

# change

INNER-CITY SCHOLARSHIP FUND  
ANNUAL REPORT 2006

can happen.







In Inner-City Scholarship Fund schools, **98%** of high school seniors graduate and **97%** of those graduates plan to pursue higher education.\*

\* Less than 1% of ICSF students drop out before completing four-year secondary education (2006 Census, Department of Education, Archdiocese of New York). Among New York City public school students, 6.6% drop out before completing four-year secondary education (New York City Department of Education "Event Dropout Rate 2004 - 2005").

# our students succeed

**“Absolutely staggering” is how Jim Marbach describes the sort of success he’s seen as a BASF sponsor since he and his wife, Deanne, became involved 10 years ago.**

As financial professionals who’ve spent years in the investment world, the Marbachs understand that Inner-City Scholarship Fund’s (ICSF) track record is practically unbeatable: 98% of our high school seniors graduate and 97% of our graduates plan to pursue post-secondary education.

Their enthusiasm is evident in their generosity. Milton Cruzado, a 17-year-old senior at Mount Saint Michael’s in the Bronx, is one of 10 students the Marbachs sponsor annually in our Be A Student’s Friend program. “People from my neighborhood haven’t gotten the opportunities to see that life isn’t all about hanging out on the block. I’ve had the chance to get an education,” says Milton, whose mother works hard as a nurse’s aid to support him and his two sisters. “My mom was a high school drop out, who wants her kids to go to college. That would be her greatest achievement.” His mother moved one step closer to her goal when Milton received a college scholarship. He will study business management with an eye toward starting his own business someday. It’s this kind of immediate impact that made the Marbachs true believers. “This program is so easy. There are no layers. You write the check and it’s a direct deposit right into the student’s education” says Deanne. Jim agrees: “From that one check these kids are on their way to a better life.”





## Milton Cruzado & The Marbachs

Milton Cruzado, a senior, is a young man with a real sense of direction and momentum in his life. Part of that is due to Jim and Deanne Marbach's help. "For a kid like me, coming from a bad neighborhood to graduate and go on to college and possibly become something in life," says Milton, "this never would have happened without their sponsorship."



# our schools are safe

Thoughts of school often conjure up images of classrooms and textbooks, but the truth is that children won't learn if they don't feel safe. ICSF exists to help kids like Tina, 12, who recently transferred to Our Lady of Lourdes School in Upper West Harlem after getting beaten up almost daily in public school until she resorted to eating her lunch in the bathroom. For thousands of inner-city children and their parents, our schools are oases of peace and calm in neighborhoods where those qualities are in short supply. More than half of our students live near or below the federal poverty level; the Cardinal's Scholarship Program was created specifically for families who want an alternative to public schools but don't have the financial means.

Mark Andrade was happy to return to Incarnation School after three years in public schools, thanks to the Cardinal's Scholarship Program. "The teachers are nicer here," he says, "they are like my friends, too." Having teachers and administrators who know their names and actually care might seem like a given but, sadly, it is a revelation to many of our students. "So many of our kids wouldn't be here if it wasn't for the Cardinal's Scholarship Program," says Mark's principal, Pat O'Keefe. She has more than ninety students at her school who are in the program and more show up at her door everyday to apply. "If we put up a sign, they'd be lining up tomorrow."





## Marc Andrade & Pat O'Keefe

"I like it here because it's nice and calm." Three years ago sixth grader Mark Andrade and his family lost everything in a fire, forcing him to switch to public schools. Pat O'Keefe, Principal of Incarnation School called Mark's mother first when the Cardinal's Scholarship Program was launched last year.



# our programs work

**Numbers don't lie.** Whether it's the Cardinal's Scholarship Program, Partners for Strong Schools or Be a Student's Friend, ICSF programs help keep hope alive for 42,000 students in New York City — 93% of whom are minorities and nearly 36% are not Catholic. But numbers don't tell the whole story either. BASF sponsors Jaye and Matt McLaughlin live in Pelham, NY, "just down the block" from Valerie Blain's school in the Bronx. "It is only 1.6 miles away according to Mapquest," says Matt, "but a world apart in terms of opportunity. Hopefully, we can help bridge that gap by contributing to programs like this."

Laurel Senger, president of St. Aloysius School in central Harlem, has seen first-hand the difference bridge-building like that can make. "All kids have talents," she says, "but children from disadvantaged backgrounds often don't get the chance to discover what their talents are." For some of our students, ICSF schools are the only places they've ever witnessed healthy relationships being built. But ICSF students aren't the only ones who benefit. "We really wanted our kids to understand that we can share what we have and make life better for someone else," says Jaye McLaughlin. She and her husband chose to sponsor Valerie because she was the same age as their daughter, Kate. Their idea is paying off in more ways than one. The two third graders quickly became pen pals and have been exchanging letters and cards for the past two years.



## Valerie Blain & The McLaughlins

“With three young kids of our own, it was a bit of a stretch for us to become sponsors, but we really see the good it’s doing,” says Jaye McLaughlin, who, with her husband Matt, sponsors Valerie at St. Francis of Assisi School in the Bronx. “When I came to the school,” says Matt, “I was moved to the point of tears seeing what we’re paying for.”



## How Change Happens

The kind of change that ICSF schools provide isn't incremental. Our schools help transform thousands of lives each year. Our students may be the most direct beneficiaries, but the truth of the matter is the education and experiences these children get in our schools — and the opportunities that open up to them as a result — help transform the lives of entire families.

But just as every child's needs are different, the ways in which ICSF acts as a change agent also differ. A one-size-fits-all approach isn't the way our schools operate, and it isn't how our donors get involved with ICSF either.

### Be A Student's Friend

Our families work hard to get their children the best and safest education possible. For many of them, our schools represent the only chance they have for a better future. Unfortunately, more than half of our students come from families that live at or below the federal poverty line; as a result, hundreds of students are forced to leave our schools every year because the tuition is beyond their means. The Be A Student's Friend (BASF) program matches a willing sponsor with

a low-income student. Donors can either choose to sponsor a high school student for \$2,700 a year over four years or an elementary school student for just \$2,200 per year. You can choose to be an anonymous donor and receive periodic reports on a student's progress, or you can choose to get to know the student personally. Donors and students alike constantly remark how the BASF program is valuable because there is a sense of accountability built in for both the sponsors and their students. "Be A





Student's Friend forces you to take responsibility," says Milton Cruzado, who has been in the program through all four years of high school. "I feel like I owe something to my sponsors. They're taking time out of their lives to help me get a good education, so why would I take that for granted? You're grateful so you have to become responsible and do your work."

### The Cardinal's Scholarship Program

All too often, we find that parents are unhappy with the kind of education their children are receiving in public schools but can't afford to transfer them into Catholic schools. The Cardinal's Scholarship Program was founded as a collaboration among the Inner-City Scholarship Fund, The Endowment for Inner-City Education, the Patrons Program and the Children's Scholarship Fund.

In only its second year of existence, the program is changing the lives of 3,668 boys and girls in grades K-6 by helping subsidize up to 75% of their tuition depending on their need.

### Partners For Strong Schools

Every principal in our inner-city schools is all too aware of how big a gap there is between what they are able to charge in tuition and what it actually costs to educate a student. Partners For Strong Schools (PFSS) was created specifically to help make up that difference and keep our schools affordable for low-income families. PFSS provides principals with unrestricted resources that they can use wherever they need it most, whether it is student scholarships, capital improvements and repairs or general operations. In 2006, PFSS provided assistance to 108 ICSF schools, making tuition subsidies possible for nearly 42,000 students.



In addition to our three core programs, ICSF' also provides vital support to our students and schools through:

Project YESS

While the education we provide in the 108 ICSF schools is life-changing for thousands of students, the reality is that some of those schools are aging structures — some dating back to before 1900 — and in need of repair. Project YESS was founded in 1998 by a group of volunteers to raise the necessary funds for the capital improvements that make Archdiocesan school buildings safer, warmer and more conducive to helping our students learn.

The Junior Committee

The work of these younger volunteers complements the financial support of ICSF through hands-on volunteer programs that include trips to NYC cultural institutions, test-based tutoring for elementary school students and college prep mentoring for high school students.

Job Opportunities Program

The JOP provides an opportunity for high school students to gain experience in a business setting through job-readiness workshops and paid summer internships at some of New York's finest companies and organizations.



ICSF schools receive additional support from:

The Endowment for Inner-City Education

The Endowment provides a perpetual and stable source of income for the Inner-City Schools and their students. The Endowment focuses on three main areas of financial support: tuition scholarships for needy students (including 490 through BASF), capital improvement grants to schools, and programmatic initiatives. The Endowment is one of the largest of its kind supporting Catholic elementary and secondary schools in the country.

The Patrons Program

The Patrons Program gives individuals with financial and entrepreneurial skills the opportunity to adopt an inner-city elementary school and enrich it by providing consulting and financial support. Working collectively with advisory boards and school administrators, the Patrons enable improvements in the financial, academic and physical conditions of participating schools.



It costs **\$12,617** annually to educate an elementary school student in New York City public schools.

At Inner-City Scholarship Fund schools, it costs **\$3,617** to educate the same student.



Right now, there are  
8,000 empty seats in  
Inner-City Scholarship Fund  
schools and no shortage of  
students who'd fill those seats  
if we had adequate resources.

You can change that.



## A letter from Executive Director, Susan George

Each day in my work with our Be A Student's Friend Program or the Cardinal's Scholarship Program, I cannot help but put myself in the shoes of parents concerned about their children's education. Like many parents in New York City, my husband and I are trying to decide which school is best for our twin sons who are getting close to school age. Working for ICSF has helped me realize what a luxury that choice is. Having any sort of choice in education simply isn't an option for most of the families we deal with every day here at Inner-City Scholarship Fund. For many of them, our schools are not only alternatives to the public schools; they represent the best opportunity that exists to change their children's lives for the better. More than half our students come from single parent homes, so when I read through our applications, I don't just see a student's name; I also see the hopes and dreams that a mother has for her child and realize that they are no different from my own.

In a city like New York where it is easy to fall through the cracks, our Catholic inner-city schools offer a rare sense of safety and community for children who often don't have much of either in their lives. Our schools are places where teachers and administrators actually know students' names. They know their families. "Kids aren't accounted for at other schools," says Milton Cruzado, a senior at Mt. Saint Michaels in the Bronx. "Here, they care about us." Milton isn't alone in those sentiments. One of the constant refrains we hear from ICSF students is that they know how much their teachers and administrators really care about them. As the largest private school system in the United States, I'm constantly amazed at the level of individual care and guidance our students receive.

When I read the stories of the families applying to ICSF who are desperate to give their kids a better, safer education, I want to do everything in my power to make sure that those students have that option.

There are currently 8,000 empty seats in our schools. Trust me, if we can find the resources, we'll have no problem finding the students to fill them. The long list of donors in this annual report inspires hope that those resources will be found. I am also very hopeful that with your ongoing commitment to our students and their families, together we will bring positive and meaningful change in the lives of those who need it most.

Sincerely,

A handwritten signature in black ink that reads "Susan George". The script is fluid and cursive.

**Susan George**

Executive Director, Inner-City Scholarship Fund



### A letter from President, Peter Grauer

Our schools and the reality of what the Inner-City Scholarship Fund does are abstractions without visiting our schools, meeting our students and experiencing first-hand the excitement and promise we help create. All of our donors and supporters should do this at least annually.

Recently, I spent part of the day at Cardinal Hayes in the Bronx. My trip was a powerful reminder of what our programs accomplish. The students I met were well-rounded and spoke thoughtfully on a wide range of topics from their schoolwork and sports to their plans for the future. Suffice it to say, I was very impressed.

A lot of people are counting on us. Not just our students, but their families as well. The plans these students have for the future are a direct result of the opportunities they receive through ICSF programs. We are their vehicle of hope, accomplishment and self-esteem.

One of the incalculable values that our schools foster is a sense of higher expectations. There is no way to measure the change that occurs when a student discovers new possibilities; but it is clear to me that our 98% graduation rate for seniors and the fact that 97% of our graduates are college-bound is proof that ICSF students understand the importance of an education in long-term goals in life.

Your generosity is not only an investment in a student's education but also a contribution to the future of New York City and our nation. ICSF graduates represent the workers of tomorrow who will participate in an increasingly competitive global marketplace. This generation of students must be more prepared than any generation past. Indeed, a lot of people are counting on us.

Sincerely,

A handwritten signature in black ink that reads "Peter T. Grauer". The signature is fluid and cursive, with the first name being more prominent.

**Peter T. Grauer**

President, Inner-City Scholarship Fund

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# ICSF Schools

**Manhattan**  
**Elementary Schools (36)**  
All Saints  
Annunciation  
Ascension  
Blessed Sacrament  
Corpus Christi  
Good Shepherd  
Guardian Angel  
Holy Cross  
Holy Name of Jesus  
Immaculate Conception  
Incarnation  
Mt. Carmel / Holy Rosary  
Our Lady of Lourdes  
Our Lady of Pompeii  
Our Lady of Sorrows  
Our Lady Queen of Angels  
Our Lady Queen of Martyrs  
Sacred Heart of Jesus  
St. Aloysius  
St. Ann  
St. Brigid  
St. Charles Borromeo  
St. Elizabeth  
St. Gregory the Great  
St. James: Yorkville  
St. Joseph  
St. Joseph: Monroe  
St. Joseph of the Holy Family  
St. Jude  
St. Francis de Sales Academy  
St. Mark the Evangelist  
St. Patrick  
St. Paul  
St. Rose of Lima  
St. Stephen of Hungary  
Transfiguration

**Bronx**  
**Elementary Schools (47)**  
Blessed Sacrament  
Christ the King  
Holy Cross  
Holy Family  
Holy Rosary  
Holy Spirit  
Immaculate Conception:  
151st St.  
Immaculate Conception:  
Gunhill Rd.  
Nativity of Our Blessed Lady  
Our Lady of Angels  
Our Lady of Grace  
Our Lady of Mercy  
Our Lady of Mt. Carmel  
Our Lady of Refuge  
Sacred Heart  
St. Angela Merici  
St. Ann  
St. Anselm  
St. Anthony  
St. Athanasius  
St. Augustine  
St. Brendan  
St. Dominic  
St. Frances of Rome  
St. Francis of Assisi  
St. Helena  
St. Jerome  
St. John  
St. John Chrysostom  
St. John Vianney  
St. Joseph  
St. Lucy  
St. Luke  
St. Margaret Mary  
St. Martin of Tours  
St. Mary  
St. Mary Star of the Sea  
St. Nicholas of Tolentine  
Sts. Philip & James  
St. Philip Neri  
St. Pius V  
St. Raymond  
St. Simon Stock  
St. Thomas Aquinas  
Sts. Peter and Paul  
Santa Maria  
Visitation

**Staten Island**  
**Elementary Schools (4)**  
Immaculate Conception  
Our Lady of Mt. Carmel /  
St. Benedicta  
St. Peter  
St. Sylvester

**Manhattan High Schools (8)**  
Cathedral  
La Salle Academy  
Mother Cabrini  
Notre Dame  
Rice  
St. Agnes  
St. Jean Baptiste  
St. Michael Academy

**Bronx High Schools (13)**  
Academy of Mt. St. Ursula  
All Hallows  
Aquinas  
Cardinal Hayes  
Cardinal Spellman  
Monsignor Scanlan  
Mt. St. Michael Academy  
Preston  
St. Barnabas  
St. Catharine Academy  
St. Pius V  
St. Raymond Academy  
St. Raymond

# Financials

## BALANCE SHEETS: FISCAL YEARS ENDING AUGUST 31

	2006	2005	2004
<b>Assets</b>			
Cash and cash equivalents	\$ 1,642,569	\$ 2,265,069	\$ 2,748,983
Demand loan receivable			
from Archdiocese	2,804,948	2,776,730	2,766,491
Accrued interest receivable	44,134	36,002	18,307
Contributions receivable	1,267,137	1,123,503	88,240
Accounts receivable	-	-	-
Prepaid expenses	106,470	127,717	20,000
Investment in Archdiocesan			
Common Investment Fund,			
at fair value	1,047,652	942,848	642,898
Gift annuity held by the			
Archdiocese of New York	185,443	228,000	-
<b>Total Assets:</b>	<b>7,098,353</b>	<b>7,499,869</b>	<b>6,284,919</b>
<b>Liabilities and Net Assets</b>			
<i>Liabilities:</i>			
Payable to the Archdiocese	411,261	260,862	130,555
Accounts payable and accrued expense	176,039	239,593	59,171
Payable to Partnership			
for Quality Education	-	12,438	-
Grants payable to			
Department of Education	360,000	180,000	180,000
Grants payable to			
individual schools	107,000	184,175	-
<b>Total Liabilities:</b>	<b>1,054,300</b>	<b>877,068</b>	<b>369,726</b>
<i>Net assets:</i>			
Unrestricted	1,088,707	1,449,695	2,771,530
Temporarily restricted	4,444,346	4,662,106	2,632,663
Permanently restricted	511,000	511,000	511,000
<b>Total Net Assets:</b>	<b>6,044,053</b>	<b>6,622,801</b>	<b>5,915,193</b>
<b>Total Liabilities and Net Assets:</b>	<b>\$ 7,098,353</b>	<b>\$ 7,499,869</b>	<b>\$ 6,284,919</b>

STATEMENTS OF ACTIVITIES: FISCAL YEARS ENDING AUGUST 31

	2006	2005	2004
<b>Revenues, Gains and Other Support</b>			
<i>Special events:</i>			
Gross receipts	\$ 3,315,310	\$ 3,510,224	\$ 3,176,583
Less direct donor benefits	(421,931)	(397,414)	(292,965)
<b>Net special events:</b>	<b>2,893,379</b>	<b>3,112,810</b>	<b>2,883,618</b>
Contributions and bequests	8,061,383	9,695,484	8,271,577
Net unrealized and realized gain on investments	32,532	16,799	(3,250)
Interest income	254,886	176,793	98,522
<b>Total Revenue and Gains:</b>	<b>11,242,180</b>	<b>13,001,886</b>	<b>11,250,467</b>
<b>Expenses and Losses</b>			
<i>Program Services:</i>			
Financial Aid Grants	7,885,876	9,603,802	9,371,140
Children's Scholarship Fund	1,085,608	-	-
Library Connections Program	675,491	450,000	637,661
Patrons Program	-	32,431	65,167
Be A Student's Friend program	109,442	127,316	133,121
Enrichment Program	-	85,902	168,884
Job Opportunities Program	34,000	35,000	-
Teacher Resource Center	40,000	40,000	40,000
Early Childhood Literacy Program	180,000	180,000	180,000
<b>Total Program Services:</b>	<b>10,010,417</b>	<b>10,554,451</b>	<b>10,595,973</b>
<i>Supporting Services:</i>			
General and administrative	524,330	585,106	672,907
Development	1,286,181	1,154,721	1,004,176
<b>Total Supporting Services:</b>	<b>1,810,511</b>	<b>1,739,827</b>	<b>1,677,083</b>
<b>Total Expenses and Losses:</b>	<b>11,820,928</b>	<b>12,294,278</b>	<b>12,273,056</b>
Increase (decrease) in Net Assets	(578,748)	707,608	(1,022,589)
<b>Net Assets at Beginning of Year:</b>	<b>6,622,801</b>	<b>5,915,193</b>	<b>6,937,782</b>
<b>Net Assets at End of Year:</b>	<b>\$ 6,044,053</b>	<b>\$ 6,622,801</b>	<b>\$ 5,915,193</b>

# Donors

## \$1,000,000+

The Endowment for  
Inner-City Education

## \$250,000 – \$999,999

Altman Foundation  
Mr. and Mrs. Thomas E. McInerney

## \$100,000 – \$249,999

Anonymous  
The Frances & Benjamin  
Benenson Foundation, Inc.  
The Louis Calder Foundation  
Dr. Elvira M. Carota Foundation  
Mr. and Mrs. Russell L. Carson  
Carson Family Charitable Trust  
The Challenger Foundation  
Gilder Foundation, Inc.  
Goldman, Sachs & Co.  
J.P. Morgan Chase & Co.  
Estate of Marion S. Kellogg  
Mr. and Mrs. J. Kevin Kenny  
Mr. Aaron M. Sosnick

## \$50,000 – \$99,999

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Bloomberg  
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Charitable Gift Fund  
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Marsh Inc.  
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## \$25,000 – \$49,999

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Triarc Companies, Inc.  
U.S. Trust  
Wachovia Securities

## \$10,000 – \$24,999

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