



**Junior
Achievement™**
of the Michigan Great Lakes

Creating Access to Opportunity- Filled Futures.

2024-2025
ANNUAL REPORT





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Dear Friends of Junior Achievement,

We are so happy to once again share with you, our supporters, the incredible things happening at Junior Achievement of the Michigan Great Lakes! The 2024-25 year brought many opportunities for continued growth and development within our organization, including the opening of two new physical offices in previously underserved areas.

The Traverse City office, located in the heart of downtown, serves 14 counties in northwest Michigan and is supported by three new staff members who spent last year making connections throughout the community. This resulted in a 16% growth in students impacted in the region and a 49% increase in the number of contact hours in which students received JA programming. We also opened our first-ever office in the Upper Peninsula. While we previously supported teachers and students in that region remotely, having the new office and staff in Ishpeming, and a team member in Sault Saint Marie, has led to even stronger school partnerships there. This resulted in an impressive 89% increase in both student reach and contact hours.

Our success, however, wasn't limited to our northern regions. We also expanded our staff in our Grand Rapids, Lansing, and Battle Creek/Kalamazoo offices, which led to increases in our student reach in each of those areas. We continue to provide students with meaningful classroom experiences, along with events that provide students with real-world business scenarios around entrepreneurship, business acumen and STEM learning. This is a distinction that truly sets us apart from other education solution providers.

Finally, our experiential learning center has been bustling with activity thanks to more and more school partnerships. An increasing number of area high schools utilized our JA Finance Park Advanced learning experience to fulfill the Michigan personal finance graduation requirement. Following our pilot in the spring of 2024, we saw a 71% increase in both the number of students served as well as in hours impacted for that program.

We are also proud to have created another important inclusive experience by modifying programs to serve the deaf and hard of hearing, the blind and visually impaired, and students whose primary language is not English demonstrating our commitment to ALL students.

And while this success in outreach is exciting, it couldn't happen without the support of our contributors. A phrase often heard in our office is, "no money no mission." As we shared our message of impact and change, our supporters responded generously which gave us the flexibility and resources to work in partnership with so many West Michigan schools. As you read this report, we hope you will take the time to recognize our many supporters whether they are financial donors, volunteers who give of their time and talents, or our in-kind partners. We couldn't continue to grow and change the landscape of the educational horizon without you. And for that we are truly grateful!



William C. Coderre, III, CFRE

President and CEO

Junior Achievement of the Michigan Great Lakes



Jodi Havera

Chairperson,

Junior Achievement of the Michigan Great Lakes

CFO, Landscape Forms



Sarah Mezwicki

Chairperson-Elect,

Junior Achievement of the Michigan Great Lakes

Partner, Ernst & Young

**Thank you to the 2024-2025
JA EXECUTIVE GIVING CHAMPIONS**



**KRIAG & MARY
KLYNSTRA**



OUR VISION

Junior Achievement envisions a world where young people have the skill set and mindset to build thriving communities.



OUR MISSION

Junior Achievement inspires and prepares young people to succeed in a global economy. We do this by providing K-12 programs based on financial literacy, entrepreneurship and work readiness.



OUR BELIEF

We believe in the boundless possibility of young people. We do this by bringing our volunteers who role model leadership in our community to help students discover what's possible in their own lives.



PROGRAM REACH

Junior Achievement's unique delivery system provides the training, materials, and support necessary to accelerate economic mobility and opportunity for student success. Students who participate in JA programs demonstrate a significant understanding of economics and business concepts.





51,972 STUDENTS

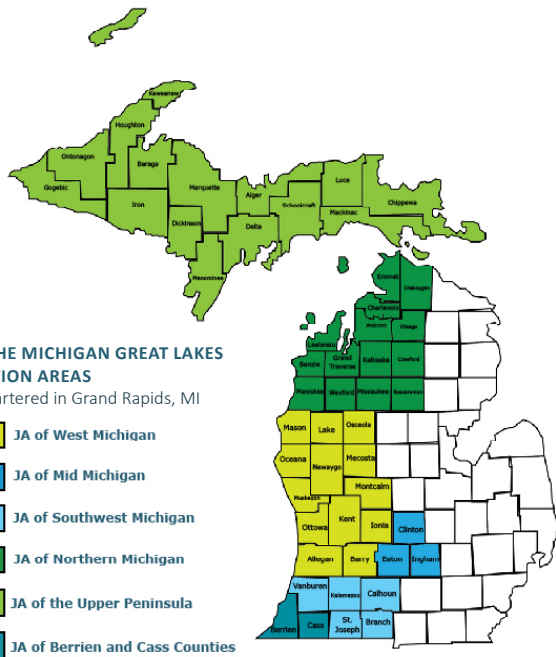
JA's proven lessons in financial literacy, career readiness, and entrepreneurship have allowed us to serve almost 52,000 students across 52 counties. This is a 10% increase in students served from 2023-2024.

1,963 VOLUNTEERS

Our mission would not be possible without the support of our local community. We are thankful for every single volunteer who served in the classroom and at our facility to ensure kids get equitable access to JA programs.

342,467 CONTACT HOURS

JA saw a 27% increase in contact hours from last year, helping young people discover what's possible in their lives. We show students how to invest in their future, gain a better understanding of how the world works, and to pursue their dreams.



JA PROGRAMS HELP HIGH SCHOOL STUDENTS MEET THEIR GRADUATION REQUIREMENT

This past year JA received funding from the Michigan Department of Education (MDE) to support schools in the region with programming that fulfills Michigan's personal finance graduation requirement for high school students.

JA offers three programs that meet the requirements outlined by the MDE. Thanks to this funding, Junior Achievement of the Michigan Great Lakes saw a 50% increase in students taught by these programs. Specific engagement increases for each program are as follows:

JA Finance Park Advanced - 70%

JA Financial Literacy - 60%

JA Personal Finance - 4%

Junior Achievement of the Michigan Great Lakes Area Offices

HUIZENGA FAMILY JA FREE ENTERPRISE CENTER

Junior Achievement of the Michigan Great Lakes

4090 Lake Drive SE, Grand Rapids, MI 49546

Junior Achievement of Southwest Michigan

2785 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 the Upper Peninsula

910 US 41, Ishpeming, MI 49849

Junior Achievement of Northern Michigan

310 W Front St., Suite 100, Traverse City, MI 49684

Junior Achievement of Berrien and Cass Counties (Added 7-1-25)



Ribbon Cutting!

TOM FOX FAMILY



JA BizTown®

Junior Achievement of the Michigan Great Lakes celebrated the opening of the Grand Rapids Community College and 91.3 WCSG storefronts in the Tom Fox Family JA BizTown this past year!

The Tom Fox Family JA BizTown is a fully interactive town that simulates the day-to-day functions of a thriving community. 5th and 6th grade students become both employees and consumers, responsible for running businesses, managing money, fundraising, advertising, voting, and more!

KARL AND SUSAN HASCALL



JA Finance Park®

Junior Achievement of the Michigan Great Lakes celebrated the opening of the Gentex storefront in the Karl & Susan Hascall JA Finance Park this past fall!

The Karl & Susan Hascall JA Finance Park is a fully interactive simulation for personal finance planning and career exploration. High school students learn to make decisions related to income, expenses, savings, and credit and then get to see the effects those decisions can have in real life.





JUNIOR ACHIEVEMENT BOARD THE CHANGE MAKERS

JA OF THE MICHIGAN GREAT LAKES EXECUTIVE COMMITTEE

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Jodi Havera
CFO, Landscape Forms

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Partner, Ernst & Young

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VICE CHAIR, FREE ENTERPRISE GOLF INVITATIONAL

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SVP, Fifth Third Bank





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Isadora Godley

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Matt Jackson

Partner, Client Success, Lambert by LLYC

Natalia Kovack

President, The Economic Club of Grand Rapids

Robin Kleinjans-McKee

CFO & COO, Vervint

Kris Kurtz

Community Leader

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Charles Lepper, PhD

President, Grand Rapids Community College

CHAIR, GOLF SCRAMBLE

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Managing Director, Oxford Financial Group

Alison Mast

President, West Michigan Northern Trust

Celeste McIntyre

SVP & Corp. Controller, Corewell Health

Ron Modreski

Owner, RAM Management Group

Mike Mrasz

President, Real Estate Dev., Rockford Construction

Kevin Muntter

Managing Partner, BDO

Julie Nass

VP Human Resources, Aspen Surgical

Steve Oppen

Partner, VP, Wieland

CHAIR, JA GIRLS' DREAM FAIR

Stacy Paul

CEO, Array of Engineers

David Quade

President, Horizon Bank Michigan

Joyce Chan Russell

Community Leader, Retired SVP, Government Markets, Priority Health

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Community Leader, Retired President & CEO of Upper Peninsula Healthcare Plan

Matthew Smith

Managing Director, Deloitte LLP

Jon Snead

SVP, Business Consultant, Lockton Companies

Martin Stein

Managing Director, Blackford Capital LLC

Victor Sturgis

Director of Strategic Partnerships, First Rule

Craig Sutherland

VP, Enterprise Relationship Specialist, Bank of America

Tim Williams

Community Leader, Retired Stryker

JA of the Michigan Great Lakes believes Junior Achievement is best when local. Supporting this philosophy are the following JA Advisory Boards:

JA OF SOUTHWEST MICHIGAN

JA OF MID MICHIGAN

JA OF NORTHERN MICHIGAN

JA OF THE UPPER PENINSULA

JA OF BERRIEN AND CASS COUNTIES

MONTCALM COUNTY ADVISORY BOARD

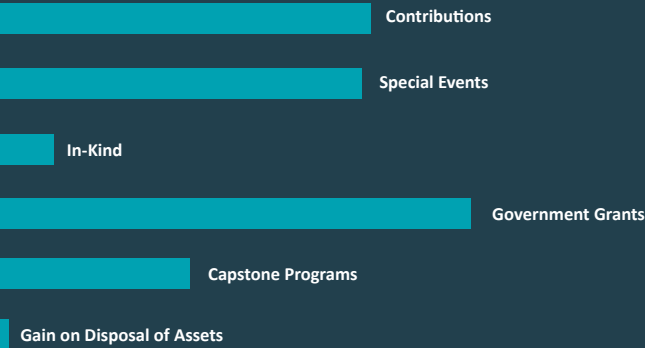
NEWAYGO COUNTY ADVISORY BOARD

ALLEGAN COUNTY ADVISORY BOARD

ASSOCIATE LEADERSHIP BOARD

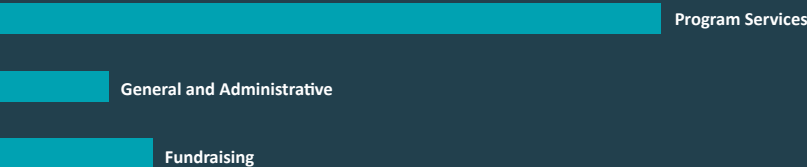
FINANCIALS

Public Support & Revenue



| | |
|----------------------------|--------------------|
| Contributions | \$1,283,680 |
| Special Events | \$1,198,620 |
| In-Kind | \$56,302 |
| Government Grants | \$2,039,953 |
| Capstone Programs | \$180,218 |
| Gain on Disposal of Assets | \$225 |
| Total Public Support | \$4,758,998 |
| Investment Gain + Income | \$506,089 |
| Total Revenue | \$5,265,087 |

Expenses



| | |
|-----------------------------|--------------------|
| Program Services | \$3,733,598 |
| General and Administrative | \$411,832 |
| Fundraising | \$569,202 |
| Total Expenses | \$4,714,632 |
| Change in Net Assets | \$550,455 |





Thank you to the 2024-2025 **JA EXECUTIVE GIVING CHAMPIONS**

Executive Giving Champions are organizations and individuals who have committed a \$100,000+ donation to advancing equitable access to Junior Achievement programs to our local schools.



JACKSON®

**KRIAG & MARY
KLYNSTRA**



SpartanNash.
THE FOOD SOLUTIONS COMPANY



**TACO BELL
FOUNDATION.**

Thank you to the 2024-2025 **JA PREMIER GIVING CHAMPIONS**

Premier Giving Champions are organizations and individuals who have committed a \$50,000+ donation to advancing equitable access to Junior Achievement programs to our local schools.



Northpointe Bank®



Thank you to the 2024-2025 **JA GRAND GIVING CHAMPIONS**

Grand Giving Champions are organizations and individuals who have committed a \$25,000+ donation to advancing equitable access to Junior Achievement programs to our local schools.





Thank you to the 2024-2025 **JA GIVING CHAMPIONS**

Giving Champions are organizations and individuals who have committed a \$10,000+ donation to advancing equitable access to Junior Achievement programs to our local schools.



Thank you to the 2023-2024 **JA VOLUNTEER CHAMPIONS**



Thank you to the 2023-2024 **JA IN-KIND CHAMPIONS**





Junior AchievementTM

of the Michigan Great Lakes

BECOME A VOLUNTEER - DONATE - REQUEST CURRICULUM



MICHIGANGREATLAKES.JA.ORG