2017-2018

Junior Achievement of the Michigan Great Lakes

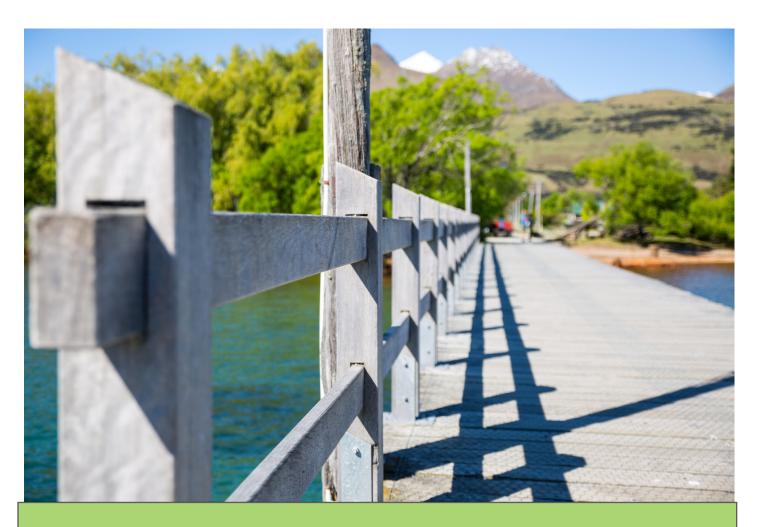
IMPACT AT A GLANCE

FINANCIAL

BOARD OF DIRECTORS



WHO WE ARE



At Junior Achievement, we believe that education from kindergarten to twelfth grade should be built on a bridge of engagement between classroom and community. Together with our educational partners, we make learning relevant to every student's future by infusing authenticity, business connectivity, and real role models into the everyday learning experience.



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EMPOWER THE FUTURE



Dear Friends of Junior Achievement:

During the 2017-18 fiscal year, Junior Achievement of the Michigan Great Lakes served more students than it has ever served in the history of the organization. Over 63,000 students were impacted with high-quality programs in Kindergarten through 12th grade. Junior Achievement also expanded its widely successful "JA Girls' Dream Fair a STEM Experience" by adding events in Grand Rapids and Lansing, bringing the total number of community events to three. Junior Achievement continued to receive the highest recognition by Guide Star as a Platinum organization, Charity Navigator with a Four-Star rating and the Better Business Bureau Charity wise seal. Junior Achievement prides itself on being a great steward of the resources provided to us by our funders and volunteers; this is culminated with Junior Achievement of the Michigan Great Lakes being awarded the BBB Torch Award for Ethics as one of the most ethnically run not-for-profit organizations in the West Michigan community.

During the fiscal year, Junior Achievement of the Michigan Great Lakes board was approached by Junior Achievement of Southwest Michigan board to discuss their interest in aligning with Junior Achievement of the Michigan Great Lakes. Our process management, fundraising acumen and our strong leadership make Junior Achievement of the Michigan Great Lakes. Our backs one of the most effective and well run Junior Achievement organizations in the country. We are consistently ranked above all JA USA operational metrics. A decision was made by both boards to bring the territory served by JA of Southwest Michigan into the JA of the Michigan Great Lakes family effective July 1, 2018. We are excited for what this expanded organization will be able to do in terms of quality programing, effective fundraising and sustained leadership at both the staff and board level. We will work together to create alignment between JA of Southwest Michigan, a division of JA of the Michigan Great Lakes, and our national organization. We look forward to working with the community leaders to increase donor engagement and provide a higher level of stewardship to the Southwest Michigan community.

The new fiscal year also provides us with an opportunity to continue to advance fundraising to build the JA Free Enterprise Center to house three new experiential learning labs. Fundraising is underway and we look forward to providing you updates on our progress in the future. In addition, we look for greater synergy between all of our district operations with the ultimate goal of sustainably serving more students with greatly enriched curriculum. The 2019 year also kicks off Junior Achievement's centennial anniversary of its founding with all marketing material will be branded with the tagline "100 Years 100% Ready". Please help us celebrate!

We look forward to growing our impact to serve well over 70,000 students in the 18-19 Fiscal Year and continue our pledge to be a financially sound and well-managed non-profit organization in the Michigan community. Working together we can continue to provide more students with life-changing experiences.

Respectfully yours,

Joseph M. Domonyunki

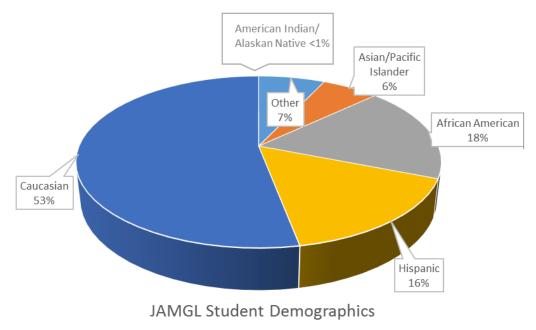
Joseph M. Tomaszewski Partner Crowe Chairperson JA of the Michigan Great Lakes

William C. Coderre TT

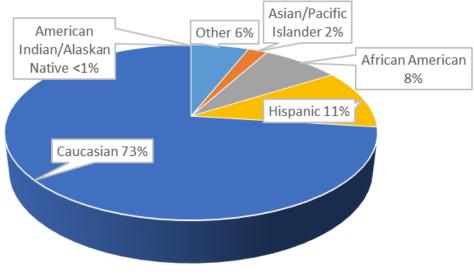
William C. Coderre, III, CFRE President and CEO JA of the Michigan Great Lakes



WHO WE SERVE



These charts compare the demographics of students in West Michigan for 2017-2018 and students enrolled in programs through JAMGL. These charts show that Junior Achievement programs can be found all over this diverse state; from rural to urban and suburban, that Junior Achievement is for every student.



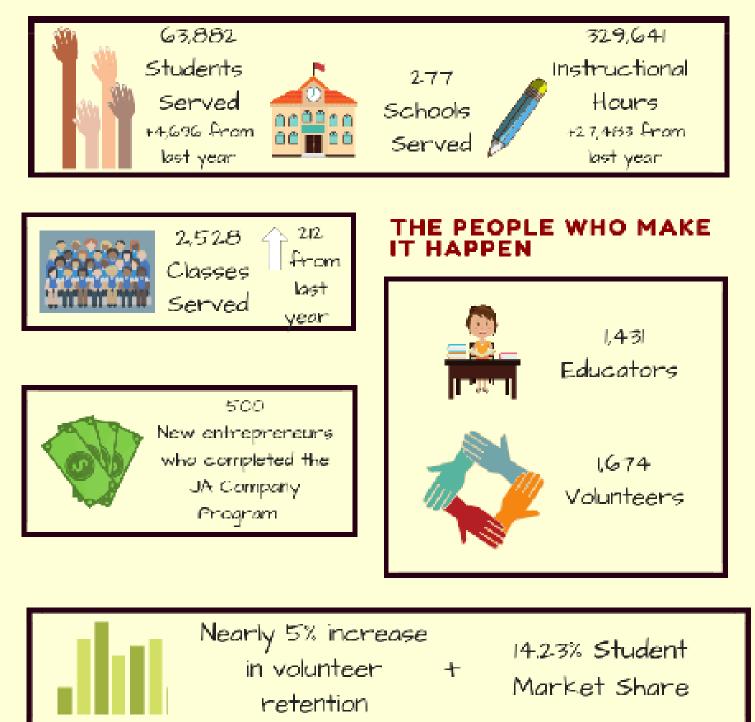
K-12 Student Demographics in West Michigan

Source: Racial Census Report by School Districts 2017 - 2018, Michigan Department of Education



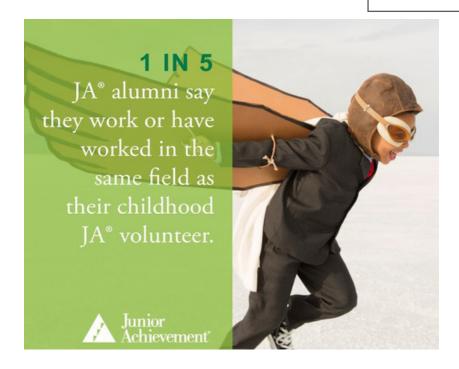
IMPACT AT A GLANCE

IN THE CLASSROOM



WHY I VOLUNTEER

"I love interacting with students and witnessing their creativity. My preferred class to teach is fourth grade. In that curriculum, the students get to create businesses based on the resources available in their region. They have to name their business, decide if they sell goods or services, and come up with an advertising plan. Two of the most memorable businesses were a pirate themed restaurant called "RRRRR you hungry?" on the gulf coast where you got a free dessert on your birthday if you walked the plank; and a football-themed concession stand in Denver called Peyton Manning's Touchdown. Everyone got free fries whenever Peyton Manning scored a touchdown." -Brianna Tucker, JA Volunteer, Farmers Insurance "A fourth-grade student invited me to her confirmation celebration. When I walked up to the party, her eyes got wide and she turned to her mom and said, 'He came!' You make quite an impact on them." – Jim Gort, JA Volunteer, Davenport University

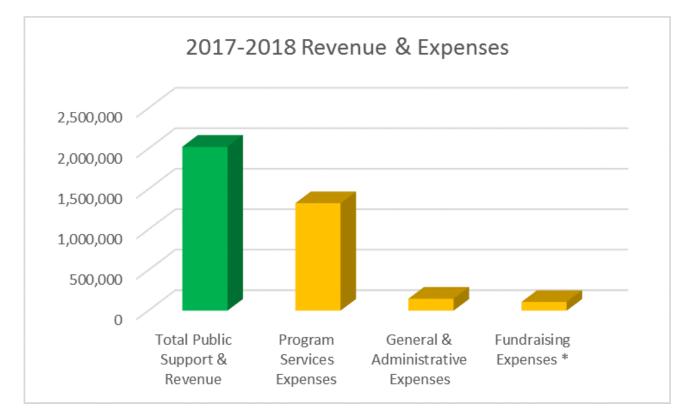


I don't think I can overstate how much fun I have volunteering with JA. I figured I would like it, but I did not expect to be near as passionate about it as I am. The enthusiasm that radiates from the kids participating is infectious. I started volunteering to fulfill an expectation while I was in college – I keep volunteering over 15 years later because I can't imagine not seeing 25 to 30 smiling faces each spring. -Chris VanBergen, JA Volunteer, John Ball Zoo

2018 - 2019 GOALS

Area	Students	Classes
Grand Rapids	35,276	1,282
Lakeshore	4,952	206
Greenville	1,320	55
Greater Traverse Cíty	2,350	96
Greater Lansing	10,500	435
Southwest MI	13,000	542
Newaygo	1,148	63
Northern MI	3,250	135
STEAM Events	5,504	
Totals	67,300	2,771

FINANCIALS



Public Support & Revenu	e
Contributions	\$1,093,076
Special Events Net	\$507,412
In-Kind	\$129,704
Subtotal Revenue	\$1,730,192
Investment Income	\$87,721
Unrealized Gain (Loss)	(\$54,690)
Total Public Support & Revenue*	\$1,763,223

Expenses Program Services Program Licenses	\$1,273,572 \$52,487
Total Program	\$1,326,059
General & Administrative Fundraising	\$146,529 \$106,504
Total Expenses*	\$1,579,092

*Capital Campaign revenue & expenses not included in financials







TEACHERS: WHY I BELIEVE IN JA



"I believe JA is important because we need to help set these kids on a career path for the future. We need to give them those basic skills and teach them how to be flexible and learn as much as they can." -Erin M., 6th grade teacher, Greenville Public Schools

JA MAKES VOLUNTEER WANT TO BECOME A TEACHER

Brian Johnson, a high school teacher, has requested JA programming in his classroom for 15 years. Here's why:

Brian worked in retail for many years, and his manager at Best Buy first told him he should volunteer for JA. Brian found himself volunteering several years in a row and loving every minute of it. He left retail for the automotive field and found himself unhappy in his career. Brian thought back on his experiences with teaching JA and how much he had enjoyed being with the kids. That's when he decided to go back to school to be a teacher.

"Teaching JA is what sparked me to go back to school to be a teacher. Having JA volunteers come into my classroom is my way of giving back to the program that inspired me to do what I love. The kids benefit because they are able to interact and network with people from the business world. And in a business class, that is priceless!"

-Brian Johnson, Highschool Teacher and JA Volunteer, Forest Hills Public Schools

WHAT I LEARNED IN JA

Junior Achievement was one of my first experiences in the "business world." I participated in it my Junior year of high school as our Marketing Manager. That is what really made me want to pursue a career in management and planning.

Through college, you can go through phases where it feels like you're in a slump. JA helped me remember why I'm pursing my degree and helped me push myself through that time. Now I'm the Director of Sales and Marketing with Great Shot Golf!



-Natalie V., JA Alumni, Great Shot Golf





"It's fun, I like the board game. We had to circle around and when you landed on something you had to count how much money we had and then say we earned, spent, saved or donated."

-Kelis, 3rd grade, JA Student

"So what I learned is one is invisible currency and one is visible currency. Invisible currency is like debit cards and credit cards and visible currency is cash. I had JA programs last year. What I like about them is that I learn about money, and I think the volunteers are all good. Volunteers are always nice."

-Atticus, 3rd grade, JA Student





JA OF MID MICHIGAN SERVING THE GREATER LANSING AREA

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Vice Chair, Board Development Steve Opper Partner/VP, New Business Development Wieland

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Secretary

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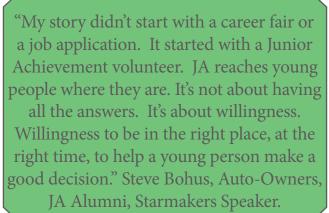
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> Aaron Fuller, CBIP Principal Consultant Superior Data Strategies

Mike Pike, CPCU Senior Vice President Human Resources Auto-Owenrs Insurance company

Trisha Warner Vice President - Branch Manager Mercantile Bank





Junior Achievement taught second graders at Oakwood Elementary School the JA Our Community[®] program. As a part of this program, the students created pictures of donuts that would be innovative new ways to increase donut sales. Tom's Food Center generously agreed to make one student's donut from each of the four classes. On December 15, the students were surprised with the chosen donuts for all of the participating students!

JA OF SOUTHWEST MI SERVING THE GREATER BATTLE CREEK/KALAMAZOO AREA

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Wes Lentz Partner The Wiser Financial Group

> Johanna Nabozny Vice President Old National Bank

Diane Ramirez Community President Chemical Bank

> Kolby Smith Associate Zhang Financial

Nicholas Spigiel Associate Attorney Kreis, Enderle

Tim Williams VP, Finance Operations Stryker Corporation





Board meeting in action

"Junior Achievement is important because economic literacy is something that needs to be addressed at an earlier age and taught by people who deal with financial principles as their job. Through this interactive approach, I am able to teach 2nd graders principles that my macro-economics students are learning at WMU, but in a fun way that they can understand."

Michael Ryan - Junior Achievement Volunteer, Economics Professor at Western Michigan University (WMU)

July 1, 2018 JASWM affiliated with JAMGL as a district operation

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Matt Kavanaugh Vice President Old National Bank

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> Nick Carbary Accountant Mol-Son, LLC

Kathy Casey VP U.S. Channels Kellogg Company

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Jason Howard General Manager I.H.S. Distributing Company

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> Mary Ellen Jackson Owner Culligan

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> Mary Peterson Chemical Bank

Josh Gibbs Commercial Bank

Amanda Hentsch Junior Achievement

> Joe Howard *Quad Graphics*

Jessica Korson Korson's Tree Farm

Andrea Leslie Spectrum Health

Gregg Peters Greenville Tool & Die

> Rob Russell *Walmart*

Missy Summers Junior Achievement

Kathy Jo Vanderlaank *The Right Place*

Alisha Van Horn Michigan One Credit Union Greenville Public Schools and Lakeview Public Schools officials testified that JA programming had a positive impact on fourth grade social studies MSTEP scores.

"If someone had talked to me and told me it mattered what I did in seventh and eighth grade besides making good grades I think my life might have been easier." -Betsy N., Greenville Volunteer, Walmart



Beginning in 2014 with just three classes, JA in Montcalm County has been steadily growing. In 2017-2018 JA volunteers taught programs in 55 classes and is projected to serve roughly 62 classes in 2018-2019.

JA NORTHERN SERVICE OFFICE Serving Charlevoix, Cheboygan, Crawford, Emmet, Otsego & Roscommon

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Tory Thrush Career Prep. Enrichment Advisor, CharEM ISD College

Tip of the Mitt Advisory Board 2017-2018

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> Sandra Kroll Branch Manager, Chemical Bank

Camille Major VP Residential Lender, State Bank

Dawn Bonar Ast. VP, Awaken Credit Union

"We could not have had a better group of entrepreneurs to launch this program. Each one is doing big things and has a very different story. It's important that students or future entrepreneurs realize that the career pathway to becoming an entrepreneur can be a bit adventurous when compared to other career choices. There are many different ways one can become (an) entrepreneur."

- Matt Berger, District Manager, JA Northern MI



Jason Thelen recalls that in developing his paddle board-building business, "I guess I didn't really have a plan to sell products all over the world, I just started and the world found me."

Jason Thelen, of Little Bay Boards in Petoskey, shared this observation in response to a student's question on Oct. 26 at Petoskey High School. The exchange came during a new program recently launched by Junior Achievement of Northern Michigan and local career/technical teachers called YES! Young Entrepreneurs Speak.

The goal of the program is to get young local entrepreneurs into classrooms to share their experiences and career paths with students. Jason Thelen of Little Bay Boards, Katie Potts of Petoskey Cheese, Cheryl Tallman of Fresh Baby, Emerson Meyer of The Waffle Cabin and Herb Carlson of SCORE were the first entrepreneurs to address the students and answer their questions. More than 300 students attended the first session of the Yes! Program. There will be follow-up visits by the entrepreneurs to classrooms. Junior Achievement is making plans to provide more programming like this in the near future, and Berger said there will be an effort to include other high schools and to deliver personal finance lessons to students using the same format.

JA OF NORTHWEST MI Serving Antrim, benzie, grand traverse, kalkaska, leelanau, manistee, missaukee & wexford counties

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*Janie McNabb Owner McNabb Insight Solutions

> Nick Jacqmain President Springfield Roofing

Dan Baker Mortgage Loan Manager 4Front Credit Union

Pat Rutt Community Leader

Rick Summers Corporate Sales Director Fox Motors

*Executive Committee Members



About the Junior Achievement Youth Summit

Junior Achievement of Northwest Michigan is known for creating experiential learning activities that are relevant in the real world. Participating students engaged in real work experiences throughout the day. After forming teams that included an adult mentor, they were presented with a business challenge. They worked on that challenge throughout the day and presented their ideas to a panel of judges at the end of the event.

Student Teams:

- Recognized characteristics and practices of successful entrepreneurs
- Formulated and evaluated an entrepreneurial idea based on product, customer, and competitive advantage criteria
 - Demonstrated business-planning skills of marketing, financing, management, and ethical decision-making
 - Were exposed to and discussed leadership styles within teams
 Presented their ideas and solutions to a panel of judges
 - Celebrated! Awards were presented to the top student team

"The Junior Achievement of Northwest Michigan Annual Youth Summit is one of the best events I have ever been part of. The combination of real-world business concepts, creativity and friendly competition makes this event shine when it's all mixed together in a single-day program like this." -Chris Milliron, Chief Lending Officer, TBA Credit Union

PILOT PROGRAM: JA CODE CAMP



David Williams said of his experience, "I learned everything about business." When asked if they would return next year, David said excitedly, "Yes, I would." He then turned to his mom who was sitting behind him, "I'm doing this next summer," he tells her, "definitely."

JA Code Camp is a two-year pilot program hosted by Junior Achievement of the Michigan Great Lakes in collaboration with the Grand Rapids Public Library. Funded by a grant from the Institute of Museum and Library Services, the 10-week, summer-long program encourages middle and highschool students to design their own applications and learn the business end of how to market their app. Roughly 40 students from the Greater Grand Rapids area signed up for the program. Kids from Hudsonville, Greenville, Grand Rapids Public Schools and even some homeschooled students participated. At the end of the program, students presented the apps they created as well as their business plan for how to market their apps. Thank you to our volunteers from BDO, CQL and Spectrum who helped make it such a success!

DTE ENERGY PRESENTS JUNIOR ACHIEVEMENT HIGH SCHOOL LEADERSHIP DAY AT THE CAPITOL

High school students were invited to the Capitol to learn about the energy sector as well as local politics straight from the source. Elected officials, as well as DTE employees, introduce them to topics they have never considered and challenges them to approach business and government problems from multiple perspectives.

Students begin their day by learning about how government works, as well as the intersection of business and government, by listening to short lectures by government and business officials. They then travel to the Capitol to see a regular day in local government. The students will then have lunch and get to interact one on one with government officials who join them. Activities follow to integrate everything they've learned and help them to put it to use!



JAMGL BOARD OF DIRECTORS

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Immediate Past Chairperson & Vice-Chair Capstone

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Co-Vice Chair, Board Development Paul Van Hoof Vice President Corporate Development Adient

Vice-Chair, Business Hall of Fame Robin Kleinjans-McKee Vice President, Financial Planning & Analysis Dematic

> Vice-Chair, Volunteers Scott Fiser SVP Central MI Middle Market Bank of America

Vice-Chair, Free Enterprise Invitational Lance Erickson Senior Vice President Fifth Third Bank

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Vice-Chair, Bowling John A. Maynard Partner KPMG LLP

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Jennifer Bowman Director of Government & Media Affairs MSHDA

> Meredith Brown Owner & President Kilwins Petoskey

Mike Bryson, Sr. Vice President/Retail Sales & Service Manager Huntington Bank

> John Buchan Chief Operating Officer Autocam

Steve Carlson Vice President Military Customer GE Electric Aviation

Ronald Floor Community Pres/Commercial Relationship Manager Fifth Third Bank

> Brad Haverkamp Community President - Lakeshore Chemical Bank

> > J. Todd James VP Global Sales Haworth

Mark Lardieri President CQL (Technology & JA Girls' Dream Fair Chair)

> Zachary Shaw Littleton Vice President JPMorgan Chase Bank

John Meighan CIO & Director of Danaher Busiess Systems X-Rite Inc.

> Chris Milliron Chief Lending Officer TBA Credit Union (JANWM Advisory Chair)

Ron Modreski Owner RAM Management Group

> Kevin Patterson Audit Partner BDO

Gregg Peters Chief Financial Office Greenville Tool & Die

> Robert Phelps Director Deloitte

Blake Phillips President & CEO EQI Ltd

*Mac Wardorf Chief Business Officer Gull Lake Marine

*Tim Williams Vice Presidet Finance Operations Stryker Corporation

> Gwen G Sandefur President Spectrum Health Group

> > Rich Sorota President & CEO Ranir

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> Martin Stein Managing Director Blackford Capital

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> **Board Member Emeritus** Scott Pranger Community Leader

Education Advisory Council David Faber Superintendent of Catholic Schools Diocese of Grand Rapids

John Hemholdt Executive Director of Communication & External Affairs Grand Rapids Public Schools

*Members of the SW board who joined on July 1, 2018



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Russ Waligorski, MSU Federal Credit Union



Jeff Wheeler, 85 West



Morgan Churchwell, Aquinas College



Brianna Frucci-Tucker, Farmers Insurance



Vincent Sturgis, Grand Rapids Public Schools



Martin Veliz, Huntington Bank



James Nelson, Spectrum Health



George Storms, Willison Hellman PC



Molly Phan, Lake Michigan Credit Union



Krystinah Tarasevic, GVD Supply Company



Gregg Hampshire, **Junior** Achievement



Junior Achievement

Missy Summers,

The JA Associate Leadership Board was developed to engage a diverse group of emerging leaders to help broaden the impact of JA in the community. In its first year, the JA Associate Leadership Board helped fulfill over 60 hard to fill classes in the urban area of Grand Rapids, MI. By filling these classes, JA was able to empower 1,400 students from low to moderate income to own their own economic success. Additionally, the board began the process of creating a professional development plan for the JA staff. The board developed a staff survey to discover opportunities for professional growth for the JA associates, provided professional headshots for the staff, and works on team educational events.

SCHOOL DISTRICTS & PARTNER ORGANIZATIONS SERVED

Alanson Public Schools Allegan Public Schools Athens Area School Battle Creek Public Schools Beaver Island Community Schools Belding Area Schools Bellaire Public Schools Bellevue Community School Big Bay de Noc School District Boyne City Public Schools Cadillac Area Public Schools Caledonia Community Schools Capital Area District Libraries Cedar Springs Public Schools Charlevoix Public Schools Charlotte Public Schools Cheboygan Area Schools Christian Schools International Clinton County Regional Educational Service Agency Climax-Scotts Community Schools Comstock Park Public Schools Coopersville Area Public Schools Crawford-AuSable Schools (Grayling) Dansville Area Schools Dewitt Public Schools Diocese of Gaylord Diocese of Grand Rapids Diocese of Lansing East Grand Rapids Public Schools East Jordan Public Schools East Lansing Public Schools Eaton RESA Eaton Rapids Public Schools Elk Rapids Schools Escanaba Area Public Schools FBR Public School Academies (Augusta, MI) Ferris State University Forest Hills Public Schools Fruitport Community Schools Galesburg-Augusta Community Schools Gaylord Community Schools Godfrey Lee Public Schools Godwin Heights Public Schools Grand Haven Public Schools Grand Ledge Public Schools Grand Rapids Public Schools Grand Rapids Public Library Grandville Public Schools Greenville Public Schools Gull Lake Community Schools Hamilton Community Schools Harbor Springs Public Schools Harper Creek Community Schools Haslett Public Schools Hesperia Community Schools Holland Public Schools

Holt Public Schools Holton Public Schools Homer Community Schools Hopkins Public Schools Hudsonville Public Schools Ingham Intermediate School District Inland Lakes Schools Ionia Public Schools Jenison Public Schools Kalamazoo Public Schools Kenowa Hills Public Schools Kent Intermediate School District Kentwood Public Schools Lake City Area Schools Lake Superior State University Lakeview Community Schools Lakeview School District - Battle Creek Lakewood Public Schools Lansing School District Leslie School District Lowell Area Schools Mackinaw City Public Schools Mar Lee School District Marshall Public Schools Mason Public Schools Mattawan Consolidated School Mona Shores Public Schools Munising Public Schools Muskegon Public Schools National Heritage Academies Newaygo Public Schools NorthPointe Christian Schools Northview Public Schools

Okemos Public Schools Oneida Township School District Onekama Consolidated Schools Ottawa Area Intermediate School District Otsego Public Schools Parchment School District Pellston Public Schools Pennfield School District Petoskey Public Schools Pewamo-Westphalia Community Schools Portland Public Schools Portage Public Schools Rockford Public Schools Saranac Community Schools Schoolcraft Community Schools Sparta Area Schools Spring Lake Public Schools Stockbridge Public Schools Thornapple Kellogg Schools Three Rivers Community Schools Traverse Bay Area Intermediate School District Traverse City Area Public Schools Truenorth Community Schools Vanderbilt Area Schools Vicksburg Community Schools Wayland Union Schools Webberville Community Schools White Cloud Public Schools Wolverine Community Schools Wyoming Public Schools Zeeland Public Schools

MICHIGAN



2017-2018 CONTRIBUTORS*

\$50,000 +

Jackson National Life Insurance Company, Jackson National Charitable Foundation & Prudential PLC

\$20,000-\$49,999

Auto-Owners Insurance Bank of America Merrill Lynch & Bank of America Charitable Foundation BDO USA, LLP. **BISSELL Homecare**, Inc. **Chemical Bank** Crowe, LLP, and Crowe Foundation DTE Energy & DTE Energy Foundation Edward J. Frey Fund at the Grand Rapids **Community Foundation** EQI Huntington Bank Independent Bank Jandernoa Foundation JP Morgan Chase and Chase Foundation Meijer Mercantile Bank of Michigan **MSHDA** Southtown Guitar Spectrum Health Hospital Group Walmart & Walmart Foundation

\$10,000 - \$19,999

Adient Foundation Amway Corporation Annonymous (2) Autocam Corporation **Blackford** Capital Casey Cowell Char-Em Intermediate School District **Daniel Farley Davenport University** Douglas and Maria DeVos Foundation Eaton Aerospace Fremont Area Community Foundation Gary Verplank Grand Valley State University **Granger Foundation** Joe D. Pentecost Foundation John & Nancy Kennedy Lacks Enterprises Priority Health R.L. Adams Plastics, Inc. **Richard and Helen DeVos Foundation** Rockford Construction Co., Inc. Scott Pranger Susan Hascall The Hartford Inc. X-Rite, Inc. Yanfeng Global Automotive Interiors

\$5,000 - \$9,999

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\$2,500 - \$4,999

4 Front Credit Union AF Group Annonymous Aon plc AT&T Bird + Bird Studio **Bridgewater Interiors Cascade Community Foundation** Studio! C Cherette Group **Comerica Charitable Foundation Commercial Bank Coopersville Area Community Foundation** Custer, Inc. Dart Development Group David Byken David & Judy Frev Data Strategy Dean Transportation, Inc. Deloitte, LLP. Delta Dental of Michigan EJ USA, Inc. **Frey Foundation** Gerber Foundation Grand Haven Area Community Foundation Grand Rapids Community Foundation Greenville Tool & Die Gwen Sandefur Haworth, Inc. Herman Miller, Inc.

Hylant

Iceman Promotions, Inc. **Integrated Architecture** Isabella Bank & Trust Joseph Gless Charitable Trust Kim & Andy Baber Lighthouse Group Litehouse, Inc. Lowell Area Community Fund Macatawa Bank Matt & Kristy Becker Matt & Jessica Christensen Mercy Health Metro Health Hospital Midwest Construction Group Nederveld Associates Surveying Northpointe Bank Paul & Tracey Van Hoof Plunkett & Cooney PC Portland Federal Credit Union Rhoades McKee PC Rotary Club of Lansing Sloppy Duck Galley Surus LLC **TBA Credit Union** The Judson Group The Secchia Family Charitable Trust Trendway Corporation Universal Forest Products Foundation UPS Wendell & Helen Christoff West Michigan Edward Jones Foundation William & Cheryl Coderre Wolverine Worldwide Foundation

\$1,000 - \$2,499

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