

*The Catholic Foundation*  
of the DIOCESE of SACRAMENTO, INC.



# Legacies **at work**

2017 Annual Report

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With Christ as our guide we are spreading the faith in the Diocese of Sacramento.

**“The Catholic Foundation continues to be a resource for spreading the faith in our diocese. Ultimately, none of the good works we do could be accomplished without the Holy Spirit and your generosity”**

**+Jaime Soto**  
Bishop of Sacramento

## Forward-thinking

The Catholic Foundation leadership is actively engaged in looking ahead to the future of the Church in the Diocese of Sacramento.

**Building support** for Newman Center Ministries. **Prudent management** of the redemption of commitments to The ONE Campaign and timely funding of case elements. Positioning the Annual Catholic Appeal for **continued growth** and greater participation. Evaluating ways to **expand donor giving** initiatives and programs, including online and electronic giving options. **Providing assistance** to Pastors in their efforts to expand the local Church through effective parish communications and fundraising efforts.

### Board of Directors

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Bishop of Sacramento

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Affordable Housing Industry,  
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## Building up our Newman Catholic Centers

**“The Newman Center is more than just a building, it’s a community for all students to deepen their faith in the Lord.”**

**Cecilia Flores**  
Director, Sacramento Newman Center

### Connecting Hearts and Minds to Jesus

One of the highest priorities in our Diocesan Strategic Plan is the need to promote programs that reach and effectively serve our youth and young adults. Our Newman Catholic Centers have faithfully served this need for well over a half century in buildings that currently do not meet the spiritual or academic needs of today’s college student.



## 2017 Annual Catholic Appeal

Parishioners pledged nearly \$4 million to assist people in need

Our Annual Catholic Appeal is the only Appeal in the nation that is solely dedicated to the social mission of the Church.

50%



Nearly 100 Catholic charitable programs continue to help individuals and families find dignity and independence with support from 50% of Annual Catholic Appeal proceeds.

25%

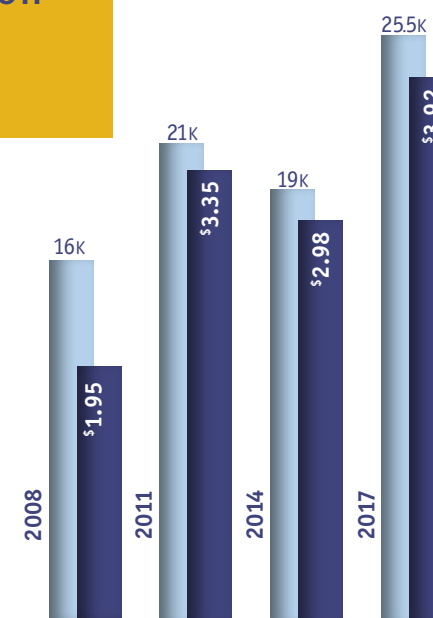


Our 102 parishes have received nearly \$8.5 million for charitable works since 2003.

25%



Catholic education for families at risk and formation of our future priests are supported by 25% of Appeal proceeds.



*The 2017 Annual Catholic Appeal reached new heights in participation and financial commitments. Year over year Appeal results have steadily increased, with a single expected decrease during the 2013 Diocesan Capital Campaign.*

Participants  
IN THOUSANDS  
\$ Commitments  
IN MILLIONS

# Revitalizing our local Church

## The ONE Campaign

More than  
\$15.8 million  
distributed

The ONE Campaign brings the strategic goals of the Diocese to fruition. This plan focuses on six primary areas of need that are crucial to building a vibrant, successful future for our church.

The gifts and pledge payments received from our generous donors are disbursed quarterly per the allocation plan established in December 2014.

<b>Education</b>	<b>\$3,994,104</b>
<b>Lay Formation &amp; Youth Ministry</b>	<b>\$4,780,000</b>
<b>Communication</b>	<b>\$1,500,000</b>
<b>Service</b>	<b>\$1,217,000</b>
<b>Pastoral Care</b>	<b>\$380,839</b>
<b>Parish Community</b>	<b>\$3,940,271*</b>

\*More than \$3.9 million has been returned to parishes in support of their own local needs including capital improvements, debt reduction and other integral parish projects outlined at the beginning of the campaign.



L to R: Renee Malaki, Mike Malaki, John Jackson, Jr., Francine Jackson, Lynda Jackson and John Jackson, Sr.

*“Catholic education inspires us to help society and give back to the schools that made our education possible, assisting subsequent generations of students.”*

– John Jackson, Jr.

## Gestures of faith

How one family helps students prepare for life

**The Jackson family recognized a tremendous opportunity to pave the way for future generations.**

John Jackson, Sr. and his children are all graduates of St. Charles Borromeo School, which now benefits from their outright gift supporting *Project Lead the Way*, now being implemented at three Catholic schools in the Sacramento region. This program would not

be possible without generous individuals like members of the Jackson family. “My Catholic education prepared me for high school at Christian Brothers, for college and my entire life,” says John, Jr. He is president of Jackson Properties, Inc., Jackson Construction and serves on the diocesan school board. ♦



*“Project Lead The Way is an investment in the future of our children’s college success and future careers,” says Antoinette Perez, principal at St. Charles Borromeo School.*

*Students and donors are excited about Project Lead the Way, an experimental curriculum focusing on engineering, computer science and biomedicine.*

### Ways to give that help now

TYPE OF GIFT	FORM OF GIFT	POTENTIAL BENEFIT TO YOU – THE DONOR	BENEFIT TO FOUNDATION MINISTRIES
<b>Outright: Unrestricted</b>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> <li>• Insurance</li> <li>• Real Estate</li> <li>• Personal Property, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Charitable tax deduction</li> <li>• Avoidance of capital gains tax</li> <li>• Opportunity to make a gift to a designated ministry(ies)</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate benefit to ministry(ies) of donor choosing (or Foundation may choose if unrestricted)</li> </ul>
<b>Outright: Endowment</b>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> <li>• Insurance</li> <li>• Real Estate</li> <li>• Personal Property, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Charitable tax deduction</li> <li>• Avoidance of capital gains tax</li> <li>• Opportunity to make a gift to a designated ministry(ies)</li> <li>• Honor a loved one</li> </ul>	<ul style="list-style-type: none"> <li>• Ongoing support to donor designated ministry(ies)</li> <li>• Opportunity for beneficiaries to participate in philanthropy</li> </ul>
<b>Donor Advised Fund</b> <i>\$5,000 minimum contribution</i>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> <li>• Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Donor recommends recipient ministries</li> <li>• Advice in determining appropriate ministry(ies)</li> <li>• Charitable tax deduction, reduction of taxable estate</li> </ul>	<ul style="list-style-type: none"> <li>• The Foundation receives gift for immediate and future use</li> <li>• Opportunity for beneficiaries to participate in philanthropy</li> </ul>

## Gestures of faith

*“We know that through the Church, the estate we worked so hard to build will find its way to people who need help the most.”*



### How one couple demonstrates their Christian heart of giving

**A** Charitable Gift Annuity gives the Doudnas productive income now and peace of mind that their hard-earned resources will help others when they are gone.

The Doudnas prepare to celebrate their 50th wedding anniversary with a river cruise down the Mississippi River, and know, like so many seniors, that their time is limited. They wanted options for their financial resources. They had invested in six separate insurance annuities, yet were unhappy with the low quarterly return. Knowing their family doesn't need their

estate, they were presented with the option of moving their money to a Charitable Gift Annuity (CGA) through The Catholic Foundation. With their new CGA, they now receive better quarterly earnings for the rest of their lives. When both are gone, the remaining funds will go to The Catholic Foundation and will be directed to charitable use. ♦



*“I was happy to hear that the Diocese of Sacramento is offering Charitable Gift Annuities (CGA) and I'm honored to be the second such annuitant.”*

### Rev. Ronan Brennan created a legacy

**F**ather Brennan was the first member of the clergy to invest through the CGA program.

Future Catholic school students will benefit greatly from his foresight and generous bequest to scholarships for needy students at Cristo Rey High School in Sacramento. ♦

## Ways to give that help when you are gone

TYPE OF GIFT	FORM OF GIFT	POTENTIAL BENEFIT TO YOU – THE DONOR	BENEFIT TO FOUNDATION MINISTRIES
<b>Charitable Gift Annuity</b> <small>\$10,000 minimum contribution</small>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> </ul>	<ul style="list-style-type: none"> <li>• Guaranteed cash flow for life at rates higher than bank CDs</li> <li>• Portion of cash flow is tax-free</li> <li>• Charitable tax deduction plus possible reduction of taxable estate</li> </ul>	<ul style="list-style-type: none"> <li>• Upon end of donor life or end of contract, remaining assets support parish, school or designated ministry(ies)</li> </ul>
<b>Charitable Remainder Trust</b>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> <li>• Real Estate</li> <li>• Any appreciated property</li> </ul>	<ul style="list-style-type: none"> <li>• Donor receives income stream</li> <li>• Charitable tax deduction</li> <li>• Reduction of taxable estate, plus avoidance of capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• Upon end of donor life, remaining trust assets support designated ministry(ies)</li> </ul>

TYPE OF GIFT	FORM OF GIFT	POTENTIAL BENEFIT TO YOU – THE DONOR	BENEFIT TO FOUNDATION MINISTRIES
<b>Bequest: In Will or Trust</b>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> <li>• Personal Property, etc.</li> <li>• Percentage of estate</li> <li>• Remainder of estate</li> </ul>	<ul style="list-style-type: none"> <li>• Reduction of taxable estate</li> <li>• Create legacy honoring a loved one</li> <li>• Opportunity to designate ministry(ies)</li> </ul>	<ul style="list-style-type: none"> <li>• Funds designated ministry(ies) (or Foundation may choose if unrestricted)</li> </ul>
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>• Name the Foundation as policy owner and/or beneficiary</li> </ul>	<ul style="list-style-type: none"> <li>• Future gift at manageable cost</li> <li>• Charitable tax deduction</li> </ul>	<ul style="list-style-type: none"> <li>• The Foundation receives full face value of policy upon death of the donor, or current surrender value</li> </ul>
<b>Retirement Plan / IRA / Annuity</b>	<ul style="list-style-type: none"> <li>• Name the Foundation as beneficiary</li> </ul>	<ul style="list-style-type: none"> <li>• Donor maintains control during life, avoids tax at death</li> <li>• Opportunity to designate ministry(ies)</li> </ul>	<ul style="list-style-type: none"> <li>• Upon end of donor life, immediate support of Foundation ministry(ies)</li> </ul>

# Resources for the future

## CATHOLIC SCHOOLS / TUITION ASSISTANCE

A. G. Kassis Family Scholarship Endowment for High Schools  
 All Hallows School Endowment, Sacramento  
 Apostle of Sacred Heart Jesus, St. Charles School, Sacramento  
 Believe / Catholic Schools Scholarship Endowment  
 Bishop Quinn Catholic Center Endowments  
 Bishop Quinn Catholic Center, Alen DeTourney Music Endowment  
 Bishop Quinn Catholic Center, Maintenance Endowment  
 Burleigh Scholarship Fund, St. Thomas More, Paradise  
 Charles and Helen Schwab Foundation Fund  
 Charlotte Mae Church Memorial Scholarship Fund, St. Robert School, Sacramento  
 Donald W. "Bill" Littlejohn Scholarship Fund, Colusa  
 Edward and Vera Langen Scholarship Fund  
 Edward and Vera Langen Scholarships, Notre Dame School  
 Edward L. Lammerding Scholarship  
 Eggen Family Trust  
 Everett V. O'Rourke Scholarship Endowment for High Schools  
 Frances Miley Scholarship Fund, Mercy High School, Red Bluff  
 Greenleaf Scholarship Fund, St. Patrick-St. Vincent High School  
 Hansen Tuition Assistance Fund, Holy Rosary School, Woodland  
 Helen Faulkner Scholarship Fund, Mercy High School, Red Bluff  
 Holy Cross School Endowment, West Sacramento  
 Holy Family School Endowment, Citrus Heights  
 Holy Rosary School Endowment, Woodland  
 Holy Spirit School Endowment, Fairfield  
 Holy Spirit School Endowment, Sacramento  
 Ima Stoll Scholarship Trust, Mercy High School, Red Bluff  
 Immaculate Conception School Endowment, Sacramento  
 Isabel Dinelli Cristo Rey Scholarship Fund  
 Isabel Dinelli Scholarship Fund  
 John and Betty Fitzpatrick Endowment, St. Joseph School, Redding  
 John J. Looser Estate Scholarship, Mt. St. Mary School, Grass Valley  
 John Robert Keane Memorial Scholarship Endowment, Mercy High School, Red Bluff  
 John Robert Keane Memorial Scholarship Endowment, Sacred Heart School, Red Bluff  
 LaVonne Amaral Endowment, St. Canice, Nevada City  
 Lornelle P. McKenna-Faulkner Endowment  
 Mary Van Geffen Scholarship, St. Isidore School, Yuba City  
 Maurice Dixon Memorial Scholarship Endowment for SUCCEED Schools  
 Megan Gumbelevicius Endowment, St. Francis High School, Sacramento  
 Mercy High School Scholarship Endowment  
 Merle A. Webb Endowment, Notre Dame School, Chico  
 Mt. St. Mary School Endowment  
 Mt. St. Mary School Scholarship  
 Mt. St. Mary School, Single Parent Scholarship Endowment  
 Nancy E. Murray-Waechtler Scholarship Fund, St. Thomas, Oroville  
 Natalie Marie Giorgi Scholarship Fund  
 Nellie J. Schrader Scholarship Fund, Mercy High School, Red Bluff  
 Notre Dame School Endowment, Chico

Notre Dame School Endowment, Marysville  
 Notre Dame School Endowment, Vacaville  
 Our Lady of Lourdes School Endowment, Colusa  
 Our Lady of the Assumption School Endowment, Carmichael  
 Patrick Yench Scholarship Fund, Holy Spirit Parish, Fairfield  
 Paul and Delores Fry Family Scholarship  
 Philip Henery DesRoches Fund  
 Presentation School Endowment, Sacramento  
 Preserving Our Past, Building Our Future Scholarship Endowment for Catholic Schools  
 Preserving Our Past, Building Our Future Scholarship Endowment for Religious Education and Lay Ministry  
 Raymond J. Spingall College Scholarship Fund  
 Richard and Nancy Quinn Scholarship, Notre Dame School, Vacaville  
 Ring Scholarship Fund, Sacred Heart School, Sacramento  
 Robert L. Rufran and Lydia Rufran Scholarship Fund, St. Patrick-St. Vincent High School  
 Rosemary Trainor Bradley Memorial Scholarship Award, Mercy High School, Red Bluff  
 Sacred Heart School Endowment, Red Bluff  
 Sacred Heart School Foundation Endowment, Sacramento  
 St. Angela Merici Scholarship Fund  
 St. Anne School Endowment, Sacramento  
 St. Basil School Endowment, Vallejo  
 St. Charles School Endowment, Sacramento  
 St. Dominic School Endowment, Benicia  
 St. Francis High School Endowment  
 St. Francis of Assisi School Endowment, Sacramento  
 St. Ignatius School Endowment, Sacramento  
 St. Isidore School Endowment, Yuba City  
 St. James School Endowment, Davis  
 St. John Notre Dame School Endowment, Folsom  
 St. John the Evangelist School Endowment, Carmichael  
 St. John Vianney School Endowment, Rancho Cordova  
 St. Joseph School Endowment, Auburn  
 St. Joseph School Endowment, Redding  
 St. Joseph School Endowment, Sacramento  
 St. Joseph School Scholarship, Redding  
 St. Lawrence School Endowment, North Highlands  
 St. Mary School Endowment, Sacramento  
 St. Mel's School Endowments, Fair Oaks  
 St. Patrick-St. Vincent High School Endowment  
 St. Patrick-St. Vincent High School Memorial Scholarship Fund  
 St. Peter School Endowment, Sacramento  
 St. Philomene School Endowment, Sacramento  
 St. Robert School Endowment, Sacramento  
 St. Rose School Endowment, Roseville  
 St. Theresa Parish School Endowment, South Lake Tahoe  
 St. Thomas More Catholic Education Endowment, Paradise  
 St. Thomas School Endowment, Oroville  
 St. Vincent Ferrer School Endowment, Vallejo  
 St. Vincent Ferrer School Library and Scholarship, Vallejo

continued in column 4



# More than \$95 million in funds and endowments

## HUMAN SERVICES / SOCIAL MINISTRIES

Camp ReCreation Endowment  
 Helena St. Louis Endowment  
 Lloyd D. Durfee Social Service Fund  
 Oxnard Sprague Mass Intentions Endowment  
 Poverello Endowment for Social Programs  
 Preserving Our Past, Building Our Future Social Services Endowment  
 Sacramento Food Bank and Family Services Endowment  
 St. Patrick's Fund for Children  
 The Meuser Family Donor Advised Fund  
 The ONE Campaign Endowment for Lay Formation  
 The ONE Campaign Endowment for Youth and Young Adult Ministry  
 The Social Services Fund

## PARISH LIFE

Fr. Michael J. Dillon Scholarship, Rocklin  
 Garland and Veronica Frizzie Endowment, St. Joseph Parish, Sacramento  
 Mary B. Allen Trust Endowment, Sacred Heart Parish, Gridley  
 Marya Welch-Memorial Hall Endowment, St. James Parish, Davis  
 Richard Lambert Trust, St. John the Baptist Parish, Chico  
 Sacred Heart Parish Endowment, Red Bluff  
 St. Anthony Parish Endowment, Winters  
 St. Francis of Assisi Parish Endowment, Sacramento  
 St. James Parish Endowment, Davis  
 St. Joseph Parish Endowment, Elk Grove  
 St. Joseph Parish Endowment, Redding  
 St. Rose Parish Education Endowment, Roseville  
 St. Therese Parish Endowment, Isleton  
 St. Vincent Ferrer Parish Endowment, Vallejo  
 William and Marijane Adams Endowment, Queen of the Snows Parish, Tahoe City  
 SUCCEED Schools Endowment Fund  
 The Leandro and Mary Tirapelle Scholarship Fund  
 The ONE Campaign Endowment for High Schools  
 The ONE Campaign Endowment for Parochial Schools  
 Thomas and Beverly Burke Endowment Fund, St. Patrick-St. Vincent High School

continued – Catholic schools/tuition assistance

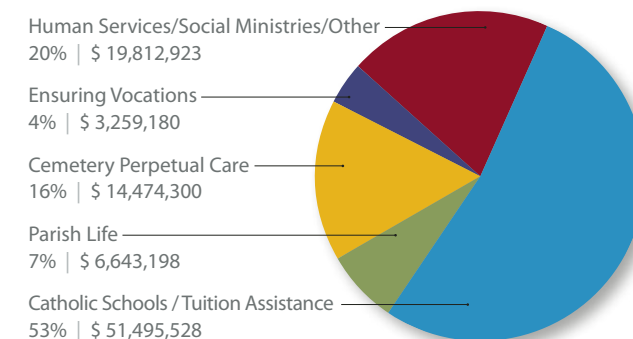
Thomas N. Burke Class of 1954, St. Basil, Vallejo  
 Timothy Grover Memorial Scholarship, St. John Notre Dame School, Folsom  
 Vliet Scholarship Endowment for College  
 William Randolph Hearst Small and Rural Scholarship Endowment, Folsom

## ENSURING VOCATIONS

Bishop William K. Weigand Seminarian Endowment  
 Catherine and Patrick Dunning Memorial Fund  
 Charles E. Anderson Seminarian Endowment  
 Corazon and Dionisio Millano Seminarian Endowment  
 Cottle Endowment  
 Dr. Leo and Lorraine Heneghan Seminarian Education Scholarship  
 Fred W. Lammerding Seminarian Education Endowment  
 Helen R. Hogan Seminarian Education Endowment  
 Holy Family Parish Religious Vocations Endowment  
 Joe and Edna Fisher Seminarian Endowment  
 Mary Luddy Seminarian Education Endowment  
 Preserving Our Past, Building Our Future Scholarship Endowment for Seminarian Education  
 Priestly Vocations Endowment  
 William H. Farrell Seminarian Endowment St. Patrick's Cemetery, Placerville

## CEMETERY PRESERVATION

Department of Cemeteries Endowment Funds  
 Department of Cemeteries Veterans Endowment Fund  
 Foresthill Cemetery Endowment  
 St. Joseph Cemetery, Redding



# Faith-based accountability

Our fiduciary responsibility encompasses not only an acceptable return on investment, but also a commitment to social and moral values consistent with Catholic teaching.

## Financial Position

<b>ASSETS</b>	<b>2017</b>	<b>2016</b>
<b>Current assets:</b>		
Cash & cash equivalents	\$ 301,334	\$ 853,483
<b>Investments</b>	<u>95,623,270</u>	<u>87,863,685</u>
<b>Total assets</b>	<u><b>\$ 95,924,604</b></u>	<u><b>\$ 88,717,168</b></u>
<b>LIABILITIES AND NET ASSETS</b>	<b>2017</b>	<b>2016</b>
<b>Current liabilities:</b>		
Accounts payable	\$ 166,110	\$ 152,632
<b>Long-term liabilities:</b>		
Endowments held for others	<u>81,902,670</u>	<u>75,947,812</u>
<b>Total liabilities</b>	<u><b>82,068,780</b></u>	<u><b>76,100,444</b></u>
<b>Net assets:</b>		
Unrestricted	16,587	15,837
Temporarily restricted	1,971,079	1,217,302
Permanently restricted	<u>11,868,158</u>	<u>11,383,585</u>
<b>Total net assets</b>	<u><b>13,855,824</b></u>	<u><b>12,616,724</b></u>
<b>Total liabilities and net assets</b>	<u><b>\$ 95,924,604</b></u>	<u><b>\$ 88,717,168</b></u>

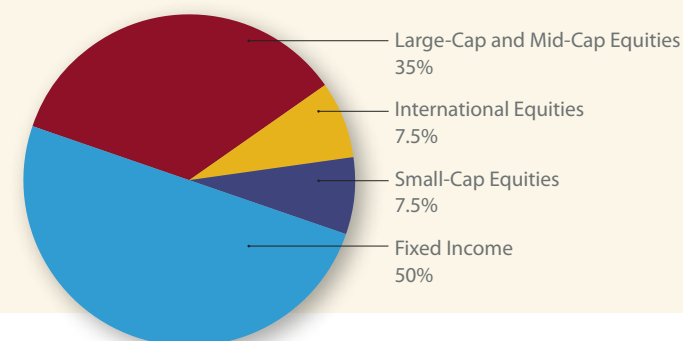
## Activities

	2017			Total	2016 Total
	Unrestricted	Temporarily Restricted	Permanently Restricted		
<b>Revenue &amp; reclassifications:</b>					
Endowment contributions	\$ —	\$ —	\$ 484,573	\$ 484,573	\$ 1,851,452
Other contributions	—	134,000	—	134,000	113,248
Net investment income	—	1,452,863	—	1,452,863	697,184
Trustee fees	554,406	—	—	554,406	512,958
Other income	750	—	—	750	9,355
Net assets released from restrictions	833,086	(833,086)	—	—	—
<b>Total revenue &amp; reclassifications</b>	<u><b>1,388,242</b></u>	<u><b>753,777</b></u>	<u><b>484,573</b></u>	<u><b>2,626,592</b></u>	<u><b>3,184,197</b></u>
<b>Expenses:</b>					
Administrative & financial services	645,014	—	—	645,014	592,415
Distributions & grants	742,478	—	—	742,478	398,999
<b>Total expenses</b>	<u><b>1,387,492</b></u>	<u><b>—</b></u>	<u><b>—</b></u>	<u><b>1,387,492</b></u>	<u><b>991,414</b></u>
<b>Change in net assets</b>	750	753,777	484,573	1,239,100	2,192,783
Net assets – beginning of year	15,837	1,217,302	11,383,585	12,616,724	10,423,941
<b>Net assets – end of year</b>	<u><b>\$ 16,587</b></u>	<u><b>\$ 1,971,079</b></u>	<u><b>\$ 11,868,158</b></u>	<u><b>\$ 13,855,824</b></u>	<u><b>\$ 12,616,724</b></u>

## Audited financial statements

Years ended  
December 31  
2017 & 2016

### Target Asset Allocation





# The Catholic Foundation serves as a catalyst for bringing together the essential financial resources to build and sustain the work of the Catholic Church in the Diocese of Sacramento.

The 20 counties of the Diocese of Sacramento span the northeastern region of California and includes 42,597 square miles. Of it's 3.5 million people, 989,678 (28%) are Catholic.



## Staff

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Parish Services

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April Auger  
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Donor Services Coordinator

*The Catholic Foundation*  
of the DIOCESE of SACRAMENTO, INC.



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