

FUTURES REPORT



FUTURES IN EDUCATION



Changing lives through the gift of education

2015 ANNUAL REPORT



Students from St. Mark Catholic Academy line the stage at the Waldorf Astoria New York for the Futures in Education Annual Scholarship Fund Dinner.



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.

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Futures in Education
FOR BROOKLYN AND QUEENS
Changing Lives Through The Gift Of Education

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SCHOLARSHIPS AWARDED FOR THE 2015/2016 ACADEMIC YEAR

	AMOUNT AWARDED	NUMBER OF RECIPIENTS
Diocese of Brooklyn Scholarship	\$ 2,041,175	2,313
Bishop's Scholarship Program	\$ 3,021,386	1,704
Be an Angel to a Student Program	\$ 1,323,009	707
High School/Other	\$ 684,185	149
Total	\$ 7,069,755	4,873

Bishop Nicholas DiMarzio poses with Angel Reception Student Speaker, Antonio M.

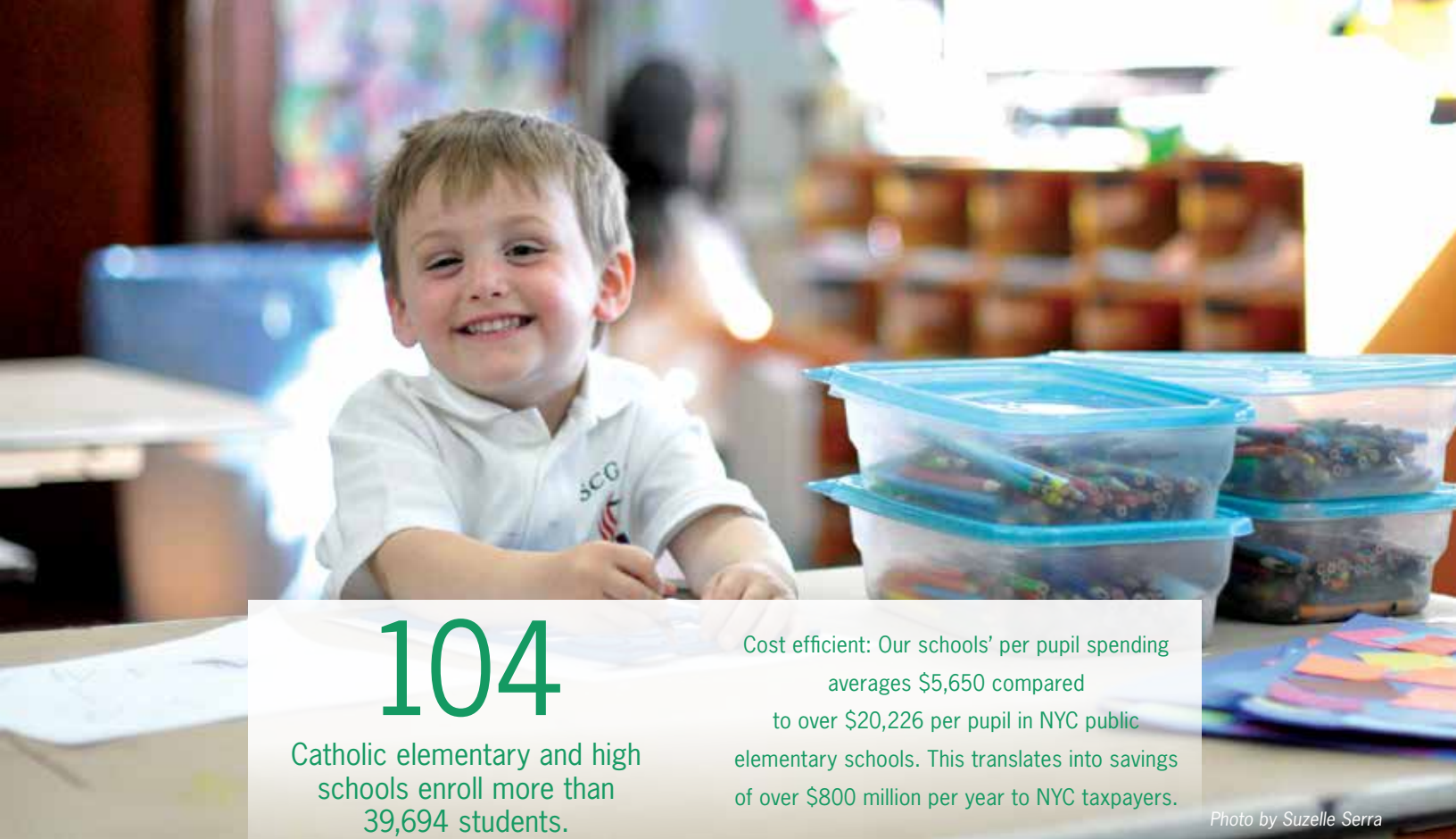


FROM OUR CHAIRMAN AND VICAR FOR DEVELOPMENT

We are pleased to share with you an overview of Futures in Education's greatest accomplishments of 2015. Thanks to your support during the 2015-2016 academic year, Futures in Education was able to award \$7.1 million in Catholic school tuition assistance grants to 4,900 students. Over the last five years, those numbers are \$38.5 million and 27,974 scholarships, respectively.

As Chairman of the Board of Trustees and Vicar for Development of the Brooklyn Diocese, we, along with our fellow Trustees and Futures team, have a deep obligation to providing opportunities to underserved students in Brooklyn and Queens as well as to you, our donors. It is of utmost importance 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 report, we hope to clearly demonstrate the many ways your investments are being utilized and, most importantly, show you the true impact each dollar you give has on our students, their families and the communities where you are helping to end the cycle of poverty for generations to come. Never taking the generosity of our donors for granted, we take this opportunity to also 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, you – our donors, whose efforts support our students and help the miracle of Futures in Education come to life, 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.



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Catholic elementary and high schools enroll more than 39,694 students.

Cost efficient: Our schools' per pupil spending averages \$5,650 compared to over \$20,226 per pupil in NYC public elementary schools. This translates into savings of over \$800 million per year to NYC taxpayers.

Photo by Suzelle Serra

As an investor in the lives of these children, 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 2015, Futures continued to have an impact by allocating 89 cents on every dollar directly to our scholarship programs. It is essential to our mission that the maximum amount of each dollar we receive supports education for our children in need. Thank you for all you do and please continue to spread the word about Futures in Education. We look forward to joining you as together, we give the gift of a Catholic education to those in need!



Sincerely,

Robert B. Catell

Robert B. Catell
Chairman of the Board

In Christ's Peace,

Jamie J. Gigantiello

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

STATEMENT OF FINANCIAL POSITION

December 31, 2015

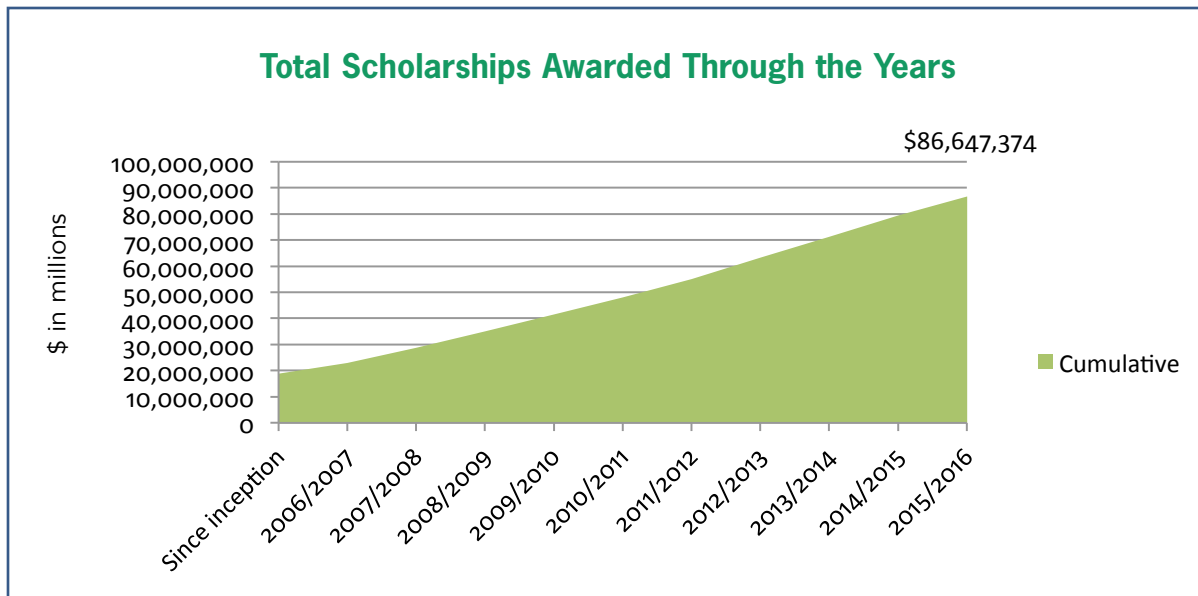
ASSETS	2015	2014
Cash and cash equivalents	\$ 1,673,276	\$ 1,999,600
Pledges, receivable, net	5,571,092	2,683,649
Due from affiliated entity	-	48,850
Investments	4,071,811	4,549,848
Interest in net assets of Catholic Foundation for Brooklyn and Queens	723,353	776,634
Total Assets	\$12,039,532	\$ 10,058,581
LIABILITIES AND NET ASSETS		
Liabilities		
Accounts payable and accrued liabilities	\$72,946	\$ 100,630
Due to Catholic Foundation for Brooklyn and Queens	506,499	199,921
Total Liabilities	579,445	300,551
Net Assets		
Unrestricted	\$ 410,763	4,520,593
Temporarily restricted	7,125,331	1,316,844
Permanently restricted	3,923,993	3,920,593
Total Net Assets	11,460,087	9,758,030
Total Liabilities and Net Assets	\$ 12,039,532	\$ 10,058,581

STATEMENT OF ACTIVITIES

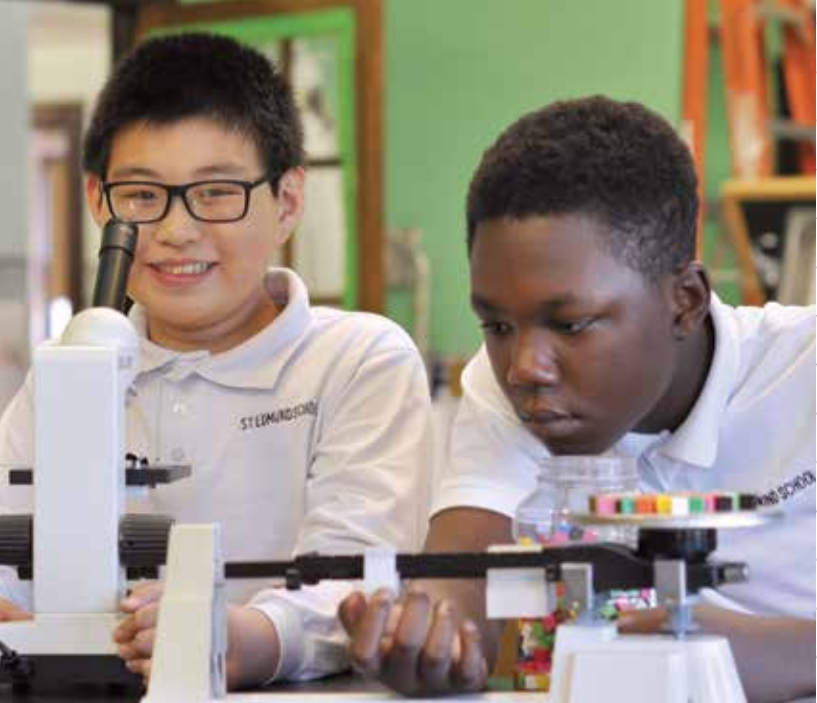
SUPPORT AND REVENUE	Unrestricted	Temporarily Restricted	Permanently Restricted	Total 2015	Total 2014
Donations and gifts	\$ 31,241,307	\$ 5,700,847	\$ 3,250	\$ 6,945,404	\$ 3,907,785
Be an Angel to a Student	-	1,487,212	-	1,487,212	1,497,907
Fundraising, net of cost of direct benefit to donors of \$428,090 in 2015 and \$587,952 in 2014	1,119,331	-	-	1,119,331	1,532,711
Interest and dividends	574	26,254	-	26,828	130,424
Net unrealized (loss) gain on investments	-	(117,395)	-	(117,395)	68,278
Net realized gain on investments	-	57,012	-	57,012	74,616
Miscellaneous income	82,636	384	-	83,020	96,542
Net assets released from restriction	1,292,396	(1,292,396)	-	-	-
Total Support and Revenue	3,736,244	5,861,918	3,250	9,601,412	7,308,263
EXPENSES					
Scholarship programs*	7,007,434	-	-	7,007,434	7,165,819
Fundraising	491,623	-	-	491,623	436,266
Management and general	347,071	-	-	347,071	491,814
Total Expenses	7,846,074	-	-	7,846,074	8,093,899
Excess (Deficiency) of Support and Revenue over Expenses	(4,109,830)	5,861,918	3,250	1,755,338	(785,636)
Change in interest in net assets of Catholic Foundation for Brooklyn and Queens	-	(53,431)	150	(53,281)	7,839
Change in Net Assets	(4,109,830)	5,808,487	3,400	1,702,057	(777,797)
NET ASSETS					
Beginning of year	4,520,593	1,316,844	3,920,593	9,758,030	10,535,827
End of year	\$ 410,763	7,125,331	3,923,993	11,460,087	9,758,030



Msgr. Jamie Gigantiello, Vicar for Development, poses with students from St. Mark Catholic Academy at the Annual Scholarship Fund Dinner.



More than \$86 million in scholarships have given an opportunity for over 26,000 students to receive a Catholic education in Brooklyn and Queens



To My Angel,
 Thank you for helping me with
 school. It really means a lot to me
 because I want to grow up to be a
 very good veterinarian and work
 with animals. School is very
 important to me.



Dear Angel,
 I would like to
 thank you for being
 my Angel, also
 for your kindness
 and support.
 God bless you
 always.

Crystal

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

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 2015 Annual Report serves as an incentive for 2016 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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