

# FUTURES REPORT



FUTURES IN EDUCATION



*Changing lives through the gift of a Catholic education*

2014 ANNUAL REPORT



*Our students, Bishop Nicholas DiMarzio (center), Msgr. Jamie Gigantiello, Vicar for Development, and supporters at our Angels Reception at Citi Field.*



## OUR MISSION

The mission of Futures in Education is to ensure that the gift of an excellent Catholic education continues to be a viable option for current and future generations of deserving students in Brooklyn and Queens.

We provide assistance to the neediest of those students, through endowment funds and fundraising programs that focus on key educational priorities.





## SCHOLARSHIPS AWARDED FOR THE 2014/2015 ACADEMIC YEAR

|                                  | AMOUNT AWARDED      | NUMBER OF RECIPIENTS |
|----------------------------------|---------------------|----------------------|
| Diocese of Brooklyn Scholarship  | \$ 2,595,250        | 2,767                |
| Bishop's Scholarship Program     | \$ 3,507,716        | 1,972                |
| Be an Angel to a Student Program | \$ 1,463,576        | 756                  |
| High School/Other                | \$ 785,700          | 149                  |
| <b>Total</b>                     | <b>\$ 8,352,242</b> | <b>5,644</b>         |



*Mr. John Loconsolo with one of his many students he supports via the Angels Program.*

## FROM OUR CHAIRMAN AND VICAR FOR DEVELOPMENT

As Futures in Education celebrates 25 years of service in the Diocese of Brooklyn, we are pleased to share with you an overview of the organization's great accomplishments in 2014. Thanks to your support during the 2014/2015 academic year, Futures in Education was able to once again award over \$8 million in Catholic school tuition assistance scholarships to 5,600 students.

As Chairman of the Board of Trustees and Vicar for Development of the Brooklyn Diocese, respectively we, along with our fellow Trustees, have a deep obligation to the underserved students in our community as well as to you, our donors. It is of the utmost importance to us that you are able to see the tremendous impact your generosity has on the students and Catholic schools and academies in

Brooklyn and Queens. In this Annual Report, we hope to clearly demonstrate the many ways your resources are being "invested" wisely and, most importantly, show you the real impact each dollar you give has on our students, their families and the communities where you are helping to end the cycle of poverty.

As a benefactor, you can be assured that your contribution will be used to its fullest extent to educate as many financially disadvantaged students as possible. One way we ensure the maximum impact of your support is by looking at the percentage of dollars that go straight to tuition assistance and program support. In 2014, Futures continued to have an impact by allocating 89 cents on every dollar directly to our scholarship



# 105

Catholic elementary and high schools enroll more than 41,173 students.

Cost efficient: Our schools' per pupil spending averages \$5,250 compared to over \$20,228 per pupil in NYC public elementary schools. This translates into savings of over \$860 million per year to NYC taxpayers.

programs. It is essential to our mission that the maximum amount of each dollar we receive supports education for our children in need.

This report allows us the opportunity to personally thank you for your support of Futures in Education. It is only through the combined efforts of the countless teachers, administrators, priests, religious, parents, guardians and, of course, donors who come together to support our students that the miracle of Futures is realized, allowing Catholic education to thrive in Brooklyn and Queens. Our mandate is clear: No child should be denied a Catholic education due to financial constraints.

Thank you for all you do and please continue to spread the word about Futures in Education. We look forward to spending another 25 years together!



Sincerely,

Robert B. Catell  
Chairman of the Board

In Christ's Peace,

Rev. Msgr. Jamie J. Gigantiello  
Vicar for Development  
Diocese of Brooklyn

## STATEMENT OF FINANCIAL POSITION

December 31, 2014

### ASSETS

|   |                      |
|---|----------------------|
| Cash and cash equivalents   | \$ 1,999,600         |
| Pledges, receivable, net  | 2,683,649            |
| Due from affiliated entity  | 48,850               |
| Investments   | 4,549,848            |
| Interest in net assets of Catholic Foundation for Brooklyn and Queens | 776,634              |
| <b>Total Assets</b>   | <b>\$ 10,058,581</b> |

### LIABILITIES AND NET ASSETS

|  |                      |
|--|----------------------|
| Liabilities  |                      |
| Accounts payable and accrued liabilities           | \$ 100,630           |
| Due to Catholic Foundation for Brooklyn and Queens | 199,921              |
| <b>Total Liabilities</b>                           | <b>300,551</b>       |
| Net Assets   |                      |
| Unrestricted                                       | \$ 4,520,593         |
| Temporarily restricted                             | 1,316,844            |
| Permanently restricted                             | 3,920,593            |
| <b>Total Net Assets</b>                            | <b>9,758,030</b>     |
| <b>Total Liabilities and Net Assets</b>            | <b>\$ 10,058,581</b> |

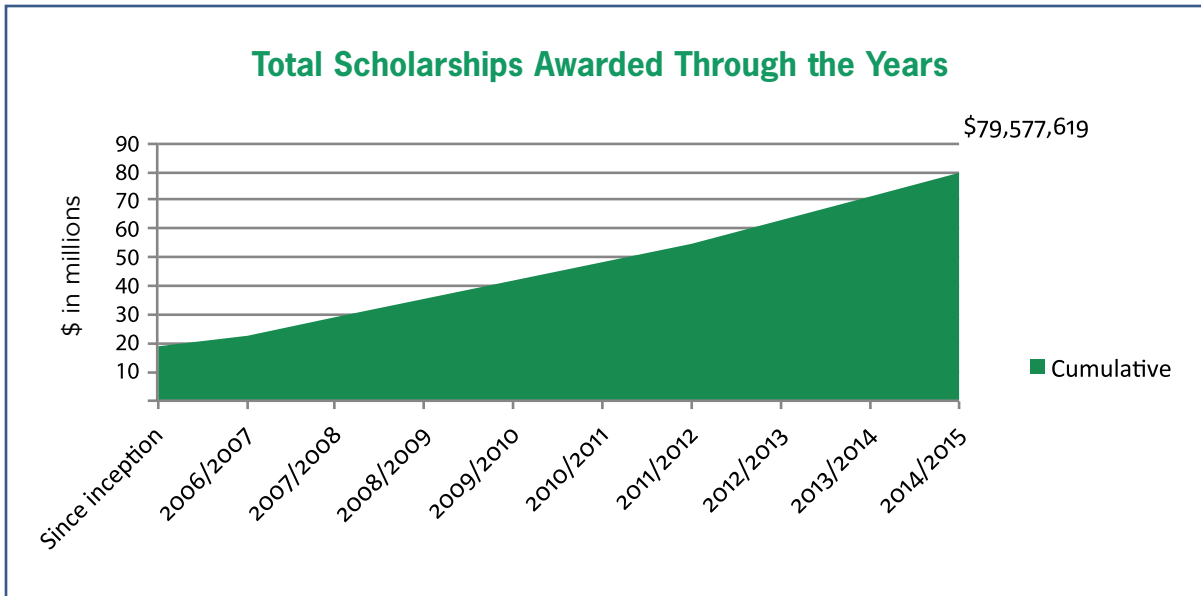
## STATEMENT OF ACTIVITIES

| SUPPORT AND REVENUE  | Unrestricted | Temporarily<br>Restricted | Permanently<br>Restricted | Total<br>2014 | Total<br>2013 |
|--|--------------|---------------------------|---------------------------|---------------|---------------|
| Donations and gifts*   | \$ 3,829,835 | \$ -                      | \$ 77,950                 | \$ 3,907,785  | \$ 4,491,766  |
| Be an Angel to a Student   | -            | 1,497,907                 | -                         | 1,497,907     | 1,125,621     |
| Fundraising, net of cost of direct benefit to donors<br>of \$587,952 in 2014 and \$426,724 in 2013 | 1,532,711    | -                         | -                         | 1,532,711     | 2,317,354     |
| Interest and dividends   | 7,317        | 123,107                   | -                         | 130,424       | 60,634        |
| Net unrealized gain on investments   | -            | 68,278                    | -                         | 68,278        | 156,271       |
| Net realized gain (loss) on investments  | -            | 74,616                    | -                         | 74,616        | (4,246)       |
| Miscellaneous income   | 96,542       | -                         | -                         | 96,542        | 54,591        |
| Net assets released from restriction   | 2,679,079    | (2,679,079)               | -                         | -             | -             |
| Total Support and Revenue  | 8,145,484    | (915,171)                 | 77,950                    | 7,308,263     | 8,201,991     |
| <b>EXPENSES</b>  |              |                           |                           |               |               |
| Scholarship programs*  | 7,165,819    | -                         | -                         | 7,165,819     | 7,892,203     |
| Fundraising  | 436,266      | -                         | -                         | 436,266       | 617,734       |
| Management and general   | 491,814      | -                         | -                         | 491,814       | 635,115       |
| Total Expenses   | 8,093,899    | -                         | -                         | 8,093,899     | 9,145,052     |
| Excess (Deficiency) of Support and Revenue<br>over Expenses  | 51,585       | (915,171)                 | 77,950                    | (785,636)     | (943,061)     |
| Change in interest in net assets of Catholic<br>Foundation for Brooklyn and Queens                 | -            | (861)                     | 8,700                     | 7,839         | 136,917       |
| Change in Net Assets   | 51,585       | (916,032)                 | 86,650                    | (777,797)     | (806,144)     |
| <b>NET ASSETS</b>  |              |                           |                           |               |               |
| Beginning of year  | 4,469,008    | 2,232,876                 | 3,833,943                 | 10,535,827    | 11,341,971    |
| End of year  | \$ 4,520,593 | 1,316,844                 | 3,920,593                 | 9,758,030     | 10,535,827    |

\* The donations and scholarship expenses do not reflect over \$1.2 million in scholarships paid directly by Children's Scholarship Fund to our schools and academies.



Students from Ss. Joachim & Anne School excited to sing at the Waldorf Astoria at our Annual Scholarship Dinner.



Close to \$80 million in scholarships have been awarded over the 25-year history of Futures in Education- over \$50 million in the last seven years alone!



Dear Angel,

How are you? I am doing great. Easter is just around the corner. Easter to me means a time to be grateful for the things done for us. Jesus did so much for us and he died for us. During Lent, we prepare for Jesus' Resurrection by fasting, praying, and asking for forgiveness for our sins. I celebrate Easter by going to Church and praying. If no one celebrated Easter, the world would soon be a very sad place. All Catholics should celebrate Easter and remember he died for us cause he cares.

This Easter, I am thankful for every gift God has given me. The greatest gifts God has given me are my family, friends, an education, and love. My family isn't the wealthiest, but my parents work hard to give us what we have, a home, food, an education, etc. My friends are caring and never fail to make me smile. God has also blessed me with love, health, happiness, and you Angel. You have helped my family and I a lot and you inspire me to help others too.

Gratitude is a big deal in Easter. I express gratitude towards my family, my school, you Angel, and God. I receive so much from everyone and I know God also gives me a lot. I'm happy to know many people support Catholic education. Thank you and Happy Easter to you and your family!

Vanessa

April 2015

Dear Angel,

First I would like to thank you for your support! Without which I would be unable to graduate from the school that has been my home for ten years. I will be with my family for the Easter season and we will have you in our prayers.

There are many things to be thankful for this Easter. Of course, you and your generosity! My St. Matthias school family and my natural family. I

hope to improve myself over this Easter season and become a better young man. I hope when I grow up I can be like you.

I have to become more accountable and strive to always show respect. Please keep me in your prayers, too. No words will ever express my appreciation. Thank you so much.

Love,  
Enzo





# WAYS TO GIVE

The satisfaction of making a lasting contribution for a better world can be an immeasurable experience. The confidence that our legacy will survive long after we are gone is often shared with our children, family and friends – but there are other ways to generate this impact.

We also are enriched by the gifts we give to others less fortunate. By generously sharing resources to help the mission of Futures in Education, you can reach beyond the boundaries of family and create a treasure for true life. Your gift to Futures in Education can form that “lasting contribution to a better world.”

At Futures in Education, we make the most of planned gifts by investing them in endowment funds that have a perpetual existence. This means that a portion of the earnings generated by your gift – not the principal – will be used. Any additional earnings will be reinvested so that your gift may grow in value over time. Through Futures’ professional investment management, your planned gift can become a wellspring of support for the School of your choice. Or, if you prefer, your gift can be expended immediately in support of a particular School.

| <i>Type of Gift</i>                | <i>Form of Gift</i>  | <i>Benefit to Futures in Education</i>   | <i>Benefit to You</i>  |
|------------------------------------|--|--|--|
| <i>Outright Gift</i>               | <ul style="list-style-type: none"> <li>• Cash</li> <li>• Stocks/securities</li> <li>• Real estate</li> <li>• Insurance</li> <li>• Vehicle</li> </ul>   | <ul style="list-style-type: none"> <li>• Perpetual income</li> <li>• Interest income used for schools and scholarships</li> </ul>  | <ul style="list-style-type: none"> <li>• Income tax deduction</li> <li>• No capital gains tax on appreciated gifts</li> </ul>  |
| <i>Bequest</i>                     | <ul style="list-style-type: none"> <li>• Cash</li> <li>• Real estate</li> <li>• Personal property</li> <li>• Percentage of estate</li> <li>• Remainder of estate</li> <li>• Remainder of estate after other obligations have been satisfied</li> </ul> | <ul style="list-style-type: none"> <li>• Bequest will be held in perpetuity and invested to fund scholarship support designated by the donor</li> </ul>  | <ul style="list-style-type: none"> <li>• Possible estate tax deduction</li> <li>• Opportunity to make a perpetual gift</li> </ul>  |
| <i>Charitable Gift Annuities</i>   | <ul style="list-style-type: none"> <li>• Cash</li> <li>• Stocks/securities</li> <li>• Real estate</li> </ul>   | <ul style="list-style-type: none"> <li>• Upon the death of the donor or last surviving annuitant, remaining assets generate interest income for Futures in Education</li> </ul>                    | <ul style="list-style-type: none"> <li>• Guaranteed fixed income for life</li> <li>• Portion of income is tax-free</li> <li>• Income tax deduction</li> <li>• Reduction of estate taxes</li> </ul>   |
| <i>Insurance Policies</i>          | <ul style="list-style-type: none"> <li>• Name Futures in Education as policy owner and/or beneficiary</li> </ul>   | <ul style="list-style-type: none"> <li>• Futures in Education receives full face value of policy upon death of the donor, or may receive current surrender value prior to donor’s death</li> </ul> | <ul style="list-style-type: none"> <li>• Opportunity to make substantial future gift to Futures in Education at current manageable cost</li> <li>• Income tax deduction for value of the policy when transferred</li> <li>• Premium payments may be deducted as gifts</li> </ul> |
| <i>Charitable Remainder Trusts</i> | <ul style="list-style-type: none"> <li>• Cash</li> <li>• Stocks/securities</li> <li>• Real estate</li> </ul>   | <ul style="list-style-type: none"> <li>• Futures in Education receives substantial future gifts to support the work of our schools named by the donor</li> </ul>                                   | <ul style="list-style-type: none"> <li>• Variable or fixed income</li> <li>• Option to defer income</li> <li>• Income tax deduction</li> <li>• Reduction of estate taxes</li> <li>• No capital gains tax on appreciated gift (or deferral, in some instances)</li> </ul>         |
| <i>Charitable Lead Trusts</i>      | <ul style="list-style-type: none"> <li>• Cash</li> <li>• Stocks/securities</li> <li>• Real estate</li> </ul>   | <ul style="list-style-type: none"> <li>• Income for duration of trusts helps Futures in Education meet tuition needs that exceed the capabilities of most schools</li> </ul>                       | <ul style="list-style-type: none"> <li>• At end of trust period, principal returns to donor or heirs</li> <li>• Principal can pass to others with little or no shrinkage</li> <li>• Tax deduction</li> </ul>   |
| <i>Retirement Plan/IRA</i>         | <ul style="list-style-type: none"> <li>• Name Futures in Education as beneficiary of death benefit</li> </ul>  | <ul style="list-style-type: none"> <li>• Significant gift upon death of donor</li> </ul>   | <ul style="list-style-type: none"> <li>• Opportunity to make a major gift</li> <li>• Estate and income tax savings</li> </ul>  |

# THANK YOU FROM FUTURES IN EDUCATION

On behalf of the Board of Trustees and staff of Futures in Education, we would like to thank all of our benefactors for your overwhelming support and commitment to Catholic education and the youngsters entrusted to our care. Without this dedication, many of our future leaders would not be receiving a challenging Catholic education rooted in faith and morals.

If you are new to Futures in Education, we hope this 2014 Annual Report serves as an incentive for 2015 and beyond. Our mandate is straightforward: No child shall be denied a Catholic education in Brooklyn and Queens due to financial hardship. With your help, that major goal will one day become a reality. Thank you so much for your support!

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