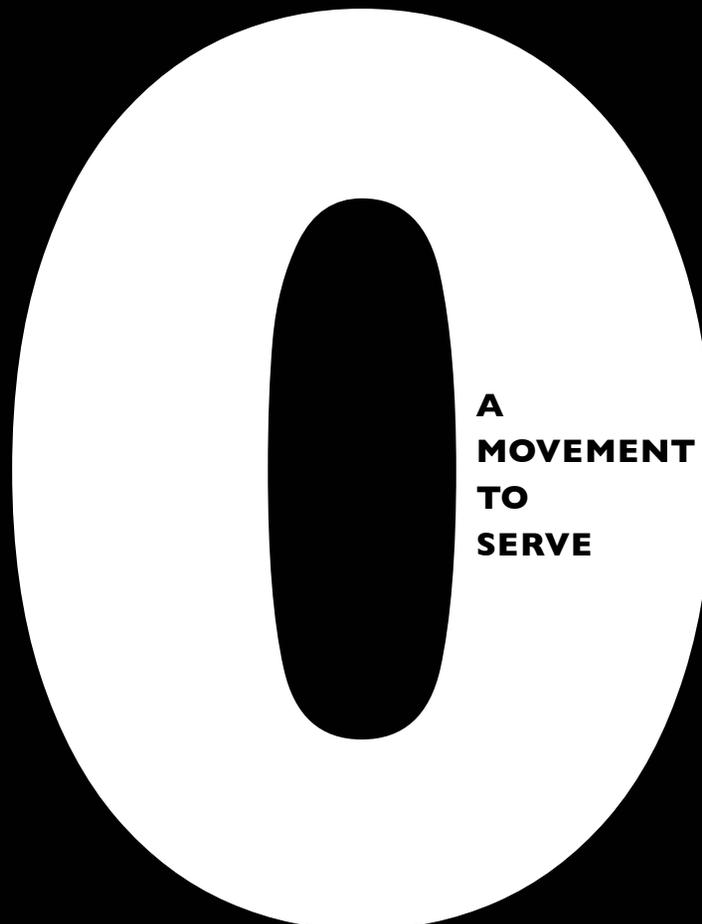
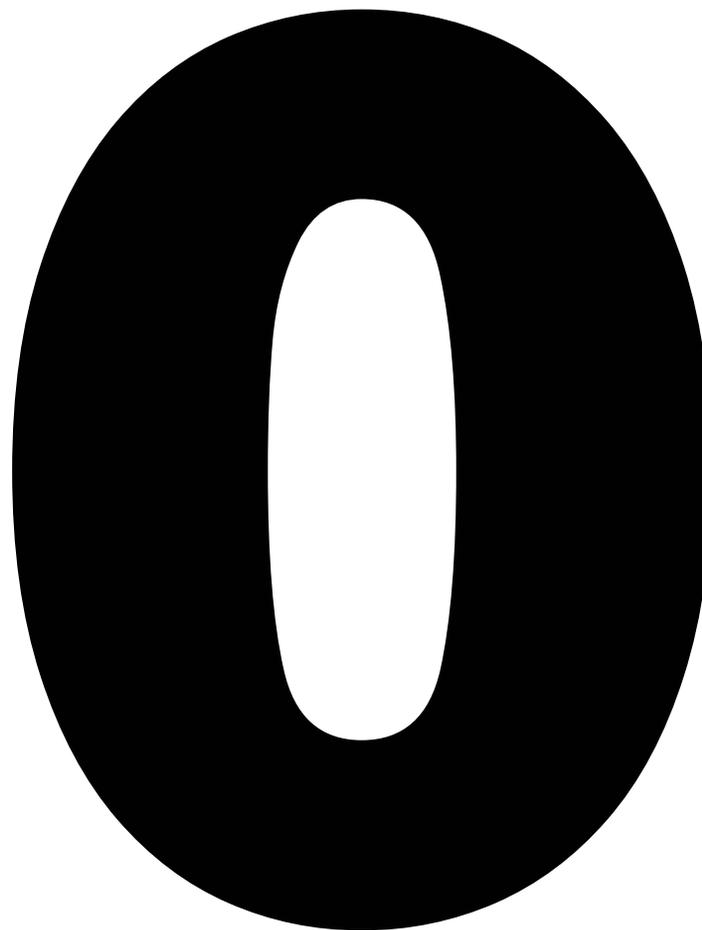




CATHOLIC  
CHARITIES

CHERISHING THE DIVINE WITHIN ALL

2020 ANNUAL REPORT





## DEAR SISTERS AND BROTHERS IN THE SERVICE OF CHRIST,

We speak often in the Church of the body of Christ. In service, we turn the understanding of that body into a literal one; as St. Teresa of Avila said, we are the hands, the feet, the eyes of our Lord. It is through us that our neighbors can find what is required for their most basic needs. It is through our ears and mouths that they might find kindness, understanding, and acceptance. It is through our eyes that they might feel seen. It is through our feet that they find us motivated to meet them where they are, and to walk with them. It is through our hands that they find a comfort, a greeting, a meal, a gift, a steady support when they stumble.

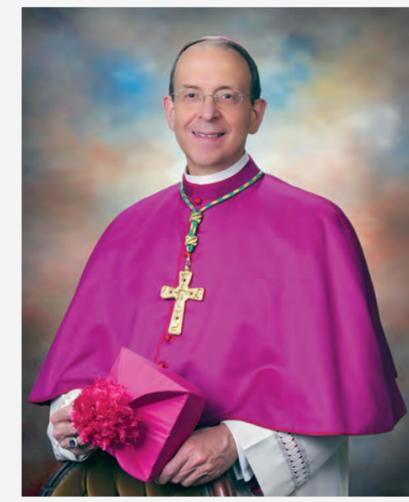
But for our bodies to serve with grace, we must first find a spirit of service in our hearts. When we find ways to be of service to others, we renew within ourselves the power of redemptive forgiveness, compassion, and love.

Our Catholic Charities colleagues, and the thousands of volunteers who serve alongside them, are the bodies of Christ every day. You, as one who thoughtfully and prayerfully supports that movement to serve, have moved your hearts to meet them.

We are in a time when it seems kindness, empathy, and the mutual desire to understand have never been more necessary. I pray that we all may be constantly renewed in that spirit, and I thank you for finding your own ways to serve our neighbors in need.

Yours faithfully,

M. Rev. William E. Lori  
Archbishop of Baltimore



Dear friend,

## WHAT DOES IT MEAN TO SERVE?

It's actually a very personal question. Sometimes talking about our service may seem prideful. But is there anything more humbling than realizing that others' lives—not only survival, but wellness, wholeness—depend on your actions?

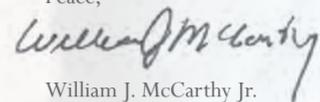
That's the spirit in which we try to serve each person, each day at Catholic Charities. Throughout all of our programs and services in every location across Maryland, we have committed to a humble outreach, not to walk ahead or follow along, but to accompany individuals in need.

This is a deeply held value for us, because it matters so much to our neighbors. During a time in which we have each individually been challenged to expand our understanding, to accept discomfort in pursuit of justice, to walk on in the face of risk, this value drives our perseverance. In it, we find both challenge and fulfillment. Perhaps more than anything else, it is how we know whether we are meant for this work, for this calling.

In this report, we bring an offering. We bring to you the reason, the method, and the impact of our daily working lives — before and during a global pandemic. Yes, it is a collection of words and numbers and photos, but more than that, it is an outpouring of our accountability. It is the physical evidence of why and how we serve with care for our communities and the individuals who live with us in them. It is a sign of what we have done for others with your support.

Thank you for serving alongside us.

Peace,



William J. McCarthy Jr.  
Executive Director



# A STEADY SERVANT

Catholic Charities of Baltimore was chartered just three years after the end of the Spanish flu pandemic. In the 97 years that have followed, it has met many changes and challenges with innovation and endurance.

But there has never been anything like this.

The COVID-19 pandemic put our service into a new perspective at an astonishing pace. Within days of the first Maryland case, the entire agency pivoted to keep clients, colleagues and communities—including our beloved volunteers—safe. Through adjustment, outreach, sourcing, reconsidering, and overcoming obstacles with ideas, we focused on one persistent promise:

No matter what, we will not stop serving our neighbors in need.

Because preserving safety is a recognition of individual dignity, our meal service became grab-and-go. Our communities, churches, wonderful volunteers, colleagues, and partners in the business and nonprofit sectors cooked, assembled, packaged, shopped, delivered, donated, and kept asking, “What else can we do?”

Shelter residents moved to hotels for better distancing, and our colleagues followed them, continuing their case management, housing processes, and other services, while partnering with other programs for virus testing, substance use counseling, and more.

Individuals of all ages with behavioral and mental health needs found assurance of continued care through a broad implementation of telehealth, including HIPAA-compliant video or telephone conferencing that also removed barriers to care like transportation or time off work. If treatment required medication management and testing, that care happened in-person, with appropriate precautions.

Unemployed or underemployed individuals found new programming to accompany them in virtual learning and job searches, adding by necessity to their computer skills training.

Our immigrant neighbors across the state could call a multilingual triage hotline set up through the Esperanza Center to help determine whether they had COVID-19 symptoms, and where to find testing or other resources. Soon, the insights gained from those calls led to grocery delivery so affected families and individuals could stay home and prevent spread.

For the seniors in our 24 independent living communities, Caritas House Assisted Living, and St. Elizabeth Rehabilitation and Nursing Center, safety and health were our relentless focus. They and their families received regular and clear communications. Our guests at St. Ann Adult Day Program were not able to come to us, so they received regular calls to check in, and activity packets to keep their minds and hands nimble.

Our adults with intellectual and developmental disabilities found deliberate and constant dedication from old and new friends, helping prevent exposure and soothe anxieties, and finding solutions to special new challenges.

Through all our years, Catholic Charities has never been an emergency responder organization. Rather, we strive to be a steady and agile source of compassionate care, able to adjust as our neighbors and communities need in extraordinary times. We have been here for nearly a century, and we will be here long after this pandemic is quelled. We take our commitments seriously. We keep our promises.

We are here, as ever, to serve.

# SISTERS WHO SERVE

VIEW VIDEO



One of Shehan Baird's earliest memories is of accompanying her grandfather on weekly trips to drop food donations at Our Daily Bread and seeing "so many people outside waiting, so many people in need."

A love of volunteering is baked into the Baird family, and among many other projects, Shehan, 16, and her sister Morgan, 14, had participated in a sandwich-making project for Our Daily Bread Employment Center at St. Joseph's Catholic School in Cockeysville. Their mother, Lizzy, was impressed that they would "go in to school an hour early for that, to see that love of service."

When the COVID-19 pandemic hit, the family realized people weren't gathering for those kinds of volunteer projects. Hot meals were still the priority, but the required shift to grab-and-go meals made sandwiches needed more than ever.

"After three years of getting up and making sandwiches every Thursday morning, it felt wrong to stop when schools shut down," Morgan said. "So we decided to continue what our school had started."

The family planned to make 100 sandwiches that first week. Lizzy emailed a few friends to "see if I could add 10 more to ours." That first week, 400 sandwiches arrived.

"And this was a time when nobody was going shopping. Food was scarce," Lizzy said. "So we knew people were dipping into their pantries."

The second week, they had 1,000 sandwiches, and it kept going. "It's really exciting on Tuesdays because people from all over the neighborhood will come to our house and bring PBJ sandwiches," Morgan said. "Little kids are so excited to drop off their sandwiches."

An unexpected benefit was the camaraderie of drop-off days, the chance to catch up with friends from a safe distance—and, as the word spread, to make new friends—during a time of quarantine isolation.

Shehan is a senior at Notre Dame Prep, and Morgan is a freshman. They plan to continue the project.

For Morgan, "even making one sandwich makes a difference." And Shehan is reminded of her early memory of that line of hungry people "and how important it is that we keep this up." By the end of June, the Bairds and their network had donated more than 12,000 PBJ sandwiches, dozens of casseroles, and hundreds of desserts, loaves of bread, and nonperishable items.

The girls have both done several other service projects and will do more as they get more involved at NDP. For them, what started with their grandfather will continue. "We have so much," Morgan said. "It's important to remember that."



Just over **9** percent of Marylanders live in poverty.

**10.4** percent are on food supplement assistance – just over half of those who qualify.

In Baltimore City alone, about **2,200** people were experiencing homelessness in January. That was about 35 percent of the state's population of people experiencing homelessness.

## ACROSS THE AGENCY'S PROGRAMS AND LOCATIONS...



**650,759** meals were served in FY20

**198,896**

were served at Our Daily Bread Employment Center



During the COVID-19 pandemic alone, neighbors received nearly **9,000** bags of groceries, more than **20,000** pounds of cheese and potatoes, and **3,756** pantry items.



Bed nights: **173,381**

Individuals and families who avoided eviction: **35**

Individuals and families who found permanent housing: **384**

Individuals and families who maintained their housing since FY19: **339**

Individuals who received case management: **4,921**



## PROGRAMS PREVENTING AND RELIEVING HOMELESSNESS AND POVERTY

Anna's House  
Answers for the Aging  
Catholic Charities Head Start and Early Head Start of Baltimore City, Carroll County and Harford County  
Christopher Place Employment Academy  
My Sister's Place Women's Center  
My Brother's Keeper  
Our Daily Bread Employment Center  
St. Edward's Workforce Development Center  
Senior Communities & Support Services  
Weinberg Housing and Resource Center

About **7.5** percent of Maryland's seniors live in poverty.  
**5.5** percent of Anne Arundel County seniors  
**17.7** percent of Baltimore City seniors  
**7.5** percent of Baltimore County seniors  
**7.7** percent of Garrett County seniors  
**6** percent of Harford County seniors

\*Source: Marylanders Against Poverty

 **1,982** older Marylanders found or maintained an affordable home

**426** individuals received compassionate care at St. Elizabeth Rehabilitation and Nursing Center

 **21** seniors found permanent housing that ended their homelessness

**550** seniors received connections and resources to help them age safely and affordably at home

 In the first four months of the pandemic, **85** seniors from the St. Ann Adult Day program received care packages

Residents in Senior Communities received **29,200** meals so they could stay safe at home instead of shopping

**PROGRAMS OFFERING SENIOR CARE**

- Answers for the Aging
- Caritas House
- St. Ann Adult Day Care program
- St. Elizabeth Rehabilitation and Nursing Center
- Senior Communities in Anne Arundel County:
  - Arundel Woods
  - Friendship Station
  - Friendship Village
- Senior Communities in Baltimore City:
  - Basilica Place
  - DePaul House
  - Everall Gardens
  - Our Lady of Fatima I
  - Our Lady of Fatima II
  - St. Charles House
  - St. Joachim House
- Senior Communities in Baltimore County:
  - Coursey Station
  - Holy Korean Martyrs
  - Kessler Park
  - Owings Mills New Town
  - Reister's Clearing
  - Reister's View
  - St. Luke's Place
  - St. Mark's Apts.
  - Trinity House
  - Village Crossroads I
  - Village Crossroads II
- Senior Community in Garrett County:
  - Starnier Hill
- Senior Communities in Harford County:
  - Aberdeen Court
  - Abingdon Gardens
  - Senior Support Services



Barbara Royster thrives in her role as a go-to resident at Village Crossroads. One of the first to move into the new facility in 2013, she made sure her apartment was on the first floor. The 79-year-old mother of five adult children, grandmother and great-grandmother to many, and active member of her church just loves being at the center of the action wherever she is.

"I've always liked a lot of people," she said.  
 Her volunteer spirit is strong. She was a regular visitor at her grandmother's nursing home, and continued visiting long after her grandmother's passing.  
 "I got hooked on being nice to the people there," she shared. "I just liked being around the people and helping out."

She brought that same spirit to Village Crossroads and relished convivial programs like the van service for twice-weekly shopping trips with friends. Service Coordinators Karvis Higgins and Theresa Watson were thankful for Barbara's help and initiative. They tapped Barbara to be a leader in the community's Eating Together program. She initiated and led a weekly Bible study which attracted nearly a dozen residents of all faiths.

"She's very thoughtful," Theresa explained. "When a neighbor was sick, she fed her cat. She'll check in on a friend."

Karvis added, "For Eating Together, she was always there early to set up the room, serve the meals. She was helping us train volunteers to start up the program in another building. At the start of the pandemic, when we needed help giving out meals, she was eager to help."

With seniors among the most vulnerable to COVID, the community took no chances, and were proactive in keeping residents safe.  
 "When this thing happened, they had to lock up the room we used for Bible study," Barbara said. "All the other community rooms were locked. Before this happened, I was enjoying myself."

With daily meal deliveries, weekly grocery boxes, and creative ideas like plans for "inside out trick-or-treating" at Halloween, the service coordinators have worked harder than ever to combat social isolation among residents like Barbara, and find new ways to provide services they depend on. Pen-pal programs with students from Johns Hopkins and University of Maryland have created new connections for seniors who are missing visits from children and grandchildren. But everyone is looking forward to the day when it's safe for the community to gather together again.

"I keep saying," said Barbara, "This, too, shall pass."

# SERVICE AND SOLITUDE

In early 2019 (the most recent data available), **52,759** individuals were being treated for substance abuse in the state.

\*Source: Substance Abuse and Mental Health Services Administration

**SUBSTANCE USE DISORDERS**  
**7,845** individuals received mental or behavioral health treatment through Villa Maria Behavioral Health clinics

**2,839** individuals enrolled in substance use disorder treatment

**2,335** reported decreased substance use at some point

**MENTAL HEALTH CARE**  
At least **332** individuals were referred to Villa Maria Behavioral Health care from another Catholic Charities program

**1,056** youth were diverted from hospitalization and/or connected with continued care resources during a mental health crisis

**PROGRAMS SUPPORTING MENTAL AND BEHAVIORAL HEALTH**

Nearly all Catholic Charities programs offer mental and behavioral health supports. The following are programs dedicated specifically to these services.

- BCARS  
Family and Kinship Navigator Services  
Mental Health Assessment Team  
St. Vincent's Villa  
Villa Maria Community Resources Home-based Respite Program  
Villa Maria Community Resources Behavioral Health Clinics
- Abingdon
  - Cherry Hill
  - Cumberland
  - Dundalk
  - Fallstaff
  - Fallsway
  - Fallstaff
  - Frederick
  - Lansdowne
  - Remington
  - Towson

Villa Maria Community Resources School-based Behavioral Health Programs (100+ schools statewide)



In some ways, the pandemic has opened up new ways for Villa Maria to make community-based behavioral and mental health services accessible to clients. Still, Crystal Nixon, the Fallstaff Behavioral Health Clinic's office manager, misses her face-to-face interactions with clients.

"Telehealth has been wonderful, and it will exist in our future, especially for clients with transportation issues and for the elderly," she said. "But face-to-face and over the phone are different."

Having been raised in a tiny hamlet in South Carolina, Crystal knows firsthand the barriers her clients have to even knowing that such services are available to them.

"If we had mental health problems in the family or the community back down South, it wasn't addressed, or even talked about," she remembered. "The challenge, I believe, for a lot of our families is that they don't know that there is help out there. Having our clinic here in this westside neighborhood, it shows that we actually care, that they can come to us and say, 'I need help.'"

During Crystal's 19-year journey with Catholic Charities, she has gained a deep reservoir of insights and skills that she uses every day in her leadership role at the clinic. She started in housekeeping at the Villa Maria residential treatment center for children.

"It was an amazing experience to walk a mile in their shoes. I've learned so much and grown tremendously from the families and children we served."

Crystal's dedication led to being tapped for a position at the center's front desk. Eventually, she moved to the Fallstaff location as administrative assistant, and finally, with encouragement from her supervisor, landed the job as the clinic's office manager.

Staying in her position as other staff came and went, Crystal built relationships with clients.

"It made me feel I had a purpose," she said. "I was persistent. I told families, 'I have no intention of leaving.' It was no longer a job, but an obligation for me to be there, to make sure they knew they were wanted. A lot of our families are in poverty-driven, unsafe areas, so dealing with that on top of mental health issues can be really challenging."

Crystal is proud of the level of wraparound services and life skill-building the clinic is able to make available to help the clinic's clients improve their lives. For now, the clinic team is still working remotely. "We do virtual meetings to encourage each other. My supervisor is really good with keeping us all in touch and to maintain that bond, to help each other with the work we do. We're getting it done."

VIEW VIDEO



# THE JOURNEY OF SERVING



“Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.” ~ Matthew 25:40 NRSV

These words were Jesus’ way of teaching the disciples that a person who was accused of or committed a crime, a person living in poverty, a person who came from another community, a person who was marginalized, should be granted as much respect, compassion and care as the disciples granted Jesus. In a modern perspective, the lesson can often be applied to matters of racism and oppression.

To say we have just awakened to systemic racial injustices would confess ignorance of several generations’ pain. It’s a confession many of us must make. We have largely ignored that pain, tinkering around edges and talking around issues, afraid to drive at the heart of our persistent communal scourge. Not only in secular society but also aligned with Catholic social teaching, we must acknowledge and grieve that racial injustice has been a keystone of both societal systems and individual experiences.

Four years ago, Catholic Charities pledged to bring issues of diversity, equity and inclusion into the center of our commitment to honoring the dignity of each individual we encounter. In the spirit of collaboration and humility, we walk with partners in the Archdiocese of Baltimore, Racial Justice Circle, and many other groups as we share and shape—and reshape—our attitudes, perspectives and actions.

We established a DEI Council chartered “to create an agency where diversity of all kinds is celebrated, inclusion is evident, open discussions are encouraged—even when challenging—and equity exists in every relationship.” The council began by asking our colleagues how they felt about our diversity, equity and inclusion. With these responses, we shaped a plan that includes individual and agency action at every level.

Last winter, Bill McCarthy became the first leader of a Catholic nonprofit in the country to sign the CEO Action for Diversity and Inclusion pledge. In January, the council and our colleagues began hosting events, groups, conversations and initiatives intended to foster understanding, honor lived experiences, and listen with attention and intention.

Organizationally, this has meant more than the “big Human Resources” considerations. We call on each other to review perspectives and approaches. We look through a racial equity lens when making decisions. We have reconsidered language in job descriptions to make them less implicitly biased regarding ability, age, gender or sex, and education level. We have consciously considered how we use photography. We have sharpened our lens for inclusion in all published writing.

The murder of George Floyd in May galvanized a new intensity and urgency. Our conversations and collaborations, and the power they carried, increased. We listened to each other more. We resisted the urge to soothe others for our own comfort. We challenged ourselves to acknowledge we had not done enough. We added our voice to the calls for racial justice. We made it public.

This initiative is about more than training. It is about thinking, reflecting, encouraging, fostering, confessing, forgiving, and recommitting to one another to live the values we espouse. It is about being of service not only to our clients, but also to one another, as a living act of our sacred calling.

The more work we do toward this, the more we learn of the work we must yet do—not to preach, but to minister as we are called.

# RACIAL JUSTICE IS SERVICE

Regardless of documentation status, about **15** percent of Maryland's population was born in another country.

About **7,800** are DACA recipients

\*Source: American Immigration Council

**399** unaccompanied minors were reunified with family or sponsors

**6** individuals were protected from human trafficking

**667** individuals won or made positive progress in their immigration cases

**480** individuals became employable with work visas

There were **3,707** health clinic visits, preventing greater illness, protecting public health, and avoiding emergency department services

During the first four months of the pandemic, **1,145** individuals got help identifying their symptoms and finding resources, including COVID-19 testing, preventing spread in the hard-hit Latino community

**PROGRAMS WITHIN THE ESPERANZA CENTER**

- Client Services
- Educational Services
- Family Reunification Services
- Health Services Clinic
- Immigration Legal Services
- Services for Victims of Human Trafficking



Much of Karen Scheu's life has been shaped by two loves: nursing and the Spanish language. Today she is a family nurse practitioner on the faculty at the University of Maryland School of Nursing. But her passion is serving immigrant neighbors through the Esperanza Center.

In addition to being a longtime volunteer in its health clinic, Karen was instrumental in helping the center implement the innovative Volunteers in Medicine model for sustainable free health care. That makes Esperanza one of only 92 VIM clinics in the country.

"For me, what drives this work always has been interacting with my patients," she explained. "But now I'm also excited to show my students that there is work in health care outside the usual outpatient clinic or hospital, where the rewards include learning about another culture, learning so much more than just the diagnosis of the day."

Recently, a medical student who had shadowed Karen at Esperanza Center contacted her to say the experience had inspired him to do family medicine rotations. "He wants to work in a community setting," she shared. "Our patients and my colleagues showed him a new way. I love that!"

Karen served Spanish-speaking patients while studying at Columbia University and when she lived in Camden, New Jersey. She found Esperanza after she moved to Baltimore. Her tenure as a volunteer at the center has been longer than that of any member of the clinic staff; Karen was recognized with the 2019 Sister Mary Neal award for outstanding volunteers.

"My love for this population and my desire to help them came from experiencing the kindness of strangers on my own travels," she reflected. "There's something special about welcoming a stranger to your country, and hearing their stories. Hearing about the violence that led my patients to come here... I know I would do the same thing if I felt my children's lives were at risk."

Racial and social inequities in health care are not new, but the pandemic has brought them into sharp focus. "At Esperanza, we're always addressing those inequalities, but today our population is among those being hit the hardest by COVID-19," Karen said. "They are the essential workers, driving busses, working in meat plants, and they often live in crowded conditions. But I am always astounded by the resilience of this population, and their close-knit sense of family."

"They care for one another," she went on. "There is something about what I've learned from them that makes me want to serve them, a desire to see humans be in a better place and a desire to help them get there."

**"I WAS A STRANGER AND YOU TOOK ME IN."**

VIEW VIDEO



# ABLE-AND READY-TO SERVE

Brian Trees's passion for his work at Gallagher Services is fueled by knowing that a huge amount of talent is being wasted in this country.

"Nationally, about 20 percent of people with intellectual disabilities work in competitive employment, and among those who aren't working, half want to be working," he said. "They have a lot to offer, but they aren't considered as a resource for the job market."

Not only that—Brian said a recent study showed that 90 percent of employed individuals with disabilities were rated as average or above-average performers, and they are far less likely to leave their jobs and create turnover—powerful arguments for opening doors to employment.

Brian points to Shawn Haynie as a great example. About 20 years ago, Shawn lost a job at McDonald's, and for the next 18 years he was unemployed. As someone accepting supports from Gallagher Services, Shawn was selected with his friend, Rudy Boston, to pilot a training program with Culinary Services Group, which provides food services to St. Vincent's Villa. Now, Shawn works in the CSG commercial kitchen. His job packing boxed lunches puts him at the center of CSG's COVID-19 pivot away from in-person food service.

"He's really good at that job," Brian said. "His capabilities went unrealized for 18 years. By helping him to find the right job for his talents, where he could be successful, and providing some supports afterwards, our team made it possible for CSG to add an employee who benefits the company's bottom line, and I would say the kitchen environment has gotten better because Shawn is there."

In the past few years, Gallagher Services has shifted to an employer-engagement model of workforce development. Rather than simply scanning available jobs and training clients to fit a pre-set job description, the Gallagher team focuses on successes and relationships. They meet with employers, ask them to share detailed information on an available job, and come back to employers with someone who has the ability to succeed in that position.

Kevin Creamer, who heads workforce development at Our Daily Bread Employment Center, sees Gallagher's innovative approach as a model for serving his clients as well. He thinks the work to serve adults with intellectual and developmental disabilities by empowering them to serve employers is groundbreaking, citing the ripple effect of compassion, engagement, understanding and access to build stronger communities – inclusive of individuals with disabilities.

"We work to help our employers understand who we are, what we're doing, and that they can do things differently, which may be better," Kevin said. "It's a time-intensive process, but it's the right way to do it. It's a fundamentally better system because it's person-centered."



Maryland average unemployment rate,  
FY20: **5.5%**  
Pre-pandemic: **3.5%**  
April – June: **9.4%**

**IN 2019:**

Asian: **2.3%**  
Black/African American: **4.6%**  
Latino/Hispanic: **4.1%**  
White: **3.2%**

**APRIL - JUNE 2020 (PANDEMIC):**

Black/African American: **15%**  
White: **6.6%**  
(data for Asian and Latino/Hispanic unavailable)

\*Source: Bureau of Labor Statistics

About **6.5** million individuals have an intellectual disability

**20** percent are employed.

**17** adults receiving supports from Gallagher Services were employed at some point in FY20

**AGENCY-WIDE...**

**474** individuals received employment training

**311** individuals found work—  
average hourly wage: \$13.67

**17** employed individuals receive supports from Gallagher Services

**68** percent of those who are not disabled retained work for at least 6 months

**8** employers hired Gallagher-supported adults

**PROGRAMS SUPPORTING WORKFORCE DEVELOPMENT**

- Christopher Place Employment Academy
- Head Start/Early Head Start
- My Brother's Keeper
- My Sister's Place Women's Center
- Our Daily Bread Employment Center
- St. Edward's Workforce Development Center

# SERVANTS, NOT SAVIORS

VIEW VIDEO



Until his family moved to South Baltimore in the 1960s, Michael Middleton lived in a Cherry Hill public housing project dotted with beautiful cherry trees—and located just 200 yards from the city dump. As an adult, he returned to serve the community as a legal aid attorney focusing on systemic problems of low-income communities. He was involved in gaining city approval for the Cherry Hill Master Plan in 2008. Today, as executive director of the Cherry Hill Development Corporation, he often reflects on the challenges his community faces, the contrast between those challenges and the love residents have for their community and the importance of service-oriented partnerships in overcoming them.

“Communities don’t want organizations to come in with a white savior mentality, to come and do things for you,” Michael said. “Catholic Charities seeks guidance predicated on where our community wants to go, and uses its resources to assist us in getting to that goal.”

Originally developed as a segregated community for African-American servicemen returning from World War II, Cherry Hill was shaped by many of the policies that reinforced systemic racism nationally. Michael said it had the highest density of public housing east of the Mississippi until the 1980s. At one time, it was home to three incinerators. In its 75 years in existence, Cherry Hill had never had a bank branch.

In the late 1970s, the community asked Catholic Charities to help stabilize the community’s commercial and cultural heart—its only shopping area, the Cherry Hill Town Center. Over the last two years, partnership with community leaders and through an extensive listen-to-learn initiative led to plans for the center’s evolution into a holistic community resource.

In early March 2020, project partners and neighbors gathered for a celebratory groundbreaking of a major renovation. The project’s first phase upgrades the façade and welcomes Cherry Hill’s very first bank, a Chase branch, to provide financial literacy, investment and entrepreneurial opportunity, and other services.

Michael said the plans for the town center recognize that it is the only economic development institution in the community. Enhancing the center’s ability to serve its community, to become a “community of opportunity,” creates sustainability by addressing the root causes of the challenges its residents face.

In addition, the collaborative plans include space for small gatherings, something that does not exist anywhere in Cherry Hill – not even a place to meet for coffee.

“How do you continue and respect the culture of a community? By having place-making space for community activities, for formality and informality to come together, the opportunity for new businesses that want to start off, a place for smaller group meetings,” Michael said. “When a development project starts, everybody and anybody wants to come in. I’m interested in working with folks who share the concept of development on behalf of and for the benefit of the community itself.”



**EVERY RESIDENT** of Cherry Hill now has access to a bank, financial resources, and literacy opportunities for the first time in **75 YEARS**

The Cherry Hill Town Center is undergoing a community-directed **\$4.5 MILLION** renovation funded by private donors through Catholic Charities

When complete, Cherry Hill will have its **FIRST-EVER** entrepreneurial support space and community kitchen

Outside of Cherry Hill... Before COVID-19, the Sandtown-Winchester and Brooklyn-Curtis Bay communities were invited to **179** community events supported by our Safe Streets programs

**438** violent incidents likely to result in gun violence were interrupted

**165** Safe Streets supply and clothing drives and giveaways provided help for neighbors

**CURRENT COMMUNITY ENGAGEMENT INITIATIVES**  
Cherry Hill Town Center  
Sandtown-Winchester Master Plan  
Safe Streets Brooklyn-Curtis Bay  
Safe Streets Sandtown-Winchester



“Life’s most persistent and urgent question is, ‘What are you doing for others?’”

~Rev. Dr. Martin Luther King Jr.

There is still good in the world. In a time when we might worry about darkness, those of us who are gifted with the chance to serve find light in every person we encounter. At its core, our shared movement to serve is about healing. When we choose to rejoin this movement each day, we find that not only might we help to heal another person’s pain, but they might help to heal ours, as well. It is this healing that draws our communities closer to a more just, healthy, and peaceful way of life. Supporting our work is not about supporting us. It is about entrusting us as the hands, the feet, the eyes that meet neighbors in need with compassion. It is about allowing us to reflect and renew their light. We are deeply honored to serve, and grateful to you for helping us keep our promise, no matter what. Thank you.

WHATSOEVER YOU DO...

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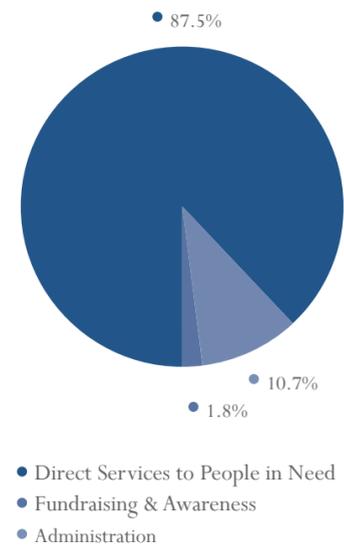
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# COMBINED FINANCIAL RESULTS

ASSOCIATED CATHOLIC CHARITIES, INC.  
(Unaudited, In Millions)

	June 30,	
	2020	2019
<b>Assets</b>		
Cash, Accounts Receivable and Other Assets	\$ 29.4	\$ 25.4
Property and Equipment, Net	137.5	137.1
Investments	77.0	85.2
Total Assets	<u>\$ 243.9</u>	<u>\$ 247.7</u>
<b>Liabilities and Net Assets</b>		
Accounts Payable, Accrued Expenses and Other Liabilities	\$ 23.3	\$ 33.5
Capital Advances	98.7	98.7
Mortgages and Bonds Payable	57.7	49.5
Total Liabilities	<u>179.7</u>	<u>181.7</u>
Net Assets	<u>64.2</u>	<u>66.0</u>
Total Liabilities and Net Assets	<u>\$ 243.9</u>	<u>\$ 247.7</u>
<b>Revenue and Expenses</b>		
Government Fees and Grants	\$ 107.7	\$ 107.4
Rental Income	18.7	18.7
Contributions, Fundraising and Donated Goods and Services	13.5	14.3
Program Service Fees and Other	9.0	10.1
Total Operating Revenue	<u>148.9</u>	<u>150.5</u>
Salaries and Benefits	106.0	105.5
Occupancy	14.7	15.9
Other	28.7	29.6
Total Operating Expenses	<u>149.4</u>	<u>151.0</u>
Income from Operations Before Depreciation	(0.5)	(0.5)
Depreciation	(8.4)	(8.1)
Endowments and Other Gifts	1.9	0.3
Net Investment Income and Other	5.2	7.5
Change in Net Assets	<u>\$ (1.8)</u>	<u>\$ (0.8)</u>

2020  
Uses of Operating Funds



**Our Mission:** Inspired by the Gospel mandates to love, serve and teach, Catholic Charities provides care and services to improve the lives of Marylanders in need.

**Our Vision:** Cherishing the Divine within, we are committed to a Maryland where each person has the opportunity to reach his or her God-given potential.

**Our Values:** To love, to serve, to teach and to work for justice.

# SERVING IN PHILANTHROPY



On behalf of our board of trustees, clients, volunteers and staff, we extend our deepest gratitude to the individuals, corporations and foundations that felt empowered to support our work for the period July 1, 2019 through June 30, 2020. Their generosity provides life-changing opportunities for families and individuals in need.

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