





Dear Friends of Junior Achievement.

As Chair of the Junior Achievement of Northern New England Board of Directors, it is my pleasure to provide you with this Annual Report. As you know, our ability to serve the students of Eastern and Central Massachusetts and New Hampshire is dependent on your generous support – the hours you volunteer and the financial contributions you make. This past year, Junior Achievement of Northern New England implemented 1,641 programs throughout 246 schools and afterschool sites, reaching over 38,000 youth through the efforts of 1,700 trained volunteers.

True to its founding mission to support youth, Junior Achievement (JA) continues to help bridge the in-school and out-of-school financial literacy education gap through its programs that teach financial literacy for life, workforce readiness and entreprenuership, to empower the personal and professional success of youth.

It has been truly exciting to be Board Chair for this organization over the last year – a year of many accomplishments and milestones, including: winning thirty-six grants, impacting 46% "at risk" students, recruiting twenty-two new corporate donors, earning \$79,652 worth of media coverage, and achieving 100% board and staff giving. In addition, we won two prestigious awards from JA USA – the Bronze Summit Award, which recognizes boards and staff in areas that have achieved operational soundneess, including financial solvency, program impact, program practices, and management practices, and the Phoenix Award, recognizing our area as the most improved operation regionally, based on fiscal solvency and growth in students impacted by JA programs.

In closing, I want to thank you for all for your contributions to Junior Achievement and to the students we serve.



Sincerely,

William Driscoll

Chair, Junior Achievement of Northern New England Board of Directors



Mission and History

Mission Statement

The mission of Junior Achievement (JA) is to inspire and prepare young people to succeed in a global economy. Using hands-on experiences, JA helps to prepare young people for the real world by teaching skills in financial literacy, workforce readiness and entrepreneurship. Junior Achievement trains community volunteers to deliver curricula, and to incorporate the sharing of personal and professional experiences with students. The hallmark of Junior Achievement efforts, these mentors inspire students by transforming the JA lessons into relevant messages that connect what is learned in the classroom to real-world situations.

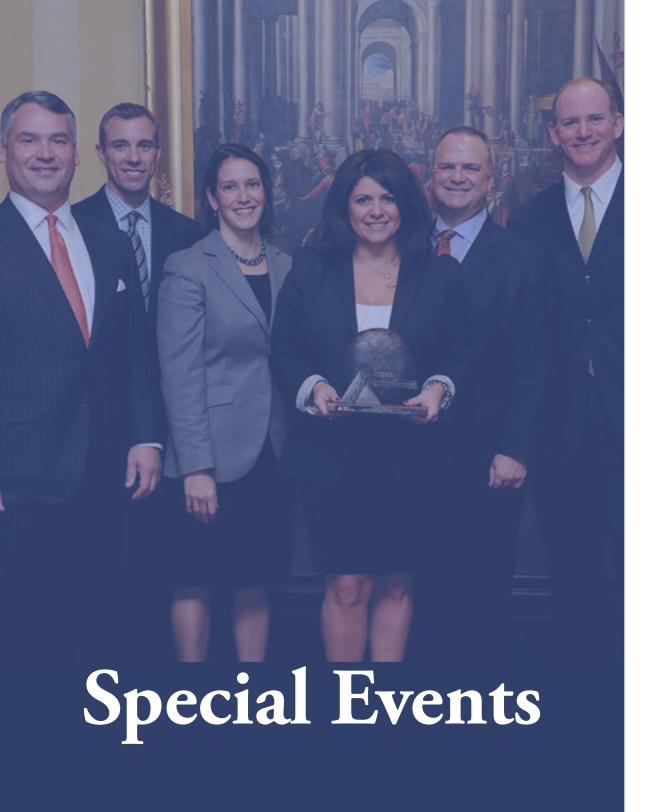
Junior Achievement History

Founded nationally by Horace A. Moses in 1919, the local JA operation, Junior Achievement of Northern New England (JANNE), began in 1945 and focuses on serving disadvantaged K-12 students in Barnstable, Dukes, Essex, Middlesex, Plymouth, Norfolk, Nantucket, Suffolk and Worcester counties of Massachusetts, as well as the entire state of New Hampshire.

Horace A. Moses, a prominent industrialist and profound social engineer, donated time and finances towards the betterment of youth, to ensure that children would have access to economic education and financial literacy lessons. From his vision nearly 100 years ago, the Junior Achievement organization has grown to over 118 chapters in the US, and JA Worldwide efforts grow each day. We, Junior Achievement of Northern New England, are especially grateful to Horace Moses for his foresight in creating a namesake foundation that provides financial support that empowers youth, and creates opportunities for bright futures. We pay homage to Mr. Moses by serving the JANNE community of students, volunteers, educators, governance members, and donors, with excellence in all aspects of program delivery, constituency engagement, and best practices.

Junior Achievement of Northern New England Values

- Belief in the boundless potential of young people;
- Commitment to the principles of market-based economics and entrepreneurship;
- Passion for what we do, and honesty, integrity, and excellence in how we do it;
- Respect for the talents, creativity, perspectives, and backgrounds of all individuals;
- Belief in the power of partnership and collaboration; and
- Conviction in the educational and motivational impact of relevant, hands-on learning.



Engage.
Honor.
Educate.
Celebrate.
Define.





Junior Achievement Golf Classic

On July 9, 2012, the Junior Achievement Golf Classic took place at the Golf Club at Turner Hill in Ipswich, Massachusetts. 120 golfers from the region's business community hit the links and enjoyed a wonderful day of golf and networking. Over \$122,000 (net) was raised at this signature event, which included a fantastic silent auction.



Boston Business Hall of Fame

On March 6, 2013, the annual Junior Achievement Boston Business Hall of Fame Dinner Celebration and Silent Auction took place at the Westin Copley Place Hotel. Liz Brunner emceed the event and led an inspiring discussion with Howard Stevenson, a renowned business strategist and entrepreneur who teaches at Harvard University. We celebrated the achievements of local students and inducted the following organizations into the Junior Achievement Boston Business Hall of Fame: Hobbs Brook Management, Houghton Mifflin Harcourt, Sullivan & Worcester, and the Waltham Boys & Girls Club. Inductees were selected based on their excellence in industry and strong commitment to the community. \$222,550 (net) was raised at this hallmark event.



High performance, Delivered









Stock Market Challenge

Wall Street came to Boston on November 29, 2012 at the annual Junior Achievement Stock Market Challenge event, held on the 36th floor of One Lincoln Street in Boston. Over 140 students participated in a hands-on learning experience with "virtual" trading featuring high stakes and high energy. Each team was issued an account with \$500,000 in play money, and used that money to make stock picks and, ultimately, strived to be crowned the winner of the 2012 Stock Market Challenge. Norwood High School won the Student Competition.

The same competition took place that evening with 120 players from 21 companies competing against each other for a tense 60 minutes. Robert Half International was the presenting sponsor and over \$54,000 (net) was raised at this event.



STATE STREET
GLOBAL ADVISORS

Bowl-a-thon Series

More than 800 employees from 23 companies came together to bowl and raise money for Junior Achievement of Northern New England, and the students we serve. The bowl-a-thons took place during the Fall and Spring, and were held at Lucky Strike, King's and Boston Bowl. These events are a popular way for companies to bring employees together for teambuilding, networking and fun. The bowl-a-thon series raised \$160,019 (net), which supports program delivery for close to 5,000 students.





Women Fore Financial Literacy Golf Tournament

For the first time ever, women (and a few men) joined together at the Junior Achievement Women Fore Financial Literacy Golf Tournament. 100 golfers arrived at Sandy Burr Country Club in Wayland, Massachusetts, on the morning of May 12th to play 18 holes of golf, and enjoy a postgolf reception that included a silent auction, several vendor tables, and complimentary manicures. Event partners included Shiseido, MiniLuxe, and Golfsmith. \$16,490 (net) was raised, which will support JA program delivery for local girls.





Core Curriculum

Junior Achievement of Northern New England (JANNE) offers twenty-two programs for students in kindergarten through grade 12, which can be delivered both during the school day and in after-school settings. Each year, students across Eastern and Central Massachusetts, and the state of New Hampshire, participate in hands-on, interactive lessons taught by local business and community volunteers. JANNE's theme-based programs are aligned to the English, math and/ or social studies Common Core Standards and support concepts required for success on standardized testing. JANNE has found that once students experience a JA program, they are eager for more. The JA Curriculum consists of age-appropriate programs centered on financial literacy, workforce readiness, and entrepreneurship. JANNE provides program materials to schools and after school sites at no cost.



The elementary school programs include five, sequential, themed lessons for kindergarten through grade 5. Students learn the basic concepts of wants and needs, money, and how education is relevant to the workplace. The sequential activities build on studies from each preceding grade, and prepare students for secondary school and lifelong learning.

JA Ourselves® (Kindergarten) teaches personal economic concepts through storybook characters presented by the volunteer in read-aloud and hands-on activities.

JA Our Families® (Grade 1) introduces students to the intersection of entrepreneurship and first grade social studies learning objectives, including how family members' jobs and businesses contribute to the well-being of the family.

JA Our Community® (Grade 2) provides practical information about businesses, various occupations, the interdependent roles of workers in a community, and how communities work.

JA Our City® (Grade 3) demonstrates the intersection of financial literacy and third grade social studies learning objectives, including the characteristics of cities and how businesses in cities manage their money. Students are introduced to concept of banking and taxes.

JA More than Money® (Grades 3-5) presents students with information about earning, spending, sharing, and saving money, and promotes entrepreneurial thinking.

JA Our Region® (Grade 4) instills a sense of entrepreneurship and shows students how entrepreneurs use resources to produce goods and services in a community.

JA Our Nation™ (Grade 5) explores practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand, STEMfocused careers.





The middle school programs for students in grades 6 through 8 build on concepts the students learn through the social studies Common Core Standards. The programs are geared toward helping teens make difficult decisions regarding their educational and professional futures, and encouraging students to start thinking about their career goals.

JA Global Marketplace® (Grades 6-8) provides practical information about the key aspects of the global economy, what makes world trade work, and how trade effects students' daily lives.

JA It's My Business!® (Grades 6-8) encourages students to use critical thinking to hone entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.

JA America Works® (Grades 6-8) provides students with examples of how business and entrepreneurship affected the economic development of the United States during the 19th century.

JA Economics for Success® (Grades 7 & 8) presents practical information about personal finance and the importance of identifying education and career goals based on a student's skill, interests and values.



As high school students in grades 9 through 12 begin to position themselves for their future, there are many unanswered questions about what lies ahead. Junior Achievement's high school programs help students make informed, intelligent decisions about their future, and foster skills that will be highly useful in the business world. With a range of different programs, Junior Achievement teaches about concepts relating to financial literacy, workforce readiness and entrepreneurship. The JA-trained volunteers bring real-life business experience and guidance into the classroom at a time that represents an essential crossroads for young people.

JA Skills to Achieve (Grades 9-12) offers students a stimulating and informative day on-site at a corporate setting. Company employees teach JA lessons on personal banking, credit, and soft skills strengthening, and provide students with a thorough understanding of their industry.

JA Economics® (Grades 9-12) explores the fundamental concepts of micro-, macro- and international economics.

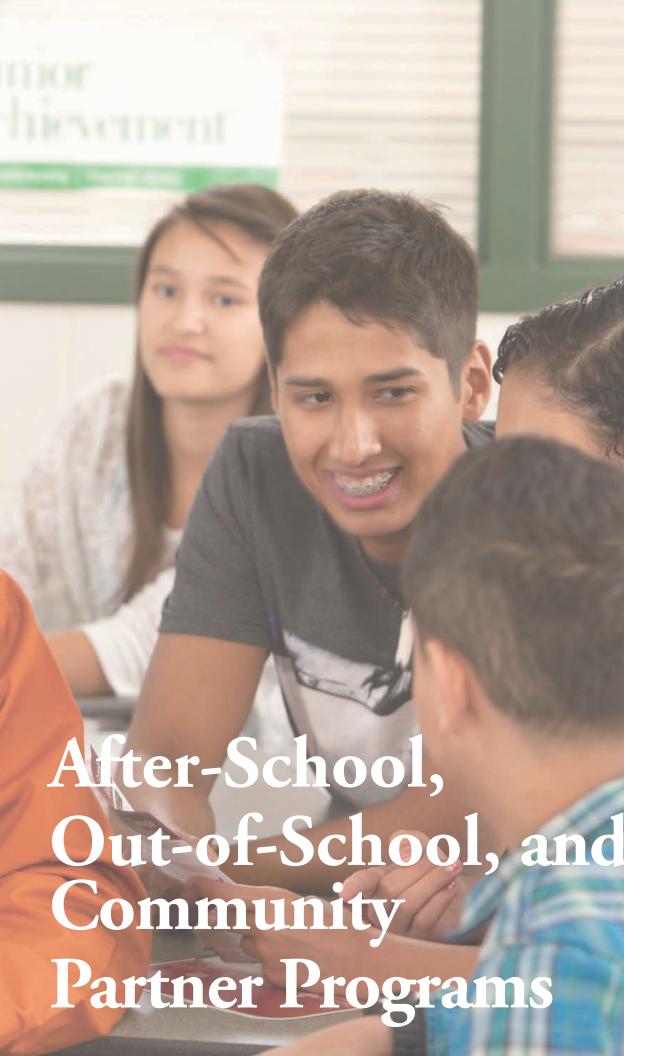
JA Titan® (Grades 9-12) introduces critical economics and management decisions through an interactive simulation.

JA Personal Finance® (Grades 9-12) teaches financial literacy skills with an emphasis on earning, spending, budgeting, saving, investing, and using credit wisely.

JA Be Entrepreneurial® (Grades 9-12) provides students with lessons on the essential components of a practical business plan, and challenges them to launch an entrepreneurial venture while in high school.

JA Company Program® (Grades 9-12) explores personal opportunities and responsibilities through a student-led company. Over 12 weeks of 90-120 minute sessions, students create a business while guided by mentors from the business community.

JA Academy (Grades 9-12) invites students from different high schools to an after-school, corporate or college location, where they form a student-led company while guided by mentors from the business community.



Junior Achievement of Northern New England (JANNE) provides programs to over two-hundred schools, after-school programs and community partners. Some of these programs are the same as those offered during the school day, while others are tailored to the non-classroom setting. JANNE also promotes programs through which students gain practical knowledge by spending time in actual office environments.

JA Job Shadow™ (Grades 9-12) provides students the opportunity to experience first-hand the realities of a working day as they shadow business volunteers. By exposing students to various business professions, the JA Job Shadow program motivates them academically and provides tangible career goals.

JA More Than Money® (Grades 3-5) presents students with information about earning, spending, sharing, and saving money, and promotes entrepreneurial thinking.

JA It's My Business® (Grades 6-8) encourages students to use critical thinking to hone entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.

JA Skills to Achieve (Grades 9-12) offers students a stimulating and informative day on-site at a corporate setting. Company employees teach JA lessons in personal banking, credit, and soft skills strengthening, and provide students with a thorough understanding of their industry.

JA Academy (Grades 9-12) invites students from different schools to an after-school, corporate or college location, where they form a student-led company while guided by mentors from the business community.

All JA programs are designed with some intra- and inter-grade flexibility, and may be tailored to accommodate relative performance levels.

2012-2013 School Program Partners Massachusetts

Acton Conant Elementary School Allston Jackson Mann Community School Andover Greater Lawrence Technical School Henry C. Sanborn Elementary School High Plain Elementary Shawsheen Elementary School West Elementary School Ashburnham Oakmont Regional District High School Ayer Page Hilltop Elementary School **Bellingham** Bellingham High School Bellingham Middle School Clara Macy Bellinaham After School South Flementary BASE Program Stall Brook Elementary School After School **Beverly** St. John the Evangelist School Billerica Hajjar School Shawsheen Valley Technical High School **Boston** Betty Powers Library/Computer Center Boston Center for Youth and Families Cathedral Grammar School Cathedral High School Deloitte & Touche LLP* Eliot K-8 School Fenway High School Franklin Park Zoo – Zoo Teen Program Girl Scouts of Eastern Massachusetts John P. Holland Elementary School Josiah Quincy School Junior Achievement Worldwide Roxbury Tenants of Harvard Afterschool Program TAG Program/UMASS Boston **Braintree** Braintree High School Donald Ross Elementary Highlands Elementary School Liberty Flementary **Brockton** Brockton Area Workforce investment Board Brockton High School Coaching for Change Keith School/BB Russell School Old Colony YMCA – Brockton South West Middle School - Brockton Cambridge Cambridge Rindge & Latin School Fletcher Maynard Academy Canton Lt. Peter M Hansen Elementary School St. John the Evangelist Elementary Charlton Heritage School Chelsea Roca - Chelsea Salvation Army Chelsea/E. Boston St. Rose School **Danvers** Danvers High School **Dedham** Greenlodge Elementary School Riverdale Elementary School **Dorchester** Big Business Network After-School Program Bird Street Community Center Boys & Girls Club of Dorchester Catholic Charities Teen Center Epiphany Middle School GRASP @ John Marshall Holland Community Center (BCYF) Jeremiah E. Burke High School Pope John Paul II Catholic Academy -Columbia Campus Pope John Paul II Catholic Academy -Lower Mills Pope John Paul II Catholic Academy -Neponset Campus St Brendan School East Boston East Boston High School YMCA Fast Boston East Bridgewater Central Elementary School East Falmouth East Falmouth Elementary East Freetown Whitney Academy

Faston Parkview Flementary School **Everett** Everett High School Falmouth Mullen-Hall School Teaticket Elementary School Framingham Framingham High School St. Bridget School Woodrow Wilson Elementary School Franklin Hockomock Area YMCA Tri County Regional High School **Grafton** Grafton High School Hingham Saint Paul School Holden Dawson Elementary School Holliston Holliston High School Hopedale Hopedale Junior Senior High School Hopkinton Elmwood Elementary School Hyannis 21st Centuary After School Hvde Park Boston Community Leadership Academy Boston Preparatory Charter Public School Jamaica Plain Bikes Not Bombs Lawrence Esperanza Academy Gerard A. Guilmette School Notre Dame Cristo Rey High School -Phoenix Academy Lawrence UP Academy Lawrence Middle School **Leominster** Northwest Elementary School Lowell Community Charter Public School Lynn Drewicz Elementary School Lynn Classical High School Lynn Vocational Technical High Robert L. Ford Elementary School YMCA Lvnn Malden Mystic Valley Regional Charter School Mansfield Hockomock YMCA Mansfield Branch Mansfield High School Mattapan Pope John Paul II Catholic Academy -Mattapan Campus Medfield Medfield High School Melrose Horace Mann Elementary School Lincoln Elementary School Roosevelt Elementary School St. Mary's Flementary School Winthrop Elementary School Methuen St. Monica School Middleboro Burckland Elementary School YMCA After School Nichols Middle School Milford Memorial School Glover Elementary School St. Agatha School Nahant Johnson Elementary School Natick Bennett-Hemenway School Brown Elementary School Memorial Elementary School Newton North High School North Andover Annie L. Sargent School Kittredge Elementary School North Attleboro Amuet School's Out Community School's Out Martin School YMCA North Attleboro On Site North Falmouth North Falmouth Elementary North Quincy State Street Corporation Northborough Girl Scout Ambassador Troop 30533 Norwell Cole Elementary School Vinal Elementary Norwood High School Plainville Jackson Elementary School Plymouth Indian Brook Elementary

Old Colony YMCA - Plymouth

Plymouth North High School Quincy Bethel Church of the Nazarene Broad Meadows Middle School Clifford Marshall School - After School Four River Clubhouse Lincoln Hancock Community School North Quincy Community Center North Quincy High School Parker Elementary School South Shore YMCA Learning Center Stars Program – Atlantic Stars Program – Broadmeadows Teen Friendly Friday and Middle School Breakout Ward IV Neighborhood Center Randolph Randolph High School Stars Program – Randolph Roslindale Charles Sumner Elementary School Roslindale Community Center **Roxbury** Boston Day and Evening Academy Boston Police B-2 James P. Timilty Middle School Maurice J. Tobin School K-8 Nathan Hale Elementary School St. Patrick School South Middleboro Memorial Education Child Center Salem Nathaniel Bowditch Elementary School Saugus YMCA-Saugus Scituate Cushing Flementary School Hatherly Flementary School Jenkins Elementary School Wampatuck Elementary School Somerville Arthur D. Healey School Benjamin G. Brown School Elizabeth Peabody House Somerville High School South Boston Boston Green Academy South Boston Catholic Academy South Boston Neighborhood House Central Elementary School Stoneham South Flementary School Heath Brook School Tewksbury Louise Davy Trahan Elementary School **Uxbridge** Our Lady of the Valley Northeast Metropolitan Regional Wakefield Vocational School Walpole Walpole High School Waltham Chapel Hill - Chauncy Hall Chill Zone – Waltham Recreation Northeast Elementary School YMCA After School Program Plympton Elementary School Waltham Boys & Girls Club Waltham High School Waltham YMCA Middle School OST Whittemore Elementary School YMCA After School Program Watertown Lowell Elementary School Webster Bartlett High School Webster Before/After School Program Webster Middle School PASS Program Wellesley Wellesley High School West Bridgewater Rose L. MacDonald Primary School West Roxbury Ohrenberger Community Center West Roxbury High School YMCA West Roxbury Westborough Westborough High School Wevmouth Stars Program - Wevmouth Weymouth High School Whitman Whitman-Hanson Regional High School Winchester St. Mary's Elementary School Woburn St. Charles Elementary School

Woburn High School

Worcester City View Flementary School

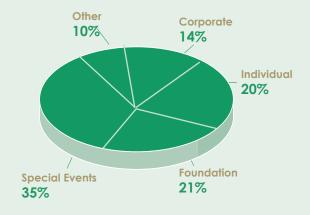
Elm Park Community School Flagg Street School Nelson Place Elementary School Oak Hill CDC Rice Square Elementary School Roosevelt Elementary/Middle School Straight Ahead Ministries Venerini Academy Wawecus Road School Wrentham Wrentham School's Out School Program Partners **New Hampshire** Amherst Clark-Wilkins Elementary School Belmont Belmont Elementary School - NH Belmont High School - NH Claremont Bluff Elementary School Concord Conant Flementary School Concord High School **Derry** Pinkerton Academy **Dover** Seymour Osman Community Center/ Dover Housing Authority **Durham** Ovster River High School **Epsom** Epsom Central School Phillips Exeter Academy Hampstead Hampstead Central School **Hudson** Alvirne High School Benjamin Franklin School Lyme | Lyme Flementary School Gossler Park School Wilson Elementary School Newport Unity Elementary School Northwood Northwood Elementary School Penacook Penacook Elementary School Salem Salem High School Salisbury Salisbury Elementary School West Canaan Indian River School Windham Golden Brook Elementary School Windham Center School **Bradford** Oxbow High School

School Program Partners Vermont

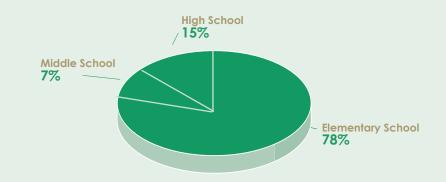
Sharon Sharon Flementary School Tunbridge Tunbridge Central School West Fairlee Westshire Elementary School

2012 Financials

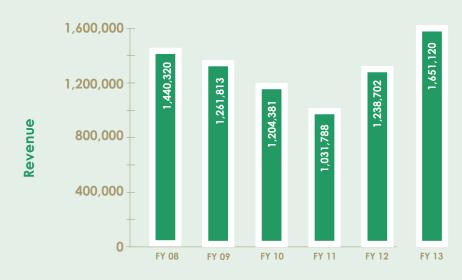
Percentage of Gross Revenue 2012-2013



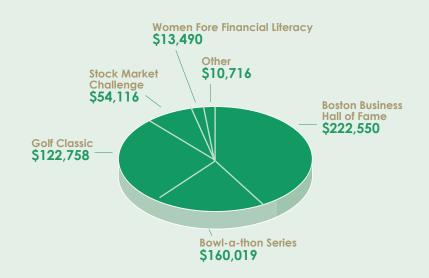
Program Impact 2012-2013



Financial History Revenue



Special Events Revenue 2012-2013



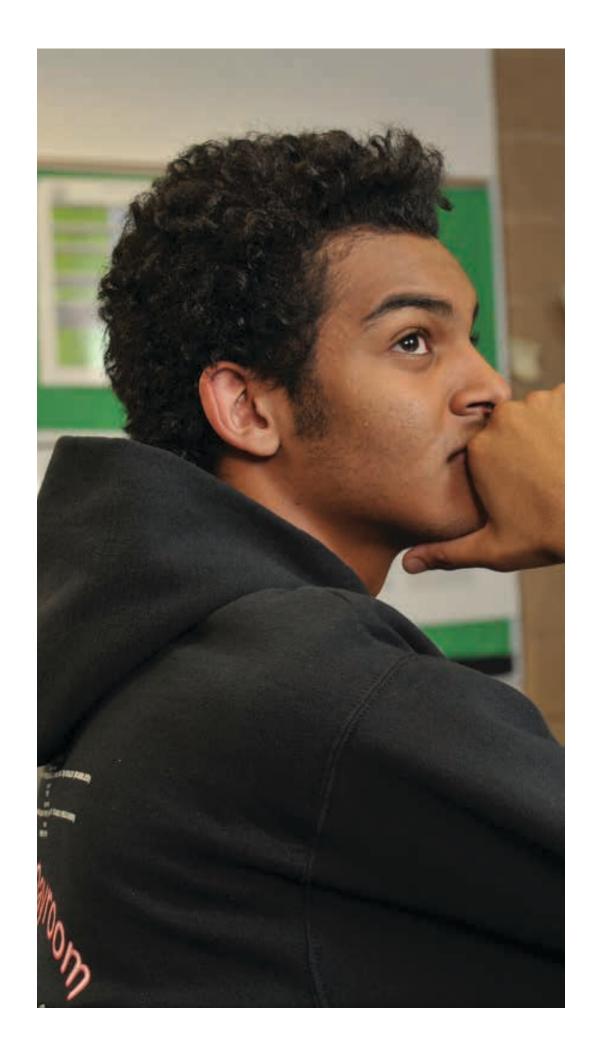
2012 Financials

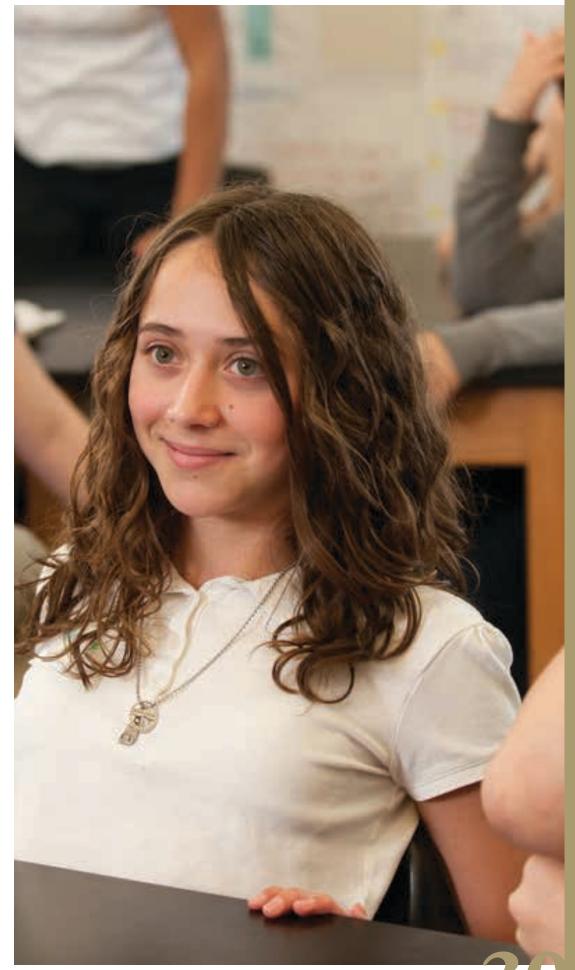
Statement of Activities For the Year Ending June 30, 2013

Revenue		
Contributions	\$899,122	
Special Events Revenue	\$850,346	
Less: Cost of Direct Benefit to Donors	\$266,697	
Net Revenue From Special Events	\$583,649	
Total Revenues	\$1,482,771	
Other Support		
Interest	\$33,906	
Unrealized Gain/Loss) on Endowment	\$8,442	
In-Kind Contributions	\$119,422	
Other Income	\$6,579	
Total Revenue and Other Support	\$1,651,120	
Program and Supporting Services Expenses		
Program Expenses	\$825,830	
Supporting Services		
Administrative	\$247,914	
Fundraising	\$301,996	
Total Supporting Services	\$549,910	
Total Program and Supporting Services	\$1,375,740	
Change in Net Assets	\$275,380	
Net Assets, Beginning of Year	\$587,308	
Net Assets, End of Year	\$862,688	

Statement of Financial Position June 30, 2013

	Assets	
Current Assets		
Cash and Cash Equivalents	\$284,845	
Pledge Receivable, Net	\$165,532	
Inventory Prepaid Expenses	\$2,515 \$6,009	
	<u> </u>	
Total Current Assets	\$458,901	
Long-Term Assets		
Cash and Cash Equivalents - Restricted	\$12,401	
Investments	\$474,357	
Security Deposits	\$14,982	
Property and Equipment, Net	\$43,782	
Total Long Term Assets	\$545,522	
Total Assets	\$1,004,423	
	Liabilities & Net Assets	
Current Liabilities		
Accounts Payable and Accrued Expenses	\$32,264	
Refundable Advances	\$89,250	
Total Current Liabilities	\$121,514	
Long-Term Liabilities		
Deferred Rent	\$20,221	
Total Long-Term Liabilities	\$20,221	
Total Liabilities	\$141,735	
Net Assets/(Deficit)		
Unrestricted	\$637,685	
Temporarily Restricted	\$125,003	
Permanently Restricted	\$100,000	
Total Net Assets	\$862,688	
Total Liabilities and Net Assets	\$1,004,423	







Smart. Generous. Insightful. Talented. Enthusiastic.

The JA volunteer is all of the above — and more. A sincere thank you goes out to the 1,700 men and women who volunteered their time to teach 38,000 local students about financial literacy, workforce readiness, and entrepreneurship.



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Ms. Veronica Zsolcsak

President - Consulting Division The Schawbel Corporation

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Liberty Mutual Group State Street Corporation

Gold (\$25,000-\$49,999)

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Silver (\$10,000-\$24,999)

Accenture Adelaide Breed Bayrd Foundation Blue Cross Blue Shield of MA Citi Commercial Bank Columbia Construction Company Deloitte & Touche LLP **Enterprise Holdings** Ernst & Young LLP FactSet Research Systems Inc. Hobbs Brook Management LLC Microsoft Corporate People's United Bank Schawbel Consulting Staples State Street Global Advisors Webster Bank, N.A. WinterWyman Wyman Street Advisors

Bronze (\$5,000 - \$9,999) AHA Consulting Engineers, Inc. American Stock Transfer & Trust Company, LLC Aon AT&T Corporation Boston Capital Corporation Boston Private Bank & Trust Company Cafco Construction Management, Inc. Cetrulo & Capone LLP Clean Harbors, Inc. Comcast Corporation Cubist Pharmaceuticals Dedham Savings Bank DLA Piper LLP Eastern Bank Charitable Foundation EMC FedEx

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Mullen Procter & Gamble Putnam Investments

Raytheon Robert Half Executive Search Sullivan & Worcester LLP

T.Rowe Price Foundation The Advocator Group The Boston Foundation

TJX Companies, Inc.

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Grant Thornton LLP Rodman Ride for Kids Slalom Consutting The Nelson Companies The Westin Copley Place Hotel Upper Valley Bus/Education Partnership (UVEBP)

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Corporate Partners (\$100-\$499)

Zurich Insurance Company

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William Schawbel

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Jeremy Parker

Michael F. Quinlan Gloria Spence Susan S. Stevenson Jimmy Suppelsa David A. Weber

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