

JUNIOR ACHIEVEMENT OF THE MICHIGAN GREAT LAKES
empowering young people to own their future financial success

2015-2016 ANNUAL REPORT



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WHAT'S INSIDE

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It's never too early to start teaching a child about Economic success, planning for the future and how to make smart economic and academic choices.

Jessica Korson,
2016 JA volunteer
Greenville, MI

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Why **JA?**



**Because if you believe
in their dreams,
so will they.**

empowering young people to own their future financial success

Dear Friends of JA,

Each year Junior Achievement of the Michigan Great Lakes (JAMGL) seeks new and innovative ways to meet community needs and lend its expertise.

This past year, that effort resulted in the JA Girls Dream Fair, a one-day event held at Yanfeng USA. Over 300 7th and 8th grade girls were inspired by successful women who shared their journey from middle school to career success. The girls received a full day of leadership education and mentoring with a focus on Science, Technology, Engineering, and Mathematics (STEM) careers. Student surveys showed that 70% of the JA Girls Dream Fair participants said “Participating increased my self-confidence”.

While educating the Michigan legislature on the importance of financial literacy education, JAMGL also met The National Association of Insurance & Financial Advisors-Michigan (NAIFA-Michigan). NAIFA was just as passionate about the need for financial literacy education as JA. I am pleased to announce that Junior Achievement and NAIFA-Michigan have agreed to a formal partnership that will benefit students across the state. While we are responsible for 45 counties in Michigan, we also play a leadership role within the state where JAMGL leads efforts to identify and create state-wide opportunities that benefit JA offices across the state.

JAMGL made tremendous strides in its quest to build the Junior Achievement Free Enterprise Center, allowing us to offer additional life-changing programming that is high-tech and high-impact while leaving students with a one-of-a-kind experience. In December 2015, after an exhaustive search we purchased approximately 7 acres of land on Lake Eastbrook Drive and 32nd street in Kentwood. \$3.7 million has been secured with just over \$6.3 million more to be raised. We added many caring individuals to our honorary campaign cabinet and are hopeful to add more in the coming months.

JAMGL was once again recognized as a “Five Star Junior Achievement Chapter” by JA USA, the highest honor a local chapter can receive. For the second year in a row, JAMGL was recognized by Prudential PLC and Jackson National as the Global Education winner in its International Prudential PLC Chairman’s Challenge.

With the audit and 990s completed for the 2015-16 year we again ended the year in the black, thus ensuring that we remain a financially stable organization and emulating what we teach our students. From a mission perspective we wrap up a year that saw a 4.5% increase in students served to 61,500 students. These students received their JA programming from 1,621 volunteers. We would like to thank those individuals, foundations, organizations and corporations that made JAMGL a priority in their philanthropic or strategic giving initiatives. If you are not currently engaged, we warmly invite you to join or rejoin our noble mission. Nothing feels better than inspiring and preparing the next generation for lifelong success!



Bill Coderre left, Bob Worthington right

Warm Regards,

Robert Worthington

Bill

Robert Worthington
JAMGL Chairperson
Chief Operating Officer
Mercantile Bank

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

2015-2016 IMPACT

61,532

students
served



2,683

more than last
school year



300

schools
served



325,368

instructional
hours



1,482

educators



2,367

classes

1,621

mentors



511

businesses/
organizations

GOALS for 2016-2017



62,000 students

2,700 classrooms



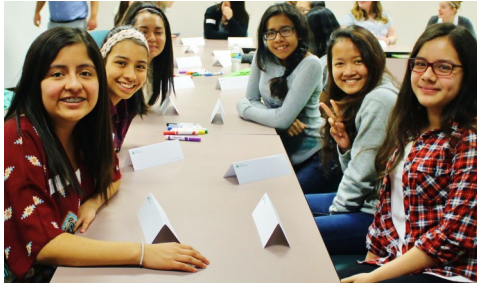
1,800 volunteers

HOW?

Due to an overwhelming response, we are excited to expand our reach with the phenomenal growth of two exceptional JA events, which are projected to attract thousands of students from all over West Michigan.

These events, in addition to our already highly successful K-12 programs, are expected to help widen our footprint and reach even more future leaders in the coming year!

JA GROWS



7th grade girls at 2015-2016 JA Girls Dream Fair



Keynote speaker, Sheila Sarver,

Global Engineering Executive at Yanfeng

JA GIRLS DREAM FAIR

Studies show that interest, more than achievement, determines whether a student graduates with a STEM based degree. Additionally, two-thirds of teens said they may be discouraged from pursuing STEM careers simply because they don't know anyone in these fields or they don't understand what people in these fields do.

JA Girls Dream Fair aims to solve these problems and more.

The dream is to inspire 7th and 8th grade girls to consider **STEM** related fields by connecting them with female professional mentors for one activity-packed day. With a successful first year hosting the 2016 JA Girl's Dream Fair in Ottawa County, we are able to expand the event to three major areas - Grand Rapids, Holland, and Lansing - in 2017!

This event will allow us to amplify our reach by inviting hundreds of students in three counties, as well as drawing mentors to inspire our young attendees.

Why **JA?**



**Because she's
been told "you can't"
when she should
know "she can."**

JA TITAN Business Challenge

Hosted by Davenport University, **JA Titan Business Challenge** is a two-part event consisting of a student competition and adult competition. Most importantly, it is a business strategy tournament using JA Titan, an online business manufacturing simulation game. Each four person team acts as the Senior Management Team of their company and is responsible for developing business strategies and making “do or die” decisions quarter by quarter. The competition is uniquely designed to unleash creativity, test leadership skills and demonstrate the competitive nature of the free enterprise system. Teams go head-to-head as they strive to make informed, intelligent decisions running their own global, virtual businesses. The success or failure of each company depends on how well these decisions are made. Each round simulates a business quarter in which teams make decisions resulting in a performance index (PI). With the competitive fires burning, teams are just as eager to beat the competition as CEOs of actual companies!

FOR THE WIN

Each member of the winning team is awarded \$1,000 Davenport Scholarships and the JA Titan Business Challenge Competition Trophy!

GROW UP

The adult competition is a fundraiser designed for local businesses and organizations to have a little fun and stay sharp by battling it out with JA Titan. Friendly competition along with networking and plenty of laughs made this event a success!



JA students collaborate to make big business decisions



Management teams must think quickly and accurately to beat the competition



JA Titan Business Challenge 2015-2016 attendees

WHY JA?

WHY?

Our core purpose is to inspire and prepare young people to succeed in a global economy.

WHAT?

JA facilitates a partnership between business and education. Our volunteer-delivered, K-12 grade programs foster work-readiness, entrepreneurship, financial literacy skills, and use experiential learning to inspire students to dream big and reach their potential. Our dedicated mentors help students develop the skills they need to experience the realities and opportunities of work and entrepreneurship in the 21st century global marketplace.

HOW?

JA programming complements current classroom curriculum by providing a contemporary, realistic and relevant view of the world beyond school. Our globally competitive economy requires young people to know more in order to reach their full potential.

JA Alumni Educational Attainment

93%

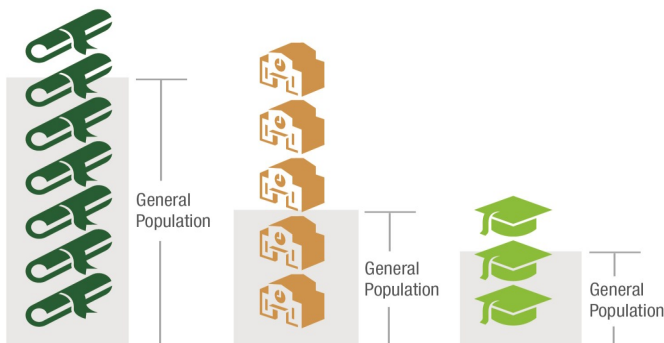
Have a High School Diploma or GED

67%

More likely to have an Advanced Degree

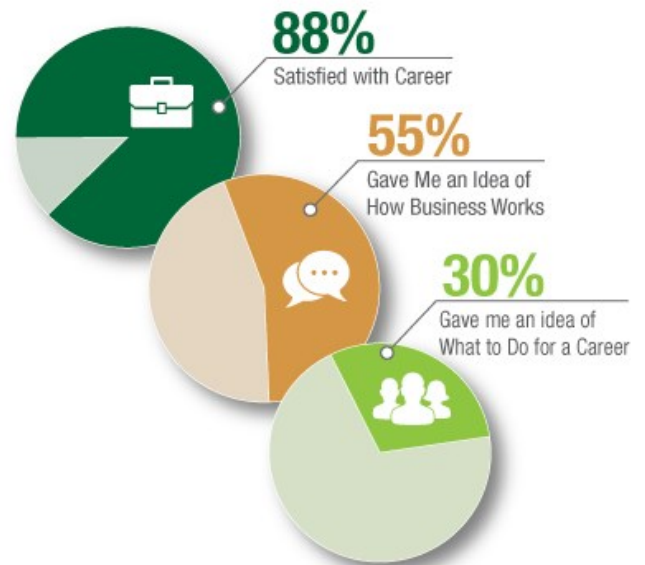
30%

More likely to have a Bachelor's Degree



*Compared to general population, US Census 2016

JA Alumni Work Readiness



THE KEY?



JA volunteers mentor students in the classroom once per week up to 12 weeks, arriving trained and well-equipped to deliver programs rich with exciting activities and hands-on experiences.

Designed to make connections, these sessions bridge the gap between classwork and future professional success. From learning coin values to making big business decisions, JA students gain confidence and interest in entrepreneurship and the global economy under the guidance of professionals who are there to encourage real-world application.

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JA VOLUNTEER SPOTLIGHT

We couldn't make a difference without those who give their time — even more valuable to most than money — to personify Junior Achievement in the classroom. Here are a few words from our volunteers meant to give you a glimpse into their journey of generosity and leadership. Become a mentor. Change a life.

A Skeptic Converted: Sri McCarthy gets hooked on JA



Sri McCarthy, dedicated JA volunteer

Why did you become involved with Junior Achievement? *An Amway colleague recommended JA to me several years ago. True story: I wanted him to stop bugging me! I ended up volunteering for JA since then.*

How have you measured your success? *I don't have scientific data to measure success. But I can tell you that recently I was at the store and a former student of mine approached me. He said, "Because of you, I decided to go to college and major in international affairs. You inspired me."*

Which JA experiences have affected you the most? *Each class gave me valuable experiences and satisfaction. My heart swelled when the students gave me 'group hugs' at the end of JA sessions at Burton Elementary School. Among the thank-you notes from these students, one wrote, "Now, when I grow up, I want to be a Junior Achievement like you."*

Supermom Thinks Big: Jessica Korson brings JA to Greenville

Businesses cannot thrive without understanding finances, marketing, problem-solving, communication, research and so much more. How do you prepare and inspire young people to succeed in business? As a local business owner our family is oriented toward entrepreneurship. I wanted to prepare my children for success at an early age. It is never too early to start teaching a child about economic success, planning for the future and how to make smart economic and academic choices.

I began thinking about children who don't grow up in a household seeing the ins and outs operating a business and the question became, how can we teach other children to become entrepreneurs and understand economics at an early age? How do we teach them to believe in the power of partnership and collaboration? How do we get members of the community involved in teaching our children about business? I quickly found **Junior Achievement** to be the answer.

Because of Jessica, **JA** has expanded programming in the Greenville School District for the last five years, funded by generous sponsors she found in her area. This year **JA** is proud to have piloted Blended Learning classes there, which combine our proven financial literacy programming with up-to-date technology to provide an educational experience designed to build the skill set needed in the 21st century workplace! (See full story in *JA Today*, November 2016)



Greenville students dive into financial literacy using the blended model learning, JA programming infused with 21st century technology.

JA BOARD OF DIRECTORS

Executive Committee

Chairperson of the Board (2015-2017)

Bob T. Worthington
Chief Operating Officer, Mercantile Bank

Immediate Past Chairperson (2015-2017)

Matt Becker, CPA
Managing Partner, BDO LLP

Vice-Chair, Finance & Chair Elect

Joe Tomaszewski
Partner, Crowe Horwath

Vice-Chair, Marketing

Mary Command
Principal Communications Consultant & CFO, Williams Group

Co-Vice Chair, Board Development

Paul Van Hoof
Vice President Business Development, Adient

Co-Vice-Chair, Board Development

Jim S. Nicholson
Sr. Vice President CFO, BISSELL Inc.

Vice-Chair, Capstone

Jim Swoboda
Living Baseball Card, LLC / Simply Eight, LLC

Vice-Chair, Free Enterprise Invitational

Lance Erickson
Senior Vice President, Fifth Third Bank

Vice-Chair, Volunteers

Scott Fiser
Senior Vice President, Bank of America

Vice-Chair, Lakeshore Golf Scramble

Scott Pranger
Community Leader

Vice-Chair, Business Hall of Fame

Robin Kleinjans-McKee
VP of Consumer Direct Finance, Wolverine Worldwide

Vice-Chair, Movie

Martin Stein
Managing Director, Blackford Capital LLC

Corporate Secretary

Ron Modreski
Owner, RAM Management Group

Vice-Chair, Bowling

Mike Bryson
SVP, Huntington Bank

JA Mid-Michigan Chairperson

Chuck Maniaci
Community Leader (Retired IBM Executive)

Vice-Chair – Past Chair

Mike Volk
Executive VP Finance/CFO & Treasurer, Davenport University

President and CEO

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

DIRECTORS

W. Noble Billingsley

Director of Gas Operations, DTE Energy

Kim Baber

Vice Chair, Titan

Partner, Varnum, LLP

Meredith Brown

Owner & President, Kilwins Petoskey (*Petoskey Advisory Chair*)

Jennifer Bowman

Director of Government & Media Affairs, MSHDA

James G. Bos CPSM

VP Global Procurement, Yanfeng Automotive Interiors

John Buchan

Chief Operating Officer, Autocam

Steve Carlson

VP Military Customer Management, General Electric Aviation

Jermale D. Eddie

Co-owner/Operator, Malamiah Juice Bar

David Faber

Superintendent of Catholic Schools, Diocese of Grand Rapids

Brad W. Haverkamp

SVP, Chase

J. Todd James

VP Global Sales, Haworth

William B. (Brad) Kessel

President & CEO, Independent Bank

Christopher LaGrand

Esq. Sr. Vice President & Corporate Counsel,

Woda Management & Real Estate, LLC

Chris Lambert

Principal / General Manager, Northern Title Agency, Inc.

(*NWSO Advisory Chair*)

Mark Lardieri

President, CQL Inc.

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SVP, Commercial Markets, Priority Health

Shelly Maciejewski

Meadowbrook Plant Manager, Johnson Controls Power Solution

Sarah Mezwicki

Partner, Ernst & Young

Bob Phelps

Director, Deloitte LLP

Blake Phillips

President & CEO, EQI Ltd.

Christopher Rushton

SVP, Chemical Bank

Gwen G. Sandefur

COO, Spectrum Health, Grand Rapids

Rich Sorota

President & CEO, Ranir

Mark van der Laan, Esq.

Community Leader

2015-2016 FINANCIALS

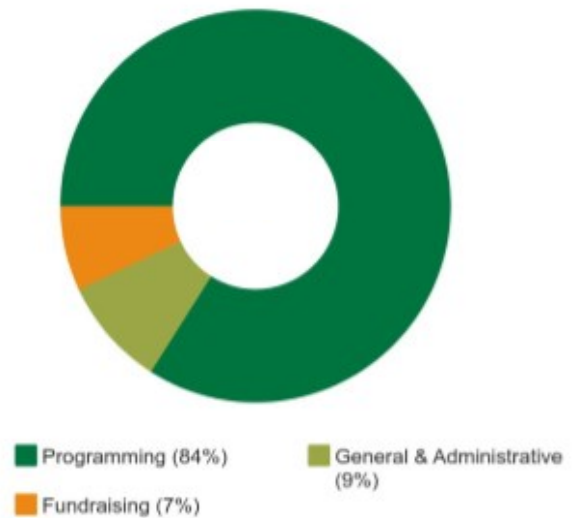
Junior Achievement programs teach young people work readiness, entrepreneurship and financial literacy. We believe in leading by example which is why we continue to maintain fiscal responsibility in all that we do.

As we uphold the integrity of our organization, we model this behavior for our young people and honor the expectations of our donors. To ensure we remain on target, we compare program implementation and outcomes against our financial bottom line on an annual basis.

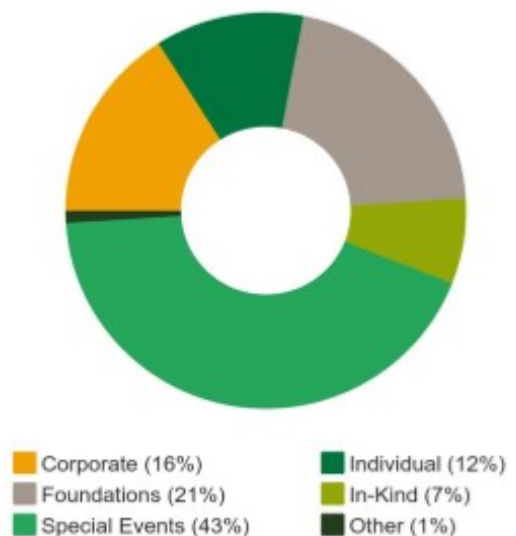
The Revenue Chart shows the means through which our organizational revenue is obtained. As shown, most of our revenue is from the private sector through corporations, individuals and foundations. The Expenses Chart illustrates that for every dollar raised, more than 84 cents is allocated to JA programming and the students we serve.

We remain committed to diligently managing our resources and to our philanthropic community in fulfilling each donor's intent. Please know that an audited financial is available upon request.

Expenses 2015-2016



Revenue 2015-2016



• JA of the Michigan Great Lakes is proud to be a 5 (out of 5) star recipient of the JA USA Star Award.

• This award recognizes staff and boards in JA areas that meet JA USA's operational standards for compliance, student impact, operational efficiency, financial stability and sustainability.



WEST MICHIGAN SCHOOL DISTRICTS SERVED

ALLEGAN COUNTY

Hopkins Public Schools
Wayland Union Schools

BARRY COUNTY

Lakewood Public Schools
Thornapple Kellogg Schools

IONIA COUNTY

Belding Area Schools
Saranac Community Schools

KENT COUNTY

Adams Christian School
All Saints Academy
Caledonia Community Schools
Comstock Park Public Schools
Forest Hills Public Schools
Gerald R. Ford Academic Center
Gerald R. Ford Job Corps
Godwin Heights Public Schools
Grand Rapids Public Schools
Grandville Public Schools
Hope Academy of West Michigan
Kenowa Hills Public Schools
Kent Career Tech Center
Kent City Community Schools
Kent County Juvenile Detention Center
Kentwood Public Schools
Knapp Charter Academy
Lowell Area Schools

NorthPointe Christian Schools
Northview Public Schools
Our Lady of Consolation School
Plymouth Christian Schools
Rockford Public Schools
Sacred Heart of Jesus School
San Juan Diego Academy
Sherwood Park Global Studies Academy
Sparta Area Schools
St. Anthony of Padua School
St. Isidore School (All Saints Academy)
St. Patrick School, St. Thomas the Apostle

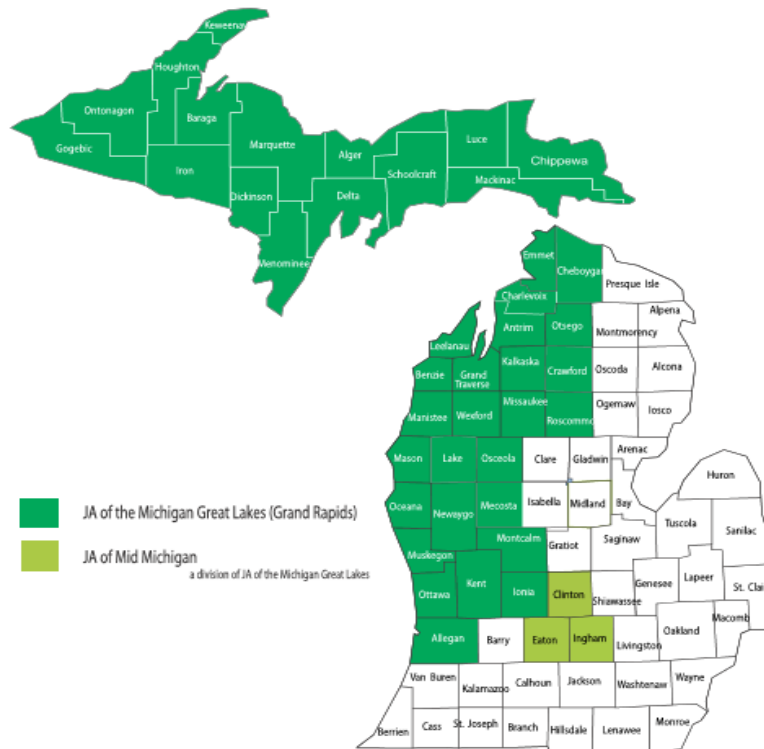
St. John Vianney School
The Potter's House Christian School
West Michigan Aviation Academy
Wyoming Public Schools
Zion Christian

MONTCALM COUNTY

Greenville Public Schools

OTTAWA COUNTY

Allendale Christian Schools
Allendale Public Schools
Hudsonville Public Schools
Jenison Public Schools



JA GIVING CHAMPIONS

Donors contributing **\$10,000** or more are recognized as a JA Giving Champion.

We deeply appreciate our supporters!



J.C. and Tammy Huizenga



Susan Hascall

Gary Verplank



Joe D. Pentecost Foundation



John and Nancy Kennedy Foundation



Jamie Mills and Jim Nichols



Mike and Sue Jandernoia



Edward J. Frey
Junior Achievement Fund
at GRCF

The Richard and Helen DeVos Foundation

Anonymous (3)

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JA VOLUNTEER CHAMPIONS

Companies who provide volunteers for 25 unique classes or more are recognized as Volunteer Champions.



JA FUNDRAISING CHAMPIONS

Companies whose employees raise \$10,000 or more are recognized as Fundraising Champions.



JA IN-KIND CHAMPIONS

Donors who contribute \$4,000 or more in products or services are recognized as In-Kind Champions.



Anonymous (1)



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JA EMPOWERS MICHIGAN

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