



Junior
Achievement™
of Northern California

BOUNDLESS POSSIBILITY

2023 Annual Report





DEAR JA AMBASSADORS,

It is great to be back! The 2022-23 school year started and finished with the enthusiasm we've missed—JA Days, in-person student summits, and the return of mission-moment events. Being back in person with YOU, our amazing volunteers, and corporate partners is truly energizing and impactful. Together, we served over 70,000 students.

As you'll read in the following pages, our students enjoyed extraordinary work-based learning and financial literacy experiences, excelling in applying an entrepreneurial mindset to their everyday lives. Check out Carmen and Anthony's stories on page 15. They exemplify the real and lasting impact of JA.

The future is bright. We are thrilled about expanding our work with 18 to 25-year-olds, creating internships with more companies, such as Accenture, Bank of America, John Muir Health, and KMPG. Check out those stories on pages 8-9.

When you volunteer with JA, the impact you have on students has a lasting influence on the lives of so many and for generations to come.

With heartfelt gratitude,



Cristene Burr
President & CEO



Adrian Dimech
Board Chair

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Making a difference: Adrian Dimech (AT&T), Cristene Burr, and JA USA President & CEO Jack Kosakowski (L-R) pose together as Adrian receives the prestigious national Gold Leadership Award for his outstanding volunteerism (June 2023). This award recognizes his exceptional leadership in supporting JA USA's mission of empowering students.

SERVING COMMUNITIES, INSPIRING LIVES

In FY2023, we delivered programs to 70,606 students throughout our 24 county market. The majority of our programming occurs in the SF Bay Area, Central Coast, and Central San Joaquin Valley.

Ready to Volunteer?

Please scan the QR code to fill out an interest form.



FY2023 BY THE NUMBERS



70,606
students



194,671
contact
hours



1,018
volunteers



53%
students
enrolled
in FRPL*



189
schools



777
educators



193
corporate
partners

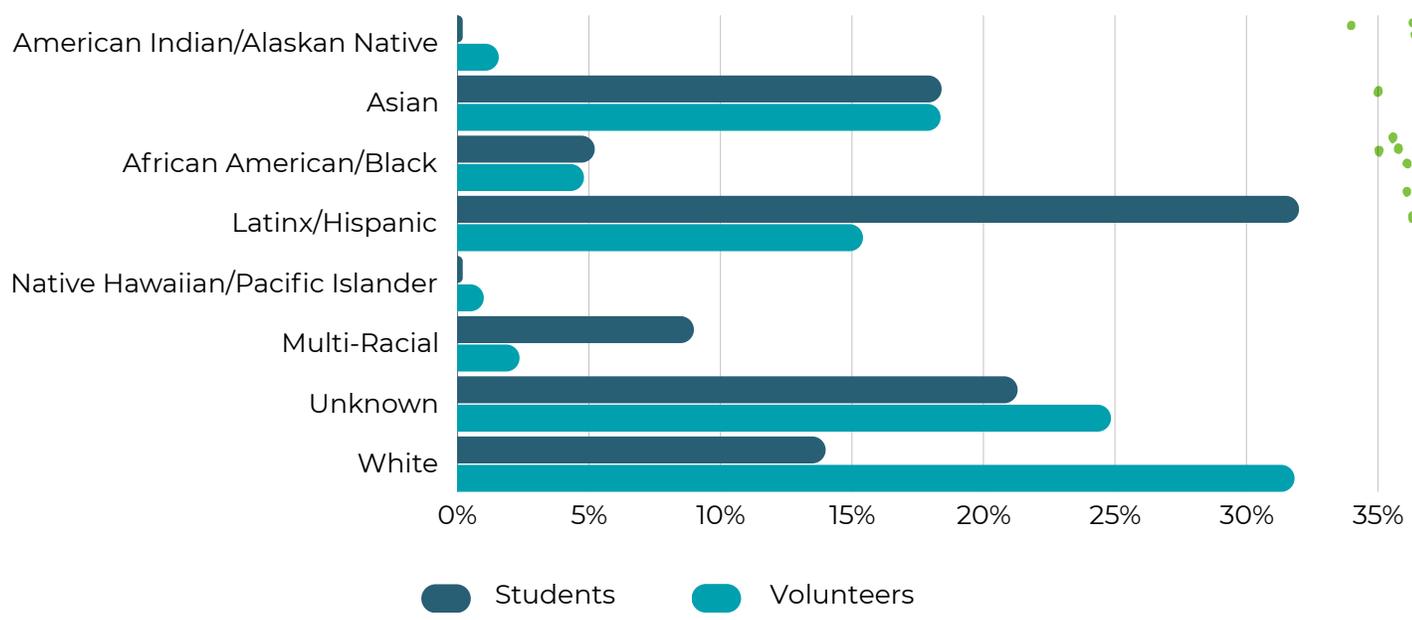
*Free and Reduced-Price Lunch

DIVERSITY EQUITY & INCLUSION

Junior Achievement is committed to creating a more equitable and just tomorrow by promoting economic empowerment through our programs. We prioritize:

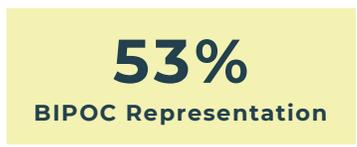
- Creating an inclusive and diverse future workforce by introducing students to the transformative power of career exploration and planning.
- Addressing the racial, ethnic, and gender wealth gaps by teaching financial strategies to empower students to be fully engaged in the economy.
- Developing young entrepreneurs by connecting students and business volunteers to instill entrepreneurial and intrapreneurial mindsets.
- Delivery of programs to socioeconomically disadvantaged students and schools.

STUDENT AND VOLUNTEER DEMOGRAPHICS



2022-23 JA NORCAL STAFF & BOARD DEMOGRAPHICS

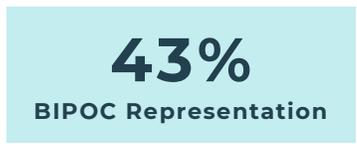
STAFF RACE & ETHNICITY



STAFF GENDER



BOARD RACE & ETHNICITY



BOARD GENDER



HIGHLIGHTS OF THE

JULY

JA Alumni helped at our **Annual Thank-a-thon** by calling and thanking donors. Our supporters love hearing from JA students and students gain essential soft skills sought after by employers.



OCTOBER

Over 100 golfers enjoyed JA NorCal's **Annual Golf Classic**, presented by **AT&T** at Half Moon Bay Golf Links. Volunteers and supporters helped raise \$120,000 for JA programming.

In partnership with **Align Technology**, we hosted a **STEM Career Summit** at their San Jose campus. Students were inspired to pursue STEM education by experiencing Align's campus, innovative products, and hearing about employees' career journeys.



NOVEMBER

The **County of Monterey** continued its longstanding support of JA and our Central Coast students hosting an Agriculture Careers class from Watsonville High. Students explored careers in Agriculture and the public sector, toured the County offices and Board chambers, and learned about internship opportunities.



DECEMBER

Valero Energy organizes an annual charitable golf tournament aimed at raising funds for nonprofits across the United States. We were thrilled to receive a **\$50,000 grant** through their Valero Benefit for Children, bolstering our impact in Solano and neighboring counties.

JANUARY

JA NorCal's **18th Monterey Bay Business Hall of Fame** took place at The Inn at Spanish Bay, marking an inspiring afternoon where we celebrated the achievements and enduring contributions of our 2023 laureates, (L-R): **Greg Ahn, John D'Arrigo, Carrie Birkhofer, and John Metzger.**



YEAR



FEBRUARY

The inaugural **FinTech Week** was a remarkable series of two Summits hosted at **Block Inc. and Franklin Templeton** that provided unique educational experiences to over 170 students from Oakland, San Francisco, and San Mateo. Through interactive activities, demonstrations, and presentations from industry experts, participants were provided with a comprehensive understanding of the latest technologies related to financial services.

MARCH

STEM Summits impacted 2,211 students throughout San Francisco and the East and South Bays. Attendees benefited from panel discussions, workshops, and speed mentoring. See more on page 12. We're grateful to our sponsors **Agilent Technologies, CNA, Kearney, Robert Half, Roche, Salesforce, and Visa** for investing in the future of STEM and empowering the next generation of innovators.



APRIL

JA's **Northern California Business Hall of Fame** recognized our Volunteers and Educators of the Year and celebrated our Business Partners of the Year: **Align Technology, Bank of America, Deloitte, and RSM.**

MAY

Our 2023 **Bocce alla Roma** celebrated community and empowering Northern California students. Sponsored by **Comerica Bank**, participants helped raise \$100,000 towards JA's educational programs.

We also kicked-off our **summer internships** with five Bank of America Student Leaders, aiming to deepen their understanding of working at a non-profit while also exposing them to careers at organizations across industry sectors.



JUNE

TalkBlox achieved second place in the overall JA Company Program of the Year. **Jacob Yuryev**, CEO & President of SqueaKey Klean, was also honored with the Jim Sweeny Award for Entrepreneurial Excellence during this year's **National Student Leadership Summit** in DC. See more on page 14.

MEET OUR SCHOLARS



“My JA journey began with thanking donors and cheering at races, and blossomed into a life-changing experience, where JA equipped me with the skills and connections to attend impactful job shadows and land an amazing internship at Accenture.

JA’s immersive experiences opened my eyes to exciting careers and prepared me for the world of work. From soaring through the Delta Flight Academy to navigating the world of IT at Salesforce Tower with Accenture, my JA experiences taught essential skills such as networking, working in a group, problem solving, and understanding office culture. More than creating pathways, JA builds highways for young people to become future superstars.”

— **Miles Davis, JA Alum, Accenture Intern, Summer '23, & Monte Vista HS, Class of '24**

“With their hands raised in excitement, a young student’s question as I taught JA Our Community, “How do you see the people in your community?” prompted me to reflect on my community involvement, strategies to promote kindness, and efforts to serve as a voice for my community. Teaching JA’s financial literacy class about understanding our community assets such as buildings, roads, jobs, and creating a sense of unity, ignited my drive for pursuing social equity and a degree in civil engineering. I am determined to make a positive impact for change.”

— **Jamier Harris, JA Intern and Bank of America Student Leader, Howard University, Class of '29**



“Junior Achievement provided me with a doorway to a multitude of opportunities (Student Ambassador Board, JA John Muir Health Internship, JA STEM Summit) facilitating my growth and enabling me to use my abilities to positively impact my community and my fellow peers.

These opportunities continue to reinforce my belief that individuals are truly capable of great things, I believe JA is the nexus between talent and opportunity and individuals just need guidance to exhibit talent and bring their great ideas to fruition.”

— **Amara Martinez, JA Glenlyon Scholar & UCLA, Class of '27**

S & INTERNS

“Through JA’s John Muir Health Career Speaker Series, I was exposed to careers in healthcare and remember a Nurse Practitioner who was so interesting, positive, and inspirational. Honestly, those JA Career Speakers are why I am in a STEM field today studying BioEngineering.

Today, at UC Riverside, as a first year, I’m part of a Business Consulting Team, which I credit to my JA experience in the JA Company Program. JA gave me the courage and the skills to become a leader and try new things, even when we might fail. Junior Achievement provided a space to explore, be creative, and find my passion and the confidence to succeed.”

— **Sabeen Rasheed, JA Glenlyon Scholar & UC Riverside, Class of '27**



“My JA John Muir Health Internship and mentor Chelsey Yost taught me so much: how to work together in a team, focus on the patient, communicate professionally, and ask questions until you understand. I now have the confidence to see myself in this role or a similar business/healthcare role. Thank you, JA, for this opportunity! I have greater vision and inspiration toward my future career and have been able to express the lessons gained from my experiences and my new goals in my college applications.”

— **Kelly Troung, John Muir Health Intern & De Anza High School, Class of '24**

“Through my JA Internship at Accenture, I found the tech industry to be more diverse, wide-spread, and interesting, which opened up a whole new career path for me. Coupled with my experience during the JA Company Program, I want to be an entrepreneur. I think that starting my own business, being my own boss, is really amazing, and I want to make a difference in the world. JA has provided so many skills that will affect me in my future, in college, and in business. Thank you, JA, for changing my life. I hope going forward, I can do that too, for others.”

— **Brice Wong, JA Alum, Accenture Intern & Abraham Lincoln HS, Class of '24**



JA CHAMPIONS

Educators and volunteers activate our mission. We take immense pride in recognizing our 2023 Volunteers and Educators of the Year. These exceptional individuals have consistently demonstrated unwavering dedication to JA programs and act as catalysts in bridging the divide between classroom learning and the practical skills essential for real-world success. Their extraordinary commitment, innovative approaches, and profound impact on historically marginalized students' lives distinguish them as this year's truly deserving awardees.

2023 VOLUNTEERS OF THE YEAR



ANTHONY BAGNULO
Tesla



AUSTIN BREWIN
Prologis



JENNIFER CAVE-BROWN
John Muir Health



CHRIS CONROY
AT&T



BOB DILLOW
Community Volunteer



ERIC DOWN
Community Volunteer



CHARLES IP
Grant Thornton



MEREDITH MCCREARY
Prologis



JULIE PAULSEN
Align Technology



ROY POWELL
Community Volunteer



ISHA UTTAMCHANDANI
Asana

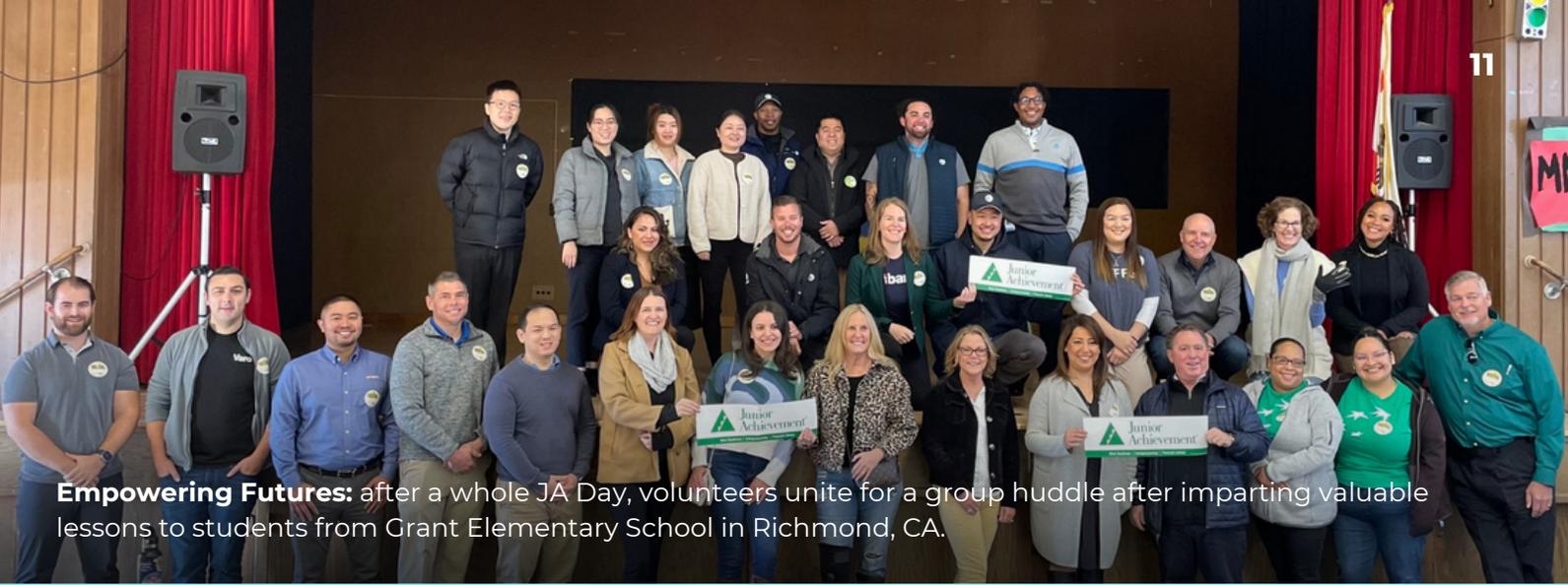


COLE YOSHIDA
Community Volunteer

"Each time I volunteer with Junior Achievement I can see how much the kids get out of the experience and appreciate the time we spend with them. Since I have enjoyed my experience so much, I have worked to encourage my peers to join me in volunteering so we can assist in providing this experience to more of our community."

— **Chris Conroy, Network Manager, AT&T**





Empowering Futures: after a whole JA Day, volunteers unite for a group huddle after imparting valuable lessons to students from Grant Elementary School in Richmond, CA.

— 2023 EDUCATORS OF THE YEAR —



KENDRA EBINGER
Antioch USD



CHRIS FAIDLEY
San Ramon Valley USD



PEGGY FRY
Kennedy High School
West Contra Costa USD



CARRIE HERMANN
Burlingame High School
San Mateo UHSD



TERRANCE HOLLIDAY
Oakland Technical High School,
Oakland USD



KATE RENNIE
Petaluma USD



EDMOND SULLIVAN
Abraham Lincoln High School,
San Francisco USD



BRIANNA WILKINSON
Madison Park Academy
Oakland USD



“Together with their industry partners, such as Franklin Templeton, JA inspires and educates our students in San Mateo County, providing them with essential life and career strategies, skills, and insight into career options. We’re grateful for our partnership with JA and the work they do to inspire, educate, and prepare youth to succeed.”

**— Carrie Hermann,
District Career Technical
Education Coordinator,
San Mateo USD**

WORK READINESS

OVER 2,000 STUDENTS ATTENDED JA STEM MONTH

Junior Achievement's proven programs are shown to inspire and prepare young people for success. Our approach is demonstrated to give students the tools they need to increase their chance of achieving their potential in work, career, and life.

After JA's STEM Summit, 89% of students surveyed said that they are more likely to consider a career in STEM. One student shared:

"I learned that tech-related jobs are not just coding and not all are very difficult. There is a much wider variety of jobs in the STEM field than I expected."

In a 2022 JA Alumni survey:

- 84% of JA Alumni report JA positively influenced their decision to pursue higher education.
- 88% of JA Alumni say participating in JA made them think of new career paths.
- 80% of JA Alumni report their careers are extremely fulfilling.
- 73% of JA Alumni currently work in a career they studied in college vs. 27% of the general public.
- 69% of JA Alumni say they work in their dream career vs 25% of the general public.

JA of Northern California's 2023 STEM Summit impacted 2,211 students, with 62 workshops and three mentoring sessions. An additional 5,835 students experienced career readiness programming during the month of March.



FINANCIAL LITERACY

1,000 STUDENTS ENGAGED IN JA FINANCE PARK VIRTUAL

JA IMPROVES FINANCIAL CAPABILITY

JA's financial literacy curricula teaches youth about earning, budgeting, saving, and protecting one's personal finances. Overall, 80% of students who participated in JA Finance Park in 2022-23 said that the program motivated them to spend more time considering and exploring potential careers. Further, 87% of students said that making virtual and pretend purchases during the simulation helped them better understand how a budget works.



87%

of JA students said JA Finance Park helped them better understand how a budget works

2022 JA USA ALUMNI SURVEY

Junior Achievement employs a pathways approach to teaching financial literacy to young people, prioritizing socio-economically disadvantaged youth. Our approach gives students the tools to increase their chances of achieving economic security as adults.

- **84% of JA Alumni** agree that their Junior Achievement experience helped with their financial literacy.
- **82% of JA Alumni** agree they have a strong financial footing.
- **68% of JA Alumni** between the ages of 18 and 29 say they are financially independent from their parents. According to the Pew Research Center, 34 percent of Americans in that age range say the same.




73%

of JA Alumni are saving for retirement vs 40% of the general population of Americans

JA alumni are also more likely to finish college, find a satisfying job or career, and start a business.

ENTREPRENEURSHIP

327 HIGH SCHOOL STUDENTS PARTICIPATED IN THE JA NORCAL COMPANY PROGRAM

The JA Company Program is our most in-depth program, running for several months during the school year. Working with mentors to provide real-world guidance, over 300 high school students were taught practical skills required to conceptualize, capitalize, and manage their own business venture. The program culminates with a regional competition, Shark Tank style, where students pitch their companies to a panel of judges.

JA NorCal teams are eligible to apply to JA USA's National Competition. Out of over 100 chapters of JA in the U.S., JA NorCal has had teams win a coveted spot in the 15-teams-only competition, for the past 5+ years. In 2023, two JA NorCal teams competed at Nationals: SqueaKey Klean and TalkBlox.



Top Right: The TalkBlox team, all smiles in front of the White House.

Middle Right: The SqueaKey Klean team pitches their business plan to a panel of judges.

Middle Left: Jacob Yuryev, CEO & President of SqueaKey Klean, receives the Jim Sweeny Award for Entrepreneurial Excellence.

Bottom Left: JA Company Program teams from all over the nation huddle for a group photo.

MENTORS CHANGE LIVES

"I participated in the JA Company Program during my high school years in Canada, immersing myself in the world of business as the VP of Production. Little did I know that this experience would shape not only my understanding of entrepreneurship but also set the stage for a transformative mentorship.

Enter Sam, my mentor during those JA years. Even after the program concluded, he remained a guiding force in my life. With a dream of working for Tesla, Sam provided invaluable advice on differentiating myself in a competitive job market.

Sam also inspired me to give back and that's how I became a mentor myself, in the JA NorCal Company Program, paying forward the guidance I received.

I am passionate about helping students navigate the program, explore career options, and, most importantly, instill in them the power of mentorship. Just as Sam made a lasting impact on my journey, I strive to be that guiding light for the next generation."



Anthony Bagnulo
Engineering Manager, Tesla



Carmen Ng
JA Glenlyon Scholar
UCLA Class of '27

"Through JA's internships and job shadows in healthcare and finance, I discovered my passion for business. My most transformative experience was the JA Company Program. I truly broke out of my shy shell and became a leader as VP of Supply Chain.

I owe a significant part of my growth to Anthony Bagnulo, who became a mentor and a source of inspiration. Anthony encouraged me to continue my journey in the world of business, provided invaluable advice, and pushed me to step out of my comfort zone.

Anthony generously shared his time, ideas, and expertise; helping our team refine our pitch and navigate the challenges.

I am immensely grateful to Anthony for motivating me to pursue a business education at UCLA. His mentorship has not only shaped my career path but also empowered me to embrace leadership roles with confidence."

THANK YOU TO OUR PARTNERS

Junior Achievement relies on generous donations from corporate, foundation, and individual donors to support our mission. The following recognizes donations of \$10K+ made over the 2022-2023 fiscal year.

Chairperson

AT&T Inc.
Bank of America
Circle
William K. Bowes, Jr.
Foundation
Deloitte
John Muir Health
RSM
The UPS Store
U.S. Bank Foundation
Valero Energy Corporation

Executive

CNA Insurance
Contra Costa County Office
of Education
E & J Gallo Winery
Ernst & Young LLP
Franklin Templeton
Junior Achievement USA
Junior Achievement
Worldwide
Lakeside Foundation
Monterey Peninsula
Foundation
Oracle Corporation
Quest Foundation
Robert Half
Salesforce

MUFG Union Bank
Foundation
WeHero
Wells Fargo & Company

Entrepreneur

Accenture
Agilent Technologies
Aon plc
AXIS Capital
Bank of the Sierra
CDR Johnson Family
Foundation
Cisco Systems, Inc.
Citibank
Clorox
CNBC
Kevin and Kimberley
Coleman
Comerica Bank
CSAA Insurance Group,
a AAA Insurer
D'Arrigo California
D'Arrigo New York
Dodge & Cox
First Tech Federal Credit
Union
GE Digital
Grant Thornton LLP
Harden Foundation
HSBC Bank USA, N.A.
Kaiser Permanente
Napa-Solano
Diana Kapp
Kearney
JPMorgan Chase
Lam Research Corporation
Mark and Roberta Linsky
Luther Burbank Savings
Lyra Health

Marathon Petroleum
Corporation
The Marcus & Millichap
Company Foundation
Robert and Helen Odell Fund
William and Deborah Oldenburg
PG&E Corporation
Pitco Foods
Prologis
Resnick Foundation
Roche Molecular Systems
Ross Stores Foundation
Safeway, Inc.
Saunders Family Charitable Fund
Leo M. Shortino Foundation
Marc and Rowena Singer
Sterling Bank & Trust
Taco Bell Foundation
Taylor Farms
Trane Technologies
United Mechanical
Varo
West Contra Costa Unified
School District
Western Alliance (Bridge Bank)
Western Digital

Special In-Kind Recognition

Alaska Airlines
Costco
Google
Pike & Pham PR
Reed Smith, LLP
San Francisco Business Times
SpeedPro East Bay
Splunk
State Farm

84%

In a 2022 JA Alumni Survey,
84% of respondents said
that JA positively
influenced their decision to
pursue higher education.

FUNDING SOURCES

REVENUE & SUPPORT

UNAUDITED FINANCIALS YE JUNE 30, 2023

Corporate	\$1,391,571
Foundations	\$443,168
Government	\$58,200
Individuals	\$158,558
Special Events	\$325,222
In-Kind/Other Income	\$34,280
Total Revenue & Support	\$2,410,999

72.5%

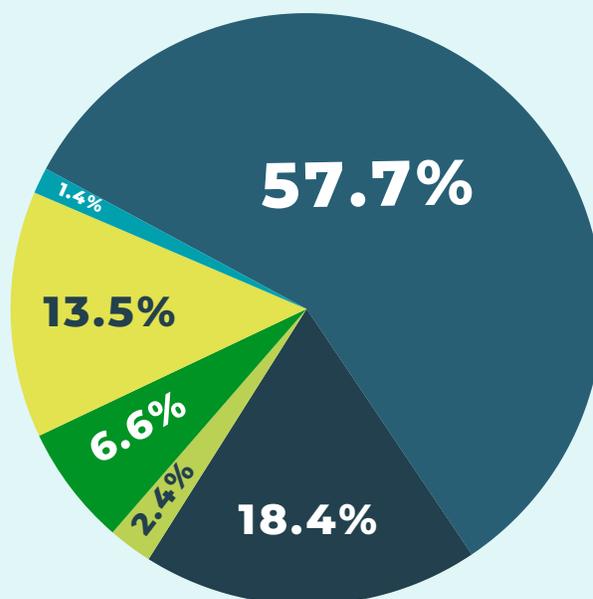
PROGRAM SERVICES

8.4%

MANAGEMENT & GENERAL

19.2%

FUNDRAISING



- Corporate: 57.7%
- Foundations: 18.4%
- Government: 2.4%
- Individuals: 6.6%
- Special Events: 13.5%
- In-Kind/Other Income: 1.4%

BOARD OF DIRECTORS

FISCAL YEAR 2022-2023

Adrian Dimech — *Board Chair*
AT&T

Reena Bhatia
Asana

David Bickham
Reed Smith

Jeffrey Bray
Prologis

Cristene Burr
JA of Northern California

Michael Clarke
Deloitte

Kevin Coleman
KPMG

Sean Crabtree
Accenture

Vinicius David
VDX AI

Limor David-Sternfeld
Western Digital

Matthew Davis
Aon plc

Carrie Ericson
SpeedPro East Bay

Jessica Fields
Aon plc

Ann Fleishell
Applied Materials

Jobina Fortson-Evans
ABC7

Frederick Fusilero
Splunk

Marina Gracias
Varo

Brad Holsworth
BPM

Moon Javaid
49ers

Sanjay Kacholiya
Board Member at Large

Diana Kapp
San Francisco Writer's Grotto

Lindi LaBine
LaBine Media

Mark Linsky
Retired, Hewlett-Packard

Perry Liu
CSAA Insurance Group

Andrea Lo
Main Character Capital

Brutus Lo
Marsh

Wikings Machado
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Kaiser Permanente

JaMese McGowan
ChargePoint

Lynn Metrulas
Agilent Technologies

Chris Moulton
U.S. Bank

Heather Nguyen
Bank of America



ORS

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PwC

William Oldenburg

Retired, Nestle Dreyer's

Beth O'Rell

Clorox

Althea Peng

Ross Stores

Tony Perazzo

Grant Thornton

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Pike & Pham

Bill Schlough

San Francisco Giants

Ted Seburn

E & J Gallo Winery

Mark Secker

EY

Michael Silva

Comerica Bank

Marc Singer

McKinsey & Company

Scott Solberg

HSBC Bank USA, N.A.

Shirley Stacy

Align Technology

Jake Streit

Sumitomo Mitsui Banking Corporation

Devra Struzenberg

Salesforce

Kesh Subramanian

Google

Vidisha Suman

Kearney

Karthrik Suri

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Craig Tatlonghari

RSM

Dina Ting

Franklin Templeton

Stephen Troy

AeroFund Financial

Denise Lee Yeh

Cisco Systems

Hugo Yoshinaga

Google

Wallace Young

Federal Reserve Bank of San Francisco



Board Members in Action (L-R):

Scott Solberg with HSBC volunteers, Sean Crabtree with Accenture volunteers at Abraham Lincoln High School in San Francisco, Denise Lee with Cisco volunteering at Belle Haven in East Palo Alto, Bill Schlough hosting an SF Giants Job Shadow, and Marc Singer from McKinsey & Company volunteering in San Francisco.



Junior
Achievement™
of Northern California



#BoundlessPossibility

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