2018-2019

Celebrating 100 years!



www.westmichigan.ja.org

IMPACT AT A GLANCE

50

COUNTIES

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ACHIEVEMENT



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JA USA Star Award



* These are the highest honors awarded to nonprofit organizations for transparency and accountability.

The state

PRUDENTIAL

Chairman's Challenge Global

Education Winner

26 Scholarships awarded

CAN

Volunteers

ONE ORGANIZATION DEDICATED TO EMPOWERING THE FUTURE OF MICHIGAN.



Dear Friends,

IMPACT! Such a small word, but one that encapsulates our mission and our drive every day at Junior Achievement of the Michigan Great Lakes (JAMGL). But what is *impact*? We often talk about the number of students we serve and the number of volunteers who have interacted with those students, but the real impact is in the lives we are able to change. JAMGL offers financial empowerment to students, fostering confidence, knowledge and determination for youth to thrive - building a better future for themselves and their communities.

This summary of our year shows the hard work and collaboration of staff, board members, volunteers, donors, schools, administration, teachers and students. And while the numbers are important to highlight, we would like to call attention to the important work that has been accomplished and continues to be done related to growth in area, student numbers and in programming.

In 2018 - 2019, we increased our reach by over 5,000 students, we were in 51 new schools and utilized 60 new volunteers. These increases allowed us to provide an additional 28,000+ instructional hours throughout the region. But what does that mean from a student perspective? For high school student Nicholas Meschke it means...

"Being involved with Junior Achievement in high school was an incredible experience. Not only was it fun and enjoyable, but I also learned many concepts and gained experience about running a business. I also completed and won a scholarship in one of Junior Achievement's competitions! They not only helped prepare me for business college, but for the business world as well. Thanks to JA I have a head start on my career!"

One of our on-going initiatives that began this year was to bring this life changing experience to new areas within our geography through our rural expansion program. We have worked to expand our programming in our existing

outreach communities as well as to develop sustainable JA experiences in new rural areas. In each of these areas, we have seen meaningful engagement and partnership from corporations, schools, volunteers and community-based organizations. We look to continue this progress through the continued growth in these areas and in the continued expansion into new rural areas.

Finally, we are proud to have made significant advancement in the planning and fundraising for the first JA Free Enterprise Center in West Michigan, which will bring three new experiential learning labs to kids in the region. By June 30, 2019, we were approximately 50% of the way to the "Building Futures...Inspiring Dreams" campaign goals. We are excited to see the progress we can make in the coming fiscal year! What better chance to impact a child than to provide them with such an impactful experiential opportunity?

We hope that you are impacted by what you read and learn in this publication about the important work that we are doing and are inspired to work alongside us in the future as we work to change the lives of kids and our communities!

Respectfully,

Joseph M. Jomosunte

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

William C. Colerre III William C. Coderre, III, CRFE President & CEO JA of the Michigan great Lakes





Priority Health supports Junior Achievement because they align with our mission to inspire hope. By providing young people with the knowledge and skills they need to be successful in our global economy and local community, they are inspiring hope in our youth to own their economic success and make an impact on our future. Priority health is especially proud to support the Titan Business Challenge, which embodies our core values of collaboration, curiosity and courage as students work as a team and compete to establish their own successful business. We're happy to partner with an organization that is building tomorrow's workforce through shared values and beliefs. - Marti Lolli is CMO and Sr VP of Consumer and Government Markets for Priority Health. She serves on the JA Board of Directors and is the Vice Chair of the Marketing Committee.



Crowe supports *JA* because of its mission: "...to inspire and prepare young people to succeed in a global economy." It is a part of Crowe's core values as an organization to invest time, energy and resources in the communities we serve. Who better to make that investment in than the young people of our society? With the return being their future success, both personally and as part of the broader global community in which we all live. We highly value the long-standing relationship with the JAMGL chapter and the people who work tirelessly to achieve that mission. - Victor Sturgis is a CPA for Crowe and serves on the JA Board of Directors. Victor also serves as the Chair of JA's Associate Leadership Board and is a long time JA volunteer.



Spectrum Health is grateful for our partnership with Junior Achievement - a relationship that spans decades. We work together to inspire, empower and build self-efficacy in youth. Our employees play an important role as they have been involved in nearly 500 Junior Achievement programs and impacted the lives of more than 10,000 youth. Each year, we collaborate on the JA Girl's Dream Fair; a STEM experience, where 300 local seventh and eighth grade girls are introduced to female mentors who work in STEM-related fields. Our relationship with Junior Achievement is a terrific example of the power of partnerships as we come together to prepare the talent of tomorrow. - Gwen Sandefur is Chief Care Transformation Officer for Spectrum Health and President of Spectrum Health Hospital Group. She serves on the JA Board of Directors as well as being a keynote speaker for the JA Girl's Dream Fair.



BDO supports JA financially and with volunteer hours because empowering young people to own their economic success by helping them become financially literate is perfectly in-line with how BDO wants to give back to the West Michigan community! - Kevin Patterson is an audit Partner for BDO. He serves on the JA Board of Directors and is the Vice Chair of the JA Titan Business Challenge Committee. Kevin is a long time JA volunteer.



CELEBRATING CENTENNIAL

During the course of the past 100 years, JA has evolved from a regional organization that teaches teens how to start a business, into a multinational organization reaching more than 10 million k-12 students in 100 countries with programs that increase self efficacy by promoting entrepreneurship, career and work readiness and financial literacy. In the United States, JA reaches nearly 5 million students every year!



100 YEARS. 100% READY.



FROM CONCEPT TO LAUNCH!

JA PITCH DAY

JA Pitch Day is a one-day competition where qualified student teams who participated in a JA Company Program from the Michigan Great Lakes region pitch their business plans to local entrepreneurs and business professionals. These select students have worked diligently alongside their peers, dedicated volunteers and educators from an entire semester to ensure they successfully transformed a need within their community into a product or service. JA Pitch Day is more than a competition; it is the beginning of a journey to student success by enhancing their understanding of business, marketing and sales concepts.



Team "Eatibles on the Go" from Innovation Central, pitching their business to judges. They won Best Student Expo!



Team "Eckin Granite" from Kelloggsville High School won both JA Company of the Year and Best Pitch!

JA COMPANY PROGRAM

The JA Company Program unlocks the innate ability in students to solve a problem by filling a need or want within their community through an entrepreneurial initiative.



A qualified volunteer from the community meets with the students over the course of 13 weeks to introduce the key elements involved in organizing and operating a business and empowering them to address the communities' needs through their product or service.



NEW STUDENT ENTREPRENEURS COMPLETED THE JA COMPANY PROGRAM

ELEMENTARY SCHOOL HIGHLIGHTS



"I learned that there can be visible money and invisible money. Invisible money is like a credit card and debit cards. I like the videos and the characters, especially when they sing." - Kelis, 3rd Grade Student

MIDDLE AND HIGH SCHOOL HIGHLIGHTS



14,619 STUDENTS EXPOSED TO MANY NEW CAREERS AT JA REVERSE JOB SHADOWS



945 STUDENTS LEARNED ABOUT CREDIT SCORES AND ITS IMPORTANT IMPACT ON THEIR FUTURE FINANCIAL SUCCESS IN THE JA PERSONAL FINANCE PROGRAM

26,771 MIDDLE AND HIGH SCHOOL STUDENTS IMPACTED THIS YEAR!

"When I first started Junior Achievement, I knew that the experience was going to leave a mark on me. It was different from other work we had done in school, and I enjoyed the idea of it being much more hands-on and creative. It gave me the opportunity to show my skills and learn more about myself as a person. Come to find out, I now consider myself to be an excellent leader - and many others seem to support me in that statement!

- JA Company Program Alumni

THE BOARD OF DIRECTORS

Executive Committee

Chairperson of the Board (2017 -2019) Joe Tomaszewski, Partner, Crowe LLP

Immediate Past Chairperson & Vice-Chair Capstone (2017-2019) Robert T.Worthington, Chief Operating Officer, Mercantile Bank

Vice-Chair, Finance & Chairperson Elect William B. (Brad) Kessel, President & CEO, Independent Bank

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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, SeniorVice President, Fifth Third Bank

Vice-Chair, Marketing Marti Lolli, CMO & SrVP Consumer & Government Markets, Priority Health

Vice-Chair, Titan Business Challenge Kim Baber, Partner, Varnum, LLP

Corporate Secretary Sarah Mezwicki, Partner, Ernst & Young

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

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Chairperson JASWM Jodi Havera, Chief Financial Officer, Landscape Forms

At Large Member MikeVolk, ExecutiveVP Finance/CFO & Treasurer, Davenport University

At Large Member Noble Billingsley, Director of Gas Operations, DTE Energy

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

Directors

Matthew Becker, CPA/Managing Partner, BDO, LLP Past Chairperson 2015-2017

Dave Bell, CFO & Treasurer, EQI, Ltd.

James G. Bos, CPSM, Vice President, Yanfeng Automotive Interiors

Jennifer Bowman, Deputy Director of Federal Affairs Michigan Department of Talent & Economic Development, **MSHDA**

Meredith Brown, Owner & President, Kilwins Petoskey NSO/Petoskey Advisory Chair

Steve Carlson, Community Leader, (Retired GE Electric Aviation Vice President)

Rhonda DeBoer, Group Human Resource Director, Autocam

Krista Flynn, Regional President-West, Chemical Bank

Ronald Floor, Community Pres/ Commercial Relationship Manager, Fifth Third Bank

J. Todd James, Vice President Global Sales, Haworth



THE BOARD OF DIRECTORS

Monica King, Managing Partner & CEO. DWH, LLC JA Pitch Competition Chair

Mark Lardieri, President, COL Technology & JA Girls' Dream Fair Chair

Zachary Shaw Littleton, Vice President, JPMorgan Chase Bank

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 Officer, Greenville Tool & Die

Robert Phelps, Director, Deloitte LLP

Gwen G Sandefur, President, Spectrum Health Group

David Seppala, Division President, Isabella Bank Montcalm County Advisory Chair

Matthew D. Smith, Managing Director, Deloitte

Rich Sorota, President & CEO, Ranir

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

Mac Waldorf, Chief Business Officer, Gull Lake Marine

Tim Williams, Community Leader, (*Retired Stryker*)

Vincent Sturgis, Grand Rapids Public Schools



Board Member Emeritus Scott Pranger, Community Leader

Education Advisory Council

David Faber, Diocese of Grand Rapids

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

Associate Leadership Board

Chairperson of the Board Victor Sturgis, Crowe Horwath

Morgan Churchwell, Aquinas College

Heather De La Luz. BDO

Insurance

Schools

"Going through the JA Titan simulation really made me go back and reconsider what I wanted to do. The activity made me realize that a career in business and accounting is a real possibility for me that I would enjoy." JA Titan Student

Superintendent of Catholic Schools,

Nicholas Espinoza, Merrill Lynch

Brianne Frucci Tucker, Farmers

Gregg Hampshire, Junior Achievement of the Michigan Great Lakes

Brad Lundvick, Grand Rapids Public

Molly Phan, Lake Michigan Credit Union

Christine Stevens, Chemical Bank

Missy Summers, Junior Achievement of the Michigan Great Lakes

Krystinah Tarasevic, GVD Supply Company

Martin Veliz, Huntington Bank

Russ Waligorski, MSU Federal Credit Union

Jeff Wheeler, 85 West

Zach Wiersma, Charter Capital Partners



SCHOOL DISTRICTS SERVED

Harper Creek Community

Allegan Area Educational Service Agency Allegan Public Schools Allendale Public Schools Battle Creek Area Catholic Schools Battle Creek Public School District Beaver Island Community Schools Belding Area Schools Bellaire Public Schools Bellevue Community Schools Boyne City Public Schools Cadillac Area Public Schools Caledonia Community Schools Catholic Diocese Kalamazoo Charlotte Public Schools Cheboygan Area Schools Christian Schools International Climax-Scotts Community School District Comstock Park Public Schools Comstock Public School District

Coopersville Area Public Schools Dewitt Public Schools Diocese of Gaylord Diocese of Grand Rapids Diocese of Lansing East Grand Rapids Public Schools Eaton Rapids Public Schools Escanaba Area Public Schools Ferris State University Forest Hills Public Schools Fruitport Community Schools Galesburg-Augusta Community Schools

Gaylord Community Schools Godwin Heights Public Schools Governor John Engler Center for Charter Schools Grand Haven Public Schools Grand Ledge Public Schools Grand Rapids Public Schools Grandville Public Schools Greenville Public Schools Gull Lake Community School District Hamilton Community Schools Harbor Springs Public Schools

Schools Hart Public School District Haslett Public Schools Holland Public Schools Holt Public Schools Holton Public Schools Hopkins Public Schools Hudsonville Public Schools Inland Lakes Schools Ionia Public Schools Jenison Public Schools Kalamazoo Public Schools Kalkaska Public Schools Kelloggsville Public Schools Kenowa Hills Public Schools Kent City Community Schools Kentwood Public Schools **Kingsley Area Schools** Lake City Area Schools Lakeview Community Schools Lakeview School District Lakewood Public Schools Lansing School District Lowell Area Schools Mancelona Public Schools Mar Lee School District Marshall Public School Distrist Mason Public Schools Mattawan Consolidated School District Mona Shores Public Schools Munising Public Schools Muskegon Public Schools Newaygo Public Schools NorthPointe Christian Schools Northview Public Schools Okemos Public Schools **Olivet Community Schools** Oneida Township School District 3 Otsego Public Schools Oneida Township School District 3 Onekama Consolidated



Ottawa Area Intermediate School District Parchment School District Pellston Public Schools Pennfield School District Petoskey Public Schools Portage Public School District Portland Public Schools Rockford Public Schools Saranac Community Schools Schoolcraft Community School District South Haven Public School District Sparta Area Schools Spring Lake Public Schools Thornapple Kellogg Schools Three Rivers Community School District Traverse Bay Area ISD Traverse City Area Public Schools Van Buren Interm Sch Dist Vicksburg Community Schools Wayland Union Schools Webberville Community Schools West Ottawa Public Schools White Cloud Public Schools Wyoming Public Schools Zeeland Public Schools



School District

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FINANCIALS

2018 - 2019 REVENUE



Public Support & Revenue	
Contributions Special Events Net In-Kind Misc.	\$1,095,389 \$760,721 \$126,740 \$104,761
Subtotal Revenue	\$2,087,611
Building Futures Inspiring Dreams-Campaign Loss on sale of assets	\$1,733,656 (5,548)
Investment Income Unrealized Gain (Loss)	\$114,109 (12,752)

Total Public Support & \$3,917,076 Revenue

2018 - 2019 EXPENSES



Expenses Program Services Program Licenses	\$1,592,649 \$57,522
Total Program	\$1,650,171
General & Administrative General Fundraising	\$187,699 \$129,666
Building Futures Inspiring Dreams Campaign Fundraising	\$104,865
Total Expenses	\$2,072,401

2018 - 2019 CONTRIBUTORS \$1000+

\$50,000+

Huntington Bank and Foundation Jackson National Life Insurance and Foundation

\$20,000 - \$49,999

Achievement Foundation Auto-Owners Insurance BDO USA. LLP Betz Industries Chemical Bank Crowe Foundation and Crowe LLP DTE Energy DTE Energy Foundation Edward J. Frey Junior Achievement Fund at GRCF EQI Grand Rapids Public Library Greenville Area Community Foundation Independent Bank Irving S. Gilmore Foundation Jandernoa Foundation JP Morgan Chase and Foundation Meijer Inc. Mercantile Bank of Michigan Priority Health Spectrum Health Wells Fargo Wolverine Worldwide Foundation

\$10,000 - \$19,999

Adient Foundation Altria Client Services LLC Anonymous Bank of America Charitable Foundation **BISSELL Homecare, Inc.** Blackford Capital CEEDS Char-Em Intermediate School District Casey Cowell Cronin Foundation Davenport University Delta Dental of Michigan Doug and Maria DeVos Foundation

Eaton Corporation Daniel Farley Fremont Area Community Foundation Gary and Viki Verplank Fund GHCF Granger Foundation Susan Hascall Joe D. Pentecost Foundation John & Rosemary Brown Family Foundation John and Nancy Kennedy Lacks Enterprises Michigan State University Federal Credit Union Old National Bank and Foundation Thomas F. and Gloria J. Olin Peter and Susan Ordway Fun Perrigo Company Foundation Scott Pranger R.L. Adams Plastics, Inc. Richard and Helen DeVos Foundation United Way of Northwest Michigan X-Rite, Inc.

\$5.000 - \$9.999

AF Group Anonymous Anonymous Dick and Linda Antonini Bluewater Technologies Bouma Corporation Dan and Kathy Casey Wendell and Helen Christoff Comerica Bank Connan Inc. Tony Dowling Eastern Shipping Worldwide Enbridge Erhardt Construction Feldpausch Foundation Fifth Third Bank Thomas and Mickie Fox General Motors Company **Gentex** Corporation

Bank of America Corporation Battle Creek Community Foundation

Economic Club of Grand Rapids

Grand Haven Area Community Foundation Grand Traverse Band Economic Development Corp. Harold & Grace Upjohn Foundation Doug and Jodi Havera Howard Miller Company J.C. and Tammy Huizenga Keller Foundation Kestra Financial, Inc. Kraig and Mary Klynstra Kohl's Department Store KPMG LLP Kreis, Enderle, Hudgins, & Borsos, P Landscape Forms Inc. Wesley and Robin Lentz Lion Rock Charitable Trust Litehouse, Inc. MLive Media Group MSHDA Peter C. & Emajean Cook Foundation Pioneer Construction Elsa Prince Broekhuizen Ranir Corporation Rapidparts, Inc. Rockford Construction Co., Inc. Shape Corporation Smith Haughey Rice & Roegge, P.C. State Farm Insurance Stryker Corporation Sunshine Toyota Techsmith Ten Talents Foundation The Guido A. and Elizabeth H. Binda Foundation The Les and Anne Biederman Foundation, Inc. Toyota Foundation United Bank of Michigan Varnum LLP West Michigan Edward Jones Foundation Zhang Financial

2018 - 2019 CONTRIBUTORS \$1,000+

\$2.500 - \$4.999

Aon plc AT&T Autocam Corporation Andy and Kim Baber Matt and Kristy Becker Building Owners & Managers Assoc. of Mid-Michigan, Inc. Cascade Community Foundation Celebration Cinema Cherette Group Comerica Charitable Foundation Culligan Water Conditioning Daily Deals Food Outlet Dart Development Group Dean Transportation, Inc. Deloitte I I P Douglas J Salon DWH Frey Foundation Gerber Foundation Gordon Food Service. Inc. Greenville Tool & Die Herman Miller Cares Horizon Bank, N.A. Humphrey Products LaFleur and Godfrey LLC Macatawa Bank Marla Must Northeast Michigan Council of Governments PADNOS PFCU Pfizer Plante Moran Gwen Sandefur Spectrum Health Foundation The Wiser Financial Group Paul and Tracey Van Hoof Vicksburg Foundation Wells Fargo Advisors Wieland

\$1,000 - \$2,499 633 Group Nick Adamy

Advantage Benefits Group African Safari Wildlife Park AIS Construction Equipment Corp. Albemarle Corporation American Plumbing Art and Mary Schmuckal Family Foundation Baldwin Heights PTO Mark Barnum Battle Creek Chapter of Credit Unions BDO USA Center for Information Management Beene Garter, LLP Behler-Young Company W. Noble Billingsley II BlueOx Credit Union Blueway Financial Partners of Raymond James Bradford Company Jim and Donna Brooks C2Ds, Inc. CCG Management Charles River Cherryl and Electric Cooperative Citizens National Bank City of Norton Shores James Clark Clean Team Climax Rotary Club Coach Road Capitol William and Cheryl Coderre Colliers International

Commercial Bank Community Shores Bank Coopersville Area Community Foundation Country Club of Lansing CQL Incorporated Crown Motors Crystal Mountain Resort CTS Telecom Inc. Custer Inc. Custom Profile Dematic Design 1 Michael & Sherryl Despres Dewpoint Dickinson Wright PLLC Edwards Garment Eenhoorn, LLC EJ USA, Inc. Mathew Fahrenkrug Marc Feeney Paul and Krista Flynn Ronald and Lori Foor Foremost Insurance Company Fox 47 WSYM-TV Fusion Education Group Garda World GE Aviation Systems GE Foundation Geerlings Development Company Grand Equipment Company Grand Traverse Regional Community Foundation Grand Valley State University Greenleaf Trust Karl and Toni Griffin Hagerty Insurance Harvest Creative Services Haworth, Inc. Henkel Corporation Hoekstra Transportation Homer Area Community Foundation Honor Credit Union Hylant I.H.S. Distributing Co., Inc. **IBM** Corporation Integrated Architecture InVerve Marketing & Web

2018 - 2019 CONTRIBUTORS \$1,000+

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The Sharpe Collection Three Rivers Area Community Foundation Joe and Rita Tomaszewski Town & Country Group Trace 3 Trendway Corporation Two Men and a Truck Mary Tyler United Electrical Contractors Van Eerden Food Service Mike and Janice Volk Mac Waldorf Walmart - Greenville #3328 Wells Fargo Bank West Michigan Works! Western Diversified Plastics, LLC William A. Kibbe & Associates, Inc. Timothy and Tonia Williams Wolverine Building Group Rob and Heather Worthington Wuskowhan Players Club Wyoming Community Foundation YMCA of Greater Grand Rapids Jim and Joan Zawacki Zoetis



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GIVING CHAMPIONS



Updated: 7/9/2019 (45)