



GUIDED BY  
*Love*

2025 ANNUAL REPORT

CATHOLIC  
CHARITIES

CHERISHING THE DIVINE WITHIN ALL



## Dear Brothers and Sisters in Christ,

**W**ith a spirit of deep gratitude and with no small amount of urgency, let us reflect on the impact and significance of Catholic Charities—detailed on the pages that follow with images, facts and figures, and powerful accounts of Christ’s love in action.

The faithful and persevering work of Catholic Charities confronts the challenges of the times—cuts in government aid, recent immigration raids and increasing polarization, isolation and inequality in our society. Catholic Charities doesn’t just provide aid in the face of these hardships but offers witness to the love of Christ in the flesh. In shelters and assisted living homes, food pantries and classrooms, the organization serves as the Church’s outstretched hand to the poor, the displaced, the hungry, and the vulnerable.

Our mission of mercy will be witnessed at the new intergenerational center in West Baltimore, where children will thrive in Head Start classrooms, men and women will connect with jobs and opportunities, and the community will gather in fellowship. In the Esperanza Center, our new neighbors find support to navigate difficult situations and gain citizenship. Adults with intellectual disabilities discover joy and freedom at Gallagher Services supportive housing programs. No matter their background or life circumstances, clients receive support, compassion and a pathway toward independence at Catholic Charities’ many programs.

The Holy Spirit has carried the Church’s mission through every century, and it must carry us now, especially when the work is harder, leaner, and more costly. We are not promised ease or clarity, but the Gospel does promise that the Holy Spirit is with us, and that Jesus will breathe peace into our chaos, and send us forward, not by our own strength, but by His.

Catholic Charities is guided by this enduring love. Under the capable leadership of Dave Kinkopf, in the legacy of Bill McCarthy, Catholic Charities is indeed the bearer of Christ’s reconciliation, healing and hope.

## Faithfully in Christ,

**Most Reverend William E. Lori**

*Archbishop of Baltimore*



## Dear Friends,

**“I found myself rattling the fence, hoping someone would hear me.”**

**A client recently shared those words, and I haven’t stopped thinking about them. That image, of someone standing on the margins of our community, desperate to be heard and helped, captures why Catholic Charities of Baltimore exists—and why your support is so vital.**

Because of you, we were there to open the gate. We heard him and welcomed him in. We offer not only assistance, but also dignity, opportunity, and hope.

It’s a tremendous honor to step into the role of Executive Director of an organization I’ve cherished for over 30 years as a volunteer, donor, and husband of a long-time employee. Since my first day in July, I have been inspired by the powerful, life-changing work I see happening across our programs—and by the significant challenges facing our neighbors.

In the past year, we have served meals to *over half a million* Marylanders—from children in our Head Start classrooms to seniors in our housing communities and families visiting our food pantries. The number of meals served is just one measure of our work, but it underscores both the need in our communities and our ability to respond in an immediate and tangible way. And of course, it’s never *just* a meal. It’s a moment of dignity, accompaniment, and hope. A moment that your generosity makes possible. Every meal served, every opportunity for personal advancement extended, every neighbor cared for—your support makes it all possible.

This has been a year of transition for Catholic Charities. As only the third Executive Director in over 50 years, I am humbled to build on the legacy of compassion, action, and love for neighbor promoted and exemplified by Bill McCarthy, Hal Smith, and all those who have joined us in this important work. Now as ever, we are building on our rich history and working with urgency toward our vision where every person has the opportunity to reach his or her God-given potential.

I want to thank you for your kindness and your partnership. You are standing at the gate with us, sharing a fundamental belief that all people deserve lives of dignity and compassionate care, and turning hope into lasting change.

## With Gratitude,

**Dave Kinkopf**

*Executive Director*



## AREAS WE SERVE

Allegany County, Anne Arundel County, Baltimore City, Baltimore County, Carroll County, Frederick County, Garrett County, Harford County



## EXPLORE OUR SERVICES

Anna's House

Building Hope Dundalk Support Center

Caritas House Assisted Living

Carolyn E. Fugett Intergenerational Center

Cherry Hill Town Center

Christopher Place Employment Academy

Community Housing

Compassionate Caregivers

Esperanza Center

Gallagher Meaningful Day Center

Gallagher Residential

Head Start

Level Up

My Brother's Keeper

My Sister's Place Women's Center

Our Daily Bread Employment Center

Post Adoption Support Services

Safe Streets

Samaritan Center

Sarah's House

Senior Communities

St. Ann Adult Day Center

St. Vincent's Villa

Villa Maria Behavioral Health

Villa Maria School

Weinberg Housing and Resource Center

Western Maryland Food Outreach



### 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 all, 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

To Work for Justice

### OUR COMMITMENTS

**We will honor and respect the Dignity of every person.** We believe that all people are created in the image of God and so have an inherent dignity, regardless of the circumstances of their lives. As such, we commit to honoring and respecting this dignity in every interaction.

**We will encounter each person with Compassion.** We meet others with a sincere desire to know and understand them, without judgment and with a genuine concern that is expressed in the care we provide.

**We will act with Humility.** Humility is an openness that actively seeks out others' points of view and that both offers and accepts forgiveness when we have not been faithful to our commitments.

**We will reach out to others in a spirit of Collaboration.** Collaboration is working together, drawing upon each person's unique skills, knowledge and experience, to achieve a common purpose.

**We will serve with Excellence.** We are inspired to be our best and to do our best work with and for others.

**We will act with Integrity in all we do.** When we act with integrity, we do what we say we will do.





# An Early View of A Day in the Life of the Intergenerational Center

In 2024, Catholic Charities broke ground on the 55,000 square-foot Carolyn E. Fugett Intergenerational Center in West Baltimore, with plans to serve area residents of every age and stage of life. The Center will open in spring 2026.

**8 a.m.:** A busy mom rushes into the building’s Head Start entrance, by the towering blue column, to drop off her 1- and 4-year-old children at their Early Head Start and Head Start classrooms. The little ones are excited to see their friends, and with 103 children from birth to 5-years-old filling the nine classrooms, it’s a boisterous and nurturing space.

**9:15 a.m.:** A cluster of older neighbors walk a block from Rosemont Tower, a senior-oriented apartment complex, to the community entrance by the yellow column. They head upstairs to warm up for a 9:30 a.m. dance class hosted by Dance & Bmore in the 3rd floor exercise room.

**10:30 a.m.:** Meeting rooms throughout the building are filling up. In one, a speech therapist works with a 3-year-old. In another, on-site partners gather to hear about each other’s work and align programs and services. In a wing designated for behavioral health services, Catholic Charities therapists are working with clients, in-person and virtually. And a handful of remote workers are hunched over desks in the hoteling space, laptops open and headphones on in the light-filled room.

**Noon:** A dozen young adults gather in a 3rd floor classroom for construction-related training hosted by Catholic Charities’ partner, Requity. Through this workforce development program – and the hands-on experience they get a few blocks away – they’ll have the skills to find good-paying jobs right after graduation.

**2 p.m.:** Head Start parents begin arriving to pick up their children. A few families hurry home; others migrate to the community playgrounds on the west side of the building for more time outside. Some children shift to the after-care room, where they’ll play until their parents get off work.

**3 p.m.:** Elementary and middle-school students pile through the community entrance, excited to start after-school basketball programs with Catholic Charities’ partner, PeacePlayers, on the indoor and outdoor courts of the recreation center. Delicious smells waft from the commercial-grade kitchen, where Requity’s culinary training program is preparing dinner for a catering job. Trainees will also sell to-go meals, making the evening a little easier for busy neighbors.

**5:30 p.m.:** Neighborhood groups gather in the community room, which can hold nearly 100 people. They’re planning a candidate forum for later in the month and a get-out-the-vote effort to ensure local interests resonate in city decisions.

**7 p.m.:** Laughter and friendly jeers echo through the exterior Dome, where local adult basketball leagues gather in the state-of-the-art space year-round.

From morning drop-off to evening gatherings, the Center will be a place where children, families, and neighbors of all ages come together to grow, learn, and support one another. Every day’s schedule will bring hope, opportunity, and a stronger sense of community to West Baltimore for generations to come. ♥

*“As the building takes shape, it’s easy to imagine how it will welcome neighbors from across the community.”*



# A Fighter for Children Seeking Safety in the U.S.

For the past several years, Kevin Esteves Muniz, an attorney at the Esperanza Center, has represented a child who moved to the U.S. to be with his mom in Baltimore.

Following her immigration to the United States, a mother discovered that her 4-year-old son had been abandoned by his father in their home country. He was left to largely fend for himself, though he has a rare genetic disorder that requires constant medical interventions.

Working two jobs, his mother paid out-of-pocket for his surgeries and, after his arrival in Baltimore, finally brought him to the Esperanza Center for help.

### COMPREHENSIVE AND COMPASSIONATE

This Catholic Charities program provides immigrants with comprehensive and compassionate services related to education, health care, and more.

Kevin is one of eight attorneys at Esperanza’s Immigration Legal Services. The team represents more than 100 people annually, around 90% of whom come from Central and South America.

Kevin works with unaccompanied children, who enter the U.S. alone to be united with a family member, often a parent. Supporting each client’s trajectory can take years and involves caring about far more than their immigration status.

In the case of this child, for example, accessing health care was an urgent priority. First, his mother needed to gain formal custody. He could then apply for Special Immigrant Juvenile Status, a pathway to permanent

*“In the beginning, you build a lot of rapport with the kids. You feel like you’re family members because you know their life story, and you’re cheering for them.”*

residency that requires demonstrating the child was abandoned or neglected in their home country. Only then, many years after his initial application – could the boy access any U.S. health insurance to manage his intense medical needs.

### “YOU FEEL LIKE ... FAMILY”

Kevin’s connection to his clients extends well beyond the courtroom. As he builds their case, he hears about gangs that tried to recruit them in their home country or trauma experienced before reaching Maryland. He encourages them to stay in school or earn their GED; to pay taxes as they start working; and to stay out of trouble, as even teenage mischief could lead to deportation.

“In the beginning, you build a lot of rapport with the kids. You feel like you’re family members because you know their life story, and you’re cheering for them,” he explained. ♥



### IMPACT



3,298

Number of individuals connected to critical services and resources



103

Number of students educated and enabled to reach English language goals



1,151

Number of clients who received immigration legal services



474

Number of individuals served at the new Building Hope Dundalk Support Center



284

Average monthly number of uninsured patients provided free high quality primary care





## After Changing his Life, he's Helping Others Do the Same

Life experience is a key qualification to work in peer recovery, and Tory Boone has a lot of it.

**"M**y life consisted of drugs and chaos from the age of 13 – or really before that," he explained.

Growing up in Baltimore City's Cherry Hill neighborhood, he was a "latchkey kid" who remembers longing to join the other children playing outside. By the time he did, crime and drugs were part of the game.

He's now 51 years old, a graduate of Catholic Charities' Christopher Place Employment Academy, and working at a treatment center for substance use disorder as he trains to be a peer recovery specialist. That's a career that will allow him to use his experience to provide guidance, mentorship or support to others.

***"They were so patient with me. They gave me tough love, but they also gave me patience. I don't know what they did, but it worked."***

### "DOWNWARD SPIRAL"

When Tory was selling drugs, he was still getting high, ignoring the cautions of older guys who had told him, "Don't play with it." When he looks back at that time, he recognizes how often he was crying for help.

"I was rattling the fence. I didn't want to stop what I was doing because that was my source of income, but I knew I needed change," he said. "I was in a downward spiral, and everything was coming to a halt for me."

He moved in with his uncle who told Tory he had one week to decide his next step. That's what drove him into an addiction and treatment center and, shortly after, to Christopher Place, the residential program that offers education, training and recovery services.

### PASSING IT ON

In school, Tory had always been a straight-A student, and he wanted to race through the two-year program. Staff responded by letting him debate and question the process, while holding him to the path.

"They were so patient with me. They gave me tough love, but they also gave me patience. I don't know what they did, but it worked," he said.

Many of his peers moved into warehouse, construction or healthcare jobs. Tory was more interested in the work of the peer recovery coach and signed up for Villa Maria Behavioral Health's Peer Recovery Training. He continues training for a similar role after graduating from the program in summer 2025.

"When I really look back at things, I can see all the accomplishments along the course. It puts a smile on my face, and I keep going," he said. "That's what I'm trying to transfer to the guys I work with now." ♥

### IMPACT



Number of adults and children who received behavioral health services



Number of clients who received treatment for a substance use disorder



Score received on Satisfaction Surveys



Percentage of clients enrolled in outpatient who are also enrolled in psychiatry services



# Decades of Service that Still Feel Rewarding

Carol Baker found her professional calling on her front porch.

She was in her late teens, and her older brother was working with people with intellectual and developmental disabilities. One afternoon, she came home to find him sitting beside a man who had cerebral palsy, just passing time together.

“I was thinking, how did he get the wheelchair up here? But what really fascinated me was watching my brother serve him,” she said. “I still always say it’s an honor and a blessing to serve others.”

A few weeks later, Carol found a job in the same field and, in 1991, she was hired by Gallagher Services, which provides residential and day program supports to adults with intellectual and developmental disabilities. For nearly 35 years, she has helped residents in supportive housing live the life of their choice, now as a community manager for two homes in Anne Arundel County.

*“I still always say it’s an honor and a blessing to serve others.”*

## SUPPORTING THE LIFE OF THEIR CHOICE

The men in those homes range in age from late 20s to early 70s. Supporting their needs and interests can vary widely. While one resident may need significant

medical attention, another might want to volunteer in the community or spend time at the Gallagher Services Meaningful Day Center. As much as possible, how they live their lives is up to them.

Once, when Carol was out getting ice cream with one of the residents, he mentioned that he wanted a job, specifically with an ice cream truck. So, she helped him with the job application and helped the truck owner better understand the man’s skills.

“And guess what? He’s working there three days a week,” she said, delighted. “He loves it, earns his own money, goes to the bank and is just as happy as he can be.”

She’s also learned not to say “no” unless it’s necessary. When one resident wanted to learn to drive, Carol’s staff knew it was a bad idea.

“I said, OK, but let the MVA tell him that, not us. Let’s get him the book and let him take the test,” she said.

## “THIS IS MY PLACE”

A lot has changed over 35 years. As Carol explained, “Our people are getting older. And I’m getting older!”

Her brother moved on to another career, but the draw of this work never lessened for her.

“I think the surprise is it doesn’t feel old,” she said. “I just feel like this is my place – for the people, for serving, for growth. It still feels fresh and rewarding.” ♥



## IMPACT



32

Number of staff supported to advance careers through certification



17

Number of people supported who found employment



96%

Residential occupancy rate



Average number of people served daily

104

Day Program

162

Community Living Group Home





# Feeding a Lifelong Passion for Learning

Leonard Coples can pinpoint the start of his interest in health care: 1970s television shows.

“I would watch TV as a kid, and I would see these doctors and surgeons... It caught my attention. I like the physiology and anatomy,” he said. “I was drawn to it.”

The now-61-year-old ended up spending much of his career in health care, serving in various hospital- and agency-based roles, constantly exploring his next steps. When he stumbled on Catholic Charities’ Compassionate Caregivers program, he recognized the potential it offered.

## A GOOD JOB – IN CONSTANT DEMAND

Earlier this year, Leonard and 23 classmates spent 16 weeks learning the skills needed to be a certified nursing assistant (CNA) or geriatric nursing assistant (GNA), jobs in constant demand across Maryland and beyond. Partner program IT Works Learning Center provided the training and helped with job placements, while Compassionate Caregivers ensured participants had the supports needed to be successful, including a daily stipend, help with transportation, access to behavioral health programs and more.

*“He just studies as if he has to pass a test tomorrow. He does not stop studying.”*

The training was intense: more than 100 classroom hours in evening sessions lasting until 10:30 p.m., 40 hours of hands-on clinical rotations, and constant testing to ensure participants mastered the skills. Despite the stringent standards, every participant in Leonard’s cohort completed the free program, and after passing state certification exams, most planned for work in assisted-living facilities. Much of this success was due to Catholic Charities’ provision of wraparound care to program participants.

## SEIZING EVERY OPPORTUNITY

Even in his 60s, Leonard hasn’t tempered his career ambitions. He sees the CNA/GNA certification as a steppingstone – another opportunity to learn, advance his skills and work toward a management position in a field he’s loved since childhood.

“He just studies as if he has to pass a test tomorrow. He does not stop studying,” said Leonard’s daughter, Chadras Coples, reflecting on his drive to learn. “His apartment is just books – about everything you can think of.”

Of course, Leonard’s drive echoes in his daughter: she’s pursuing a degree as a registered nurse and wondering whether they can take a phlebotomy class together next year. ♥

### IMPACT

#### EMPOWERING CAREERS



312

Number of individuals who found work throughout workforce development programs



82

Number of industry recognized credentials received by workforce development clients



600

Number of clients who received workforce development training and services



# Going the Extra Step to Help Seniors Age in Place

If Tanesha Ray learns a resident of Village Crossroads didn't pay their BGE bill, she turns into a detective.

The Catholic Charities senior community where she works in Baltimore County includes nearly 200 apartments in two buildings for people age 62 or older. As the community's service coordinator, she answers questions, plans educational and social gatherings, and provides confidential assistance — all aimed at helping residents thrive and age in place.

With an unpaid BGE bill, she wants to help resolve the charge quickly and ensure it doesn't become a bigger problem. That requires detective work. Did they receive the bill? Should they be connected to payment supports? Did they forget to pay due to cognitive issues? Are they short on funds because they're supporting other family members? Answering these questions, she connects the resident to exactly the right resources to respond to their challenge.

"Ultimately, the goal is to get to the bottom of it, so it doesn't become a bigger issue," she said. "We have a beautiful property. Me being here is just the icing on the cake!"

## ALWAYS WITH A SMILE

Janice Moten moved into Village Crossroads II in 2018. The building was brand new, and she loved its location — just six minutes from her family — its affordability, and the sense of peace she felt within it.

"To have someplace where I could come and go, could afford, and still be in my community, near my family — it was a plus," she said. "And the staff was just a blessing."

Older adults may not know who to call, what forms to fill out or how to get the information they need, but they don't want to "feel like a bother," Janice explained. That's why welcoming service coordinators is such a benefit.

"They are personality plus," she said of Tanesha and her colleagues. "They just draw you in. They make you want to come in and ask a question."

Tanesha knocks on doors and greets residents in the hallways. She organizes Christmas karaoke, Valentine's Day bingo and milkshake mixers to alleviate isolation, supports residents applying for benefits, and offers relevant educational programs on health, technology and more.

"I'm just building that relationship, letting them know I'm here for them — here to serve them," Tanesha said. ❤️



## IMPACT



1,505

Total number of housing applications processed



33,365

Number of service coordination interactions



173

Number of older adults who received Caring Home Services, in-home support including personal care, housekeeping, daily meals and more



\$606,712

Cost savings to residents due to service coordination



With *Gratitude*

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, 2024 through June 30, 2025. Their generosity provides life-changing opportunities for families and individuals in need.

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With deep gratitude, we prayerfully remember these individuals who remembered the agency and our programs with gifts in their estate plans between July 1, 2024 and June 30, 2025.

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These individuals have endowed their annual support through a gift to Catholic Charities Legacy of Light Fund. Through their generosity, their annual support of Catholic Charities will last a lifetime.

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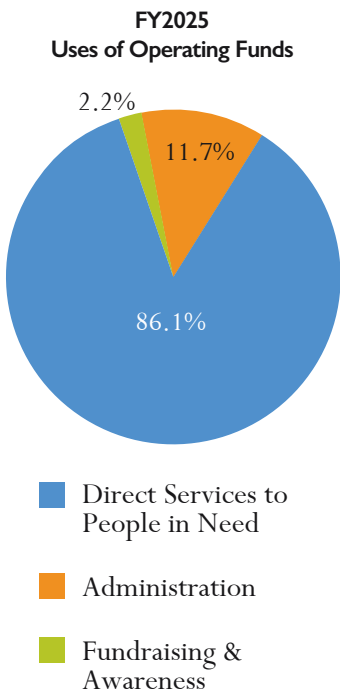




# Combined Financial Results

Associated Catholic Charities, Inc. (Unaudited, In Millions)

|                                                             | June 30, |          |
|-------------------------------------------------------------|----------|----------|
|                                                             | 2025     | 2024     |
| <b>Assets</b>                                               |          |          |
| Cash, Accounts Receivable and Other Assets                  | \$ 42.4  | \$ 44.6  |
| Contributions Receivable, Net                               | 19.0     | 29.2     |
| Property and Equipment, Net                                 | 134.0    | 133.7    |
| Investments                                                 | 123.1    | 91.3     |
| Total Assets                                                | \$ 318.5 | \$ 298.8 |
| <b>Liabilities and Net Assets</b>                           |          |          |
| Accounts Payable, Accrued Expenses and Other Liabilities    | \$ 31.2  | \$ 27.8  |
| Capital Advances                                            | 92.3     | 92.3     |
| Mortgages and Bonds Payable                                 | 56.4     | 68.1     |
| Total Liabilities                                           | 179.9    | 188.2    |
| Net Assets                                                  | 138.6    | 110.6    |
| Total Liabilities and Net Assets                            | \$ 318.5 | \$ 298.8 |
| <b>Revenue and Expenses</b>                                 |          |          |
| Government Fees and Grants                                  | \$ 120.0 | \$ 128.5 |
| Rental Income                                               | 21.8     | 20.7     |
| Contributions, Fundraising and Donated Goods and Services   | 13.8     | 11.0     |
| Program Service Fees and Other                              | 8.8      | 8.4      |
| Total Operating Revenue                                     | 164.4    | 168.6    |
| Salaries and Benefits                                       | 121.5    | 121.2    |
| Occupancy                                                   | 21.0     | 19.3     |
| Other                                                       | 29.4     | 36.1     |
| Total Operating Expenses                                    | 171.9    | 176.6    |
| Income from Operations Before Depreciation                  | (7.5)    | (8.0)    |
| Depreciation                                                | (9.1)    | (9.2)    |
| Greater Promise Capital Pledges, Endowments and Other Gifts | 0.7      | 0.4      |
| Net Investment Income/Gains and Other                       | 43.9     | 11.2     |
| Change in Net Assets                                        | \$ 28.0  | \$ (5.6) |



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Remember Catholic Charities in your estate or long-term financial plans. To learn more, contact Les Goldsborough, Director of Planned and Major Giving, at 667-600-2023 or [lgoldsborough@cc-md.org](mailto:lgoldsborough@cc-md.org). We welcome a conversation.

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