



IMPACT REPORT

2019-2020

LETTER FROM THE PRESIDENT & CHAIR

Dear JA Friends,

This impact report highlights Junior Achievement of Northern New England's (JAofNNE) impact during fiscal year 2020 (July 2019 to June 2020). The fiscal year began with an exciting strategic visioning process to set a bold vision for the future. We gathered input from a diverse group of over 100 stakeholders before the COVID-19 pandemic disrupted our programs and operations, forcing us to temporarily focus on the now versus the future to ensure our continued viability.

Like most organizations, we faced unprecedented challenges starting in March 2020 when the pandemic disrupted our ability to bring corporate volunteers into schools to deliver our transformational programs in entrepreneurship, career readiness and personal finance. We were forced to cancel programs scheduled to serve 12,000 students from March to June 2020. The pandemic had significant negative impact on our finances, which forced us to reduce costs by over 30%. The challenges abounded, but we remained resolute to deliver our mission.

For over 100 years, Junior Achievement had relied solely on in-person interactions between caring adult volunteers and the youth we serve. The silver lining from the pandemic is that it forced us and our national organization to innovate to remain a resource to the youth we serve and the educators who are facing their own unprecedented challenges.

In May 2020, we transitioned all our programs to virtual format when we hosted our annual JA Company Pitch Competition virtually for the first time in our history. One of our local JA companies, KeepUp!, then competed during the first-ever virtual JA National Student Leadership Summit, where they placed third nationally! We hosted a webinar on the impact of the pandemic on the stock market in partnership with the CFA Society Boston; held our first virtual JA Summer Institute, traditionally hosted at Massachusetts Institute of Technology; conducted virtual personal finance lessons for youth in Lawrence in partnership with ACT Lawrence; among other impactful programs. The resilience of the students and educators we serve inspired us to adapt and evolve.

We now look to the future. We have set a bold vision that will significantly increase our impact in the region. In response to the systemic inequalities experienced by the most underserved populations in Central/Eastern Massachusetts and New Hampshire, Junior Achievement of Northern New England embarked on an ambitious plan to address the generational challenges inherent in these communities as our organization's top priority. We believe that leveling the playing field for young people from disadvantaged socioeconomic circumstances empowers them to succeed and strengthens our communities, region and country. We seek to close the wealth and opportunity gaps in 10 inner-city communities in MA and NH by creating middle school to career pathways, igniting youth entrepreneurship and preparing financially savvy youth.

We look forward to sharing some details of our strategic vision and appreciate your partnership in our critical mission. We cannot do it without you. Thank you.

RADHAMES NOVA

President & CEO

CHRISTINE BARRY

Chief Operating Officer, Endurance International Group
Chair of the Board

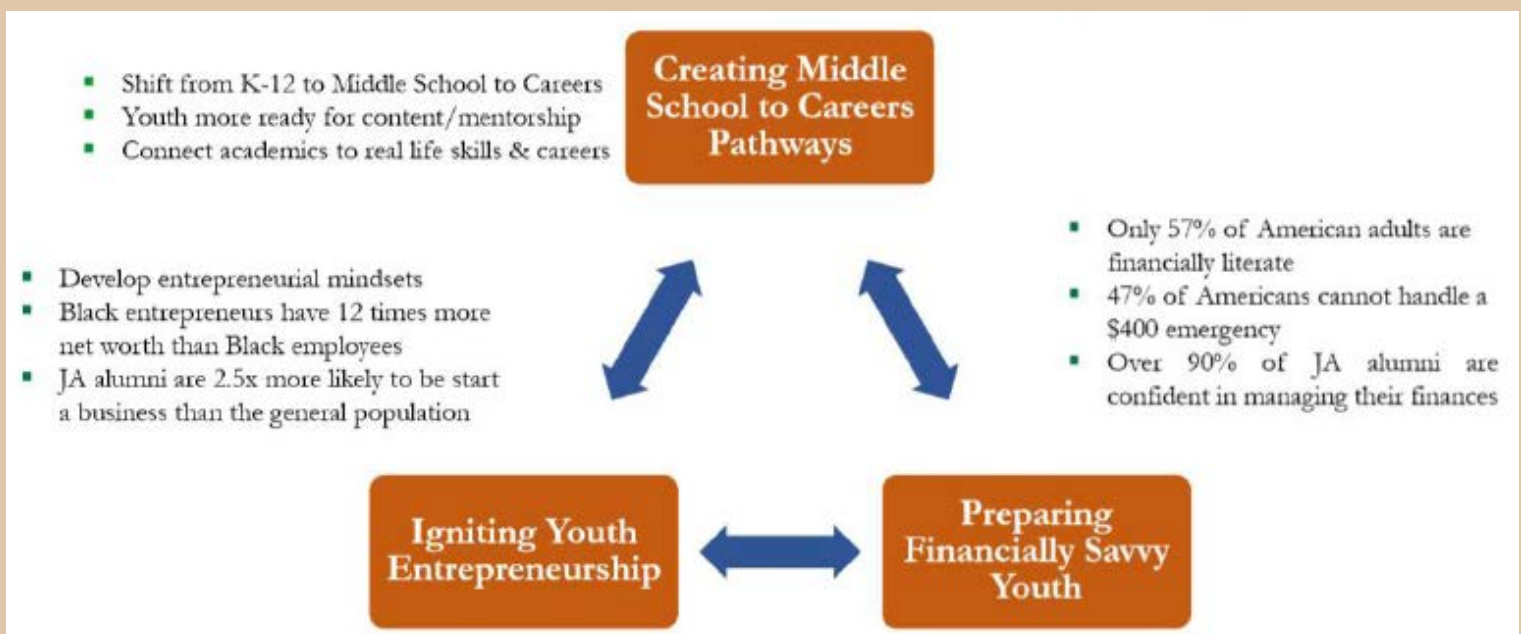
STRATEGIC VISION - THE FUTURE OF JA

Informed by input from over 100 stakeholders, we set a bold vision for the future to significantly increase our impact in the region. Moving forward we will focus most of our resources on serving middle and high school aged students in 10 impact communities (Boston, Brockton, Chelsea, Lawrence, Lowell, Lynn, Quincy, Somerville, Worcester and Manchester NH).

These high-needs communities have high numbers of low and moderate income youth who can benefit most from our mission. Across these impact communities the average percentage of economically disadvantaged students are close to 60% and close to 78% of students are youth of color. Additionally, per U.S. Census data, the average poverty rate in these communities is 14.9% compared to 10% in MA and 7.6% in NH.

JAofNNE seeks to close the wealth and opportunity gaps in these inner-city communities by 1) Creating middle school to career pathways; 2) Igniting youth entrepreneurship; and 3) Preparing financially savvy youth to become financially-independent adults. We will prepare these inner-city youth to build critical skills for the workforce, develop entrepreneurial mindsets and effectively manage their finances to break the cycle of poverty and succeed in our constantly evolving world.

JAofNNE WILL CLOSE THE OPPORTUNITY GAP BY



OUR IMPACT DURING AN UNPRECEDENTED SCHOOL YEAR

8,866 STUDENTS SERVED

475 CLASSES

44 SCHOOLS

345 EDUCATORS

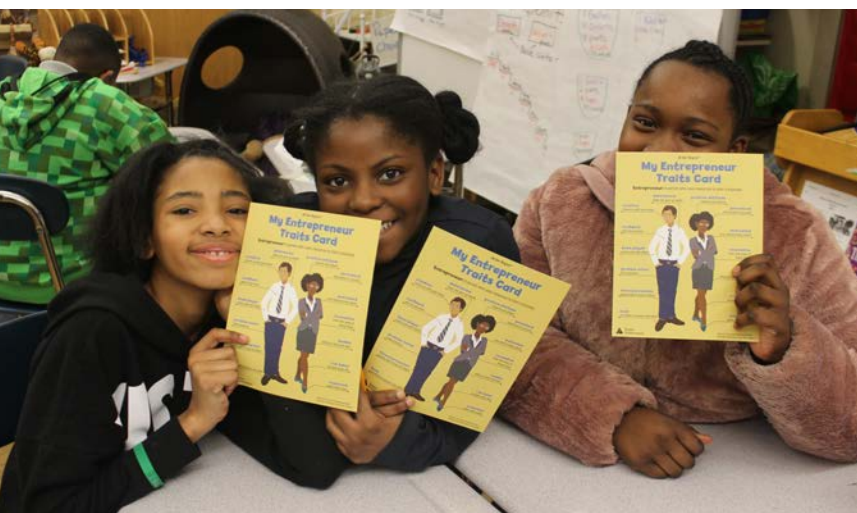
701 VOLUNTEERS

66% STUDENTS IN
IMPACT COMMUNITIES

Junior Achievement's unique programs supplement students' academics with critical life skills that bolster their chances for success. Students who participate in Junior Achievement programs demonstrate a significant understanding of economics and business concepts.

The **COVID-19 pandemic** has changed our daily lives in ways we could not have imagined. Suddenly, our financial literacy, entrepreneurship, and workforce readiness programs could no longer take place in person, thus requiring a shift to virtual implementation.

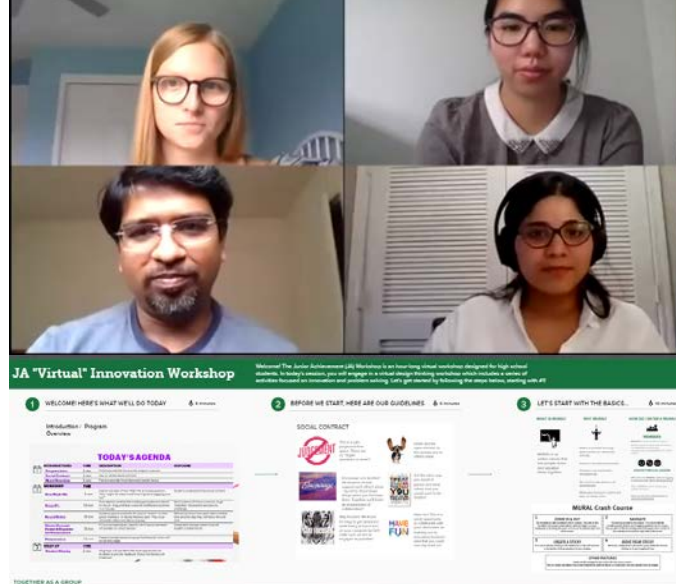
Despite this unprecedented disruption, we have been deeply impressed by the **resilience of the young people** we serve and by our staff and school partners' efforts to maintain that crucial link between our volunteers and students.



JA is a wonderful complement to any CTE curriculum and how it maps to our state frameworks. It is an exciting elective that brings together different trade areas. It gives them a real life learning experience in finance and entrepreneurship that has very limited risk, but a tremendous amount of upside.

- Joseph Giordano
Business and Entrepreneurship Instructor
Essex North Shore High School

PROGRAMS & PIVOTS



JA SYMPOSIA

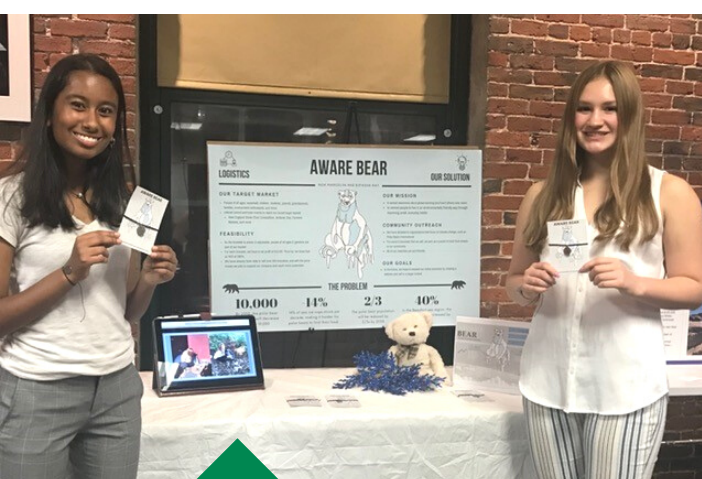
The JA STEM Symposium is a day-long offsite experience for high school students. Students engage in a series of workshops led by STEM-focused companies and complete the day with a Q&A session with a panel of speakers who work in the STEM field. For a second year, we brought the JA STEM Symposium to the Merrimack Valley. Greater Lawrence Technical School hosted the workshops during Massachusetts STEM Week with their own students attending as well as students from Lowell Catholic High School, Lowell Middlesex Academy Charter School, Central Catholic High School in Lawrence and Lawrence High School. **Straumann, Salesforce**, and the **MIT Media Lab** conducted workshops.

JA Innovation Day is typically a day-long offsite program held in the spring for high school students, in which they go through a design thinking workshop and come up with creative solutions to everyday problems. Through our partnership with Accenture, we converted this program to a virtual format in the spring. Through Zoom and Mural, students were still able to go through a design thinking session and work with volunteers from Accenture and Salesforce. Special thanks to sponsors **Accenture, Salesforce** and **Massachusetts Institute of Technology**.

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 2019 JA Summer Institute was sponsored by **Experian, Delta, Santander, Wilmington Trust | M&T Bank**, and **TIAA**.



Although the COVID-19 crisis upended almost everything we know, I decided to continue with JACP this year because of the valuable skills I have the opportunity to gain and hone each year through the program. Although our virtual meetings can by no means replace our time together in person, I feel that working through this will give me a better idea of how businesses in the real world handle crises and adapt their working environments to times like these. Now, more than ever, JA is preparing me with the entrepreneurial skills I may need in the real world. I infinitely admire the resiliency and dedication of our mentors, who continue to devote their minds and hours of their day to us in this uncertain time; it is all the more meaningful.

Student
Keep Up!, JA Company Program
at Boston Latin School

JA COMPANY PROGRAM

Launched 101 years ago, the JA Company Program is JA's flagship educational program, and provides an impactful experience for both students and mentors alike. 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 JAofNNE Board of Directors, a judging panel at the JA Company Seed Funding event and Pitch Competition, and the National Student Leadership Competition. Students gain access to JA scholarships, such as the generous Sullivan scholarship, and have opportunities to speak before, and network with, influential leaders at JAofNNE events such as the Spirit of JA Celebration and the Annual JA Golf Classic. Over the past three years the exponential growth of the JA Company Program had been made possible thanks to **The Schawbel Group, AIG, The Cummings Foundation, Chick-fil-A, The Highland Street Foundation, Lincoln Financial, The Boston Foundation, Wells Fargo, The Boston Bruins Foundation, Voya, Salesforce, LinearAir, The Achievement Foundation, and People's United Bank.**

JA COMPANY PITCH COMPETITION



The JA Company Pitch Competition is the exciting culmination of the JA Company Program where representatives for each JA Company presents its product or service to a panel of judges in the hopes of becoming named the JA of Northern New England Company of the Year. In 2020, we held our first virtual competition; and, for the third year in a row, one of our local companies, KeepUp! was invited as one of 15 teams to participate virtually in JA USA's National Student Leadership Summit resulting in a third place win! This was the first time a company from our region has placed in the top three at the National Competition.

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 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 **Delta**, **Eaton Vance**, **State Street Corporation** and **State Street Global Advisors**, among others, JAofNNE raised its highest revenue in the history of this event, totaling **\$155,030**. The students walked away with a sense of how the stock market works, the importance of teamwork, and how 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 22 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. July 2019's event, held at the beautiful Black Rock Country Club in Hingham, MA raised **\$126,960** thanks to generous sponsors such as **Robert Half**, **EY**, and **People's United Bank**, among others, and allowed JAofNNE to reach **2,539** students.

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 19 leaders from the region who share a passion for the JA mission. During the 2019-2020 school year, the Associate Board transitioned to three new co-chairs, adapted meetings and one event to a virtual setting as COVID-19 hit and raised over **\$21,000** from three successful events. The three events not only raised funds for JAofNNE but also engaged potential volunteers, mentors, and donors for the organization. This board held an in-person Trivia Night in the fall sponsored by **AIG** and **Wilmington Trust | M&T Bank**. They also held "Get Fit For JA", an intensive workout class, in the winter at Equinox sponsored by **Robert Half** and **Wilmington Trust | M&T Bank**. They ended the school year by adapting our JA Game Night to another Virtual Trivia Night, sponsored by **RSM, M&T Bank | Wilmington Trust**, and **Marcum**, in order to stay safe during the outbreak of COVID-19.



SPIRIT OF JA CELEBRATION - POSTPONED



The COVID-19 outbreak forced us to postpone this event. We changed the format from an in-person interactive event in April 2020 to a virtual livestreamed event in October 2020. The event was co-emceed by a JAofNNE student and Brandon Copeland, linebacker for the New England Patriots. The event had video testimonials from JAofNNE students and supporters, a live interview with a JAofNNE student, awarded a Spirit of JA award to both Mark Silva and RSM and inducted Andreana Santangelo into the JA Alumni/ae Hall of Fame.

THANK YOU TO OUR DONORS

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THE PRESIDENT'S CLUB

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

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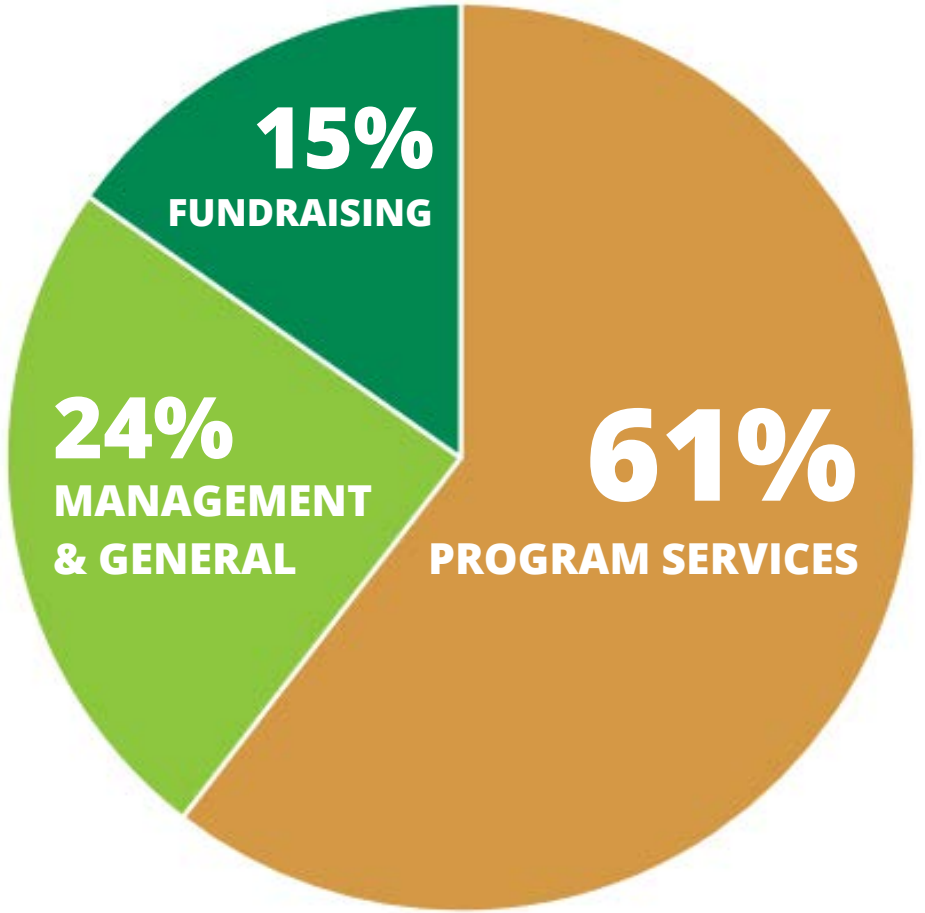
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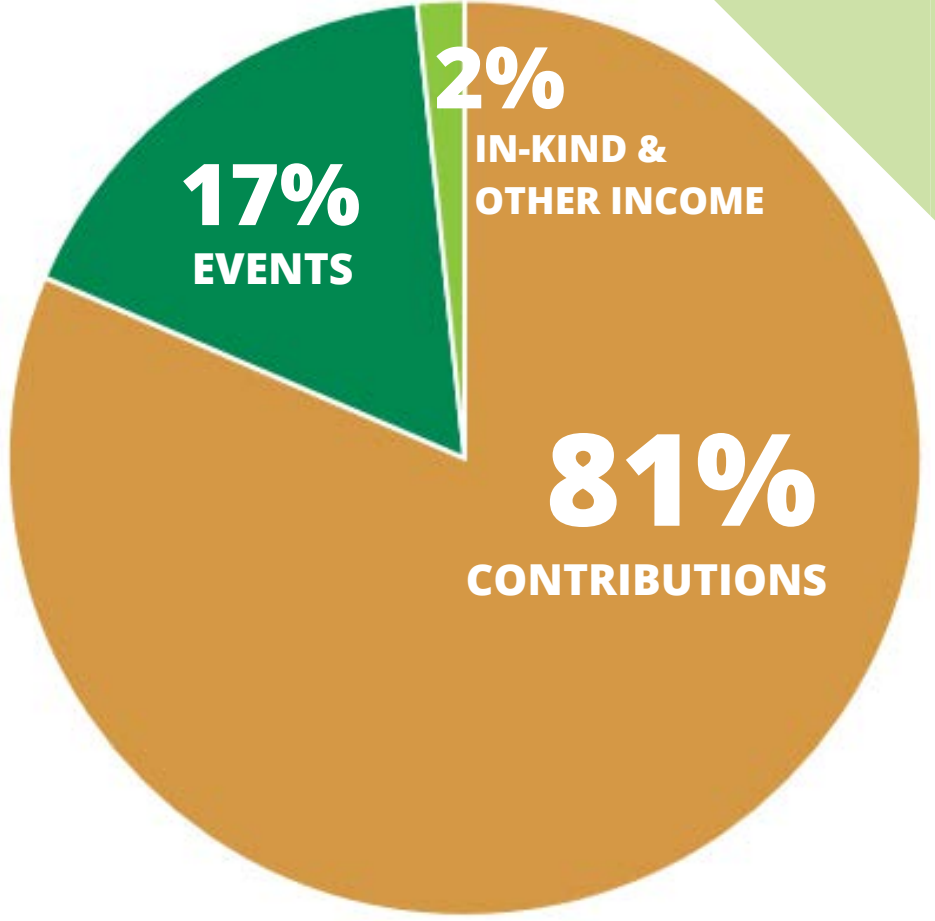
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FINANCIAL SUMMARY

EXPENSES
2019-2020



SOURCES OF FUNDING
2019-2020





OPERATING SUPPORT & REVENUE

	2019-2020	2018-2019
Contributions	\$1,232,050	\$1,221,806
Events (Net of direct expenses)	\$255,019	\$702,240
In-Kind & Other Income	\$25,400	\$77,989
Total Revenue & Support	\$1,512,469	\$2,002,035

** Decrease in total revenue due to effects of COVID-19

OPERATING EXPENSES

	2019-2020	2018-2019
Program Services	\$1,120,802	\$1,186,777
Management & General	\$449,750	\$324,710
Development & Fundraising	\$282,766	\$207,330
Total Expenses	\$1,853,318	\$1,718,817



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