



Junior
Achievement®
of Northern California

100 YEARS. 100% READY.

2019 Annual Report



MESSAGE FROM THE PRESIDENT & BOARD CHAIR

Dear JA Ambassadors,

This year was particularly special for Junior Achievement of Northern California, as we celebrated our organization's **Centennial Anniversary**. One hundred years ago, Theodore Vail, CEO of AT&T, helped establish an organization teaching financial literacy, work readiness, and entrepreneurship to post-WWI youth, helping them acquire the skills they needed to succeed in a changing economy.

JA's mission is even more relevant today. By activating corporate and community volunteers to deliver JA programs to our youth, we broaden horizons and inspire students to achieve their goals. This year, more than 3,300 volunteers delivered programs to K-12 youth and positively impacted the lives of over 90,000 students. This growth was possible because of the strength of our traditional programming and our resolve to bring innovative programming like **JA Tech and Innovation Day, JA Entrepreneurship Summit, and JA Finance Park® Mobile**. Our students tell us these experiences have changed the trajectory of their lives.

Examples of impact include:

- Financial Literacy: Nearly 1,600 students experienced JA NorCal's first ever *JA Finance Park® Mobile*, learning about saving, investing, budgeting, taxes, credit scores, and investing.
- Work Readiness: Over 12,500 students were prepared for the world of work by participating in *JA Job Shadow®* with companies such as AT&T, CSAA, EY, Google, HP, Lam Research, Oracle, and SF Giants.
- Entrepreneurship: See Hydrops's success on page 7; one of JA NorCal's *JA Company Program®* student-led enterprises won the FedEx Access award at the 2019 Junior Achievement National Student Leadership Summit.

To you, our message is simple and sincere—thank you! Your involvement, contributions, and—most importantly—shared passion for our mission, ensures every child is afforded the opportunity to succeed and achieve their full potential in life.

The future of our JA students is bright and we are honored to be working with you to fulfill our mission of inspiring and preparing young people to succeed in a global economy.

Gratefully,



Cristene Burr
President & CEO



Adrian Dimech
Board Chair



Cristene Burr
President & CEO



Adrian Dimech
Board Chair



THE JA DIFFERENCE

REINFORCING THE VALUE OF EDUCATION

8 out of 10 high school students reported that JA programs **reinforced the importance of staying in school**. In longitudinal studies, JA students were **significantly** more likely than their peers to believe that they would **graduate** from high school, pursue post-secondary education, and graduate from college.



JA students start companies at a rate **2.5 TIMES HIGHER** than the general population.



JA alumni **EARN 20% MORE** than the general population and are more likely to be better off than their parents.



93% OF JA ALUMNI have a high school diploma or GED.



JA students **INCUR LESS DEBT** than their peers.



JA alumni are 67% more likely to have an **ADVANCED DEGREE** than the general population.



88% OF JA ALUMNI report being satisfied in their career compared to less than half of the general population.



Mentors discuss STEM career options with high school students during the JA S.H.E. Leads Summit, February 2019.

VOLUNTEERS CHANGE LIVES



A Luther Burbank Savings volunteer teaches financial literacy to students during JA Finance Park® Mobile.

95%

**OF VOLUNTEERS SAID
THEIR EXPERIENCE
WITH JA WAS VERY
REWARDING.**

Junior Achievement depends on thousands of volunteers to bring its programs to classrooms across Northern California every year. Some volunteers give a day of service through a company program, and come back again and again to connect with students and offer more intense mentoring.

516,485

STUDENT IMPACT HOURS

3,300

VOLUNTEERS

”

Many of the volunteers who support the Social Innovation Camp on our campus are JA alumni. It is amazing to see colleagues and executives guiding the next generation of social innovators.

- Madeline, Oracle Volunteer





JA VOLUNTEER & EDUCATOR OF THE YEAR AWARDS

Volunteers play a key role in bringing Junior Achievement to life. By sharing your personal and professional experiences and skills with students from your community, you help them make the connection between what they are learning in school and what they will need to succeed in work and life.

Jack Aiello

Independence High School

Zoe Baghdoyan

GE Digital

Mark Cannady

AT&T

Carrie Chong

Xilinx

Cassie Cyphers

Clif Bar & Company

Laura Delehunt

Contra Costa District Attorney

Vincent Fucci

Union Bank

Jessica Heagle

California High School

Liston Hulse

Oakland Unified School District

Henry "Boots" James

Antioch High School, EDGE Academy

Barney Kaufman

Windsor High School

Judy Krueger

Union Bank

Michael Leeder

Merrill Lynch

Lokelani Nevin

Bank of America

Chris Rubin

Menlo-Atherton High School

Reid Russell

Abraham Lincoln High School

Dr. Sean Wright

Mayor of the City of Antioch



JA SUCCESS STORIES

The September 2016 JA USA Alumni report showed that students who participate in Junior Achievement programs are:



30% more likely to have a **BACHELOR'S DEGREE** compared to non-JA participating students.



20% of JA Alumni say they **WORK IN THE SAME CAREER FIELD** as their JA volunteer.



1 in 3 students credit JA for **INFLUENCING THEIR CAREER DECISIONS**

JA ALUMNI

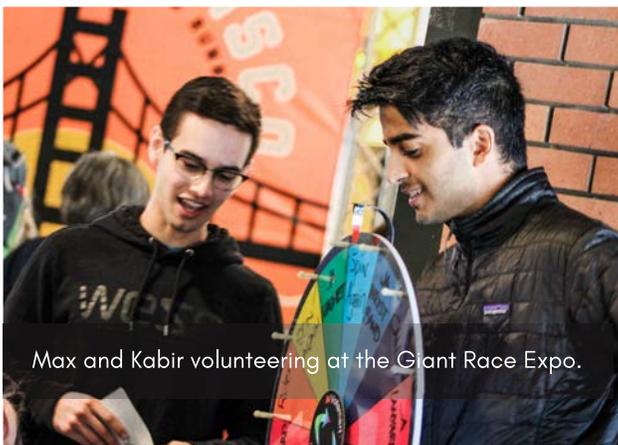
KABIR KAPUR & MAX MOHAMMADI

Kabir and Max both participated in the JA Company Program and led their teams to the JA Company of the Year Competition in 2017 and 2018 to win Best Business Plan and Best Commercial, respectively.

Prior to Junior Achievement, Kabir tells us he had insecurities affecting his charisma and confidence, causing him to shy away from social interaction. "After two years with JA, interacting with like-minded students and professionals, I learned how to network, speak in public, lead, and make friends. Thanks to JA, I gained true confidence in myself and my ideas."

Kabir was awarded JA NorCal's Glenlyon Scholarship in 2018, recognizing his outstanding involvement with JA, community service, and leadership. Now studying business at UC Santa Cruz, Kabir has also started UCSC's first non-profit consulting club.

Max, a computer science student at Cal Poly San Luis Obispo offers, "Junior Achievement programs helped me discover and develop my entrepreneurial mindset. JA's greatest impact was providing me with an amazing network of mentors. Every time I was in an uncomfortable position—whether giving a pitch or just meeting people at networking events, these opportunities helped me grow. Now, I am thrilled to be giving back to Junior Achievement because I can be a part of another student's path to success."



Max and Kabir volunteering at the Giant Race Expo.



What I learned and gathered from my Junior Achievement experience can be boiled down to increased confidence in myself and my ideas.

- Kabir Kapur, JA Alumni



Team Hydroke, winners of the FedEx Access Award, show off their waterbottle paracords.

PROGRAM SPOTLIGHT

HYDROPE

The JA Company Program® (which was the founding program of JA when it started in 1919) provides an opportunity for high school students to come together in a team to create a start-up business. Over the course of a semester, the JA Company Program gives teens the skills to start and run their own companies under the mentorship of local business volunteers.

This past year, over 13,000 students from around the United States (including 282 students from the Bay Area) participated in this intensive program. JA NorCal's student-run company, Hydroke, was one of 15 finalists invited to compete at the National Student Leadership Summit in Washington DC this past June, where they won the FedEx Access Award. The student company, as evaluated by a special FedEx jury, presented the best business plan with the potential to create jobs and grow small businesses with environmental sustainability.

Hydroke's mission is to promote the use of reusable water bottles to help keep our oceans and environment clean. Their product is a customizable military-grade paracord water bottle handle designed to keep reusable water bottles free from damage, fashionable, and ready to go.



It's a treat to see these young entrepreneurs so passionate at this age, following an unknown path because they want to learn and challenge themselves to create something greater than themselves. I'm proud of them, happy for them, and more than a little impressed."

- Adam Cipriano, CEO of BSG Consulting and a Hydroke mentor

92%

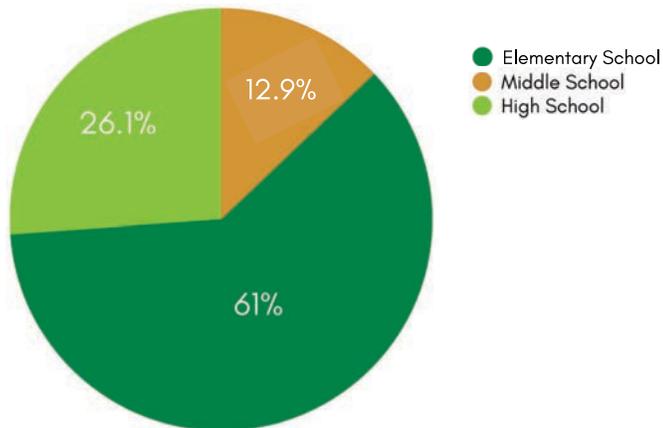
OF THE PROGRAM STUDENTS INDICATED THAT THEY WOULD RECOMMEND THIS PROGRAM TO A FRIEND

JA BY THE NUMBERS

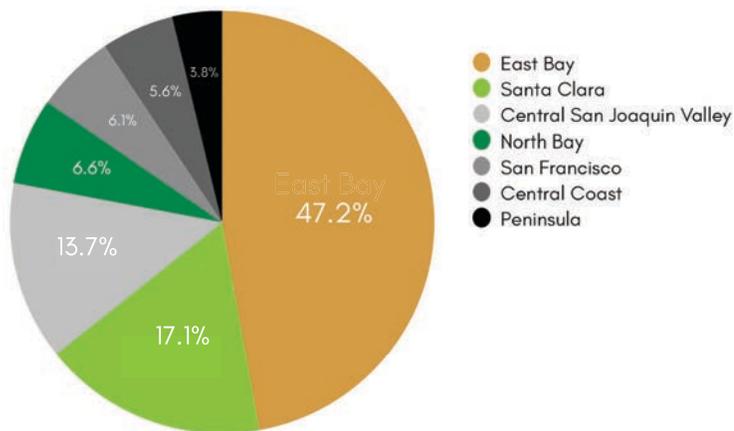
In the most recent school year, JA of Northern California raised over \$3,000,000 in financial and in-kind resources. 100% of donations made to JA NorCal went to the implementation of our programs.

2018-2019 JA NORCAL STUDENTS

STUDENTS SERVED BY AGE GROUP



STUDENTS SERVED BY REGION



For a \$1,000 investment per class of 30 students, members of your personal and business network can make a real difference in the lives of students in your communities.

REVENUE	
Individual Giving*	\$148,954
Events	\$1,087,241
Grants & Contributions	\$1,775,099
TOTAL REVENUE**	\$3,011,294

* Includes investment income

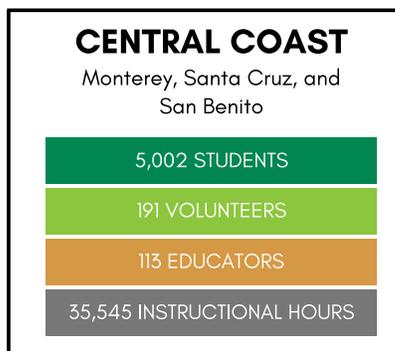
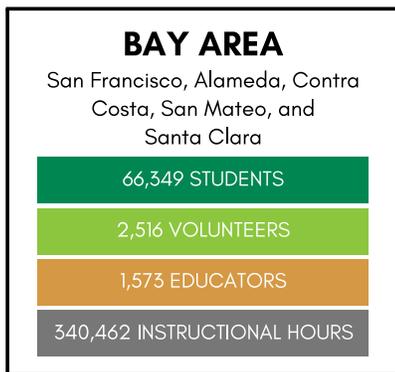
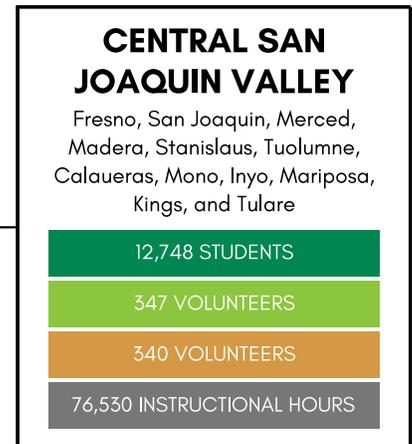
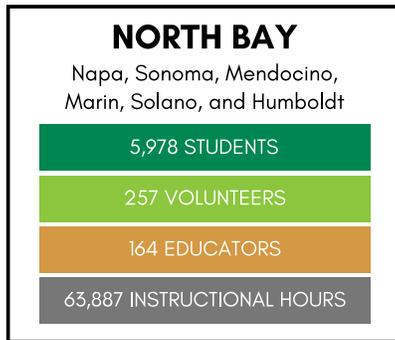
** Includes in-kind donations



JA Student Ambassadors during the annual JA Thank-A-Thon, July 2019.

WHERE WE OPERATE

Operating in 25 counties, JA partners with local businesses, service organizations, and schools to implement our programs.



FOR MORE INFORMATION ON HOW TO VOLUNTEER OR REQUEST A PROGRAM:

VISIT WWW.JANORCAL.ORG

2019-2020 GOALS

INCREASE STUDENTS BY 3%

SERVE 100 NEW CLASSES

INCREASE VOLUNTEER RETENTION

100 YEARS OF EMPOWERING THE FUTURE

1919

Junior Achievement (JA) was started in 1919 as a way to help young people whose families moved from farms to the city gain the skills needed to be successful adults.



1920s

Throughout the 1920s, JA primarily operated in the Northeastern United States, its work lauded by President Calvin Coolidge. This endorsement gave JA newfound respect and recognition nationwide, bringing in new people and fresh sources of funds.



1930s

Like many organizations, JA struggled through the Great Depression. Fortunately, the business community continued to support JA through these trying times.



1940s

During WW II, JA companies supported the war effort by managing recycling drives and producing products, like clothes hangers, to support the Armed Forces.

JA started looking into schools as an alternate method to recruiting Achievers, which proved to be very effective. Local JA staff and both current and former Achievers would explain the program during school assemblies.



1950s

After the War, JA began to grow nationally. The first international office was established in Canada during this time.

In 1950, JA of San Francisco was founded and opened its student center on Market Street. In its first year, JA of San Francisco served 550 students with 40 Company Programs.

Later in 1953, JA was also founded in Santa Clara County.



1960s

During the 1960s, JA grew globally, with the establishment of JA-affiliated Young Enterprise in the United Kingdom. Soon after, more JA-associated organizations started in other parts of the world.



Meanwhile, JA of San Francisco expanded to include San Mateo and Marin Counties and served 1,400 JA Company Program students.

1970s

In the 1970s, JA started offering programs in-schools for the first time with the introduction of its Project Business program.

In 1973, JA of San Francisco merged with JA of the East Bay to become Junior Achievement of the Bay Area. Programs expanded throughout Alameda, Contra Costa, and Solano Counties.



1980s

With the creation of the PC, JA was one of the first organizations to bring computers into classrooms as part of its Applied Economics program.



1990s

In the 1990s, JA began to offer programs for grades K through 12. It also started offering programs in the former Soviet Union.



In 1991, JA of the Bay Area moved from an after-school Company Program to the all in-class programming model.

2000s

By 2000, JA was implementing several new programs, like JA Biztown, JA Finance Park, and JA Job Shadow.

In 2008, JA of the Bay Area changed its name to JA of Northern California to better represent its increasing footprint after successful expansion into Stockton, Fresno, and the entire Central Valley.



2010s

In present times, JA is using technology to deliver blended-learning programs and other innovative experiences to nearly 5 million students across the United States.

In 2010, JA of Silicon Valley and Monterey Bay merged operations with its sister organization, JA of Northern California.

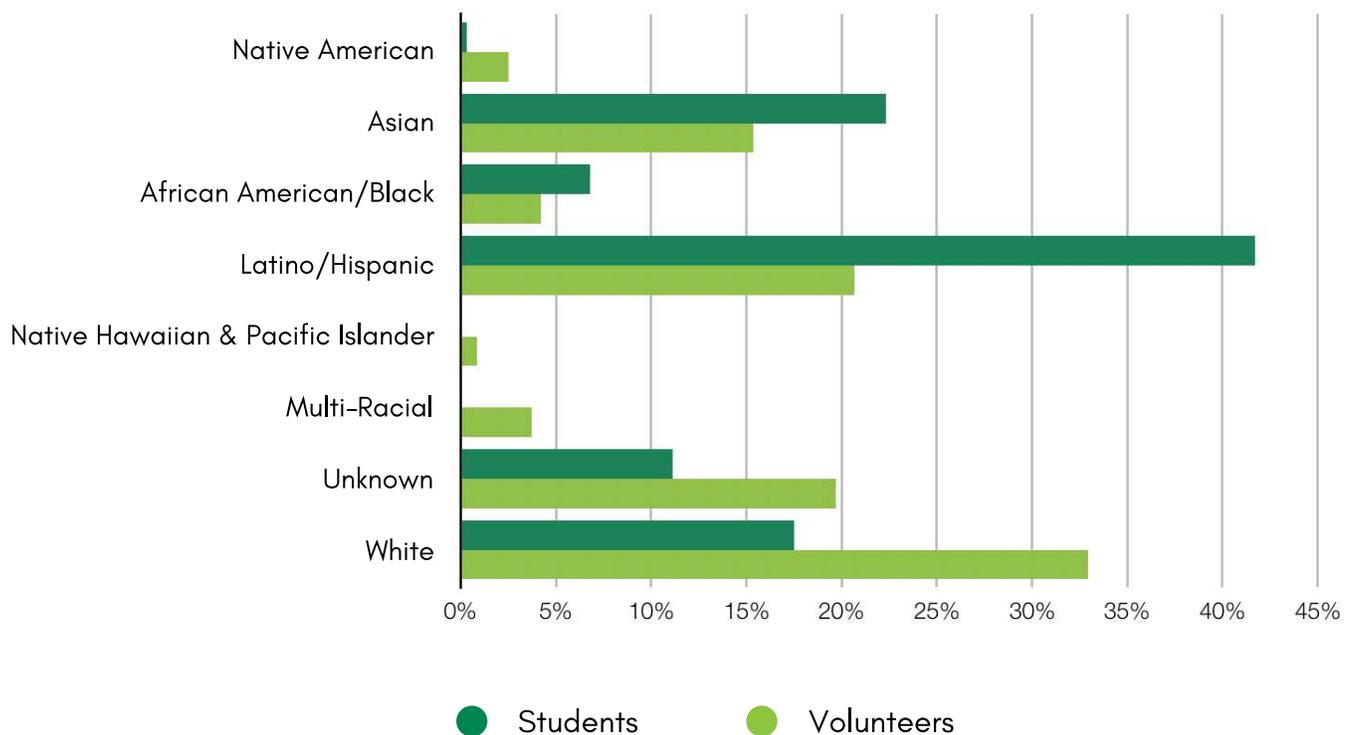
That same year, JA of Northern California celebrated its 60th anniversary.



STUDENT DEMOGRAPHICS

Junior Achievement of Northern California currently serves 25 counties, reaching 90,000 students each year.

2018-2019 STUDENT & VOLUNTEER DEMOGRAPHICS



MORE THAN
54%
OF STUDENTS PARTICIPATING IN JA ARE IN THE FREE/REDUCED MEAL PROGRAM

BOARD OF DIRECTORS

FISCAL YEAR 2018-2019

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AON

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California

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Retired

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Global Head of Engineering
Facilities
Roche

Dr. Maliika Chambers, Ed.D.

Director, Enterprise Learning
Archit. & Solutions
Robert Half International

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COO, Service Cloud
Salesforce

Mr. Sean Crabtree

Managing Director, Technology
Strategy
Accenture

Mr. Vinicius David

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Union Bank

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Finance Division
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Strategy, Global Marketing &
Communications
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CSAA Insurance Group

Ms. Mary Huss

Publisher
San Francisco Business Times

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Director, CA
Cisco Systems

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Hewlett-Packard
Retired

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FBM Avionics Director
Lockheed Martin Corporation

Ms. Loren Mahon

VP Global Finance Systems &
Operations
Oracle

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Vice President of Strategy,
Intelligence, and Operations
Kaiser Permanente

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Regional Director, North/Central
California Region
Chase

Ms. Yasmin Musani

Managing Director, Digital
Financial Planning Experience
Charles Schwab

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Senior VP, Western Division
Group
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Principal, Tax
Deloitte

Mr. Dean Nicolacakis

Partner
PwC

Mr. William Oldenburg

Nestle Dreyer's Ice Cream
Retired

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Senior Relationship Manager
Business Banking
Bank of America Merrill Lynch

Mr. Mark Secker

Audit Partner
Ernst & Young

Mr. Eric Sleigh

Leader - Global Sales &
Business Development

Mr. Steve Sprinkle

VP U.S. Sales
E. & J. Gallo Winery

Mr. Karthik Suri

COO
GE Digital

Mr. Stephen Troy

Director, CEO & Founder
AeroFund Financial, Inc.



JA NorCal Board of Directors FY 2019-2020 during the Annual Board Retreat, September 2019.

PARTNERS

Through unwavering support of our philanthropic partners and 3,300 volunteers, Junior Achievement of Northern California connected more than 90,000 students to economic opportunity and career pathways.

Chairman Level

Anonymous
AT&T
Cisco Systems, Inc.
Intel
Luther Burbank Savings

Executive Level

Bank of America
EY
Pacific Gas and Electric
Company
Union Bank
U.S. Bank
Wells Fargo



Entrepreneur Level

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GET INVOLVED



#empowerthefuture

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