

inner-city scholarship fund
annual report 2008

opportunity
doesn't
have to
knock...

it's
already
inside

What if you had an opportunity to save the world? Or a city? Or even just one life? Sometimes the most profound opportunities we get are right in front of us.

Inner-City Scholarship Fund (ICSF) provides a world of opportunity for thousands of students from New York City's poorest neighborhoods. It gives our students the chance to get an excellent education in safe, secure Catholic schools. They learn from teachers and administrators deeply committed to helping them succeed, and they go on to successful careers within our great city.

The results speak for themselves—though 64% of our students live near or below the federal poverty level, 98% graduate from high school and 96% go on to post secondary education.

“By saving one child you’re offering him or her the opportunities to accomplish things he or she never dreamed possible. Our ICSF students are making the most of their incredible opportunity. What will you do with yours?”

Susan George
Executive Director, Inner-City Scholarship Fund



our city

New York, New York, open to anyone, not for everyone. This city was built from opportunity manifested. It has the heart of a lion and the tenacity of a bull (or a bear, depending on where you're standing). You can experience more life in a single block than on a cross-country trip. Simply put, NYC is chock-full of big ideas, bigger personalities, and the biggest buildings. Sure, we know all of this. That's why we love it here, for reasons that are so obvious but not always easy to express.

Take a look at our city through the amazed eyes of an inner-city student. Walking the streets guided by our Junior Committee members, the student is treated to a multitude of sights and sounds. Breathing in the air of the Big Apple and experiencing actual city workplaces through our Job Opportunities Program, the student becomes excited about living and working in the metropolitan dynamic. The skyscrapers, the subways and the ongoing hustle are invigorating and prompt big dreams.

Our schools, in turn, focus on our youth's lives and daily routines while giving them the discipline and skills they need in order to succeed. They wouldn't call anywhere else home!

“Living in New York City gives us the world at our fingertips and St. Stephen's gives us that neighborhood feel. The students get to know their teachers, the teachers believe in us which gives us the confidence to embrace all the adventures that the city offers.”

**—Richard Johnson, 8th grader,
St. Stephen of Hungary School**

our schools

In the corridors of St. Stephen of Hungary School it's impossible not to sense the vibrancy. "Good morning!" echoes down the hall from the first grade classroom where students gather around a map of the world, look one another in the eye and practice shaking hands and exchanging greetings. The warmth, brightness and welcome throughout the school is also reflected on St. Stephen's classroom walls, all of which are painted a different, lively color. "No other school is going to make me feel at home the way St. Stephen's does," says 8th grader Richard Johnson. When asked why he'd prefer to attend Catholic school instead of the local public school, he grows surprisingly thoughtful and says, "They care here. Our teachers have faith in us. They motivate us to do great things!"

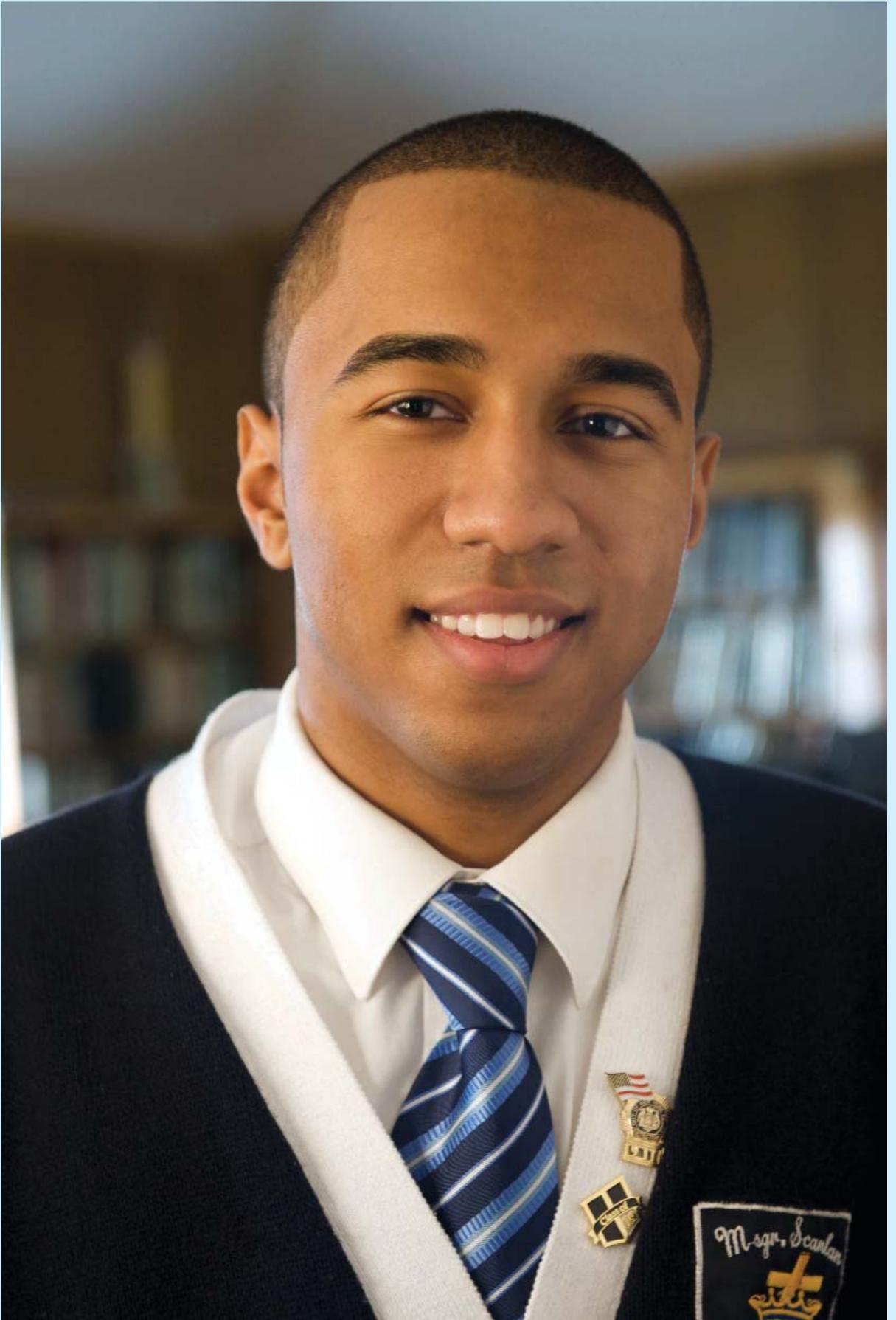
In any of ICSF's 105 schools you will hear comments similar to Richard's. Beyond the excellent educational opportunity, something else happens that doesn't occur in many public schools. "In our

schools, the students are taught values and they are taught about God's love," says ICSF Executive Director Susan George. "Thus we are about a lot more than education. We offer a sense of community plus an opportunity for students to reach their full potential."

"Parents know that the people in our environment are going to care about their children. They see Catholic school education as a real chance for advancement. We fulfill an important need - every generation wants the next generation to do better and have more opportunities."

**—Ms. Adele Kosinski, Principal,
St. Stephen of Hungary School**





our students

Miguel Rodriquez

Be a Student's Friend (BASF) scholar Miguel Rodriquez, 17, is well aware of the sacrifices that his mother has made to send him to Catholic school. The second job she took to help pay his tuition at Monsignor Scanlan High School confirms the choice she had already made for her son. "My mother works as an attendance coordinator at a public high school therefore she knows how it is," Miguel explains. "There's a lot of violence and she just feels I'm safer and more secure here and that I'm surrounded by good people."

Being "surrounded by good people" is an incredibly important and, sadly, all too rare experience for many students in New York City, especially for those like Miguel who live in single parent households. "In a Catholic school you have real teacher/student connection," Miguel adds. "The teachers I've met here work with us just like second parents."

Miguel becomes enthusiastic when talking about the relationships with teachers and staff that have meant so much to him. Planning to study computer engineering in the fall, his sense of responsibility to the

people who have enabled him to learn and grow in a secure and nurturing environment is palpable. "My BASF sponsor was originally listed as 'anonymous,' but I wrote a letter asking him/her to identify himself/herself so that I could know who my sponsor was. Soon thereafter, I received a letter and photograph from Cardinal Egan in the mail." Miguel was stunned to learn that the Archbishop of New York—not to mention the Chairman of the ICSF—was his sponsor! Since then, they have kept up a regular correspondence in which Miguel keeps the Cardinal informed of his progress. "I feel honored, however, I also feel a huge sense of responsibility" he says. "I have a B+ average, but I feel it needs to be even higher."

"The teachers and staff are great! The teachers treat us with respect. They help us with anything we need, absolutely anything."

—Miguel Rodriquez, Senior,
Monsignor Scanlan High School

Chemi Fryar

Ten-year old Chemi Fryar doesn't hesitate when asked what she wants to do with her life. "I want to be an oncologist slash lawyer in criminal justice," the fifth grader declares. If that seems like a pretty tall order, The Cardinal's Scholarship Program (CSP) recipient doesn't seem bothered in the least. She's been given an opportunity to dream about achieving big things for herself and she's taking it. Perhaps that has something to do with her school, St. Stephen of Hungary, where the motto is "Small School, Big Achievers."

Chemi's mother transferred her to St. Stephen of Hungary after Chemi spent some difficult years in public school. "My mom didn't like the charter school I went to because I wasn't getting the education she wanted me to have. The kids were wild. Kids here are calmer and want to learn!"

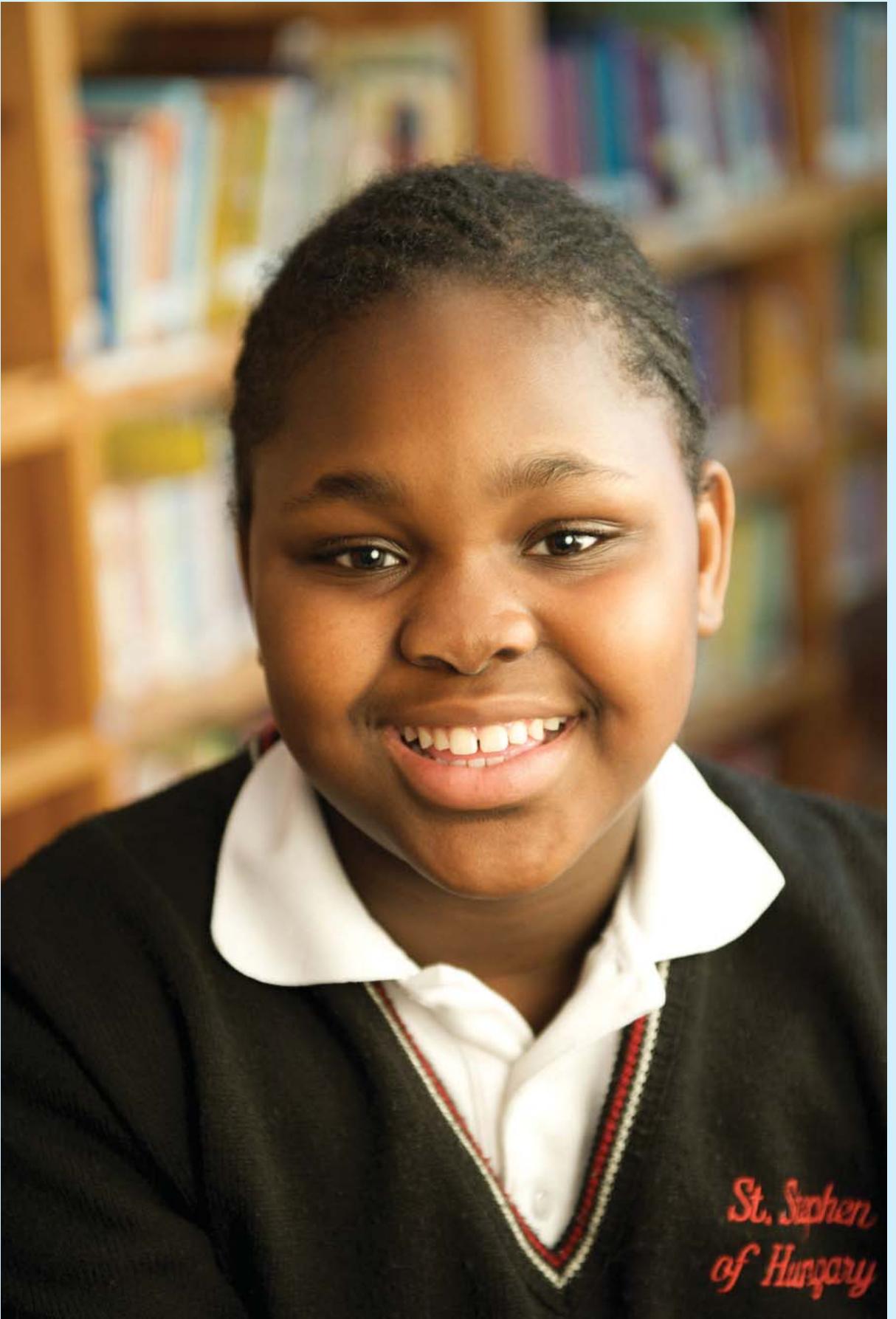
The Cardinal's Scholarship Program is designated for students who want to transfer out of public schools to take advantage of the opportunity to receive the education and religious and moral training that Catholic schools make possible. "The schoolwork is hard here" Chemi says, "but they explain it to me with more than just words, they give me examples and show me how to learn new things. The public school didn't do that."

Setting good examples may not appear on any curriculum, yet this is at the heart of what our schools do for over 38,000 students all across New York City. "Parents who send their children to us are looking for a solid foundation...they realize the importance of character development in the education of the whole person" says St. Stephen of Hungary's principal Adele Kosinski. "We want the children to develop strong self-esteem. When they feel good about themselves and they're in a caring environment, they're going to succeed academically."

In typically ambitious fashion, Chemi agrees. "I think St. Stephen's should be in the top 100 schools in the world!" she exclaims to a visitor. Her boundless enthusiasm is proof that—even in tough economic times—one resource that's never in short supply at ICSF schools is the sense of opportunity.

"We're a very diverse school. My classmates come from all over the world."

—Chemi Fryar, 5th grader,
St. Stephen of Hungary School



our donors

Frank and Stacey Cicero

As Frank and Stacey Cicero hold their infant son Jules and discuss their involvement as ICSF donors, it's impossible not to think about how ICSF offers people like them an opportunity to have an impact on generations of children. Frank became involved with Be A Student's Friend (BASF) in the early '90s and has stayed in touch with the first student he sponsored. This student, Lorraine, has now graduated from Fordham University and entered the finance world.

"ICSF gives students the opportunity to do the right thing and to advance themselves," Frank says. A veteran of the banking industry, he's seen for himself how our schools fundamentally change the trajectory of children's lives and help families break the poverty cycle. "That's why we stay involved, the programs are so successful in presenting opportunities and letting the children take advantage of them."

Frank and Stacey's commitment to ICSF has grown over the years. The couple now

sponsors three students (including Lorraine's high-school age brother). They're also members of the Project YESS Committee that funds capital improvements for our schools. "Project YESS is very gratifying because you see the physical improvement in the schools," says Frank who has also interested a number of his friends in the program.

The program's undeniable effect keeps the Cicero's steadfast in their support of ICSF. "You immediately see the impact of ICSF. Honestly ICSF makes it easy to get involved" says Frank.

"It's nice to help because relieving the burden of a few thousand dollars a year has a huge effect on families. One of the reasons that the model works so well is that the families also contribute..."

—Frank Cicero, Donor



our programs

“We try to get our students to realize that life is about choices,” says Sr. Annemarie Fisher, principal of Monsignor Scanlan High School. “The choice to be at our school, the choice of what you’re going to do with today, what you’re going to do next year, where you want to be upon graduation, what you’re going to contribute to the world. For young people whose choices are already scarce, our schools provide an unparalleled opportunity to change their lives.”

There are over 38,000 students enrolled in Inner-City Catholic schools. For many of them the assistance they receive through various ICSF programs means they’re given the choice to break the cycle of poverty for themselves and their families.

We realize our donors’ interests and reasons for helping are as individual as our students’ needs. That’s why we offer so many different opportunities to get involved.

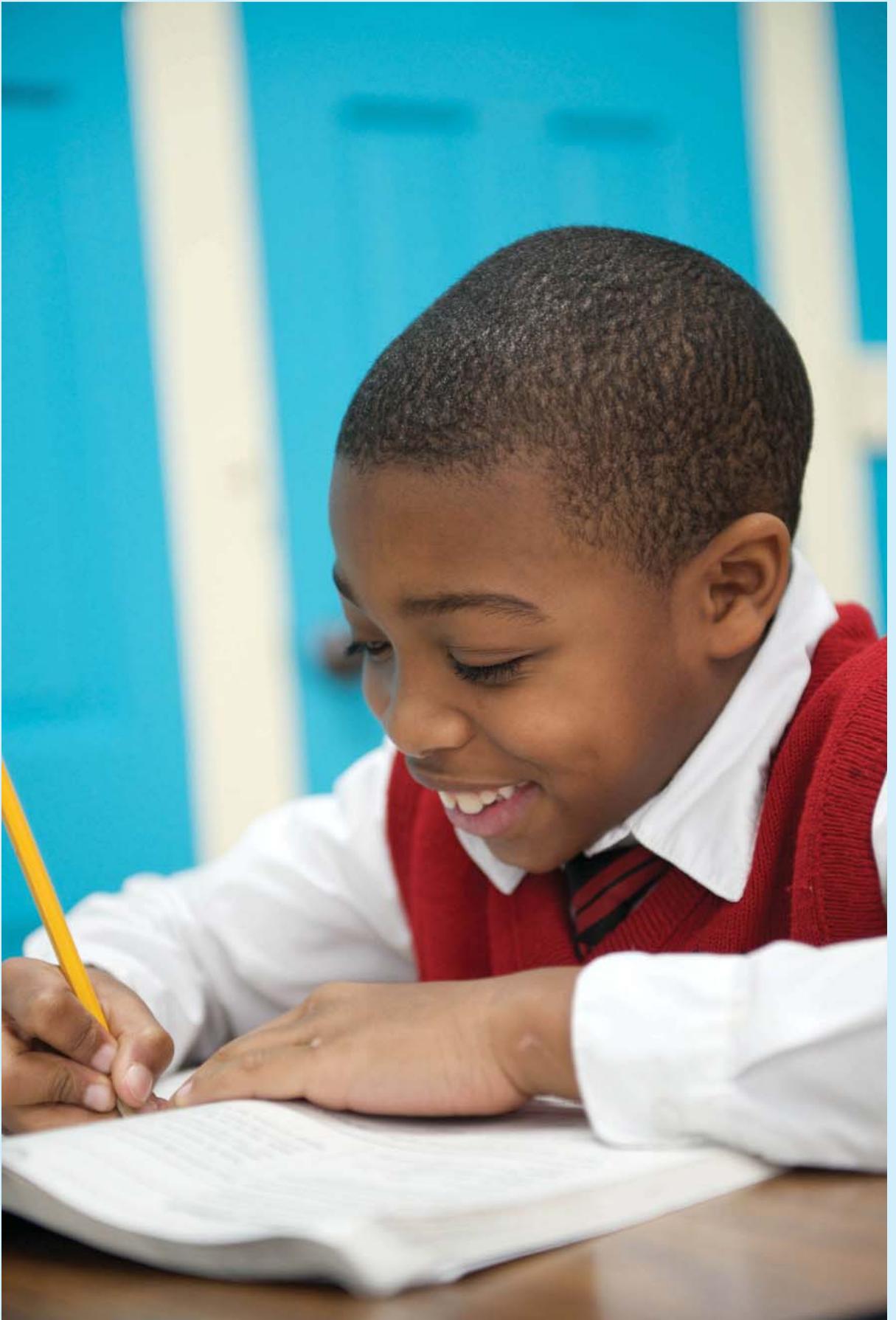
“I could easily give out double the number of scholarships.”

—Ms. Adele Kosinski, Principal,
St. Stephen of Hungary School

Be a Student’s Friend (BASF)

For BASF supported families, economic hardship isn’t news, it’s a way of life. 64% of our students and their families live at or below the federal poverty line. Even when our overall economy is strong, hundreds of students every year are forced to leave our schools because their families can’t afford the tuition. The Be A Student’s Friend program matches a willing sponsor with a student. Donors can choose to sponsor a high school student for \$2,700 per year or an elementary school student for \$2,200 per year.

Donors receive periodic reports on their student’s progress and they can choose to get to know the student personally or opt to be anonymous. “By removing a portion of the financial obstacle required to attend the schools, our donors give our children a chance to feel great about themselves and feel confident,” says ICSF Executive Director Susan George. “What they give a child is amazing.” For students it’s difficult to express how much this opportunity means. “Every time I write my sponsor, I thank him because it’s hard to explain what his contribution has done for me” says a senior at Monsignor Scanlan High School.





First Steps

To ensure that inner-city students receive a Catholic education from the very beginning, the BASF need-based “First Steps” scholarship provides Pre-Kindergarten three and four-year olds with a \$1,100 tuition subsidiary scholarship. The program matches individual sponsors with a qualified Pre-K student for one year. Information about the student is shared from the onset, and throughout the year the sponsor is sent updates, letters and drawings from the student.

The Cardinal’s Scholarship Program (CSP)

“My wife and I are inclined to support Catholic schools because we believe it’s important for people in the inner-city to have a choice” says donor Frank Cicero. The constant stream of parents checking out our schools validates that perception. They are unhappy with the education their children are receiving in public schools, but they can’t afford to transfer them into Catholic schools. The Cardinal’s Scholarship Program is a collaboration between Inner-City Scholarship Fund, The Endowment for Inner-City Education, The Patrons Program and the Children’s Scholarship Fund. In its fourth year this program has already changed the lives of thousands of boys and girls in grades K-8 by helping subsidize tuition.

Partners for Strong Schools (PFSS)

The gap between what our schools are able to charge in tuition and the actual cost of educating a student is enormous. Partners for Strong Schools was established to help make up that difference and keep our schools affordable. PFSS provides principals with resources that they can use for student scholarships, capital improvements, repairs or general operations.

“Hopefully our donors understand the tremendous gratitude and respect we have for them and know that we are not frivolous with their money. What you find in Catholic school is that we watch every penny and use every penny extremely well.”

—Sr. Annemarie Fisher, Principal,
Monsignor Scanlan High School

Project YESS

While our scholarship programs successfully educate our future leaders, our Project YESS program supports the physical maintenance and upgrading of our school buildings and playgrounds. Effective learning and a cheery, encouraging environment go hand in hand. The program appeals to donors who like the idea of funding tangible projects with visible, immediate results. Founded in 1998, Project YESS raises the necessary funds for capital improvements that make inner-city school buildings safer, warmer and welcoming.

Junior Committee

The work of our younger volunteers complements the financial support of ICSF through hands-on programs that include trips to New York City's cultural institutions, test-based tutoring for elementary school students, and college prep mentoring for high school students. Recently the Junior Committee started an after school basketball league to give students additional physical education while learning teamwork.

Job Opportunities Program (JOP)

The JOP gives more than 100 high school juniors the opportunity to gain experience in a business setting through job-readiness workshops and paid summer internships at many of New York's prestigious 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. It focuses on three areas requiring financial support: tuition scholarships for needy students, capital improvement grants to schools, and program initiatives. The Endowment is one of the largest in the country supporting Catholic elementary and secondary schools.

The Patrons Program

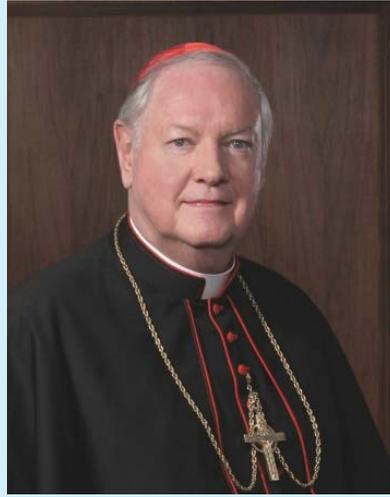
The Patrons Program gives individuals with financial and entrepreneurial skills the opportunity to "adopt" an inner-city elementary school and enrich it by providing consulting and financial support. Working collectively with their school advisory boards and administrators, the patrons enable improvements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

"I love coming to school, it's like I have a second family!"

**—Christine Trinh, 3rd grader,
St. Stephen of Hungary School**



a letter from
His Eminence
**Edward
Cardinal
Egan**



Please join me in recognizing the essential role of the Inner-City Scholarship Fund’s support of the youth in our community. Academic excellence, nurturing environments, and the highest sense of accountability are hallmarks of the Catholic schools here in the Archdiocese of New York. Inner-City Scholarship Fund gives elementary and secondary school students—from the boroughs of Manhattan, the Bronx, and Staten Island—who otherwise would not be able to attend Catholic schools the chance to succeed in life. Indeed, the Fund affords tens of thousands of our neediest youngsters an opportunity to fly as high as their aspirations and abilities will take them.

Inner-City Scholarship Fund is on the front lines in supplying the necessary tools for advancement. The boys and girls attending our Catholic schools are provided a moral foundation while learning to master the academic fundamentals. The extraordinary record of our Catholic schools speaks volumes about the quality of education that they offer. Additionally, our students are comfortable in our safe and stable environment, and they know their teachers

truly care about their well-being and educational progress. This is, sadly, a rare experience for some of them. In many cases, Catholic schools are the only place where needy inner-city children find such support and encouragement.

Permit me, therefore, to extend my heartfelt gratitude to all of our donors for making Inner-City Scholarship Fund such a success. Your generosity and compassion make it possible for less fortunate parents and guardians in New York City to offer a real choice in the way that their children are educated and prepared for life. What greater gift can we give the next generation than the opportunity to receive an excellent education! For what you are doing, you have my heartfelt gratitude.

With prayerful best wishes, may I remain

Very truly yours,

A handwritten signature in black ink that reads "Edward Cardinal Egan".

Edward Cardinal Egan
Archbishop of New York
ICSF Chairman of the Board

a letter from
ICSF President
**Peter
Grauer**



During challenging economic times there is often a great deal of talk about conserving and shepherding our resources for the future. Through the work we do at ICSF I am reminded that as a city and as a nation we have no greater resource than our children. The students we educate in our schools are not simply vital parts of New York City, they are the walking, talking embodiment of our future.

Now more than ever, our schools are integral to the success of our city. To the 64% of the families we serve who live at or near the federal poverty level, economic difficulties aren't cyclical events, they are a simple fact of daily life. And yet, despite the odds stacked against them, our students live up to the opportunities we give them: 98% graduate from high school and 96% go on to college. When

I see such statistics it helps me realize that ICSF really shouldn't be thought of as a charity, it's an investment with a rich and incalculable return.

In the last 37 years ICSF schools have provided the highest quality education to hundreds of thousands of students from the poorest neighborhoods in New York City. In these difficult days, we are even more intensely committed to the families that need us. Their children, our city and our future are depending on us. We can't disappoint them.

Sincerely,

A handwritten signature in black ink that reads "Peter T. Grauer".

Peter T. Grauer
President, Inner-City Scholarship Fund

financial statements and donor list





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Wolfgang Schoellkopf
Frank J. Tasco

*Deceased 01/09

ICSF Schools

Bronx Elementary Schools (45)

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. Francis of Assisi
St. Helena
St. Jerome
St. John
St. John Chrysostom
St. John Vianney
St. Joseph/Bathgate Ave.
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. Raymond
St. Simon Stock
St. Thomas Aquinas
Sts. Peter and Paul
Santa Maria
Visitation

Manhattan Elementary Schools (35)

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
St. Aloysius
St. Ann
St. Brigid
St. Charles Borromeo
St. Elizabeth
St. Gregory the Great
St. James
St. Joseph/E. 87th St.
St. Joseph/Monroe St.
St. Joseph/Morningside Ave.
St. Jude
St. Mark the Evangelist
St. Patrick
St. Paul
St. Rose of Lima
St. Stephen of Hungary
Transfiguration

Staten Island Elementary Schools (4)

Immaculate Conception
Our Lady of Mt. Carmel/
St. Benedicta
St. Peter
St. Sylvester

Bronx High Schools (13)

Academy of Mount St. Ursula
All Hallows
Aquinas
Cardinal Hayes
Cardinal Spellman
Monsignor Scanlan
Mount St. Michael Academy
Preston
St. Barnabas
St. Catharine Academy
St. Pius V
St. Raymond Academy - Girls
St. Raymond - Boys

Manhattan High Schools (8)

Cathedral
La Salle Academy
Mother Cabrini
Notre Dame
Rice
St. Agnes
St. Jean Baptiste
St. Michael Academy

Financial Statements

Balance Sheets: Fiscal Years ending August 31

	2008	2007	2006
Assets			
Cash and cash equivalents	\$ 3,777,401	\$ 967,385	\$ 1,642,569
Deposits with the Parish Assistance Corporation	2,298,132	2,298,132	2,804,948
Accrued interest receivable	38,379	54,752	44,134
Contributions receivable	6,259,687	5,037,693	1,267,137
Accounts receivable	-	-	-
Prepaid expenses	115,950	43,515	106,470
Investment in Archdiocesan Common Investment Fund, at fair value	1,149,041	1,206,198	1,047,652
Gift annuity held by the Archdiocese of New York	167,643	178,084	185,443
Total Assets	13,806,233	9,785,769	7,098,353
Liabilities and Net Assets			
<i>Liabilities:</i>			
Payable to the Archdiocese	89,640	174,454	411,261
Accounts payable and accrued expense	199,505	341,255	176,039
Grants payable to Early Childhood Learning Center	190,000	280,000	360,000
Grants payable to individual schools	136,030	214,451	107,000
Total Liabilities	615,175	1,010,160	1,054,300
<i>Nets assets:</i>			
Unrestricted	2,126,667	228,559	1,088,707
Temporarily restricted	5,482,391	7,965,050	4,444,346
Permanently restricted	5,582,000	582,000	511,000
Total Net Assets	13,191,058	8,775,609	6,044,053
Total Liabilities and Net Assets	\$ 13,806,233	\$ 9,785,769	\$ 7,098,353

Statement of Activities: Fiscal Years ending August 31 2008 2007 2006

Revenues, Gains and Other Support

Special Events:

Gross receipts	\$ 3,747,854	\$ 3,532,668	\$ 3,315,310
Less direct donor benefits	-567,049	-552,080	-421,931

Net Special Events	3,180,805	2,980,588	2,893,379
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Contributions and bequests	16,494,002	11,464,247	8,061,383
Net unrealized and realized gain on investments	-97,751	92,126	32,532
Interest income	232,655	268,130	254,886

Total Revenue and Gains	19,809,711	14,805,091	11,242,180
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Expenses and Losses

Program Services:

Financial Aid Grants	6,911,951	7,767,041	7,885,876
Children's Scholarship Fund	5,688,178	1,589,340	1,085,068
Library Connections Program	735,315	510,000	675,491
Be A Student's Friend Program	298,387	172,846	109,442
American Field Service	-	25,000	-
Enrichment Program	66,205	58,737	-
Job Opportunities Program	-	-	34,000
Teacher Resource Center	25,000	40,000	40,000
Early Childhood Literacy Program	-	100,000	180,000

Total Program Services	13,725,036	10,262,964	10,010,417
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Supporting Services:

General and administrative	620,863	653,293	524,330
Development	1,048,363	1,157,278	1,286,118

Total Supporting Services	1,669,226	1,810,571	1,810,511
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Total Expenses and Losses	15,394,262	12,073,535	11,820,928
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Increase (decrease) in Net Assets	4,415,449	2,731,556	-578,748
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Net Assets at Beginning of Year	8,775,609	6,044,053	6,622,801
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Net Assets at End of Year	\$ 13,191,058	\$ 8,775,609	\$ 6,044,053
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Donor List

\$1,000,000+

The Endowment for Inner-City
Education
Mr. and Mrs. Stephen A. Schwarzman
Robert W. Wilson Charitable Trust

\$250,000-\$999,999

Altman Foundation
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\$25,000-\$49,999

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Mr. Peter G. Peterson
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