

ANNUAL REPORT

2020-2021

MICHIGANGREATLAKES.JA.ORG

**Empowering kids to own
their economic success.**

Dear Friends of Junior Achievement,

On behalf of Junior Achievement of the Michigan Great Lakes, we are very proud to provide this snapshot of our 2020-2021 fiscal year. This year began with JA working hard to provide mission centric financial literacy programming to our area students despite lingering challenges related to the Covid-19 pandemic. Many of our partner schools were still limiting interactions with students as well as experiencing curriculum challenges due to remote learning and high student absences. Couple that with our corporate partners limiting volunteer opportunities due to safety precautions and you can see why we are so proud of the thousands of students we were still able to impact this past year.

Much like the economic challenges that we teach our students about in our JA curriculum, our staff has learned and has grown to not only accept the unique challenges of this time, but to increase JA's efficiency and effectiveness with each interaction and partnership. We believe that our nimbleness during these times will set us up for even greater partnership opportunities as we slowly come out of this pandemic.

One important opportunity that we've worked on this past year is our new JA Huizenga Free Enterprise Center. We are very proud to have completed phase one of our campaign and building plans. This is a testament to the commitment of our community and to the importance of JA to our students that we have been able to move forward during these unique times. We continue to work on phase two of the project which will allow us to welcome students for the 2022-23 school year. Please continue to watch our social media pages and newsletters for our exciting updates.

Finally, we are very proud of the strong financial position our organization continues to achieve. Special thanks to the many individuals, corporations and foundations who support our mission each year. We believe that there is no greater investment in our community's collective future than in our students, and we appreciate each and every one of you!

Respectfully,



Bill

William C. Coderre, III, CRFE
President & CEO
Junior Achievement of the Michigan Great Lakes



Will B. Kessel

William B. Kessel
Chairperson of the Board
President & CEO, Independent Bank

AWARDS & ENDORSEMENTS



Junior Achievement of the Michigan Great Lakes retained its Platinum Guidestar certification and for the 5th year in a row and received the Charity Navigator 4-star rating. Only 18% of charities evaluated received 5 consecutive 4-star ratings, indicating JAMGL outperforms most charities in America. JA was also the recipient of the BBB Torch Award for Ethics in the non-profit category. This award is the most prestigious honor BBB can present to organizations for their dedication to integrity and ethical business practices.

The Brandon Hall Group has honored Junior Achievement with a Bronze Award of Excellence for Best Advance for Leading Under a Crisis and recognizes JA's pivot into its "Digital First" approach. Junior Achievement is also proud to be recognized twice by LearnX Live! for innovation in educational design. JA received a Diamond Award for Best Pandemic Response and Gold for Best Learning Technology for 2021!

DIVERSITY, EQUITY & INCLUSION



58% Black, 45% White and 51% Hispanic JA Alumni say that JA programs were instrumental in their decision to pursue further education.



Six out of 10 JA alumni who grew up in low income households moved into middle and upper income brackets as adults.



60% Black, 45% Hispanic and 49% White JA Alumni say the JA program gave them confidence in new situations.

JA continues to provide access to economic opportunity for all. JA's program design and model of delivery naturally aligns with providing equal opportunity and access. Results of a study done by IPSOS released in May of 2020 shows all demographic groups of JA alumni reported that the program was a great experience, exposed them to new ways of thinking, broadened their horizons, showed them new work or career opportunities, and motivated them to succeed and learn.





NEW FACILITY UPDATE

Significant headway was made on completing Phase 1 of the JA Free Enterprise Center. Staff expected to move into the facility in August, 2021.

Located at 4090 Lake Drive SE, Grand Rapids, MI, the 35,000 square foot facility will be home to the Tom Fox Family JA BizTown®, the Karl and Susan Hascall JA Finance Park®, the Haworth JA Entrepreneurship Incubator and the JA Inspiration Lobby. It will be the only JA facility in the nation to hold all four learning lab experiences under one roof.

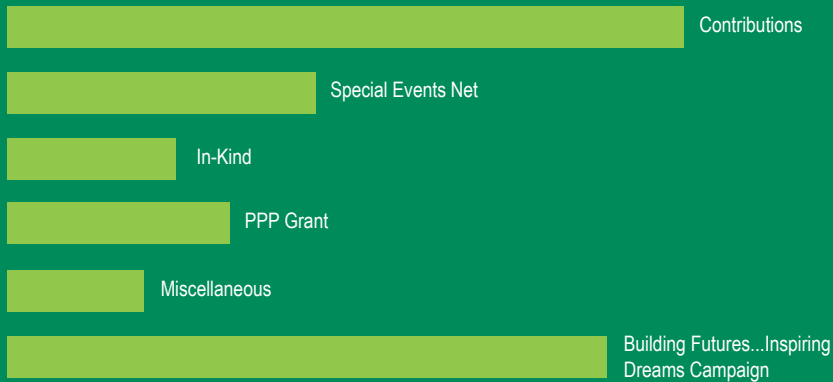
At the JA Free Enterprise Center, kids will experience things they might not have encountered in their day-to-day lives, increasing their sense of self-confidence and potential. This has never been more important than after the significant educational impact students have experienced since the beginning of the Covid-19 pandemic. The goal of this facility is to help young people get life-like experiences and hands-on learning that they may not have access to at school.

The Tom Fox Family JA BizTown® will be a fully interactive town that simulates the day-to-day functions of thriving communities. The program will help 5th and 6th graders connect what they learn in school with the real world. The Karl and Susan Hascall JA Finance Park® will deliver financial independence skills to 8th-12th grade students. Their day at JA Finance Park® will involve a randomly-assigned career and family scenario, where they then must choose options for housing, transportation, insurance, utilities, philanthropy and more to keep their budget balanced and successfully complete the experience. Those choices involve consequences, just as they do in real life. In the Haworth JA Entrepreneurship Incubator, business leaders will mentor high school students in entrepreneurial ventures. Students will develop a business plan and execute it, bringing their ideas to life. They will learn the critical components of running a successful business.

Over 20,000 students and adults are expected to visit the facility annually. As of June 30th, 2021, the campaign raised \$10,663,527, representing 82% of the \$12.9M goal.

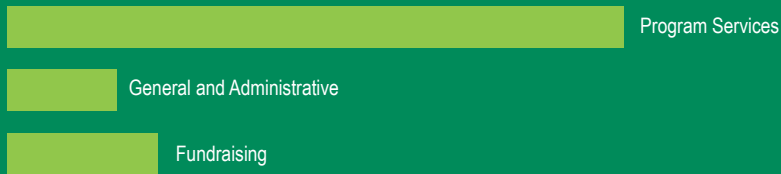
FINANCIALS

Public Support & Revenue



Contributions	\$1,431,802
Special Events Net	\$625,351
In-Kind	\$164,619
PPP Grant	\$260,789
Miscellaneous	\$92,818
Building Futures Inspiring Dreams Campaign	\$1,074,156
TOTAL PUBLIC SUPPORT & REVENUE	\$3,649,535
INVESTMENT GAIN	\$175,867
TOTAL	\$3,825,402

Expenses



Program Services	\$1,380,310
General and Administrative	\$161,406
Fundraising	\$248,164
TOTAL EXPENSES	\$1,789,880
CHANGE IN NET ASSETS	\$2,035,522



THE CHANGE MAKERS

JA OF THE MICHIGAN GREAT LAKES Executive Committee

Chairperson of the Board (2020-2021)

William B. Kessel

President & CEO, Independent Bank

Immediate Past Chairperson (2020-2021)

& Corporate Secretary

Joe Tomaszewski

Partner, Crowe LLP

Vice-Chair Free Enterprise Center

Robert T. Worthington

Chief Operating Officer, Mercantile Bank

Vice-Chair, Finance

Sarah Mezwicki

Partner, Ernst & Young

Vice-Chair, Board Development

James S. Nicholson

Sr. Vice President – CFO, Bissell Inc.

Vice-Chair, Business Hall of Fame

Robin Kleinjans-McKee

Vice President of Finance & Operations,
Open Systems Technologies, Inc.

Vice-Chair, Volunteers

Scott Fiser

Senior Vice President, Global Commercial
Banking, Bank of America

Vice-Chair, Free Enterprise Golf Invitational

Lance Erickson

Senior Vice President, Fifth Third Bank

Vice-Chair, Titan Business Challenge

Kevin Patterson

Audit Partner, BDO USA LLP

Vice-Chair, Bowling

John Maynard

Partner, KPMG US LLP

At Large Member

Noble Billingsley

Manager, Customer Service, DTE Energy

JA Mid Michigan Chairperson

Lea Ammerman

CFO, MSUFCU

JA Southwest Michigan Chairperson

Ron Foor

Community President/ Commercial
Relationship Manager, Fifth Third Bank

At Large Member

Jodi Havera

CFO, Landscape Forms

President

William C. Coderre, III, CFRE

President & CEO, JAMGL

Directors

Kim Baber

Partner, Varnum LLP

Jennifer Bowman

Deputy Director of Federal Affairs, Mich.
Dept of Talent & Economic Development

Meredith Brown

Owner & President, Kilwins Petoskey
(NSO/Petoskey Advisory Chair)

Steve Carlson

Community Leader
(Retired GE Aviation Vice President)

Rhonda DeBoer

Group HR Director, Autocam

Krista Flynn

Regional President - West TCF Bank

Scott Harris

VP, Senior Commercial Relationship Manger,
The Huntington National Bank

Jeff Harrison

VP, North American Business Group,
Haworth, Inc.

Kris Kurtz, CPA

CFO, University of Michigan Health - West

Monica King

Managing Partner & CEO, DWH, LLC

Mark Lardieri

President, CQL Inc.

Zachary Shaw Littleton

VP, JP Morgan Chase Bank

Ron Modreski

Owner, RAM Management Group

Gregg Peters

Corporate Controller, Sound Off Signal

Pamela Ries

SVP, Chief HR Officer, Spectrum Health
System

Gwen Sandefur

CEO & Founder, Loud Minds, Inc.

David Seppala

Division President, Isabella Bank
(Montcalm County Advisory Chair)

Matthew Smith

Managing Director, Deloitte LLP

Rich Sorota

Executive VP & President, Consumer Self-
Care Americas, Perrigo



Martin Stein

Managing Director, Blackford Capital LLC

Michael Stornant

*CFO, Sr. Vice President & Treasurer,
Wolverine World Wide, Inc.*

Victor Sturgis

*Tax Manager, Crowe LLP
(Associate Leadership Board Chair)*

Mike Volk

*Executive VP & Treasurer, Davenport
University*

Tim Williams

Community Leader (Retired, Stryker)

Board Member Emeritus

Scott Pranger

Community Leader

Education Advisory Council

David Faber

*Superintendent of Catholic Schools,
Diocese of Grand Rapids*

John Helmholdt

*Executive Director of Communications &
External Affairs, Grand Rapids Public Schools*

JA OF SOUTHWEST MICHIGAN

Executive Committee

Chairperson of the Board (2020-2021)

Ron Foor

*Community President/Commercial
Relationship Manager, Fifth Third Bank*

Immediate Past Chairperson of the Board,
(2015-2020) Girls' Dream Fair Chair

Jodi Havera

CFO, Landscape Forms Inc.

Secretary/Treasurer

Nancy Turtle

*Kalamazoo Community Bank President,
Mercantile Bank*

At Large Member

Tim Williams

*Community Leader
(Retired Stryker/Vice President)*

President & CEO

William Coderre, III, CRFE

JA of the MI Great Lakes, Inc.

Directors

Bowl-A-Thon Chair

Nick Carbary, Accountant, Mol-Son, LLC

Deb Dingwall, Consultant, Kellogg Corp.

Daniel Doerr, Senior VP - Complex Manager,
Wells Fargo

Golf Scramble Chair

Jeff Hoerle, Director, Sales & Client Services,
Priority Health

Kristi Kelly, Senior Mgr., Stryker Corporation

Aaron Klamer, Business Development
Coordinator, CTS Telecom

Marcus Kole, Commercial Banker, First
National Bank

Johanna Nabozny, Assistant VP, Old
National Bank

Nikki Romence, Assistant VP, Bronson
Health

Tyler Sheerer, VP-Finance/CFO, Fabri-Kal
Corporation

JA OF MID MICHIGAN

Executive Committee

Chairperson of the Board (20-21)

Lea Ammerman

COO, MSUFUCU

Vice-Chair, Board Development & Chair Elect
Interim Chair 202 JA Capital City Golf Classic

Steve Oppor

*Partner/VP of New Business Development,
Wieland*

Vice-Chair, Volunteers

Craig Bull

*VP, Commercial Banking, Independent Bank
(Past Chairperson 2015-2017)*

Vice-Chair, JA Bowling for Financial Literacy

Robyn Heron

SVP of Marketing, PFCU

Vice-Chair, 2021 JA Capital City Golf Classic

John McGraw

*Director of Develop., River Caddis
Development*

Vice-Chair, Girls' Dream Fair

Trisha Warner

VP, Treasury Dept. Mng., Commercial Bank

Executive Committee Member at Large

Terri Lentz

Community Leader



THE CHANGE MAKERS

JA OF MID MICHIGAN Directors

Jennifer Bowman, Deputy
Director of Federal Affairs, MI
Dept. of Talent & Economic
Development

Michael Debri, Lansing
Community President, Business
Banking Relationship Mng.,
Huntington Bank

Dan Lovejoy, Director, Sales &
Account Mgmt., Delta Dental of
Michigan

Chair, JA Starmakers Breakfast
Amy McNamara, VP, Mercantile
Bank

Luan Nguyen, Dispositions
Relationship Mng., Cinnaire

Mike Pike, President, Auto-
Owners Insurance Company

Chris Schueller, Assistant VP.,
PNC Bank

Brycen Sorber, Field Training &
Development Specialist, Two Men
and a Truck

Melanie Squires, VP, First
National Bank of Michigan

Patrick Sustrich, Director, Retail
Healthcare, Sparrow Health
System

President & CEO
William Coderre, III, CRFE
JA of the MI Great Lakes, Inc.

JA OF NORTHERN MICHIGAN Executive Committee

Chairperson
Meredith Brown, Owner and
President, Kilwins Petoskey

Michelle Harrington, Petoskey
News Review

Sarah Bek, City of Petoskey

Joe Daly, Citizens National Bank

Suzanne Coveyou, Resort
Township

Tory Thrush, CharEM ISD
College

Nancy Lindsay, Citizens National
Bank

Sandra Kroll, Huntington Bank

Carmille Major, State Bank

Dawn Bonar, Awaken Credit
Union

JA OF NORTHWEST MICHIGAN Executive Committee

Marie Charbonneau, AVP of
Branches, MSUFUCU

Karen Page, AVP Community
Business Banker, Independent
Bank

Jen Seman, Director of Sales &
Client Services, Priority Health

Missy Summers, Chief Rural
Expansion Officer, Junior
Achievement

Montcalm County Advisory Board

Michelle Blaszczyński

Amanda Butler

Amy Homich

Joe Howard

Barb Kain

Jessica Korson

Jayne Kosal

Andrea Leslie

Collin McLean

Michael Rausch

Rob Russell

Dave Seppala

Melissa Summers

Stacy Young

Newaygo County Advisory Board

Julie Burrell

Liz Mansfield

Chad Marr

Nicholas Strait

Jazmin Vanderwall

Dan Wheat

Kerri Wiseman

Allegan County Advisory Board

William Brown

Penny Bursma

Gregory King

Erin Kozminske

Tracy Nowaczyk

Tim Perrigo

Steve Ramus

Melissa Summers

Associate Leadership Board

Jay Begrow

Katrina Begrow

Jeremy Cosby

Morgan Dailey

Heather DeLaLuz CPA

Ron Erway

Nicholas Espinoza

Brianne Frucci-Tucker

DeAndre' Harris

Brad Lundvick

Missy Summers

Christine Stevens

Victor Sturgis

Vincent Sturgis

Martin Veliz

Russ Waligorski

Zach Wiersma



Total Service Area
Headquartered in Grand Rapids, MI

Junior Achievement of the Michigan Great Lakes Offices

Junior Achievement of the Michigan Great Lakes
4090 Lake Drive SE, Grand Rapids, MI 49546

Junior Achievement of Southwest Michigan
2775 W. Dickman Rd., Suite C, Battle Creek, MI 49037

Junior Achievement of Mid Michigan
600 West St. Joseph, Suite 2G, Lansing, MI 48933

Junior Achievement of Northwest Michigan
PO Box 1928, Traverse City, MI 49684

Junior Achievement of Northern Michigan
PO Box 582, Petoskey, MI 49770



K-12 STUDENT PROGRAMS IN FINANCIAL LITERACY, ENTREPRENEURSHIP AND WORK READINESS

2020-2021 JA GIVING CHAMPIONS



Anonymous



BANK OF AMERICA



Wendell Christoff

Casey Cowell



Dan Farley



For the life of your business.



Edward J. Frey JA Fund at GRFC



Susan Hascall
In Loving Memory of
her husband Karl

HAWORTH



Welcome.



JPMORGAN CHASE & Co.

John & Nancy
Kennedy Foundation



Kent County
COVID Fund



Thomas F. & Gloria J.
Olin & Peter & Susan
Ordway Fund at BCCF



Scott Pranger



Gary & Vicki
Verplank Fund

