



WHY JA?

To Show Them What's Possible

2018 Annual Report



Junior
Achievement®

100 YEARS. 100% READY.™

Why JA?

To Bridge Classroom and Community

According to a report by the McKinsey Global Institute, there will be 5.9 million more high school dropouts in 2020 than jobs available for workers with that level of education. Further, while more than 70 percent of high school graduates enroll in postsecondary education within two years, less than a third earn an associate degree within three years and only half complete bachelor's degrees within six years.

Of those attending college and vocational school, few are choosing fields of study that are high in demand. As a result, many occupations are likely to see potential shortages, including nutritionists, welders, nurse's aides, computer specialists and engineers.

Currently, the number of graduates in the United States in STEM fields (science, technology, engineering and mathematics) is increasing at only 0.8 percent each year, which will not keep up with the demand in the workforce.



In a report produced by the Regional Employment Board of Hampden County (MassHire) on Industry Initiatives in the Financial and Business Services Industry, it is estimated that the field will grow by 20 percent by 2020, along with the supporting back office services. However, the level of educational attainment is not keeping up with the number of skilled workers needed. The need for a high school diploma as a minimum is critical as jobs become more complex in a global economy and traditional jobs requiring less education are no longer in demand. In 2020, it is estimated that there will be a shortage of 1.5 million college graduates in the workforce.



JA alumni are
64%
more likely to have
an advanced degree

At Junior Achievement, we believe that education should be built on a bridge of engagement between classroom and community. Together with our education partners, Junior Achievement makes learning relevant to every student's future by infusing authenticity, business connectivity and real role models into the everyday learning experience.

Letter from the JAWM Board Co-Chairs

Dear Junior Achievement Supporters,

Last year, 12,944 students within our communities benefitted from your support. Because of your generosity, Junior Achievement of Western Massachusetts was able to partner with our schools to inspire and prepare these students to achieve their greatest potential. We are pleased to share that 529 volunteers spent 81,526 hours in local classrooms and community centers teaching the students of Western Massachusetts and Vermont about work-readiness, entrepreneurship and financial literacy. Without your commitment, we would not have been able to extend this positive influence upon the lives of so many young people in our community.

As we reflect on our final year as co-chairs of the JAWM Board of Directors, we would like to once again thank our fellow board members for their passion and unending investment of time, creativity, intellect and financial support. Together we worked toward and achieved our goals of increasing students served by over 7 percent while maintaining a solid financial position.

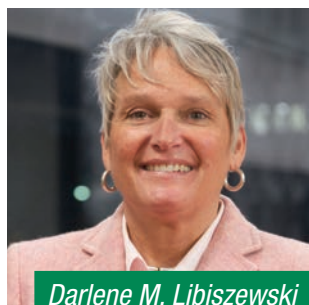
2017–2018 saw the *JA Summer BEE* (Business & Entrepreneurial Exploration) Program start its second year, serving more than 35 students in grades 6 through 12. As we prepare to celebrate our 100th Anniversary this year, we're confident that we are poised to achieve another successful year and are excited for what JAWM's future holds for us and the students we so gratefully serve.

On behalf of JAWM's board members, staff and all the students who have benefitted from your support—we collectively extend our sincerest thanks for all you've helped us achieve. Lastly, upon reviewing the achievements in the following pages, we hope you feel proud of the positive impact your support has enabled, and feel inspired to continue this beneficial partnership with us for years to come.

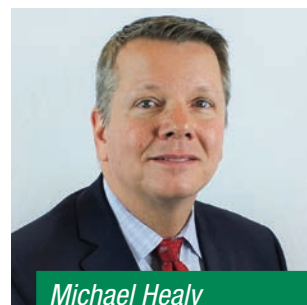
Our volunteer-delivered, K–12 programs foster work readiness, entrepreneurship and financial literacy skills, and use experiential learning to inspire our youth to dream big and reach their potential. Junior Achievement of Western Massachusetts' mission is to inspire and prepare young people to succeed.



Sincerely,



Darlene M. Libiszewski



Michael Healy

'A Little Twisted' Testimonial

Being able to participate in ALL Junior Achievement's programs since my sophomore year has been such a great privilege. Between last year and this year, Brenda and I have enjoyed immensely the opportunity to start our own business, 'A Little Twisted.' The experience has been amazing.

As partners, we've truthfully and realistically experienced both positive scenarios and negative. Together, we learned that (for the company's sake) we had to set aside each of our differences, and do only what was best for the company.

'A Little Twisted' has flourished as we've created new products and generated higher sales. Through the program, we've each discovered our strengths and

weaknesses (in ourselves and each other), and we learned to use those things to our advantage. The company has since progressed; becoming extremely organized and FUN! Creating these crocheted hats and accessories is our deepest passion. More than anything, we love the positive feedback and smiles of our customers.

I believe that the Junior Achievement *enTEENpreneur Challenge* is such a wonderful and creative way for students to test their capabilities and limits. It's honestly been one of my most favorite events since starting high school.

*Samantha Fernandez, Putnam Vocational Technical Academy
President of 'A Little Twisted,' JA Student Company
Winner of 2018 JA enTEENpreneur Challenge*



LEFT: Program participants, Brenda Betancourt and Samantha Fernandez, with their JA volunteer, Julie Pelletier.

MIDDLE: The *enTEENpreneur Challenge* 2018 winners were presented their scholarship check by Amanda Garcia, director of the Center for Entrepreneurial Leadership at Elms College.

RIGHT: Samantha Fernandez and Brenda Betancourt showcasing their crocheted hat business.

JA enTEENpreneur Challenge

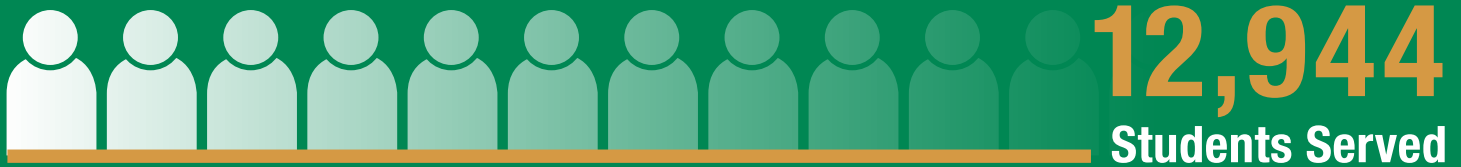
The *JA Company Program* is the foundation of Junior Achievement. Young people in Western Massachusetts have come together with adult mentors to form a student-led company to produce and sell a product since 1919.

The *JA enTEENpreneur Challenge* offers high school students who have participated in the *JA Company Program* and middle grade students who have completed *JA It's My Business* to showcase their business acumen and entrepreneurial spirit. Student teams present their products and business plans to a panel of judges from local colleges and businesses, competing for cash prizes.

This year, the Elms College Center for Entrepreneurial Leadership awarded \$5,000 in scholarships to the first-place team, A Little Twisted. The *enTEENpreneur Challenge* is a celebration of the hard work, ingenuity and passion the students have for entrepreneurship.

Who We Served

2017–18



Elementary School
36%

Middle School
29%

High School
35%

JA Stock Market Competition

The *JA Stock Market Competition* is a technology-based, live simulation of the stock market, where teams of 4–5 students get \$1 million to invest through 60 days of trading—with the caveat that each day is only 60 seconds long.

Corporations and colleges sponsor middle and high school teams who compete in class lessons and simulations before competing in the live event. Each year, more than 600 students from more than 20 schools across Western Massachusetts participate in the event. The corporate and college sponsors also try their hand at trading during the evening competition.

Through this year's challenge, JA of Western Massachusetts raised over \$72,000, while also allowing the students to walk away with a sense of how the stock market works, the importance of teamwork, and stronger problem-solving and critical-thinking skills. Our sponsors left knowing they invested in the future of our youth, while providing employees and clients with a great team-building event.



Students watching the boards during the *JA Stock Market Competition*.

2017–18 Schools & Organizations Served

Berkshire County, MA

North Adams

Brayton Elementary School
Charles H. McCann Technical School
Colegrove Park Elementary School
Drury High School
Greylock Elementary School

Pittsfield

Pittsfield High School
Stearns Elementary School
Taconic High School

Hampden County, MA

Agawam

Agawam High School
Roberta G. Doering School
Robinson Park School

Chicopee

Chicopee Comprehensive High School
Chicopee High School
Fairview Elementary School

East Longmeadow

Birchland Park Middle School
East Longmeadow High School
Meadow Brook Elementary School

Hampden

Thornton W. Burgess Middle School

Holyoke

Holyoke High School

Ludlow

Chapin Street Elementary School
East Street Elementary School
Ludlow High School
Paul R. Baird Middle School
Saint John the Baptist School
Veterans Park Elementary School

Monson

Monson High School

Palmer

Pathfinder Regional Vocational
Technical High School

Springfield

Alfred G. Zanetti Montessori Magnet School
Alice B. Beal School
Arthur T. Talmadge School
Balliet Middle School
Brightwood Elementary School
Chestnut Academy
Daniel B. Brunton School
Edward P. Boland School
Elias Brookings School
Glenwood School
High School of Commerce
Hiram L. Dorman School
Homer Street School
John J. Duggan Academy
Kensington International School
Liberty School
Lincoln Elementary School
M. Marcus Kiley Middle School
Margaret C. Ells School
Mary A. Dryden Veterans Memorial School
Mary M. Lynch Elementary School
Mary M. Walsh School
Rebecca M. Johnson Memorial School
Roger L. Putnam Vocational-Technical
Academy
SABIS International Charter School
Samuel Bowles School
Springfield Central High School
Springfield Conservatory of the Arts
Springfield Public Day Middle School
Springfield Renaissance School
STEM Middle Academy
Sumner Avenue School
The Springfield High School of Science
and Technology
Van Sickle International Baccalaureate
Washington School
William N. DeBerry School

West Springfield

Saint Thomas the Apostle School
West Springfield High School

Westfield

North Middle School
Paper Mill Elementary School
Saint Mary's High School
South Middle School
Westfield High School

Wilbraham

Minnechaug Regional High School
Soule Road School
Wilbraham & Monson Academy

Hampshire County, MA

Belchertown

Belchertown High School

Huntington

Gateway Regional High School

Northampton

Northampton High School

Ware

Ware Junior/Senior High School

Franklin County, VT

Fairfax

Bellows Free Academy Fairfax

Swanton

Missisquoi Valley Union Middle/
High School

Orange County, VT

Tunbridge

Tunbridge Central School

Wells River

Blue Mountain Union School

Windsor County, VT

Hartland

Hartland Elementary School



The 2017–18 JA Year Added Up to Success!

12,944

Students Served

649 Classes
Taught

82 Schools
Participated

23 School Districts
Served

A Look at JA in 2017–18

2017–2018 Fiscal Year

Projected Budget	Actual Budget*
Income \$603,000	Income \$609,844
Expenses \$586,670	Expenses \$566,434
Surplus/Deficit +\$16,330	Surplus/Deficit +\$43,410

*Unaudited financials

Highlights

- Junior Achievement staff was reduced from five to three members in early 2018, which resulted in unexpected savings in salaries.
- Junior Achievement of Western Massachusetts received the 5 Star Award from JA USA. The purpose of the Star Award is to recognize staff and boards of JA areas that meet Junior Achievement's national standards in operational efficiency and through strong representation of the JA brand.

Recipients must demonstrate growth in student impact and superior fiscal performance. Achievement against these criteria is certified through JA USA and audited financial statements. Last year, JA of Western Massachusetts received the 4 Star Award.

Results That Speak for Themselves

By participating in JA, students learn how to have a successful career and what it takes to be financially responsible.

Teens would consider starting their own businesses as adults if:

47% They were given information on how to run a business

11% They knew someone who owns their own business

20% Someone was willing to lend them money to start a business

9% They had a family member with their own business

Thank You to Our 2017–18 Volunteers

Adams Community Bank

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Courtney
Shapiro-VanDusen

Aegis Energy, a Dalkia company

Robert P. O'Neil

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Lorin Durand

Center for Human Development

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Charter Oak Insurance and Financial Services

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Eric Zerwitz
Nicholas Zucco

Chartier, Ogan & Brady

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Because If You Believe in Their Dreams, So Will They

It's hard to place a value on a dream, but helping young people learn how to achieve theirs is worth the investment. Your support of Junior Achievement allows them to think bigger and reach further. Show your support by visiting jawm.org/get-involved.

2017–18 Contributors and Supporters

The Horace Moses Leadership Society *Gifts \$20,000 and Greater*

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MassMutual Financial Group
Peoples United Bank
Charitable Foundation

The Chairman Level *Gifts from \$10,000–\$19,999*

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The Boston Foundation
Key Trust, Horace Moses
Santander, NA
Savage Arms
St. Germain Investment
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Balise Motor Sales Company
Chicopee Savings
Bank Foundation
Comcast
Elms College
Guardian Life Insurance
Company of America
Joseph & Anna Dias Jr.
Family Foundation
UMASS Springfield Center
UPS Foundation
Webster Bank
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Country Bank
Easthampton Savings Bank
Excel Dryer, Inc.
Lusitania Institute, Inc.
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R.J. Greeley Company, Inc.
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Health New England
Jennifer Connolly
John O'Brien & Company, P.C.
Joseph Freedman Company
Key Bank Foundation
Marmon Wire & Cable, LLC
Maybury Associates, Inc.
MMWEC
OMG, Inc.
Oneida Molded Plastics, LLC
Paul Engle, Quabbin Wire &
Cable Co., Inc.
Polish National Credit Union
Raymond James & Associates
Sound Seal
Springfield College
The K Foundation
Toner Plastics

United Industrial Service, Inc.
Valley Steel Stamp, Inc.
VOYA Financial
Western New England University
Westfield Bank
Westfield Gas & Electric

The Entrepreneur Level *Gifts from \$350–\$999*

Aldi, Inc.
Amanda Garcia, Garcia LLC
Consolidated Health Plans
Florence Bank
Henry Worden
Mark Laurenzano
Michael Healy
Nicole Denette
Packaging Corporation
of America
Wolf & Company

The Shareholder Level *Gifts up to \$349*

Aaron Smith, PC
Accurate Court Reporting
Aetna
Aetna Foundation
Aieshya Jackson
Air Compressor
Engineering Co., Inc.
Alfred Colonna Jr.
Alyssa LaMotte
Ann Balbi
Benevity Fund
Bertha Lawrence
Brian Dansereau
Brockway-Smith Company
Carol Alaimo
Carolyn Connolly
Charlotte Cathro
Cherlynn Mills

CHH Engraving
Christopher Forbes
Cloud 9 Media
Corinne Rolland
Crowley Real Estate Appraisers
Daniel C. Lam
Darlene Libiszewski
Darren James
Dawn Quercia
Debra Leone
Disability Management
Services, Inc.
Donald Wesson
Ecovate, Inc.
Fredric Dubour
Hywel Brown
John Barber
Julie Ann Pelletier
Kara Stevens
Kristen Prestileo
Kyle Sullivan
Margie LaMotte
Michael Ginsberg
Network for Good
PayPal Charitable Giving
Phil Goncalves
Ray LaCourse
Richard Neal
Rovithis Realty
Sheila Blum
Stearns PTO
Superior Caulking & Waterproofing
The duMONT Company
The Hartford Steam
Boiler Inspection
Tracey Alves-Lear
United Way of Hampshire County
Whittlesey PC
William Walthouse III

*Individuals and family foundations donating at the \$10,000 level or more are eligible for the National JA Free Enterprise Society, which recognizes individuals who demonstrate outstanding support in helping Junior Achievement accomplish its mission of ensuring that every child in America has a fundamental understanding of the free enterprise system.

We are deeply grateful for all the support we receive from the communities we serve. Without our volunteers, donors and supporters, we would not be able to provide the meaningful programming that we do.

Great care has been taken in reviewing the names in this report. If we have omitted or incorrectly listed your name, please accept our apologies and bring the error to our attention so that we may update our records.

Support that Swings

From its first golf tournament over 20 years ago, the JA Golf Tournament has been legendary for its commitment to delivering an event that not only raises thousands of dollars for JA programs, but provides area business people an opportunity to network while enjoying an outstanding day of golf. Last year's JA Golf Tournament raised \$38,000.

“ I think the JA golf tournament is one of my favorites. First and foremost, it's for a great cause. For the golfers, it's an opportunity to play at a different and challenging course and the sponsors always provide great gift items to participants. ”

—**Denis Gagnon, Excel Dryer, Inc.**



(Left to right) Chris Mensing, CEO, AAA Pioneer Valley; Denis Gagnon, President, Excel Dryer, Inc.; Denis Gagnon Jr., Vice President-International, Excel Dryer, Inc.; Pete Hogan.

2017–18 JAWM Board Members

Officers of the Board

Chair	Tracy Alves-Lear, TD Bank
Co-Chairs	Darlene M. Libiszewski, Westfield Bank Michael Healy, Easthampton Savings Bank
Vice Chair & Treasurer	Nicole Denette, Savage Arms
Vice Chair	Brendan Greeley, R.J. Greeley Company, Inc.
Secretary	Sonja Shaw, MassMutual Financial Group
Executive Committee Member-at-Large	Phil Goncalves, Country Bank
Executive Committee Member-at-Large	Albert Kasper, Savage Arms

Members of the Board

Aieshya Jackson, Santander Bank
Darren James, Northwestern Mutual
Debra Leone, Polish National Credit Union
Susan Majka, Springfield Public Schools
Cheri Mills, PeoplesBank
Paul Nycz, Putnam Vocational Technical Academy
Jennifer Orsini, Citizens Bank
Alicia Pare, Florence Bank
Dawn Quercia, East Longmeadow High School
Tanya Shut, St. Germain Investment Management
Lynn Starr, Easthampton Savings Bank
Kara Stevens, Bay Path University
Kyle Sullivan, John M. Glover Insurance Agency
Donald Wesson, Veritech Corp.
Thomas Wolcott, United Bank



Students study the data during the JA Stock Market Competition.



The JA Stock Market Competition featured some lively trading.



JA enTEENpreneur Challenge Judge Amanda Garcia checks out the Teammarks booth.

JA Staff

Jennifer A. Connolly
President

Megan P. Beliveau
*Director of Programs
& Special Events*

Amy Alaimo
*Administrative
Operations Manager,
Assistant Manager
of Programs &
Special Events*

Berdie Thompson
Development Director



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100 YEARS. **100% READY.**

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