

ASSISTANCE CENTER OF TOWSON CHURCHES

2025

ANNUAL REPORT



ACTC

116 W. PENNSYLVANIA AVE. TOWSON, MD 21204

&

301 ALLEGHENY AVE. TOWSON, MD 21204

ACTCSERVES.ORG

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A LETTER FROM OUR PRESIDENT

Dear ACTC Family and Friends,

What a year! 2025 was a time of tremendous growth and change for ACTC. Two major changes took place: a shift in executive leadership and a new building! Either by itself would mark the start of a new era in any agency's history.

Linda Lotz led ACTC for nine years as Executive Director, and if you've read our past annual reports, you've seen great growth and change in that time with her leadership. Linda's reputation and skills created strong relationships with volunteers, partners, and funders alike. Linda felt it was time to step down, while agreeing to stay on to assist with the transition and continue contributing as Director of Development, a job at which she is greatly gifted. At Linda's request, the Board initiated a search for a new Executive Director.

Rev. Susan Ballenger joined as Executive Director and has now completed one year with us. Having earned a Master of Divinity degree and bringing years of experience as a minister and school chaplain, Susan is uniquely qualified to lead our coalition of Towson congregations. She stepped into her role at ACTC just as we were completing the purchase of our new-to-us building at 301 Allegheny. Susan brings tremendous energy and focus to her role, as well as the exceptional people skills that our many volunteers have long come to expect in their ACTC experiences. Few new executives have faced such a challenging first year! Working with Susan this year has been a delight.

I would be remiss not to thank the many volunteers that are the lifeblood of ACTC's work. Because of you, families in stress receive food to get them through tough times. Some are helped to make their rent or utility payments, allowing them to remain in their homes when otherwise they'd become homeless.

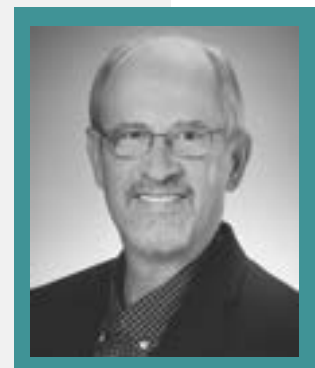
The acquisition of our building at **301 Allegheny** was the culmination of many efforts and contributions. The building needed more work than we had anticipated. While the previous owner had made many lovely improvements, no one suspected that the ground-level floor was only an inch thick and had to be replaced with a 4-inch concrete slab.

The unwelcome discovery of asbestos and radon gas added to the work, time, and expense. However, these have all been addressed, and we look forward to a grand opening soon.

Thanks to all of you who support the work of ACTC through your time, talents, and resources! Because of you, God's people are fed and helped every week, and that's about as basic as it gets.

Sincerely,
Dave Britt

David Britt
President



A LETTER FROM OUR NEW EXECUTIVE DIRECTOR

Dear ACTC Family and Friends,

If I had to choose one word to describe my first year at ACTC, it would be “abundant.” That may sound strange at first, but every time we were faced with scarcity or the threat of it, the response has been abundance. When SNAP benefits were interrupted last fall, our churches, donors, partners, neighbors, and volunteers stepped up and we were overwhelmed with generosity. There were neighborhood food drives, increased donations by individuals and churches, and even more volunteers reaching out to say, “How can I help?”

In **November**, ACTC was blessed to receive a grant through the Maryland Food Bank to purchase food from non-food bank sources to help us continue to meet the increasing needs of our clients. To use that grant money by our December 31 deadline was a challenge but through the wise stewardship of staff members and the willingness of ACTC’s amazing volunteers to pick up, transport, and organize the warehouse to accommodate the extra food, we increased our capacity and kept pace with distributing food to our current and new clients we welcomed.

At the same time, we continued to make progress toward our goal of opening a choice pantry where our clients can shop for their groceries. We believe this model of service will provide more dignity, allow us to serve clients better, and provide more opportunities to build relationships with our neighbors in need. With all that in mind, there has been much work done on our new location at **301 Allegheny**. We have hosted current and new volunteers for information sessions, and are in the midst of setting up our pantry to provide a welcoming and efficient shopping experience, as well as collaborative work and volunteer space on the upstairs level.

We could not do any of these things without the abundant support and encouragement of all of you: our churches, community partners, and of course, our volunteers. I really don't have words to express my appreciation and awe at the abundant time volunteers give and the abundance of compassion and hope they bring to their various roles at ACTC. Through you, we see that God truly does guide us and provide what is needed.

As we continue to face surprises and challenges in getting the building ready to open, people who visit have commented on how inviting the space feels - and that it reflects a spirit of openness and hospitality.

If you have not come to **301 Allegheny** yet, we look forward to welcoming you!

Grace and peace,
Susan Ballenger

Susan Ballenger
Executive Director



OUR NEW HEADQUARTERS 301 ALLEGHENY, TOWSON



From Shared Spaces to a Place We Call Home

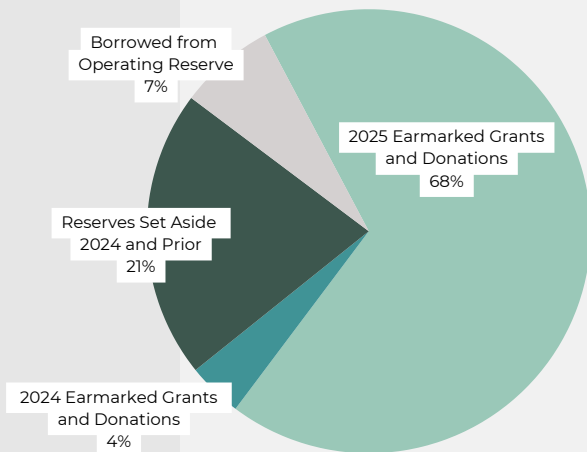
2025 marked a defining milestone for our organization. For the first time in our 40-year history, we are moving from shared, leased, and temporary spaces into a permanent headquarters of our own to better serve our community and expand our impact.

This achievement was made possible through the generosity of our donors, led by Louis and Phyllis Friedman, whose enthusiasm for the project and initial capital grant towards the acquisition of the building provided the momentum to move forward. The following foundations and other capital grant funders have helped turn this vision into a reality:

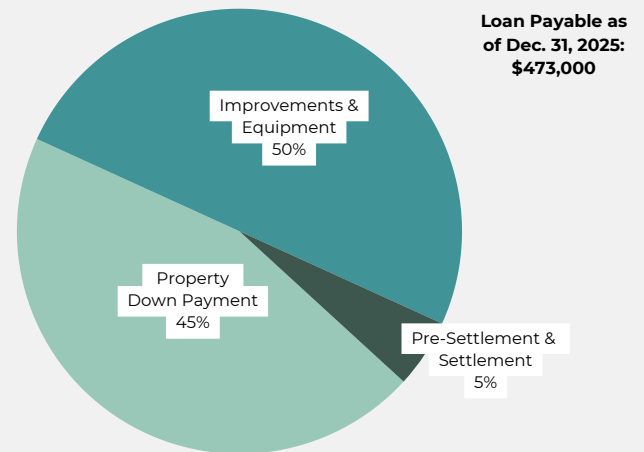
- **Louis & Phyllis Friedman Foundation**
- **Emmert Hobbs Foundation**
- **France-Merrick Foundation**
- **Kahlert Foundation**
- **Middendorf Foundation**
- **MDDHCD Neighborhood Revitalization Grant**
- **Maryland Food Bank**
- **Mt. Moriah Charitable Foundation**
- **Snyder Fund**

While keeping operations funding a priority, we continue to pursue additional capital grants to complete the project and fully pay off the building, allowing us to focus entirely on serving our neighbors in need. Today, our new headquarters stands as a symbol of stability, growth, and long-term commitment. The images above and data in the graphs below reflect our journey from where we began to our expanded capacity and future opportunities.

Building Funding - \$1,017,000



Building Expenditures - \$1,017,000



WE TRUST GOD TO GUIDE US AND TO PROVIDE WHAT IS NEEDED.

HELPING NEIGHBORS IN NEED

- 1,618** people provided with 26,658 bags of groceries, personal hygiene products & baby supplies
- 220** homeless individuals assisted who received 8,444 lunches, mail pickup, and other services
- 286** individuals and families assisted financially with \$190,000 combined
- 51** individuals newly released from incarceration provided with food and household necessities

SHARING GOD'S BOUNTY

- 424,175** pounds of food distributed
- 3,472** Thanksgiving baskets collected and shared

BEING OF SERVICE

- 200+** volunteers serving per month
- 12,000+** hours of overall volunteer time



WE BELIEVE IN BUILDING COMMUNITY THROUGH CARING FOR OUR NEIGHBORS.

It would be impossible to overstate the importance of ACTC volunteers to every part of ACTC's work in serving neighbors in need. When you ask our volunteers what giving their time means, you hear words like: "grounding and uplifting," "meaningful," "fulfilling," "relationships," "community."

One volunteer said volunteering reminds him of how fragile we are and how much we need each other. For some, it helps continue a lifelong commitment to serving others; for others, it reveals new gifts:

"Me? I never thought I'd drive a big truck, help with retail food recovery, or be an unofficial photographer for this proactive support organization. My volunteer work is extremely satisfying, and many happy relationships form with other volunteers around our common bond of helping others."

Many expressed gratitude: "I am grateful to ACTC for the opportunity to give back to the community by helping those in need."



PROVIDING FOOD TO FOOD-INSECURE NEIGHBORS

Giving over 1,000 hours and filling an average of 200+ volunteer slots each month, ACTC volunteers are constantly on the move. Their flexibility, willingness to adapt, and cheerful availability helped us quickly ramp up our food supply after the interruption of SNAP benefits last fall.

When ACTC received an emergency grant from the MD Food Bank to purchase \$43,000 of food, volunteers were ready to pick it up from multiple locations and transport it to our Timonium warehouse, the Trinity Episcopal Church undercroft, and the Towson distribution center. Volunteers also staffed collection points at Ascension Lutheran, Trinity Episcopal, and Valley Baptist Churches. Others created space and organized the surplus food to help us meet our increased needs.

GIVING TIME AND COMPASSION

In 2025, applications for financial assistance increased, with many federal workers seeking help during the government shutdown and layoffs. Volunteers compassionately processed hundreds of applications, helping many avoid eviction and utility cutoffs.

Throughout the year, staff members Tammy Gabel, Linda Lotz, Julie Morris, and Leslie Strawhand worked tirelessly to keep operations running smoothly as we moved to new offices and prepared to open our choice pantry.

We trust in God's provision and in the remarkable people who come together through ACTC to serve their neighbors.

WE STRIVE TO PROVIDE A PLACE WHERE EVERYONE FEELS WELCOMED AND RESPECTED.

Matthew 25:35

FOR I WAS HUNGRY
AND YOU GAVE ME FOOD,
FOR I WAS THIRSTY
AND YOU GAVE ME SOMETHING TO DRINK,
I WAS A STRANGER
AND YOU WELCOMED ME.

For Jesus, it wasn't enough to meet basic needs. Jesus' healing was also about seeing, listening, and welcoming the people who came to him with a need. At ACTC, we strive to get to know our clients so that we can better serve them. Our volunteers know individual preferences and will often look around to find just the right item to include in a grocery bag. We want our neighbors to feel valued and know that they belong. We take time to listen to their needs and do our best to have them leave ACTC feeling cared for and respected.



We know it isn't always easy to seek help and many of our newer clients have not been in a position to need assistance before now. We are mindful of that and strive to serve our neighbors with dignity, compassion, and empathy. When we spend time listening, we sometimes find that we can point them to more resources to help them either through our partners or other community organizations. Because many of our clients come every two weeks for groceries, it gives us the opportunity to follow up and check in on them. Building these kinds of relationships is a priority for ACTC and the heart of our mission in caring for our neighbors.



WE BELIEVE THAT ACTS OF LOVE AND KINDNESS CAN CHANGE LIVES.

“IT WARMS MY HEART TO KNOW THAT SOMEONE TRULY CARES. ALL YOUR TIME TO ASSIST ME IS GREATLY APPRECIATED.” - FORMER FEDERAL WORKER WHO RECEIVED FINANCIAL ASSISTANCE

Sometimes the neighbors who come to ACTC have a specific one-time need: help paying for a storage locker so they can retrieve tools to start a new job, getting steel-toed work boots to replace worn-out shoes they need for work, or help with rent to keep them in their home after being suddenly laid off from their federal job.

Other neighbors come regularly for groceries, offering opportunities for ACTC staff and volunteers to build relationships that often lead to ACTC providing more support and extending our reach.

William Fetters has been an ACTC client since 2024. Before that, his life had ups and downs. He has been a recovering addict since 1988 and was incarcerated for a time. When he was released, he volunteered with an organization that supports people struggling with addiction. He also suffered a severe head injury and has lingering health issues.

When he first came to ACTC, William was living in a hotel. By partnering with UCAN, ACTC helped fund a temporary hotel stay. During his stay, ACTC provided lunch and groceries.



Later, when William was settling into an apartment, ACTC worked with New Life Furniture at Hunt Valley Church (one of our partner churches) to help him with furniture and household supplies. New Life Furniture also provided a gift card to rent a trailer needed to transport his items.

Since then, Mr. Fetters has been a regular client at ACTC's food pantry, receiving non-perishable and fresh groceries every two weeks. Recently, he became aware of a neighbor who doesn't drive and needs some help with groceries. Now, William brings his neighbor with him when he comes to ACTC. Just as when he helped others struggling with addiction, William said, "It makes me feel good to help someone else."

We know that many people come to ACTC because they heard about us from a friend, a neighbor, coworker, or church. We are grateful for that network of care and that ACTC is a trusted name to pass on to others who need help. We believe each encounter is a chance to be an agent of God's goodness, extending kindness and love that are a part of caring and healing in our world.

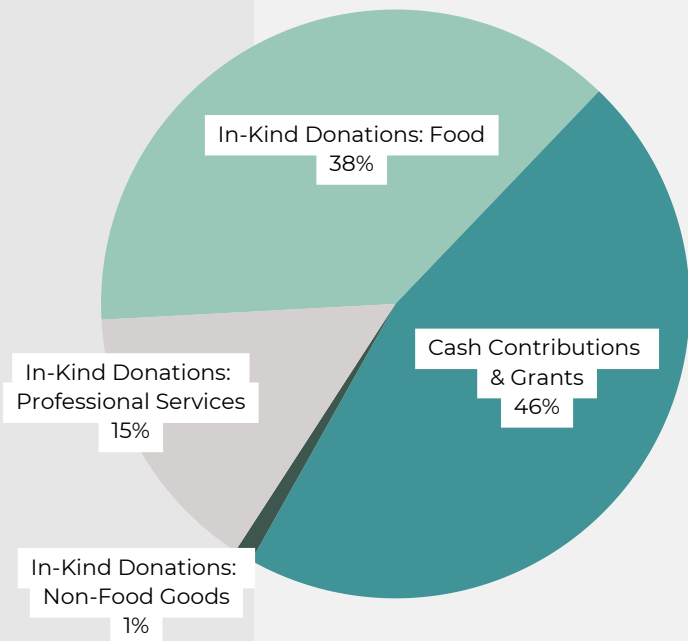
WE COMMIT TO THE RESPONSIBLE STEWARDSHIP OF THE GIFTS OF OUR MEMBER CHURCHES, VOLUNTEERS, DONORS, AND OTHERS.

Through our volunteers, ACTC served **55,000** people. We were able to distributed **\$651,000** of donated food, including bags of groceries, holiday meals and gift cards, and lunches to families and individuals experiencing homelessness.

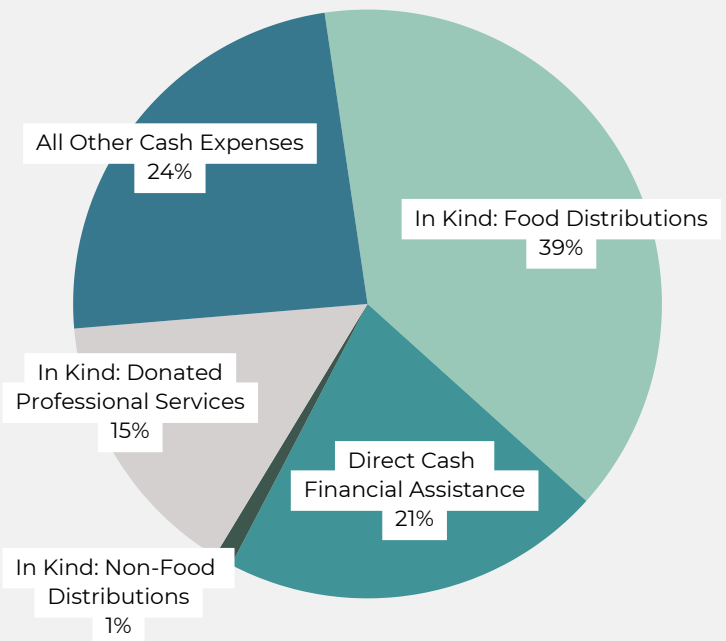
Your cash contributions enabled us to provide direct financial assistance totaling **\$190,000**, including rental eviction and utility turn-off prevention, transportation, and emergency shelter. These contributions also allowed us to purchase **\$158,000** of food to supplement the donations noted above.

Note: the comment above about purchased food was added because the \$190,000 (referenced here and elsewhere in the report) and the \$158,00 together make up the 21% in the pie chart at the bottom right of page 9.

2025 Operating Income
– \$1,699,000



2025 Operating Expenses
– \$1,681,000



WE VALUE OUR PARTNERSHIPS WITH MEMBER CHURCHES, VOLUNTEERS, AND OTHERS IN OUR SHARED SERVICE.

One of ACTC's greatest strengths is its coalition of churches, community partners, and volunteers who collaborate on a regular basis to care for our neighbors. Organizing neighborhood or workplace food drives, recruiting volunteers to work in our warehouse packing bags, and facilitating food and toiletry collections at churches and preschools are just a few ways people help keep ACTC stocked and ready to serve.

The fact that so many people are mindful of ACTC means that we are constantly forming new connections and finding opportunities to work with others for good in our community. Our volunteers are welcoming to newcomers and delight in sharing what ACTC means to them. Our partners provide referrals and often collaborate with us, extending our ability to deepen our care for neighbors in need. Our churches include our news and needs in their newsletters and announcements and help promote ACTC to their faith communities. All these efforts help sustain and encourage the day-to-day work in incalculable ways.

We are excited for our new location at 301 Allegheny to become a neighborhood hub where we can come together to meet, for fellowship, and to serve.

STANTEC VOLUNTEERS



SCOUTING AMERICA

MEMBER CHURCHES

Arnolia United Methodist
Ascension Lutheran
Ashland Presbyterian Church
Babcock Memorial Presbyterian
Calvary Baptist
Central Presbyterian
Chestnut Ridge Baptist
Church of the Good Shepherd
Church of the Holy Comforter
Church of the Nativity
Church of Jesus Christ of Latter-Day Saints
ChurchOne
Daybreak Christian Assembly
Divinity Lutheran
Edgewood United Methodist
First and Saint Stephen's
First Church of Christ, Scientist
Grace English Lutheran
Grace Fellowship
Greenspring United Methodist
Havenwood Presbyterian
Holy Cross Lutheran
Horizon Church
Hunt's Memorial United Methodist
Hunt Valley Church
Idlewylde United Methodist
Immaculate Conception
Joppa Bible Fellowship
Kingdom Worship Center
Loch Raven Presbyterian
Loch Raven United Methodist
Maryland Christian Church
Maryland Presbyterian
Mount Calvary A.M.E.
Mount Olive Baptist
NewThing
Providence United Methodist
St. Francis Episcopal
St. John's United Methodist
St. Paul's Lutheran
St. Pius X
Timonium Presbyterian
Timonium United Methodist
Towson Presbyterian
Towson Unitarian Universalist
Towson United Methodist
Trinity Assembly of God
Trinity Episcopal
Valley Baptist
Woodbrook Baptist

STAFF

Rev. Susan Ballenger, Executive Director
Linda Lotz, Director of Development
Tammy Gabel, Center Operations Supervisor
Julie Morris, Transition and Logistics Coordinator
Leslie Strawhand, Administrative Assistant
Jenifer Cornelius, Bookkeeper

BOARD OF DIRECTORS

Rev. David Britt, President
Roslyn Canosa, Vice President
Jean Blair, Secretary
Roger Fiery, Treasurer
Jesse Gardner III, Director
Barry Rollins, Director
Meghan Wadsworth, Director
Rev. George Winkfield, Director
Anne-Thérèse Béchamps, Legal Counsel

PARTNER ORGANIZATIONS AND BUSINESSES

Baltimore Community Foundation
Baltimore County Bar Association
Baltimore County Communities for the Homeless
Baltimore County Department of Housing
and Community Development
Baltimore County Retired School
Personnel Association
Boy and Girl Scouts
Building for God Community Foundation
CARES/GEDCO
Class Produce
Community Assistance Network (CAN)
The Fresh Market
The Friendly Inn
Giant Food
Ladies of the Towson Elks
Lidl
Graul's Market, Hereford
Greater Baltimore Medical Center
Kiwanis Club of Towson/Timonium
Kiwanis Club of Loch Raven
Maryland Food Bank
Merritt Properties
Mid-Atlantic Properties
Mt. Moriah Charitable Foundation
Office of the People's Counsel
One Straw Farm
Prologue, Inc. Homeless Outreach
Really Moving, LLC
Renewal Foundation
Shoprite Timonium
Sprouts Market
Towson Elks
Towson Target
Towson University
Towson Service Foundation
United Churches Network (UCAN)