



dream

inner-city scholarship fund
annual report 2009

How blessed we are in this Archdiocese of New York! The foresight, sacrifice, and deep faith of those who came before us have given our wonderful city an unparalleled network of schools that serve the most needy among us. In my travels I've visited developing nations that lack sufficient food, clean water and housing. When I ask what the church can do to help, many leaders say *Help us build Catholic schools!* Even in countries with small Catholic populations a Catholic school education is held in the highest esteem.

Here in New York, the importance of a Catholic education can be seen all around us. Our schools perform miracles daily in every neighborhood of our city.

Throughout this annual report you'll read about our students, their families, and the many generous people who help to make a Catholic education possible in New York. You will read statistics about our incredible graduation rates and how nearly all of our graduates go on to college. What can I possibly add to these extraordinary stories and statistics except my deepest gratitude. Thank you to my predecessor, Edward Cardinal Egan, for his passionate commitment to our schools. Thanks to the dedicated pastors, principals, teachers, and staff people who keep dreams alive on a daily basis. But, most important, thank you to all of our donors for investing in the dreams of our children and their families! We need you now more than ever!

Gratefully,

+Timothy M. Dolan
Archbishop of New York
ICSF Chairman of the Board







dreams above and beyond

Gladys Simmons' dream has little to do with storybook fantasy and everything to do with the difficult reality of her life in New York. "I don't have that house with a picket fence," the Harlem resident says in a very matter of fact way, "I'm a single mom of two great kids, whatever money I make goes to my children and the rent." Gladys is a fierce protector of her daughter Amber's future and is determined to give her every possible opportunity. "I want my children to have the things I never had, I struggle to go above and beyond to make things like going to Catholic school possible."

Gladys understands how fundamentally important being educated in our schools can be. "I like the foundation in Catholic school, the education is more focused and the students are better behaved," she says. Despite her determination to go the extra mile for her daughter's education, the economic downturn has been a huge challenge. Amber's Be A Student's Friend scholarship has been the missing piece that has enabled Gladys' dream of a Catholic education for her daughter to continue.

It's a reality that isn't lost on this 16-year-old honor student. "They expect a lot from us at Cardinal Spellman," says Amber. "They teach us to act and work responsibly." One Spellman alum in particular has benefited greatly from this approach. "We are really proud of Associate Justice Sonia Sotomayor of the Supreme Court," Amber explains. "She grew up in the projects and if she can do it, I can do it too."

"Catholic schools teach students certain morals and they follow them. That's the difference."

—GLADYS SIMMONS





dreams without limits

“You don’t have any limits in the United States,” says Jose Cepeda. “That’s important. Whatever you want to do in this country – you can.” When Jose and his wife moved here from the Dominican Republic they had high hopes for building their life in America. “It wasn’t about money,” he says. “I came here looking for something better for my family and I thought we could accomplish that in America.” Thirteen years later the better life they hoped for is beginning to come true for their sons Stanley and Gustavo. It has involved a lot of sacrifice but Jose isn’t complaining in the least. He is grateful for the opportunities his adopted country offers. “The advantage we have here is if you dream bigger you can get bigger.”

Stanley, a Cardinal’s Scholarship recipient in the second grade, and Gustavo, an eighth grader, smile in recognition when they hear their father recount how he is constantly telling them that getting an education is all that matters. They even help translate some of his more impassioned comments about how important Our Lady of Lourdes has been to his family.

“The school is my sons’ second home,” he says. “I feel good because I know they are in a safe place and learning. Just the fact that my sons are here proves you don’t have to be rich to get a good education.” As Stanley and Gustavo trade stories about their classes and teachers, their father begins to get emotional and interrupts. “Rich people and poor people, sometimes we have the same dreams. Sometimes poor people dream bigger because they want to be out of poverty,” he says. “I get goose bumps thinking about the sponsor who is helping my son get a Catholic school education. It’s the most amazing gift we can receive.”

“Everyday I tell my sons
‘I want you to study
hard, I want you to be a
professional.’ – I want
them to achieve more
than me.”

—JOSE CEPEDA

sharing dreams of hope

Sitting in the living room of her downtown Manhattan apartment, Claudia Gerbasi-Donovan smiles broadly as she describes her family's involvement with ICSF students. Her eyes brighten when she talks about the progress reports and thank you letters she has received from students and parents she has worked with over the years. "A lot of parents whose children are in ICSF programs work two jobs," she says. "They are trying so hard and they just want the best for their children."

Claudia has clearly been touched by the opportunity to foster the dreams of inner-city students, especially considering that her own involvement with ICSF was born out of a nightmarish reality. When her late husband Bart Ruggiere was killed in the attacks on September 11th, Claudia and Bart's family were determined to keep his memory alive. The Bart J. Ruggiere Memorial Fund (Bart Fund) was established in part to sponsor ICSF students for all four years of high school through our Be A Student's Friend program. The first cohort has gone on to college and the Bart Fund is excited to have its second group of BASF students follow in their path.

Claudia now co-chairs the BASF Advisory Committee and with her husband John she also sponsors a pre-kindergarten student through ICSF's First Steps

program. "Being part of a program that helps people help themselves is extremely gratifying," says John. With their 20-month old daughter Isabella busily eating breakfast in the background, John is reminded of just how precious all parents' dreams are for their children, a fact made even more real to him when he volunteered to help sort through ICSF scholarship applications recently. "All of the students' parents or guardians showed up. It meant the world that their child got into a parochial school. Some even had their children translate for them, telling us 'our girl will work hard' or 'I promise that my son will get all A's.' If you get an advantage early in life it leads to future opportunities," he says. "With the scholarships ICSF provides, these kids have the chance to reach their potential and fulfill their dreams."

"Looking back you realize how fortunate we were and now it's our responsibility to help others."

—JOHN DONOVAN





keeping dreams alive

In the most fundamental ways, our students are no different than students anywhere else in the world. Their imaginations are just as fertile and their dreams are just as filled with hopes and possibilities. The differences become stark, however, when their dreams are measured next to their daily challenges: 64% of our students come from households existing near or below the federal poverty line; the average ICSF scholarship recipient's family income is less than \$29,000 per year; over half of ICSF students come from single-parent households. By providing scholarships for education and partnering with donors, Inner-City Scholarship Fund removes some of the serious and often overwhelming obstacles these students face.

Catholic schools enable our students and their families to overcome enormous odds and break out of an endless cycle of poverty by offering them the most effective tool: an education. The 107 ICSF schools in Manhattan, the Bronx and Staten Island are oases of stability, security and sanity in neighborhoods where such resources are in short supply.

As for the quality of the education our schools offer, our results speak for themselves. Ninety-nine percent of our high school seniors graduate and 96% of those graduates pursue college or university studies compared to the 60% rate of NYC public high school students. Our schools don't simply educate students; they perform miracles by permanently improving the lives of thousands of children and their families.

“If kids don't get help
we don't know what
we might be losing – a
president, a senator...”

—JOSE CEPEDA

dream team

The inner-city Catholic schools in Manhattan, the Bronx and Staten Island currently enroll over 35,000 children. It is impossible to place a value on each of these children's dreams; they are as precious and unique as the individuals who hold them.

The average cost to educate a child at our Catholic elementary schools is \$5,563 annually compared to \$15,498 to educate the same student at a NYC public school. The average annual cost to educate an ICSF high school student is \$9,279 compared to \$14,525 in NYC public high schools. Keep in mind - *out of every dollar we receive .86¢ goes directly to a child's education, far exceeding the 65% level of efficiency and accountability recommended for charitable organizations by the Better Business Bureau.*

When you look at these figures and realize how far each dollar you provide goes towards improving the lives of the students at our inner-city Catholic schools, it gives you a better understanding of the importance for each of our programs. ICSF has several programs that directly address the challenges we meet daily in our mandate to educate the inner-city child. Some strictly involve financial sponsorship while others include volunteer opportunities such as donations of professional expertise in finance, marketing etc.

We invite donors to get involved in a way that they are most comfortable with, and we carefully match them with one of our congenial programs.

BE A STUDENT'S FRIEND

It's heartbreaking when a student is forced to leave one of our schools for financial reasons. Though many of their parents hold down multiple jobs to keep their families afloat, paying full tuition to a Catholic school can be a stretch when they are struggling to pay the rent and put food on the table. This is why our Be A Student's Friend program (BASF) is so essential. BASF matches a willing sponsor with a low-income student. Donors can choose either to sponsor a high school student for \$2,700 per year or an elementary school student for \$2,200 per year. Donors may opt to be anonymous and receive periodic reports on their student's progress or they can choose to get to know the student personally. Donors and students alike find the program's two way sense of accountability to be mutually attractive. Our students are very proud to have a sponsor - to know that someone they may never have met cares for them. BASF students work hard because they know that someone out there - either anonymous or familiar - believes they can succeed. Hundreds of students on our current waiting list are in jeopardy of leaving our schools. Along with their parents and guardians they hope and pray that ICSF will find them a sponsor.





FIRST STEPS

Studies have shown that children exposed to high-quality early learning programs reap benefits far beyond childhood: higher graduation rates, college attendance, lower dropout rates, and higher incomes are the norm. To ensure that inner-city students receive a Catholic education from the very beginning, the BASF need-based First Steps program matches individual sponsors with a qualified Pre-K student for one year and provides a \$1,100 tuition subsidy for three and four-year olds. Information about the student is shared from the beginning and throughout the year the sponsor is sent updates, letters and drawings from the student.

CARDINAL'S SCHOLARSHIP PROGRAM

Families living in poverty lack choices. Mothers, fathers, daughters and sons are hemmed in by their fragile economic situation. We are constantly approached by parents unhappy with their children's public school education but are unable to transfer them into Catholic schools. The Cardinal's Scholarship Program (CSP) gives low-income families an option by providing tuition assistance for students in grades K through 8 who want to transfer from a public school to an archdiocesan inner-city elementary school. Founded in collaboration with the Endowment for Inner-City Education and the Children's Scholarship Fund, the amount of each CSP scholarship is based on the needs of individual families and the tuition fee of the desired school. As with all ICSF programs, students and their families pay some portion of their tuition. In the five years since it was founded, the Cardinal's Scholarship Program has impacted the lives of over 19,000 boys and girls by subsidizing their tuition up to 75%.

EMERGENCY TUITION ASSISTANCE

When the parents of our students face sudden financial hardship, the cost of their child's tuition may become insurmountable. ICSF does not let the schooling of its students fall victim to such circumstances. With turbulence all around them, our students are able to remain in the most stable environment they know, that of their school whose teachers and staff go the extra mile to help them cope. The Emergency Tuition Assistance program offers a grant to parents needing assistance due to catastrophic family events.

PROJECT YESS

While our schools are centers of hope in many neighborhoods, a number of the school buildings are old and in need of improvements such as upgrading outdated electrical systems or installing new, more energy-efficient windows. Our Project YESS program raises funds for capital improvements that support the physical maintenance and upgrading of our school buildings. We believe a safer, warmer and welcoming building leads to effective learning within a cheery, encouraging environment. Project YESS is supported by dedicated volunteers who visit our schools and provide financial assistance to fund tangible projects that yield visible, immediate results.

“Everyone has charities they are affiliated with, but if things are going to improve and grow we need to give young kids an opportunity. The values that come from these parochial schools helps give kids a leg up.”

—CLAUDIA GERBASI-DONOVAN

JUNIOR COMMITTEE

Though New York City itself is in some ways the greatest classroom on earth, an incredible number of ICSF students have never had the opportunity to venture beyond their neighborhoods. The ICSF Junior Committee, comprised of dozens of young professionals under 40 and headed up by a leadership board, provides the boys and girls of the inner-city with enriching urban experiences. From monthly trips to cultural landmarks, tutoring programs, athletic programs and community service projects, our Junior Committee members make an infinitely positive impact on the kids in our schools.

JOB OPPORTUNITIES PROGRAM

The vast majority of ICSF students do their learning in the classroom, but participants in our Job Opportunities Program (JOP) also gain “real life experience” that is hard to beat. JOP enables over 100 high school juniors to experience a business setting through job-readiness workshops and paid summer internships at many of New York’s most prestigious companies and organizations. The students attend a series of job-readiness workshops conducted by a dedicated group of volunteers and facilitators from the business community. They learn basic skills that will help them acquire and retain their first crucial job. Thus JOP ensures that students gain the knowledge and skill sets they will need for building successful careers. Are you interested in offering our students opportunities in the workforce? Is your company looking to give back to the community and hire summer interns that will lead the future? If so, get involved – it will be a great experience for everyone!

We are always interested in having new volunteers help our programs. For additional information on how you can get involved, please contact us at:

Inner-City Scholarship Fund
1011 First Avenue, Suite 1400
New York, NY 10022
Phone: 212-753-8583
Email: info@icsf-nyc.org

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 through three areas of financial support: tuition scholarships for needy students, capital improvement grants to schools, and subsidies for educational program initiatives. The Endowment is one of the largest of its kind in the U.S. for 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 support. Working collectively with advisory boards and school administrators, the Patrons facilitate improvements in a school’s financial, academic and physical condition.

“Every child deserves the right to have an opportunity to get a great education.”

—GLADYS SIMMONS



a letter from ICSF
Executive Director
**Susan
George**



We teach our students to dream big. This explains why even though 64% of them live near or below the poverty level, last June 99% of our seniors graduated from high school and 96% went on to post secondary education.

When sudden hardships – such as the loss of a parent’s job – impact a child’s ability to dream, a family in survival mode can’t afford to lose their child’s educational momentum. During the present economic downturn, people at the bottom of the economic ladder feel the impact the most. At ICSF we experience their difficulties first hand. When I read the Emergency Tuition Assistance applications that cross my desk, each one is more heartbreaking than the last. We want every family to know that we work hard everyday to keep their children in our schools. That is why the number of one-time Emergency Tuition Assistance grants to students doubled. Our goal is to keep students in school while their families try to get back on their feet financially.

Dreaming big could also explain the loyalty of our donors. Despite the tough economy we received over 3,000 first time gifts this past year. That tells me that the dreams of our students and their families are important to our donors as well. It is also evidence that the values and sense of responsibility that form the bedrock of what we teach in our Catholic schools are alive and well “out there,” among our donors.

Thank you for helping keep the dreams of so many alive.

Sincerely,

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

Susan George
Executive Director,
Inner-City Scholarship Fund

a letter from
ICSF President
**Peter
Grauer**



Throughout this year's report we've discussed Inner-City Scholarship Fund in terms of the dreams of our students, their families and our donors. But it is ICSF's vision that enables these dreams to come true. Our schools are more than educational institutions— they are oases of safety and stability in neighborhoods where they were in short supply. ICSF's vision makes our schools the engines that enable the dreams of students, families, donors and the City of New York to come true.

This vision—shared by our teachers, administrators and parents—sustains us through difficult economic times. It reminds us that we aren't only trying to teach subjects in our classrooms. A Catholic school education is concerned with educating the whole person, not only their minds but also their values and social, emotional and spiritual selves.

It is this vision that led 99% of seniors in the ICSF high schools to graduate last year. Of the students who entered ninth grade in the fall of 2005, an impressive 81% graduated in 2009, compared to 49% in the New York City public schools. 82% of the 2009 ICSF high school graduates enrolled in a four-year college and 13.7% enrolled in a two-year college or other post-secondary education. In the New York City public school system, only 44.3% of graduates enrolled in a four-year college and 16% in a two-year program.

In my first meeting with Edward Cardinal Egan six years ago I was struck by how focused and committed his vision was for the Archdiocese of New York's schools and its tens of thousands of students. Since then we've raised \$100 million in scholarships for our students and helped launch the highly successful Cardinal's Scholarship program. Cardinal Egan's vision has had a tremendous impact on inner-city students and schools that will be felt for a long time to come. We are now fortunate to have our future in the very capable hands of Archbishop Timothy M. Dolan. Though Archbishop Dolan's tenure in New York has been brief, he has embraced our mission wholeheartedly. Just as Cardinal Egan was a tremendous advocate for Catholic school education, Archbishop Dolan understands that ICSF doesn't simply help educate students, it changes their future, that of their families and the future of the City of New York.

Of course without your help none of this would be possible.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Peter T. Grauer', written in a cursive style.

Peter T. Grauer
President,
Inner-City Scholarship Fund

ICSF Schools

Bronx Elementary Schools (46)

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. Frances
 of Rome
 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 (5)

Immaculate Conception
 Our Lady of Mt. Carmel/
 St. Benedicta
 St. Mary
 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

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Wolfgang Schoelkopf
Frank J. Tasco

* Deceased 01/10

Financial Statements

Balance Sheets: Fiscal Years ending August 31 2009 2008 2007

Assets			
Cash and cash equivalents	\$ 1,340,959	\$ 3,777,401	\$ 967,385
Deposits with the Parish Assistance Corporation	4,855,838	2,298,132	2,298,132
Accrued interest receivable	38,379	38,379	54,752
Contributions receivable	5,133,879	6,259,687	5,037,693
Accounts receivable	-	-	-
Prepaid expenses	27,110	115,950	43,515
Investment in Archdiocesan Common Investment Fund, at fair value	1,071,613	1,149,041	1,206,198
Gift annuity held by the Archdiocese of New York	130,858	167,643	178,084
Total Assets	12,598,636	13,806,233	9,785,769

Liabilities and Net Assets			
Liabilities:			
Payable to the Archdiocese	211,262	89,640	174,454
Pathways to Excellence Strategic Planning	100,000	-	-
Accounts payable and accrued expense	234,872	199,505	341,255
Grants payable to Early Childhood Learning Center	-	190,000	280,000
Grants payable to individual schools	73,104	136,030	214,451
Total Liabilities	619,238	615,175	1,010,160
Net assets:			
Unrestricted	3,192,785	2,126,667	228,559
Temporarily restricted	3,204,613	5,482,391	7,965,050
Permanently restricted	5,582,000	5,582,000	582,000
Total Net Assets	11,979,398	13,191,058	8,775,609
Total Liabilities and Net Assets	\$ 12,598,636	\$ 13,806,233	\$ 9,785,769

Statement of Activities: Fiscal Years ending August 31		2009	2008	2007
Revenues, Gains and Other Support				
Special Events:				
Gross receipts	\$	3,003,896	\$ 3,747,854	\$ 3,532,668
Less direct donor benefits		-455,004	-567,049	-552,080
Net Special Events		2,548,892	3,180,805	2,980,588
Contributions and bequests		11,353,405	16,494,002	11,464,247
Net unrealized and realized gain on investments		-137,556	-97,751	92,126
Interest income		198,188	232,655	268,130
Total Revenue and Gains		13,962,929	19,809,711	14,805,091

Expenses and Losses				
Program Services:				
Financial Aid Grants		5,871,102	6,911,951	7,767,041
Children's Scholarship Fund		6,614,033	5,688,178	1,589,340
Library Connections Program		348,493	735,315	510,000
Be A Student's Friend Program		311,521	298,387	172,846
Pathways to Excellence Strategic Planning		125,000	-	-
American Field Service		-	-	25,000
Enrichment Program		68,039	66,205	58,737
Job Opportunities Program		-	-	-
Teacher Resource Center		15,000	25,000	40,000
Early Childhood Literacy Program		15,000	-	100,000
Total Program Services		13,368,188	13,725,036	10,262,964
Supporting Services:				
General and administrative		658,578	620,863	653,293
Development		1,147,823	1,048,363	1,157,278
Total Supporting Services		1,806,401	1,669,226	1,810,571
Total Expenses and Losses		15,174,589	15,394,262	12,073,535
Increase (decrease) in Net Assets		(1,211,660)	4,415,449	2,731,556
Net Assets at Beginning of Year		13,191,058	8,775,609	6,044,053
Net Assets at End of Year	\$	11,979,398	\$ 13,191,058	\$ 8,775,609

Donor List

\$1,000,000+

The Endowment for
Inner-City Education
Robert W. Wilson Charitable Trust

\$250,000-\$999,999

Mr. and Mrs. James Naughton
Mr. and Mrs. Stephen A.
Schwarzman

\$100,000-\$249,999

The Frances & Benjamin
Benenson Foundation, Inc.
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Cablevision Systems Corporation
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Cashin Family Fund
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Foundation, Inc.
Mary Ann Tighe and
Dr. David A. Hidalgo

\$50,000-\$99,999

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Ms. Margarita Perusquia
PricewaterhouseCoopers
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The Skirball Foundation
Viacom Inc.
Wachtell, Lipton, Rosen & Katz
Willkie Farr & Gallagher LLP

\$25,000-\$49,999

Alexander's Incorporated
Altman Foundation
Adrian and Jessie Archbold
Charitable Trust
The Bank of New York Mellon
Corporation
Ms. Jane Beasley
The Blackstone Group
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CBS Corporation
Costco Wholesale Corporation
Dr. June S. Dwyer
Mr. Donald Erenberg
Mr. John J. Farrell
Mr. and Mrs. Perry Golkin
Greenlight Capital Inc

The Marc Haas Foundation
The Hagedorn Fund
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Homeland Foundation
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George Link Jr. Foundation Inc.
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\$10,000-\$24,999

AOL LLC
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Beck Foundation
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Becker Foundation
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