A year of smiles and hope.

**Mission:** The Catholic Schools Foundation changes lives by providing families with demonstrated financial need an opportunity to give their sons and daughters a quality education, focused on Christian values and character formation, at Catholic schools located throughout the Archdiocese of Boston, regardless of race, religion, ethnicity or gender.

The Inner-City Scholarship Fund is the signature program of CSF. Through this fund, thousands of children-in-need receive partial scholarships to attend Catholic schools in the Archdiocese of Boston. Scholarships are given primarily to students in high-poverty neighborhoods. Over the past three decades, CSF has distributed more than $100 million in scholarship aid to over 50,000 students in the Greater Boston community. With an astounding 100% high school graduation rate, these scholarships Change Lives.
Thank you for what you make possible through your support of our work. Your commitment gives thousands of students access to a quality education that will forever positively change their trajectory in life. You are helping build a better tomorrow for students, families and communities. Thank you for your trust and for continued belief in our vital work.

Last year we watched as Catholic schools led the way, putting students first and ensuring that live, in-person education was available. This effort was critically important for all students, but especially the students and families served through our work.

This pandemic has crushed already economically challenged communities. We heard hundreds of times over this last year of families who were struggling to keep food on the table, a roof over their heads and yet still were making the commitment to send their child to a Catholic school because they knew that this education is the answer to giving their child a better life. Catholic schools change lives.

Thanks to our supporters, we were able to respond with emergency funds to help families struggling from the impact of this pandemic. These families were able to keep their students in the stable, in-person Catholic school environment. For a struggling family, Catholic education during these times was more impactful than ever. Students had a stable environment during a time of great challenge outside of school.

The real heroes of this past year are the teachers and administrators in the Catholic schools. These women and men never stopped putting children first, working to ensure every student was provided the opportunity to succeed. It was an honor to recognize the teachers of the Catholic schools with the Carolyn and Peter Lynch Award. It is their work that makes these schools work.

As you review this Annual Report, please understand that your support is not just impacting a student for the year; you are building a better for future for the student, their family and the community. Your support changes lives and communities.

We hope you will be inspired to continue or increase your support of this vital work. It is your generosity that makes this work possible.

Thank you for entrusting your resources to us in support of this work. We take your trust most seriously and welcome any questions or feedback. Together we will continue to build a better tomorrow through access to high quality schools.

Michael F. Rogers
President, CSF Board of Trustees

Michael B. Reardon
Executive Director
A Word from Peter Lynch

Dear Friends of CSF,

As we reflect on this last year, there is a lot of good news to report and some challenges we still need to face. Thank you for making the good news possible. Your continued generosity is helping build a brighter tomorrow for thousands of students and their families. You are appreciated and you make a difference.

First, there is some excellent news to report from last year:

• Due to our Catholic schools remaining OPEN during the pandemic, tens of thousands of at-risk children received an in-person, high quality education last year.

• Massachusetts’s Governor Baker, WCVB Channel 5, The Wall Street Journal, The Boston Globe, and other media sources recognized our schools numerous times this year for leading the way in placing children first.

• In part due to these acknowledgements, a larger number of families and their children have become interested in our schools.

• Thanks to your continued support, and the determination of our fabulous teachers, last year ranks as perhaps our most successful year ever of serving children in the over 150 years of Catholic school education in Greater Boston.

Despite the incredibly positive impact of Catholic schools last year, there are challenges we must face and why your continued commitment is so appreciated, needed and impactful:

• 20 million jobs were lost during the pandemic and 5 million have not returned.

• The majority of families we serve are employed in hourly service jobs such as retail, hotels, office buildings and restaurants - the hardest hit sectors - and have had a very slow recovery.

• The families we support qualify for the Federal Assistance Program and are still struggling to recover from weeks, months or longer without work. In many cases parents’ jobs continue to operate at severely reduced hours.

• Our need for scholarships today and over the next twelve months is unfortunately much greater than it was a year ago.

Many of us saw our investment assets increase and real estate values surge during the eighteen months of the pandemic, our families do not have investments and they pay rent. The majority of people in Massachusetts have seen their net worth increase substantially over these last 18 months, whereas it was the reverse for the majority of our low-income families!

The ICSF gives at-risk children the opportunity for a superior education, in a comforting environment where they learn how to be a caring person. Our scholarship recipients are mostly non-white (almost 80%), are from single-parent families (65%), and a meaningful percent do not speak English at home. Historically, the success profile for such a student is not good. However, with the ability to attend our schools, these children will have the opportunity to break the cycle of poverty and become productive citizens. Again this year we have maintained our amazing low high school drop-rate of less than 2%.

As you review the pages of this report, know that your gift made a difference and that you are appreciated. Please reach out with any questions and we will continue your support and help us respond to the challenges we are facing. We need your help to keep the good news coming for these students and families. If our funding declines, it means fewer scholarship and that is crushing. Please, please consider increasing your assistance and kindness.

Thank you for continuing to help in Building Minds and Changing Lives.

Sincerely yours,

Peter S. Lynch
Chair, Inner-City Scholarship Fund
President Emeritus, Catholic Schools Foundation
Building a Better Tomorrow: FY21 Highlights

3,900 Scholarships Awarded

$9.7M in Scholarship Support

$952,213 in COVID-19 Emergency Funds for 905 Students

$507,668 FY20: (636 Students)

$444,545 FY21: (269 Students)

$1.5M in Programmatic Aid

Opening Doors for Students of Diverse Backgrounds

$43,300 median total family income for a family of four

65% students from single parent homes

Hispanic: 31% | African American: 34% | Caucasian: 22% | Other: 13%

Female: 55% | Male: 45%

Fostering Academic Success

100% High School Graduation Rate among CSF Scholars

98% College Matriculation Rate

Lawrence
Lowell
Lynn
Malden
Revere
Everett
Dorchester, Roxbury and East Boston
Brockton

Female: 55% | Male: 45%
Building a Better Tomorrow: Scholars Giving Back

A commonality at all schools supported by CSF is the emphasis on service to one’s community. For Samantha Desmornes, a CSF senior-scholar attending Saint Joseph Preparatory High School in Brighton, community service is more than just a part of her Catholic education, it is an important part of her everyday life.

Samantha, who attended Mother Caroline Academy in Dorchester prior to Saint Joseph Prep, frequently volunteers her time to a variety of worthy causes in the greater-Boston area. At her local Boys and Girls Club, she helps children ages 5-7 with a variety of tasks while also helping out at her parish. In addition to these admirable endeavors, Samantha also volunteers her time with some of her community’s most vulnerable populations. She has spent time giving out resources to homeless individuals noting, “It helps them know they are valued people in our society.” Samantha also has spent time working with those in assisted living. She says, “Communicating and devoting maybe an hour a day to just being inclusive and compassionate is one of the many reasons why I love giving back.” Not only is Samantha giving back in Brighton, where her school is located, she also serves the communities of Jamaica Plain and Brockton as well.

If a vast record of community service wasn’t enough, Samantha is also involved with several other extracurricular activities. At SJP, she is a captain of the Step Team, a member of Phoenix Players, the school’s theater organization, and competes for the varsity basketball and track teams. She is a member of the prestigious Boston Youth Symphony Orchestra where she plays double bass, an instrument she has played for the past nine years.

Looking down the road after graduation, Samantha does not see her interest in community service ending. Following in her mother’s footsteps, who works as a phlebotomist, Samantha hopes to have a career in medicine, and more specifically, pediatric psychology. When asked why she is interested in this career path, Samantha says, “Knowing that we can have a profound impact on kids’ development is something I want to be a part of. Helping kids who may be sick to get the opportunity to grow into strong thinkers on their own has always been a passion of mine and I hope I get the chance to explore this career in the future.” A Questbridge Scholarship Finalist, Samantha lists Brown, Amherst College, and Columbia as schools she is interested in attending next year with Columbia being her top choice. There is no doubt that Samantha has and will continue to build a better tomorrow.
Building a Better Tomorrow: Fostering Academic Success

100% of CSF scholars graduate high school and 98% matriculate to college. 2021 CSF seniors scholars went on to attend incredible schools! Some of these schools include:

- Amherst College
- Boston College
- Boston University
- Harvard University
- St. John’s University
- Notre Dame
- Providence College
- UCLA
- Wellesley College
- University of Massachusetts
- Tufts University
- New York University
## FY21 Financial Statement Unaudited

### Statement of Financial Position

<table>
<thead>
<tr>
<th>Assets</th>
<th>Jun 30, 2021</th>
<th>Jun 30, 2020</th>
<th>$ Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; cash equivalents</td>
<td>3,436,776</td>
<td>2,282,149</td>
<td>1,154,627</td>
</tr>
<tr>
<td>Investments, at market value</td>
<td>116,368,699</td>
<td>90,285,524</td>
<td>26,083,175</td>
</tr>
<tr>
<td>Accounts &amp; Contributions Receivable, net</td>
<td>3,338,336</td>
<td>5,263,336</td>
<td>(1,925,000)</td>
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<tr>
<td>Interest in net assets of the Catholic Foundation</td>
<td>3,870,307</td>
<td>3,072,546</td>
<td>797,761</td>
</tr>
<tr>
<td>Prepaid Expenses &amp; Deposits</td>
<td>51,182</td>
<td>56,301</td>
<td>(5,119)</td>
</tr>
<tr>
<td>Fixed Assets, net</td>
<td>19,628</td>
<td>25,577</td>
<td>(5,949)</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>127,084,928</strong></td>
<td><strong>100,985,433</strong></td>
<td><strong>26,099,495</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable &amp; accrued expenses</td>
<td>84,509</td>
<td>117,785</td>
<td>(33,275)</td>
</tr>
<tr>
<td>Contingent Gifts (New in FY18)</td>
<td>2,000,000</td>
<td>4,000,000</td>
<td>(2,000,000)</td>
</tr>
<tr>
<td>Total Grants Payable</td>
<td>13,401,841</td>
<td>12,561,791</td>
<td>840,050</td>
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<tr>
<td>Total Liabilities</td>
<td>15,486,351</td>
<td>16,679,576</td>
<td>(1,193,225)</td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td><strong>151,596,577</strong></td>
<td><strong>167,679,576</strong></td>
<td><strong>(16,083,000)</strong></td>
</tr>
<tr>
<td>Without Donor Restrictions</td>
<td>44,747,350</td>
<td>34,327,233</td>
<td>10,420,117</td>
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<tr>
<td>With Donor Restrictions</td>
<td>66,851,227</td>
<td>49,978,624</td>
<td>16,872,603</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>111,598,577</strong></td>
<td><strong>84,305,857</strong></td>
<td><strong>27,292,720</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Net Assets</strong></td>
<td><strong>127,084,928</strong></td>
<td><strong>100,985,433</strong></td>
<td><strong>26,099,495</strong></td>
</tr>
</tbody>
</table>

### Statement of Activities

#### Revenue Gains & Other Support

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>W/ Donor Restrictions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions and Pledges (net)</td>
<td>6,902,536</td>
<td>4,124,314</td>
<td>11,026,850</td>
</tr>
<tr>
<td>Investment Income</td>
<td>2,573,737</td>
<td>-0</td>
<td>2,573,737</td>
</tr>
<tr>
<td>Net assets released from restrictions through satisfaction of program restrictions</td>
<td>4,081,927</td>
<td>(4,081,927)</td>
<td>-0</td>
</tr>
<tr>
<td><strong>Total Revenues, Gains &amp; Other Supports</strong></td>
<td><strong>13,558,200</strong></td>
<td><strong>42,387</strong></td>
<td><strong>13,600,587</strong></td>
</tr>
</tbody>
</table>

#### Expenses

<table>
<thead>
<tr>
<th>Programs</th>
<th>Unrestricted</th>
<th>W/ Donor Restrictions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants (educational support)</td>
<td>11,552,040</td>
<td>-0</td>
<td>11,552,040</td>
</tr>
<tr>
<td>Special projects (all non-educ. support)</td>
<td>2,303,943</td>
<td>-0</td>
<td>2,303,943</td>
</tr>
<tr>
<td>Program overhead</td>
<td>518,794</td>
<td>-0</td>
<td>518,794</td>
</tr>
<tr>
<td>Supporting Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management and operations</td>
<td>277,150</td>
<td>-0</td>
<td>277,150</td>
</tr>
<tr>
<td>Fundraising event (Dinner)</td>
<td>39,566</td>
<td>-0</td>
<td>39,566</td>
</tr>
<tr>
<td>Total Other fundraising</td>
<td>486,490</td>
<td>-0</td>
<td>486,490</td>
</tr>
<tr>
<td>Marketing and public relations</td>
<td>115,463</td>
<td>-0</td>
<td>115,463</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>15,293,446</strong></td>
<td>-0</td>
<td><strong>15,293,446</strong></td>
</tr>
</tbody>
</table>

### Increase (Decrease) In Net Assets

<table>
<thead>
<tr>
<th>Unrestricted</th>
<th>W/ Donor Restrictions</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>-1,735,246</td>
<td>42,387</td>
<td>-1,692,859</td>
</tr>
</tbody>
</table>

---

Expenses FY21

- Grants & Program Support $14,374,776.93 | 94%
- Fundraising Expense $526,055.54 | 3%
- Management & Operations $277,150.31 | 2%
- Marketing & PR $115,463.22 | 1%
District Underwriters
$100,000K+
Anonymous (7)
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School Underwriters
$50,000-$99,999
Abiomed Inc
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Mr. and Mrs. Joshua Bekenstein

* Emergency Fund Donor

"Thank you for supporting the Catholic Schools Foundation. It means a lot to me because it has made an impact on my life by providing me with a structured and good education compared to other schools in my area. Your support truly means the world to me and my family"

Manuella,
7th grade Bellesini Academy
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Wendy and David Ellison
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Beth and John Fantozzi
Kate and Carmen Ferrara*
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