



Junior  
Achievement®  
of Northern New England

100 YEARS. 100% READY.™



CELEBRATING

100 YEARS OF IMPACT

2018-2019 IMPACT REPORT

# ABOUT JUNIOR ACHIEVEMENT

*The mission of Junior Achievement (JA) is to inspire and prepare young people to succeed in a global economy.*

*Providing sequential programs for kindergarten – 12th grades that help students develop strong entrepreneurial, financial, and workplace skills, JA builds young people's self-confidence in the context of today's global and ever-changing workforce, enabling them to own their futures and become economically confident, productive members of society.*

*With a powerful program model that engages the business community as a stakeholder in the futures of our youth, JA creates a platform for young people to gain real-world knowledge, learn from professionals who live and work in their communities, and build the belief that they have control over their futures. JA's dynamic combination of knowledge, practice, and inspiration enables our students to dream big and reach their full potential.*



# LETTER FROM THE PRESIDENT & CHAIR

***We cannot always build the future for our youth, but we can build our youth for the future.***

**- Franklin D. Roosevelt**

In 2019, Junior Achievement celebrated a milestone 100 years of global impact. Founded in Springfield, Massachusetts in 1919 as a small local non-profit, today Junior Achievement serves over 12 million young people in over 115 countries globally and has over 100 million living alumni.

Few institutions achieve this milestone and we are proud of the impact we have made over the past century on countless young people and their families. By empowering young people to own their economic success, Junior Achievement has undoubtedly contributed to the prosperity of local communities, resulting in a more prosperous world for all.

Junior Achievement of Northern New England was honored to partner with our global organization, JA Worldwide, to bring the only global celebration of JA's centennial to the state where it all started. This centennial celebration raised over \$1.5 million to ensure that Junior Achievement of Northern New England and JA Worldwide continue to prepare young people for the future by equipping them with critical skills in business, entrepreneurship, career readiness and personal finance.

We leveraged our centennial milestone to challenge local donors to support our mission for the future through a \$100,000 for 100 Years matching grant from The Highland Street Foundation and a second anonymous foundation donor. Our local supporters exceeded this match that, combined with increased funding from our corporate and foundation partners, resulted in Junior Achievement of Northern New England raising over \$2 million for the first time since our local JA Area was founded in 1950. This increased investment from the community resulted in growth of impact in key target communities including Lawrence, Lowell, Manchester NH, Worcester, among others.

As we celebrate our history, we are focused on the future. We truly believe that investing in our youth today, empowers them to strengthen our communities, our region and our country tomorrow.

Through a generous grant from an anonymous foundation funder, our JA Area is transitioning from year-to-year planning to set a bold vision for the future impact we plan to make in the region for decades to come. We look forward to sharing our plans for the future and to partnering with you to significantly increase our joint impact on the young people we serve.

Thank you for your partnership in this critical mission.

**RADHAMES NOVA**

President & CEO

**CHRISTINE BARRY**

Chief Operating Officer, Endurance International Group  
Chair of the Board

# WHY JA?



Junior Achievement (JA) was founded in 1919 by Theodore Vail, President of American Telephone & Telegraph; Horace Moses, President of Strathmore Paper Company; and Senator Murray Crane of Massachusetts. JA's first program, the JA Company Program, was offered to high school students on an after-school basis, and allowed them to experience the inner workings of an entrepreneurial endeavor by starting and operating their very own company. This value of free enterprise and creativity has not left the core of JA's mission, even after 100 years. Today, JA remains relevant to students through its broadened scope and expanded activities, providing diverse programs for grades K-12 that allow each student to experience JA consistently in their educational years. Offering these sequential economic education programs to schools and students at no cost, JA provides access to real-world, "life learning" that is often otherwise unavailable to our youth.

CHAPTERS  
IN **115**  
COUNTRIES

**12** MILLION  
STUDENTS  
GLOBALLY

**107**  
CHAPTERS IN ALL  
50 US STATES

**4.8** MILLION  
STUDENTS  
NATIONALLY





"Junior Achievement volunteers were engaging and delivered well-prepared, fun, and interactive programs. This experience was welcomed by eager learners, who were able to retell valuable concepts on financial responsibility."

*Juliet Riley*  
*1st Grade Teacher*  
*St. Patrick School, Roxbury, MA*



"An important lesson I learned was to always work hard but to not be afraid to ask for help. Asking for help forms relationships that can lead to opportunities later in the future."

*Angel*  
*High School Student*  
*Lawrence, MA*







# IMPACT BY THE NUMBERS

Junior Achievement's unique delivery systems provide the training, materials, and support necessary to bolster the chances for student success. Students who participate in Junior Achievement programs demonstrate a significant understanding of economics and business concepts. **This year, we grew our reach in Lawrence, Manchester, NH, Lowell, and Worcester as we continued our focused approach on key target communities. Additionally, the JA Company Program has grown 225% over the past two years.**

# 20,278

STUDENTS SERVED

# 110

SCHOOLS

# 1,019

CLASSES

# 1,635

VOLUNTEERS

# 56%

STUDENTS IN  
TARGET COMMUNITIES

"I absolutely love volunteering for Junior Achievement. I enjoy the chance to share my knowledge around financial literacy and pass it along to students of all ages. Too often we hear stories of young adults making financial decisions that follow them for the rest of their lives and it's usually due to the fact that they just were never taught the proper ways to manage money, create a budget, etc. While we are only in the school for a day – the impact that we have goes far beyond that day and for the rest of their lives. At Santander, we live our brand of respect. Respect is helping customers and businesses prosper, respect is bringing passion to every interaction, and respect is putting yourself in someone else's shoes. Junior Achievement helps me deliver respect upon all of these standards in a fun and exciting way. Thank you for giving myself and my team the opportunity to teach your program and change the lives of so many different students."

**Karin Semizoglou**

**Vice President**

**District Executive of Boston West, Santander**





## SCHOOL PARTNERS

### BARNSTABLE COUNTY

East Falmouth Elementary School  
Mullen Hall Elementary School  
North Falmouth Elementary School  
Teaticket Elementary School

### ESSEX COUNTY

Andover High School  
Arlington Middle School\*  
Boys & Girls Club of Lawrence\*  
Central Catholic High School\*  
Drewicz Elementary School\*  
Emily G. Wetherbee Elementary School\*  
Girls Inc. of Lynn\*  
Greater Lawrence Technical School\*  
Haverhill High School  
Lawrence Family Development Charter School\*  
Lawrence High School\*  
Lynn Classical High School\*  
Sacred Heart Elementary School\*  
West Elementary School

### MIDDLESEX COUNTY

Benjamin G. Brown Elementary School\*  
Brown Elementary School  
East Somerville Community School\*  
Everett High School  
Innovation Academy Charter School  
Linden STEAM Academy  
Lowell Community Charter Public School\*  
Lowell High School\*  
Lowell Middlesex Academy Charter School\*  
Madeline English Elementary School  
Malden High School  
Memorial Elementary School  
Natick High School  
Newton North High School  
Shawsheen Valley Technical High School  
Somerville High School\*  
South Elementary School  
St. Louis De France School\*  
Ste. Jeanne D'Arc School\*  
Vinson Owen Elementary School  
Waltham Senior High School  
Woburn Memorial High School

### NORFOLK COUNTY

Archbishop Williams High School  
Blue Hills Regional Technical School  
Braintree High School  
Collicot Elementary School  
Cunningham Elementary School  
Donald Ross Elementary School  
Foxborough High School  
Glover Elementary School  
Greenlodge Elementary School  
Lawrence Pingree Primary School  
Medfield Senior High School  
Milton High School  
Monatiquot Kindergarten Center  
Norwood Senior High School  
Quincy High School  
St. Agatha Elementary School  
St. John The Evangelist School

Steps To Success  
Stoughton High School  
Tucker Elementary School  
Wellesley High School  
Xaverian Brothers High School

### PLYMOUTH COUNTY

Plymouth North High School  
South Middle School

### SUFFOLK COUNTY

Action for Boston Community Development, Inc.\*  
Boston Green Academy\*  
Boston Latin Academy\*  
Boston Latin School\*  
Boys & Girls Club of Boston - Yawkey Club of Roxbury\*  
Cathedral High School\*  
Donald McKay K-8 School\*  
Epiphany School\*  
Franklin Roosevelt K-8 School\*  
Gardner Pilot Academy\*  
George H. Conley Elementary School\*  
Harvard Kent School\*  
Haynes Early Education Center\*  
James Otis Elementary School\*  
James Timilty Middle School\*  
Josiah Quincy Elementary School\*  
Martin Luther King Jr. K-8 School\*  
Nathan Hale Elementary School\*  
O'Bryant School of Math & Science\*  
Samuel Adams Elementary School\*  
South Boston Catholic Academy\*  
St. Columbkille Partnership School\*  
St. John Paul II Academy - Columbia\*  
St. John Paul II Academy - Lower Mills\*  
St. John Paul II Academy - Neponset\*  
St. Patrick School\*  
St. Rose Elementary School  
The Newman School\*  
Urban Science Academy\*

### WORCESTER COUNTY

City View Discovery School\*  
Elm Park Community School\*  
Forest Grove Middle School\*  
Rice Square School\*  
Roosevelt School\*

### BRISTOL COUNTY

Mansfield High School

### HILLSBOROUGH COUNTY, NH

Highland-Goffes Falls Elementary School\*  
Manchester West High School\*

### ROCKINGHAM COUNTY, NH

Golden Brook School  
Hampstead Central School  
Windham Center School

### STRAFFORD COUNTY, NH

Chamberlain Street School  
Dover Middle School  
East Rochester School  
Rochester Middle School  
Strafford School  
Valley View Community School

*\*Schools/partners  
located within JA's  
target communities*



# JA COMPANY PROGRAM

Launched 100 years ago, the JA Company Program is Junior Achievement's first and longest running educational program. This program unlocks the innate ability in high school students to fill a need or solve a problem in their community by launching a business venture and unleashing their entrepreneurial spirit. Over the course of the program, students elect their own leadership team, develop and execute a business plan, produce and sell a product, hold department meetings to report on their progress, and build relationships with other students and mentors. The JA curriculum utilizes a blended learning platform and reflects the modern process for entrepreneurs and start-ups.



To maximize the impact of the JA Company Program, corporate volunteers are recruited as mentors, sharing their backgrounds, experiences, and career highlights to help students understand various paths for their futures. Previous JA Company Program participants have been given the opportunity to pitch their businesses to the JA Board of Directors, a judging panel at the JA Company Pitch Competition, and the National Student Leadership Competition. Students gain access to JA scholarships, such as the generous **Stephen G. Sullivan** scholarship, and have opportunities to speak before, and network with, influential leaders at JA events such as the Spirit of JA Celebration and the Annual JA Golf Classic.

The 2018-2019 JA Company Program was made possible thanks to **The Schawbel Group, AIG, The Cummings Foundation, Chick-fil-, Wells Fargo, The Boston Bruins Foundation, Voya, Salesforce, LinearAir, The Achievement Foundation, and People's United Bank.**

"The JA Company Program has further advanced my skills as an orator, and has allowed me to feel more comfortable speaking in front of people without needing a script. I feel more comfortable speaking 'on the fly' and feel as if I have better reception from others when speaking about important issues."

*Student  
Inspodrop, JA Company Program  
at Central Catholic High School, Lawrence, MA*

## JA SUMMER INSTITUTE

This week-long program hosted at MIT's Sloan School of Management helps high school students ignite their entrepreneurial spirit, explore career options, learn about personal finance, network with business leaders, and collaborate with peers from different schools in Greater Boston. The 2018 JA Summer Institute was sponsored by **Experian, Santander, Travelers, Wilmington Trust, and TIAA.**



Entrepreneur Bill Cummings addressed students





## JA SYMPOSIA

JA Innovation Day is a half-day offsite program for high school students. It is designed to inspire students through hands-on workshops, based on the topics of technology and innovation. The program offers local high school students an invaluable “real world” experience. Held in the spring, JA Innovation Day was sponsored by **Accenture**, **Salesforce**, and **MIT**.

The JA STEM Symposium is a day-long offsite experience for high school students. Through their visit to a STEM-related location, students have a hands-on and relevant experience to prepare for their education and careers in STEM industries. This program was locally created to address the interests of STEM-based corporate partners to engage high school students and offer greater exposure to the science, technology, engineering, and math fields. For the first time, we brought the JA STEM Symposium to the Merrimack Valley. Greater Lawrence Technical School hosted the day and students came from schools in Andover, Lowell, Lawrence, and Tyngsboro. Students heard from a keynote speaker, rotated through hands-on workshops, and engaged in a Q&A panel discussion with local experts. Held in the fall, JA STEM Symposium was sponsored by **SAP**, **Verizon**, **Eastern Bank**, and **Harvard Pilgrim Health Care**.

## JA COMPANY PITCH COMPETITION



The JA Company Pitch Competition is the exciting culmination of the JA Company Program where representatives for each JA company present their companies to a panel of judges in a competition to become the JA of Northern New England Company of the Year. In 2019, we had more teams compete than ever before; and, for the third year in a row, our local Company of the Year (FiltAir USA) was invited to participate in JA USA's National Student Leadership Summit in Washington, D.C. Only 15 JA companies nationally were selected, and prior to the last three years, it had been 10 years since our local companies had made it to the National competition. FiltAir USA made our community very proud, and even brought home two awards: the Delta Social Impact Award and the EY Innovation Award.





# THANK YOU TO OUR VOLUNTEERS

Junior Achievement volunteers come from all walks of life. But they have a common goal: sharing a message of hope and opportunity with each and every young person they reach. They are committed to the idea that as a community, we have a responsibility to ensure that this generation is better prepared for success than past generations.

Through volunteer partnerships from organizations large and small, or as individuals interested in sharing their experiences with the young people of their community, JA's classroom volunteers inspire, prepare, and empower students throughout Central and Eastern Massachusetts and New Hampshire. They band together to teach the importance of entrepreneurship, career readiness, and personal finance to inspire a new generation to navigate their path to success in a global economy. JA volunteers believe they can make a difference in the lives of thousands of students each year, to help them realize that they, too, can make a difference in their communities and in their future.



## THANK YOU TO OUR TOP 5 CORPORATE VOLUNTEER PARTNERS

1. SANTANDER BANK N.A.
2. SHORELIGHT EDUCATION
3. STATE STREET
4. ENDURANCE  
INTERNATIONAL GROUP
5. RSM US LLP



"I volunteer with Junior Achievement because I hope that I can make a difference in the lives of the next generation of leaders in our community. If I can make a difference in just one life then my time has been well spent. I believe that volunteering my time is not just a responsibility but also an opportunity to share a life lesson with someone. By providing financial literacy lessons to children and young adults, we are giving them the tools and knowledge that they need to make empowered financial decisions for themselves, their families and their communities in the future. I'm proud that Santander Bank supports Junior Achievement in their shared mission to make our communities a place where everyone has the opportunity to prosper."

**Angel Burgado**

**Vice President**

**Community Partnership Manager, Santander Bank**



"This is East Somerville Community School's second year working with JA, and they have continued to impress our teachers. The volunteers did a great job of engaging our students and were able to seamlessly adapt to the discussion in the class. The financial literacy curriculum fulfills an ongoing challenge for our school - we look forward to working with JA again next year and for years to follow."

**Scott Weaver**

**Middle School Teacher**

**East Somerville Community School, Somerville, MA**



# CELEBRATING 100 YEARS OF IMPACT!

In celebration of our centennial year in 2019, Junior Achievement of Northern New England partnered with JA Worldwide to bring constituents from around the world to Boston for two inspiring events on May 2, 2019.

## JA EXECUTIVE FORUM

During the day, JA brought together 150 thought leaders from academia, business, and the public sector to discuss the opportunities and challenges posed by technological innovation and its impact on the future of work. Attendees moved through several workshops and panels on topics such as the rise of technology, artificial intelligence and other emerging tools, and the opportunities and challenges youth will face in the ever-changing technological field. They also heard from a JA alumnus on his success. Guests also got a chance to see JA in action, as three JA Company Program teams (AwareBear, FiltAir USA, and PrivaSee) pitched their products and networked with the community of innovators around them. The ideas presented at the JA Executive Forum will help JA continue preparing young people to be productive, well-informed citizens who are well-equipped for the workforce of the future. Through the presence and support of generous, local community partners such as **Webster Bank, Robert Half, Fidelity Investments, DataRobot, Santander Bank, AIG, Eastern Bank, Eversource, Salesforce, CNA, Slalom, FactSet, Gemline, and Staples**, this event raised \$185,000.





# JA CENTENNIAL GALA

Over 300 JA partners, alumni, staff, and board members from more than 25 countries and over 15 U.S. states came together at the State Room for a night of celebration and recognition of JA's 100 years of impact. Guests were treated to inspiring stories from several global alumni and JA leaders, a stimulating fireside chat, and an insightful keynote, in addition to a delicious dinner, diverse entertainment, and a beautiful fireworks display. Thanks to the support of JA's amazing network of local supporters including **Endurance International Group, RSM US LLP, Schawbel Group, Delta, Bank of America Merrill Lynch, Blue Cross Blue Shield of Massachusetts, Eaton Vance, KPMG, People's United Bank, Comcast, EOS Foundation, EY, The Boston Foundation, Accenture, Liberty Mutual, Nellie Mae Education Foundation, Red Sox Foundation**, and a number of global partners, JA Worldwide and JA of Northern New England collectively raised over \$1.5 million (inclusive of JA Executive Forum funds) to grow our critical mission for another 100 years.



"JA brings together people of different cultures, different religions, and different political affiliations, because we all have shared values, including a belief in the boundless potential of young people and the shared view that business can be a global force for good, with a connected purpose."

**Asheesh Advani**  
CEO, JA Worldwide





## JA STOCK MARKET CHALLENGE

The JA Stock Market Challenge is a technology based simulation of the stock market in which every 60 seconds represents a day of trading. Beginning with a hypothetical account balance of \$500,000, the stakes are high and the competition is fierce. Corporate partners sponsor their own team(s), as well as approximately 150 high school students who complete five in-school lessons on investments before competing in the Student Stock Market Challenge hosted at State Street Channel Center earlier the same day, allowing the students to experience all of the rush with none of the risk. Following the event, students have the opportunity to review their results and analyze the impact of their trades.



Through corporate contributions from sponsors such as **Eaton Vance**, **State Street Corporation**, and **State Street Global Advisors**, among others, students walked away with a sense of how the stock market works, the importance of teamwork, and to be more financially savvy, while the corporate sponsors walked away having invested in far more than just another networking event. They have invested in the future. They have introduced their brands and their support to the next generation, and they have become stakeholders in the Junior Achievement mission to inspire and prepare young people to succeed in a global economy.



## JA GOLF CLASSIC

From our very first tournament over 21 years ago, the JA Golf Classic has been legendary for its high level of customer service, prestigious group of golfers, and overall quality of the golfing experience. This year's event, held at the beautiful Black Rock Country Club in Hingham, MA, raised \$140,740 thanks to generous sponsors such as **Robert Half**, **EY**, and **People's United Bank**, among others, and allowed JA to reach 3,704 students.



# BOWL-A-THONS

Junior Achievement's Bowl-A-Thon brings together companies and business professionals for a night of networking, camaraderie, and fun. Participating in a Bowl-A-Thon not only helps raise awareness and funds for Junior Achievement but is also a great team building activity for companies. Between the five Bowl-A-Thons held this year, participants collectively raised \$38,511 to help further JA's mission. This year's Bowl-A-Thon host sponsor was **Delta Air Lines**.



## ASSOCIATE BOARD EVENTS

The Associate Board of Directors of Junior Achievement of Northern New England is a non-voting extension of the Board of Directors, and is comprised of over 20 leaders from the region who share a passion for the JA mission. During the 2018-2019 school year, the Associate Board welcomed several new members, increased volunteer recruitment and raised over \$19,000 from three successful events. The three events not only raised funds for JA but also engaged potential volunteers, mentors and donors for the organization. This board held a Trivia Night in the fall sponsored by **AIG, Slalom, and The Briar Group**; a Spin for JA class in the winter at Equinox sponsored by **Robert Half** to kick off everyone's new year resolutions; and a springtime Game Night at Game On! sponsored by **Wilmington Trust and M&T Bank, PwC, and Aloft Boston Seaport District** to end the school year with some fun!



"In a span of ten weeks, I was exposed to marketing, sales, business strategy and leadership. The JA Company Program taught me that it takes a team to carry out a vision, and that the first step to starting a business is believing in yourself and having a strong vision. I'm grateful for the opportunity to work with experienced mentors and determined teenagers. The most important lesson I've taken away from the program is truly that if I have the will there's a way."

*Hannah  
ForeverGreen  
JA Company Program in Boston, MA*

# THANK YOU TO OUR DONORS

## THE LEGACY CLUB | \$100,000 +

Santander Bank N.A.

Anonymous

## THE CHAIRMAN'S CLUB | \$50,000-\$99,999

Anonymous  
Delta Air Lines

Endurance International Group  
Highland Street Foundation

MassMutual Financial Group  
RSM US LLP

## THE PRESIDENT'S CLUB

**\$25,000-\$49,999**

Accenture  
AIG  
Bank of America Merrill Lynch  
Baystate Financial Foundation  
Blue Cross Blue Shield of MA  
Capital One  
Chick-fil-A Foundation  
Cummings Foundation†  
DataRobot  
Deloitte  
Eaton Vance  
Experian  
EY  
Fidelity Investments  
Horace A. Moses Trust  
KPMG LLP  
People's United Bank  
PwC  
Robert Half  
Webster Bank, N. A.  
Schawbel Group

TIAA  
TJX Companies, Inc.  
Travelers  
Verizon  
Voya  
Waters Corporation  
Wilmington Trust and M&T Bank

## JA CHAMPION

**\$5,000-\$9,999**

Adelaide Breed Bayrd Foundation  
ALKU  
Andreana Santangelo  
Annette Leckie  
Aon Risk Services  
Bloomberg Philanthropy  
Boston Red Sox Foundation  
Brookline Bank  
Christine Barry  
Cornerstone Research, Inc.  
GE Aviation  
Glenn Ricciardelli  
Harvard Business School  
Holy Rosary Credit Union  
Liberty Mutual Foundation  
Mark Reilly  
MMC  
MDD Forensic Accountants  
Milliman  
MSCI  
MutualOne Charitable Foundation  
Needham Bank  
Northern Bank & Trust  
Novaya Real Estate Ventures  
S&P Global Market Intelligence  
State Street Corporation  
Suffolk Construction Company, Inc.  
Suzanne Norman  
The Nellie Mae Education Foundation  
The Westin Boston Waterfront  
Wex Inc.  
William Herp/Linear Air

## JA PARTNER

**\$2,500-\$4,999**

Amy Fracassini  
Amy Zidow  
Appneta Inc.\*  
Benchmark Senior Living  
Blackboard\*  
Brendan Callahan  
Brian Diepold  
Calvin Place  
Chip Barnes  
Chris Lemone  
Christopher Webster  
Citizens Bank Foundation  
Columbia Threadneedle Investments  
CrossCountry Consulting  
Cynthia Izzo  
Dan Kabat  
David Weber  
Elizabeth Stewart  
Gale Murray  
George Moore  
James Boviard  
James Boyer  
Luke Howarth  
Mark Melito  
Melinda Kuleszka  
NECN  
Oracle America\*  
Photon Infotech\*  
QA Info Tech Pvt. Ltd.\*  
Raju Pathak  
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Rogers Family Foundation  
Stop & Shop  
Straumann Group  
The Briar Group  
Tom Allen  
William Blair & Co.  
William Kracunas  
WinterWyman

## THE ENTREPRENEUR CLUB

**\$10,000-\$24,999**

The Achievement Foundation  
BlackRock  
Cengage Learning\*  
CNA  
Comcast  
Eastern Bank  
Edward Perkin  
Enterprise Holdings  
EOS Foundation  
Eversource  
FactSet  
Salesforce.com  
Slalom  
State Street Global Advisors  
Stephen Sullivan  
TD Ameritrade  
The Boston Foundation

†JA is the recipient of the Cummings Foundation's \$100k for 100 grant, which is distributed in \$33k increments over the span of three years.

‡ If you believe information is missing or incorrect, please contact Amanda Doyle-Bouvier at [adoylebouvier@janewengland.org](mailto:adoylebouvier@janewengland.org).



## JA MENTOR \$1,000-\$2,499

A2Consulting\*  
Ahead\*  
Amazon Web Services\*  
Amundi Pioneer  
Brian Falconer  
Brian Kalberer  
Christine Berberich  
Cognizant Technology Solutions\*  
Concentric Sky\*  
Croyten\*  
Datastax Inc.\*  
Dedham Savings Bank  
Eagle Creek Software Services\*  
Enterprise Bank  
Granite Telecommunications  
Gregory Badger

Gutenberg Technologies\*  
HTC Inc.\*  
James Suppelsa  
Jim Goodfiel  
Jim Hemak  
LPL Financial  
M & R Consultants Corporation\*  
Margaret Dunlap  
Migdalia Diaz  
Mike Roberge  
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Oleksii Nikolaiev\*  
Paul Fehrenbach  
Putnam Investments  
Quoin Inc.\*  
Russell Norris  
Sean Sandler\*  
Smartshift Technologies Inc.\*

Splunk\*  
The Plourde Family Charitable Trust  
Thomas Halloran  
Unicon Inc.\*  
Will Baker  
William Driscoll

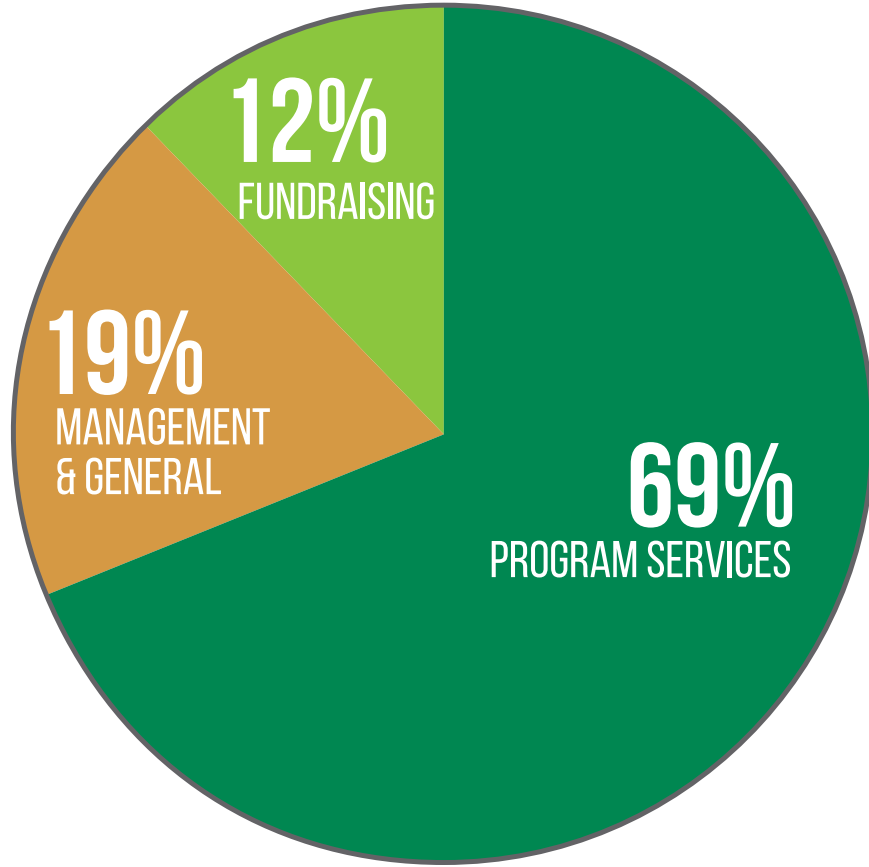
*\*Thanks to Cengage and The Baystate Foundation for making JA the beneficia y of each of their golf tournaments, which raised critical funds for our mission and introduced JA to several new constituents.*

## FRIEND OF JA | UNDER \$999

Aaron Gilman	Breana Urban	Debbie Little Chiumento	Jeremy Bayless	Lauren Campson	Nicholas Grant	Socrates Delacruz
Abbie Monahan	Brendan Hughes	Deirdre O'Connor Mitchell	Jessica Mullen	Leah Arauz	Nick Slevoski	Sophan Smith
Aixa Beauchamp	Brendan Smyth	Dexie Garcia	Jessyca Feliciano	Leila Ruszczyk	Nicole Allain	Spencer Macalaster
Akamai Technologies*	Brian Eastman	Doug Dentler	Jimmy Duverseau	Len Morrison	Nicole Driscoll	Stacey Farese
Alberto Nunez	Brian Sommer	Elaine Chu	Joann Deniso*	Ligia Morales	Nilsa Infant	Stanley Black & Decker
Aleksandra Gerasimova	Brianna Hasenzahl	Elizabeth Jondro	Joanne Derr	Linda Jacobs	Olga Ramos	Health Securities
Wilder	Brielle Laliberte	Elizabeth Lloyd	Joanne Evans	Lisa Taylor	Olivia Oldenburg	Stephanie Bernard
Alex Borrelli	Brigette Felago	Emily Neill	Joey Paulo	Liza Reineri	OpFocus*	Stephen Briggs
Alex Slemrod	Bruce McEldowney	Enna Jimenez	John & Nancy Buckley	Lorelle Lynch	Patricia Sanchez	Steven Ramos
Alexa Brown	Candace Tsang	Eric Caracappa	John Alle	Marcela Aldaz	Patrick Wadland	Stoneham Ford
Alexis Metropoulos	Carlos Calderon	Eric Cisternelli	John Becherer	Margaret Mary	Patty Morrison	Stuart Townsend
Alicia Jansen	Carly Feldman	Erik Gauthier	John Brissette	Marian O'Connor	Paul Feuerbach	Su Joun
Allie Legere	Carole Pidgeon	Erika Neilsen	John DeFuria	Maritza Almodovar	Paula Nassif	Sue Brengle
Allison Debellis	Casey Bangs	Fiona Wong	John Federici	Mark Mathers	Paula Parnagian	Sue Ung
Aloft Boston Seaport	Catherine Daley	Garrett Kelleher	John Ferguson	Mark Sellito	Paula Plum	Suman Sridhar
Alyssa Gray	Cecilia Whipple	Gary Malowitz	John Santosuosso	Marko Duffy	Paula Ryder	Susanne Salerno
Amanda Taylor	Charles Riverboat	George Drugas	Jomar Carminati	Mary Barcus	Paulo Frade	Taidgh McClory
Amanda Doyle-Bouvier	Company	Ginny Koslow-Dimola	Jonathan Rozier	Mary Grimm	Pete Brandano	Tara Nolan
Amanda Kutia	Chris DeMeo	Gloria Medina	Jonathan Machado	Matthew Madden	Peter Barone	Taylor Crabill
AmazonSmile Foundation	Chris Murphy	Greg Porzio	Jordan Litke	Matthew Ranzinger	Peter Donohoe	The Bulfinch Grou
Amy Steede	Chris Wetmore	Greg Stamm	Jose Naveo	Max Lopez	Peter Mulligan	Theresa Peterson
Andrea MacIver	Christie Ryder Herrera	Gregg Forger	Jose Ruiz	Mayur Chimurkar	Privasee	Thomas Brennan
Andrea Silbert	Christina Chadzynski	Gregory Boccio	Joseph Jeong	Meaghan Rondeau	R. Bruce Journey	Thomas Pontes
Andrea Velazquez	Christine Tardiff	Hector Perez	Joshua Veshia*	Melissa Marrama	Radhames Nova	Thomas Kelliher
Andrew Jacober	Christopher Dullea	Howie Rock	Josuel Manuel Plasencia	Melissa Rodriguez	Ray Sicard	Thomas Recchuiti
Andrew Malachowski	Christopher Flanagan	Ian Davis	Juan Lopera	Meryl Evangelista	Regina Neilsen	Tiersa Carlos
Andrew McHenry	Christopher Kelley	Ian McKinley	Julie Barron	Michael Jorgensen	Rich Rosier	Tim Lenicheck
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Angela Birtz	Christopher Sweeney*	Isis Ortiz	Justin Voellmann	Michael Curtin	Richard Renwick	Toly Chea
Angela Lattime	Christy Loy	Jackie Tabraham	Karen Carlos	Michael Granger	Richard Travers	Tom Macdonald
Ann Anderson	Christy Morgan	Jake Krilovich	Karen O'Brien Saviano	Michael Hoyt	Rob Hazard	Valerie Brooks
Ann Hanson	Claire Foggo	James Foote	Kari McHugh	Michael Kelly	Robert Coly	Victoria Kapetan
Ann Turlski	Clyde Jondro	Jamie Warner	Karl Koenig	Michael Lavoie	Roxanna Sandor	Vinson Owen Parent Association
Anna Domenico	Colleen Carney	Janelle Tartaro	Kary Robertson	Michael Morrison	Sam Matathia	Wayne Bloom
Anna Vouras	Cordelia Pisacane	Jasmine Cosgrove	Katelyn Aziz	Michael Preite	Samara Laliberte	Wesley Locke
Anne Ohrenberger	Corey Adams	Jason Pacor	Katherine Jondro	Mike Frankenfiel	Samuel Pepe	William Buccella
Anthony LoBello	Courtney Jane	Javier Torres	Kathryn Bailer	MK Thornton	Sarah Branz	William Hopf
Ashteen Petry	Cristina Gonzalez	Jean Morrison	Kelsey Taylor	Molly Thornton	Sarah Guzzi	William Horn
Austin Bauer	Cullen Martel	Jean-Philippe Bernard	Ken Hubbell	MongoDB*	Sasha Urquidi	William Mazola
Austin Cortney	Dan Bahr	Jeff Pelletier	Ken Melanson	Monica Hurd	Sean Chatlos	Workday*
Barbara & Benjamin Friedman	Dana Kern	Jeffrey Innis	Kevin Cotreau	Monica Macina	Sean Robinson	Yvonne Garcia
Barbara Martin	Daniel Sanchez de la Vega	Jen Plotnick	Kimberly Costa	Myriam Cazares	Sean Sullivan	
Ben Gredler	Danielle Chioditti	Jenna Corning	Kirsten Wedegartner	Nancy Stager	Sean Thornton	
Blair Ginden	Danielle McCormick	Jenna Terrell	Krista Holbrook	Natalie Loy	Shannon Atkins Boeckelman	
Boys & Girls Club of Lawrence	David Erwin	Jennifer Anderson	Kristin Weeks	Natalie Velasquez	Sharon Coly Herbert	
Bradley Humphries	Deanna DiGregorio	Jennifer Playdon	Lady Masucci	Nathan Corey	Shirley Cardona	
			Laurel Christensen	Nei Di		

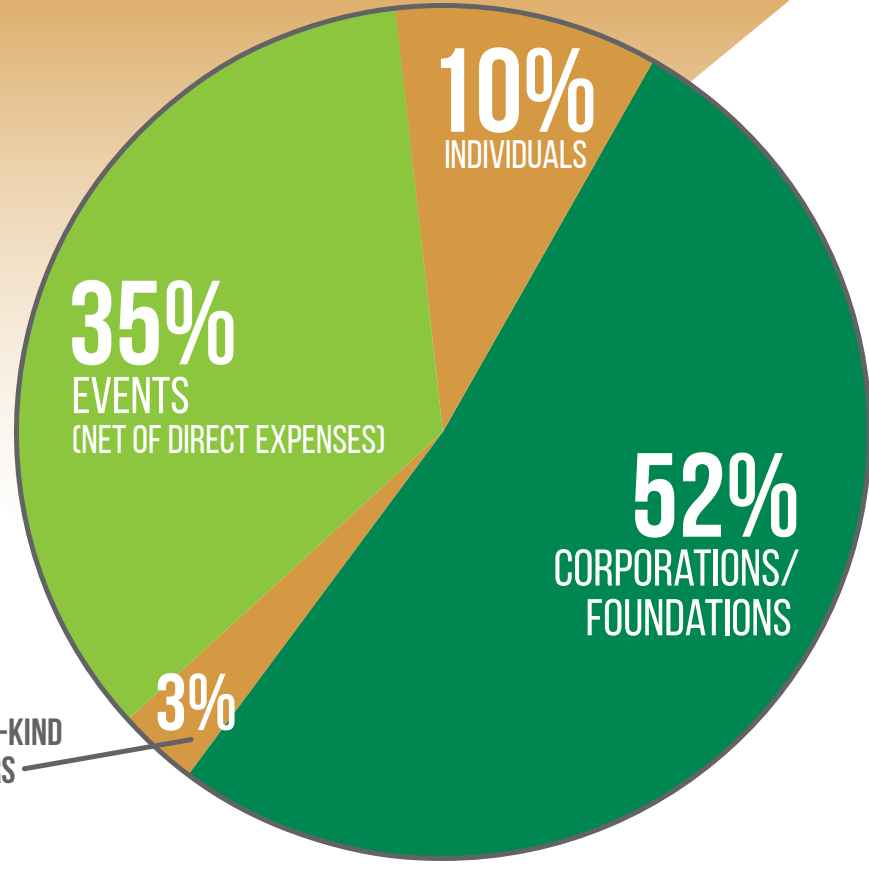
# FINANCIAL SUMMARY

## EXPENSES 2018-2019



## SOURCES OF FUNDING 2018-2019

GIFTS IN-KIND  
& OTHERS







## OPERATING SUPPORT & REVENUE

	2018-2019	2017-2018
Contributions	\$1,221,806	\$995,707
Events (Net of direct expenses)	\$702,240	\$497,543
In-Kind & Other Income	\$77,989	\$59,746
<b>Total Revenue &amp; Support</b>	<b>\$2,002,035</b>	<b>\$1,552,996</b>

## OPERATING EXPENSES

	2018-2019	2017-2018
Program Services	\$1,186,777	\$971,335
Management & General	\$324,710	\$251,778
Development & Fundraising	\$207,330	\$206,598
<b>Total Expenses</b>	<b>\$1,718,817</b>	<b>\$1,429,711</b>

“

“The Junior Achievement Program that comes to LCCPS, Fourth Grade, has continued to be a valuable experience for my students. They work collaboratively and collectively to understand commerce and how a business works. It is very important for students to understand and see the connection between the math skills and reading comprehension skills we teach in school and the application of these in the “Real World.” The varying activities give the students a brief respite from the daily schedule, but is structured enough to keep them focused on a particular learning task and outcome. I look forward to Junior Achievement and the volunteers that spend their time with us, and hope this program and experience continues for a long time!”

**Judy Christoffersen**  
**4th Grade Inclusion Teacher**  
**Lowell Community Charter Public School**

”



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To support Junior Achievement's mission by volunteering, contributing financiall , or to discuss corporate partnership opportunities, please contact Amanda Doyle-Bouvier at [adoylebouvier@janewengland.org](mailto:adoylebouvier@janewengland.org).



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