MAKING A DIFFERENCE

Five Years of Serving the St. Croix Community

St. Croix Foundation for Community Development, Inc.

1994 Annual Report
A SHARED FUTURE
THE MISSION OF THE ST. CROIX FOUNDATION

The St. Croix Foundation, established in 1990, embodies a concept that originated over 75 years ago: A nonprofit, tax exempt organization created to receive, manage, and distribute resources, including grants, donations, and bequests, to the community. We are creating a permanent endowment that ensures that resources are readily available for pressing community problems, as well as serves the philanthropic needs of St. Croix and the Territory.

The St. Croix Foundation for Community Development, Inc. is a 501 (c) 3 nonprofit corporation, guided by a board of committed and concerned community leaders and managed by a professional staff. Our objectives are to:

Serve as a nongovernmental, nonpartisan organization which addresses community needs by providing leadership and resources in key areas of community development.

Strengthen St. Croix’s sense of community, recognizing that Government alone cannot deal with society's increasingly complex problems and challenges.

Study and undertake projects of social and economic concern, such as health, education, economic development, criminal justice, governance, and the arts, to provide information and ideas to address these concerns.

Regenerate and motivate philanthropic interest among individual and corporate citizens interested in the overall welfare of St. Croix and the Territory. The Foundation acts as a liaison among outside foundations, donors, and our Community, and makes these resources available to the Community through regranting.

While improving the quality of life in our Community, we serve donors as well. The Foundation offers professional support for giving, including the most favorable tax benefits allowed by law, and the opportunity to enhance St Croix and the Territory for future generations.

******************************************************************************
This annual report is dedicated to the memories of Phillip Gerard and Homer Wadsworth.

Phillip Gerard was a leader of the St. Croix community for his entire life and fought for a better, more just society. He was a co-Founder of the St. Croix Foundation and is sorely missed by his friends and colleagues.

Homer Wadsworth dedicated his life to philanthropy. His paramount interest was helping the flow of funds from the affluent to the needy. He taught the joy of giving. He was the past Grantmaker of the Year of the Council on Foundations and was a willing and valuable mentor to the St. Croix Foundation for Community Development.
MESSAGE FROM THE CHAIRMAN

St. Croix is going through a difficult period. The economy has not recovered from the impact of Hurricane Hugo and the subsequent years of recession. The social fabric is under severe strain. Support from the Federal Government is under review in Washington as well as by the VI Government. One may assume that substantial change in Federal direct support will require adjustments in the governing of the Virgin Islands and in the functions of many institutions, public and private. This creates new challenges for the non-profit organizations and philanthropic efforts to assure continued development toward a healthy community. SCFCID and its Board of Directors of distinguished citizens and its experienced staff are ready to meet the challenge.

Michael G. Neuburger
Chairman of the Board

MESSAGE FROM THE EXECUTIVE DIRECTOR

1994 has been a significant year in terms of the growth and development of the Foundation. It has been a time of opportunity and choice. Our community’s wide range of needs presented many avenues of action. We investigated avenues which would have a positive impact on our community, and attempted to match needs with available resources. We secured a more than ten fold increase in resources for our Community, which has resulted in a fifteen fold increase in our grant making.

In 1995 we will help our Community respond to the myriad of changes which are sweeping our society. While we will continue to secure needed resources, paramount among our efforts will be economic development initiatives. The St. Croix Foundation pledges its resources to continued assistance for St. Croix and the Territory.

Roger W. Dewey
Executive Director

The St. Croix Foundation for Community Development, Inc. would like to acknowledge the assistance provided by the Ford Foundation. Not only does Ford contribute to our overhead costs, but they generously provide much of the funds we grant to the community in the form of cash grants. Their support also extends to technical assistance, funding our travel to education and training meetings of the Council on Foundations.
STRENGTHENING OUR COMMUNITY
A SUMMARY OF ACTIVITIES

The St. Croix Foundation for Community Development, Inc. (SCFCD) acts as convenor, bringing people together to address significant issues; we investigate problems, seeing if we can secure resources; and we provide direction to individuals and organizations seeking to solve community problems. We sponsor initiatives, using our funds as seed money to undertake important community efforts. The Foundation has an annual grant program, which is announced through newspaper advertisements, and a discretionary fund for small grants.

FOUNDATION INITIATIVES

Management Training for Nonprofit Organizations

A comprehensive effort was undertaken to provide a management training program for St. Croix’s and the Territory’s nonprofit organizations. We funded meetings with training as the focus. Topics included client services, accounting, fund raising, personnel management, public relations, strategic planning, program planning, and board development.

Virgin Island Police Academy

The Foundation, using a grant from the University of Kansas Law Enforcement Training Institute and the Kansas Bureau of Investigation, helped to redesign the curriculum of the VI Police Academy. Academy instructors received extensive training in the revised curriculum.

Our Town Frederiksted

To assist economic development, we funded a walking tour brochure listing historic, cultural, and architectural highlights of Frederiksted. Cruise ship passengers patronize the tours, where they are whisked onto buses, tour the island, and then return to the boat. The brochure will generate increased interest for walking tours and help stimulate the Frederiksted economy.

St Croix Friends of the Library

The Foundation has pledged funds to begin the purchase of a new collection for rebuilt libraries, destroyed by Hurricane Hugo in 1989. Our grant will kick off a campaign to secure funding for replacing the lost collection. We are also assisting in applying for grant funds.

"The AmeriCorps Volunteers have added vitality and enthusiasm to our program. They bridge the gap between our programs and the youth of St. Croix, and we are proud of the work they are doing to end violence. The St. Croix Foundation should be commended for bringing AmeriCorps to the Territory."

Mary Mingus, Clema Lewis, Women’s Coalition of St. Croix
Corporation for National Service (AmeriCorps)

The St. Croix Foundation served as a sponsor for a coalition of nonprofit organizations in applying for positions under the AmeriCorps program. We received fifteen positions which we have regranted to consortium members. AmeriCorps participants receive a living allowance for performing community service and after completion of one year of service receive a scholarship to continue their education. Americorps members have been placed at the St. Croix Environmental Association, The Women's Coalition, Legal Services of the Virgin Islands, the Landmarks Society, The Nature Conservancy, and the Village on St. Croix and the Women's Resource Center and Caribbean Support Network on St. Thomas.

The Literacy Alliance (VISTA)

SCFCD sponsored the return of the VISTA program to the Virgin Islands. These eight full time positions were regranted to the Literacy Alliance, where VISTA Volunteers are reaching out to young mothers to promote family literacy and help end intergenerational illiteracy. The Volunteers are working at the Boys & Girls Clubs reaching out to the public housing community, the hospital and clinics reaching out to mothers receiving pre and post natal care, and Centro Hispano Esperanza reaching out to the Hispanic community. They are also working at the prison, recruiting and coordinating volunteer tutors.

National Endowment for the Arts

The St. Croix Foundation is working with the National Endowment of the Arts by serving as the manager of an effort to preserve America's only remaining Caribbean Culture. A program was designed to preserve music, oral history, and food and crafts programs and make them available to the schools. The youth of St. Croix can then be exposed to their heritage before the elderly tradition bearers have passed on. This will be recorded and placed in a new archival section at the library, accessible to teachers so they may integrate this information into their curriculum.

"The VISTA Program is moving forward to improve the literacy levels of both children and adults in St. Croix. This large undertaking would not have been possible without the expertise and commitment of the St. Croix Foundation for Community Development."

Dr. Sarah Mahurt, The Literacy Alliance
GRANT PROGRAM

The grant program is an important Foundation function. As our endowment expands, the income will be passed to the Community in the form of grants. We advertise the availability of funds and applications and guidelines can be requested from our office. Applications are reviewed by the Program Committee, and selections are made based upon the applicability of the requests to our grant criteria.

Boys & Girls Clubs of St. Croix

SCFCD funded an after school tutorial program in Frederiksted Club. The program provides assistance with acquiring basic skills to reduce school dropouts and enhance the lifelong opportunities for at risk youth.

Country Day School

SCFCD provided funds to develop and implement an ongoing series of community parenting workshops. The program will assist parents with developing skills needed to provide the support of children in their educational development. This program brings together parents from all economic levels, reaching out to include one half the parents from public schools.

Police Athletic League

The Foundation funded equipment and program assistance for PAL. This program reaches out to youth throughout St. Croix with after school tutorial and athletic programs. We are funding educational materials and athletic equipment.

Rotary Club of St. Croix

SCFCD funded a VI Government accountability monitoring project to be performed by youth. High School Students will monitor the campaign promises of politicians and management promises of government officials. Their public pronouncements will be compared to their actual performance during the year long effort.

St Croix Animal Welfare Center

The Foundation funded the Junior Humane Society, enrolling teachers in an animal welfare program and reaching chil-

“The grant provided by the Foundation made it possible for over 75 children to experience the storytelling sessions by Andre Keitt. The videotapes were broadcast and will continue to be used in the schools and the libraries. Much was accomplished with this grant. Thank You.”

Wallace Williams, Head Librarian St. Croix Public Libraries
dren in the classroom. It has been shown that there is a direct correlation between children abusing animals and later violent behavior. Reaching young children with the message of caring for animals can lessen later potential problems.

**St Croix Aquarium & Marine Education Center**

The Foundation funded the development of a living mangrove ecosystem. This permanent educational display will demonstrate the importance of this vital watershed.

**Tamarind Tree Clubhouse**

SCFCD funded a basket weaving program as part of the activities provided by the Clubhouse under the VI Department of Mental Health.

**VI Community AIDS Resource and Education**

SCFCD funded the creation of an AIDS informational hot line and training of hot line volunteers. Funds were also provided for training for the Board of Directors.

**VI Partners in Recovery**

The Foundation funded the training of new members of a theatrical/drug counseling group, Solutions Improvisation. This group performs for the youth of St. Croix, carrying a message about the threats of substance abuse using real world examples.

**DISCRETIONARY GRANT PROGRAM**

Our discretionary grant program is designed to respond to needs for small amounts of money throughout the year. The maximum amount available for each grant is $500. The following grants were given in 1994:

**Domestic Violence Coalition**

The Foundation paid registration fees for representatives from the Women’s Coalition to attend the annual conference in California.

**St Croix Friends of the Library**

SCFCD provided funds to support a summer storytelling program for St. Croix youth. These story sessions were recorded for archival purposes and will be available in the new video section of our library.

**League of Women Voters**

The Foundation funded a voter registration hot line, where those who wished to register were provided information about when and where to register as well as transportation. A special component of the drive included the youth of St. Croix recording public service announcements and assisting at registration sites.
Homer Wadsworth Fund

SCFCD made a grant to the memorial fund at the Cleveland Foundation. Mr. Wadsworth, who died in 1994, was a great friend to SCFCD and to St. Croix. His input and guidance have been a paramount ingredient in our development.

SCHOLARSHIPS

The Foundation administers and designs scholarship programs for donors. This past year we administered the Mt. Eagle Scholarship, and the Summer Sailing Scholarship for the St. Croix Yacht Club and provided scholarships for youth to attend the St. Croix Environmental Association summer camp.

PUBLIC/PRIVATE PARTNERSHIPS

The St. Croix Foundation received a grant from the Anti Litter and Beautification commission to administer their Neighborhood Improvement and Summer Programs. We served as project and fiscal managers for the island wide cleanup under the Neighborhood Improvement Program and provided fiduciary oversight of the employment of youth in the Summer Program.

FISCAL ADMINISTRATION

The Foundation administers grants and donations for a variety of community efforts. We provide non-profit tax status and fiduciary oversight. This past year we administered the funds for the Phillip Gerard Memorial Fund, Dollars for Dave Phillips Medical Fund, The Jean Lauer & Harrison Olney Memorial Fund, Chase Manhattan Neighborhood Grants, The Conch Shell Orchestra, Horse Sense, Inc., The Literacy Alliance, VI CARE, Kids And The Sea, and the Caribbean Museum Center.
HOW YOU CAN MAKE A DIFFERENCE!

Giving through the Community Foundation is your opportunity to make the most of your charitable dollars. Whether you are just beginning a program of charitable giving or building on established philanthropic interests, you can reap the benefits of Community Foundation giving.

- Target and give to the causes you care most about;

- Draw on the expertise of the Foundation’s Board and professional staff—their knowledge of needs and the programs which address those needs;

- Pool your funds with others to increase the charitable impact and provide a better investment return and efficient financial management;

- Receive maximum tax benefits from your gift;

- Know that your charitable wishes will be carried out now and in future generations.

WHY SHOULD I GIVE?

A contribution to an endowment fund of the Foundation is a gift that gives forever. Only the income from the fund is disbursed. The principal remains untouched. Your gift has these benefits:

Permanence

By donating to an already existing fund or by setting up a permanent fund in your name, the St. Croix Foundation enables you to carry out your charitable interests now and in the future.

Tax advantage

Whether you donate to an existing endowment or create your own fund, you receive an immediate tax deduction. The St. Croix Foundation for Community Development, Inc. is a public charity (as opposed to a private foundation) and thus receives the maximum available deduction for charitable contributions.

Convenience

You can enjoy the satisfaction of charitable giving, while the St. Croix Foundation takes care of all the paper work.

Prudent fund management

All contributions are professionally managed. St Croix Foundation for Community Development investments are constantly monitored and administered by professional portfolio managers.
WAYS OF GIVING

Creating a Fund

To begin charitable gift planning with the St. Croix Foundation, first select the type of fund that best matches your interests.

General Discretionary Endowment

An unrestricted contribution or bequest to the General Discretionary Endowment enables our Board of Community representatives and professional staff to direct income to outstanding programs that meet changing needs in our community.

Named Unrestricted Funds

You can also establish your own permanent fund to meet our community's greatest needs. Many donors select ones that honor or remember a loved one.

Advised Funds

In this popular alternative to the private foundation, you can offer grant suggestions to the Foundation as well as work with the Foundation’s staff to identify additional worthwhile giving opportunities.

Field of Interest Funds

You may prefer to support a particular area of concern, such as education, health, environment, or youth recreation. The actual recipients of support will vary through the years as needs and outstanding programs are identified.

Designated Funds

Through a designated fund, you can choose the organization(s) to receive distributions. If the organization ceases to exist, the Foundation will support similar programs with the income from your fund.

Scholarship Funds

You can endow your own scholarship awards to help students attend a specific university, pursue a given course of study, or go on to college from your favorite high school. You may also choose the criteria for selection of award winners.

The Foundation has financial advisors available to you to discuss your philanthropic interests and estate planning needs.
SUPPORTERS OF THE ST. CROIX FOUNDATION
FOR COMMUNITY DEVELOPMENT, INC.

The following have contributed either
directly to the Foundation and its pro-
gress or have contributed to special
funds.

The Ford Foundation
Puerto Rico Community Foundation
Cleveland Foundation
Anti-Litter and Beautification
Commission
AmeriCorps
VISTA
National Endowment for the Arts
Markoe Agencies, Inc.
Mt. Eagle Corporation
St. Croix Yacht Club
Simply Cotton
The Buccaneer Hotel
Chase Manhattan Neighborhood Grants
Brammer, Chasen, & O'Connell

Michael Neuburger
Martin Gant
Richard Austin
Frandelle Gerard
Arnold Golden
Francine Lang
Pablo O'Neil
Margery Resnick
Lee Rohn
Homer Wadsworth
B. Patricia Welcome
Claudette Young-Hinds

Antillean Engineering, Inc.
Gregory Bennerson
Mr. & Mrs. Robert Bidelspacher
Mr. & Mrs. Richard Bloom
Alphaeu & Wistel Bohla
Martha Bressi
Brit and Kay Bryant

Jane Christiansen
Mr. & Mrs. Miguel Comacho
Mr. & Mrs. Edward Dale
Antonio & Imelda Dizon
Drapery & Upholstery V.I. Unlimited, Inc.
Margret Mary Ellis
Larry & Magda Finch
Richard Frankel
Larry & Jeanne Frey
Andre Galiber
Louise E. Gibbs
Helen Gjessing
Deanna Herbert
Carleton Hodgson, MD
Joel H. Holt, Esq.
Hunter, Coliani, Cole, & Turner
Greg & Suzanne Lindeman
Martin Luddington
James Luna
Robert & Kathleen MacKay
Claude Martin
The Merwin Foundation
Alex & Maxine Moorehead
Ulla Neuburger
Adela Neumann
O’Neale’s Transport
Winona L. Phaire
Clemmie Rasmussen
Senator Holland Redfield
Senator Edgar Ross
Blaine Gregg & Larry Searles
Mary & Harry Simpson
Miles M. Skeoch
Mr. & Mrs. William Steif
St. Ann’s Church Mothers Club
Raphael Valls
VI INSCO
Robert & Kathy Wadsworth
Albert Wilson
Edward & Nina York
Zenon Development Corporation
# Statement of Assets, Liabilities and Fund Balance

as of 12/31/94

## Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash &amp; Cash Equivalents</td>
<td>$43,304</td>
</tr>
<tr>
<td>Phillip Gerard Fund</td>
<td>2,775</td>
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<td>Neuberger Charitable Remainder Trust</td>
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<td>Grants Receivable</td>
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<tr>
<td>Ford Foundation</td>
<td>60,000</td>
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<tr>
<td>AmeriCorps</td>
<td>172,951 **</td>
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<tr>
<td>VISTA</td>
<td>9,000 ***</td>
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<tr>
<td>National Endowment for the Arts</td>
<td>30,450</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>272,401</strong></td>
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## Liabilities

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<thead>
<tr>
<th>Description</th>
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<tr>
<td>Grants Payable</td>
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<tr>
<td>AmeriCorps</td>
<td>172,951 **</td>
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<td>VISTA</td>
<td>9,000 ***</td>
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<tr>
<td>National Endowment for the Arts</td>
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<td><strong>Total Liabilities</strong></td>
<td><strong>212,401</strong></td>
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## Fund Balance

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<tr>
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</thead>
<tbody>
<tr>
<td></td>
<td>183,302</td>
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* Unaudited

** AmeriCorps funds listed above do not include $63,788 in educational awards paid directly to the participants.

*** VISTA funds listed are provided to the Foundation for supervisory costs. The bulk of the funds, approximately $166,000 go directly to Volunteers.
# Statement of Revenue and Expenditures

For the Year Ending 12/31/94

## Revenues

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Unrestricted Grants and Donations</td>
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<tr>
<td>Ford Foundation</td>
<td>110,000</td>
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<td>Private Donations</td>
<td>325</td>
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<tr>
<td>Anti Litter &amp; Beautification Comm.</td>
<td>5,800</td>
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<tr>
<td>Restricted Grants</td>
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<tr>
<td>Anti Litter &amp; Beautification Comm.</td>
<td>284,200</td>
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<tr>
<td>National Endowment Arts</td>
<td>3,750</td>
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<tr>
<td>Mt. Eagle Scholarship</td>
<td>10,000</td>
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<tr>
<td>Kids And The Sea</td>
<td>12,500</td>
</tr>
<tr>
<td>Other Grants</td>
<td>10,791</td>
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<tr>
<td>Interest Income</td>
<td></td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td>438,822</td>
</tr>
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## Expenditures

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant Expenditures</td>
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</tr>
<tr>
<td>Anti Litter &amp; Beautification Committee</td>
<td>284,200</td>
</tr>
<tr>
<td>Mt. Eagle Scholarship</td>
<td>10,000</td>
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<tr>
<td>Kids And The Sea</td>
<td>12,500</td>
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<tr>
<td>Other Restricted Grants</td>
<td>8,255</td>
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<tr>
<td>SCFCD</td>
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<td>Management Training</td>
<td>3,319</td>
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<td>VI Police Department</td>
<td>1,583</td>
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<td>Our Town Frederiksted</td>
<td>3,000</td>
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<tr>
<td>Library Collection Fund</td>
<td>4,000</td>
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<tr>
<td>Boys &amp; Girls Club</td>
<td>6,000</td>
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<td>Country Day School</td>
<td>4,500</td>
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<tr>
<td>Police Athletic League</td>
<td>4,200</td>
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<tr>
<td>St. Croix Rotary</td>
<td>2,600</td>
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<tr>
<td>St. Croix Animal Shelter</td>
<td>2,430</td>
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<tr>
<td>St. Croix Aquarium</td>
<td>3,500</td>
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<tr>
<td>Tamarind Tree Clubhouse</td>
<td>750</td>
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<tr>
<td>VICARE</td>
<td>3,500</td>
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<td>VI Victory Partnership</td>
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<td>Women's Coalition</td>
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<td>Friends of the Library</td>
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<td>League of Women Voters</td>
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<tr>
<td>Homer Wadsworth</td>
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<td>Memorial Fund</td>
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<td>Misc Grant Exp</td>
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<td><strong>Total SCFCD Grant Expenditures</strong></td>
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<td><strong>Total Grant Expenditures</strong></td>
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<tr>
<td>Operating Expenditures</td>
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<tr>
<td>Staff &amp; Consultants</td>
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<tr>
<td>Business Expenses</td>
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<td>Rent</td>
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<td>Travel</td>
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<td>Office Equipment</td>
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<tr>
<td>Telephone</td>
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<td>Office Supplies</td>
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<tr>
<td>Utilities</td>
<td>713</td>
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<td>Insurance</td>
<td>752</td>
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<tr>
<td><strong>Total Operating Expenditures</strong></td>
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<tr>
<td><strong>Total Expenditures</strong></td>
<td>422,123</td>
</tr>
</tbody>
</table>

**Excess of Revenue Over Expenditures**

16,699

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* Unaudited

** All other restricted grant funds were not expended until 1995
BOARD OF DIRECTORS

Michael G. Neuburger, Chairman
Retired Senior VP International
Development
Beech Aircraft Corp.
St. Croix

Attorney Richard Austin, Vice Chairman
Legal Services of the Virgin Islands
St. Croix

Francine Lang, Secretary
Conservationist
St. Croix

Robert Koch, Treasurer
Merrill Lynch
St. Croix

Vanessa Ayala Berg
Good Hope School
St. Croix

Dr. Ethel Rios de Betancourt
President
Puerto Rico Community Foundation
Puerto Rico

Martin Gant
Retired Founder, Gant Industries
St. Croix

Attorney Wilfredo Geigel
St. Croix

Franelle Gerard
President Markoe Agencies, Inc.
St. Croix

Arnold Golden
Retired Senior Executive
Government of the Virgin Islands
St. Croix

Claudette Young-Hinds
Commissioner, VI Energy Office
St. Croix

Patricia Murray
President, U Travel
St. Croix

Pablo O'Neill, CPA
Partner, Brammer, Chasen, & O'Connell
St. Croix

Attorney Lee Rohn
St. Croix

William Taylor
Architect
St. Croix

Attorney B. Patricia Welcome
St. Croix

Homer Wadsworth *
Foundation Consultant
Cleveland, Ohio

Katrina White-Comissong **
VITELCO
St. Thomas

* Passed Away in 1994
** Resigned November 1994