

2007-2008

Annual Report



A Member of JA Worldwide

**Junior
Achievement[®]**

of New Jersey, Inc.

Organization Profile



OUR MISSION: Why we are in business

To inspire and prepare young people to succeed in a global economy

OUR VISION: The picture that describes our horizon

To be the premier facilitator of “K-12” work readiness, entrepreneurship and financial literacy programs through business education partnerships

PROGRAM INFORMATION

Junior Achievement programs give young people practical, engaging and informative activities that educate them about business and economics and help prepare them for fulfilling careers. The programs are provided to the schools at no cost, complement the class curricula and are easily integrated into the lesson plans of each grade level.

<i>Program</i>	<i>Grade</i>	<i>Volunteer Visits (45 minutes each)</i>
Elementary School Programs		
Ourselves®	K	5-6
Our Families®	1	5-6
Our Community®	2	5-6
Our City®	3	5-6
Our Region®	4	5-6
Our Nation®	5	5-6
JA More than Money™ (after-school)	3,4,5	6
Middle School Programs		
JA Global Marketplace™	6,7,8	6
JA Economics for Success™	6,7,8,9	6
JA America Works™	6,7,8	6
JA Mobile Finance Park™	6,7,8	6
JA It's My Business™ (after-school)	6,7,8	6
High School Programs		
HS Heroes Program	9 and up	1/2 day
JA Careers with a Purpose™	9 and up	7
JA Company Program™	9 and up	12 +
JA Banks in Action™	9 and up	7
JA Exploring Economics™	9 and up	7 +
NEFE HS Financial Planning	9 and up	5 +
JA Business Ethics™	9 and up	7
JA Economics™	10 and up	16 +
JA Success Skills™	10 and up	7
JA TITAN® (internet based)	11,12	7 +
Supplemental Program		
JA Job Shadow™	3-12	one day

Leadership Message

Dear Friends and Supporters:

On behalf of the 30,688 New Jersey students who participated in JA programs during the 2007-2008 academic and fiscal year, we thank you — the Junior Achievement of New Jersey Board members, our volunteers, educational partners, and our financial contributors - for your support of our mission to inspire and prepare young people to succeed in a global economy. We have many achievements to share.

We are so very proud to report that JANJ celebrates another milestone of program growth and financial stability, reaching more than 30,000 children, a 6% increase over last year and more than doubling the number of children reached four years ago.

We were a proud recipient of The JA Phoenix Award. This award is given by JA Worldwide® to the franchise that has exhibited the greatest turnaround on several fronts including funding, volunteer recruitment, and student reach.

Junior Achievement of New Jersey has been awarded the non-profit organization's Bronze Summit Award. The Summit Award is one of Junior Achievement's highest honors. It is given by JA Worldwide® Headquarters to local JA offices that have reached outstanding success in financial health, program quality, management effectiveness, and program growth.

Our board of directors has evolved over the last several years into a diverse, passionate, and talented community of individuals who are committed to developing the potential of young people. Our state board expanded by 18%, far exceeding the 5% growth goal. We are pleased to report that 99% of our board members and 100% of our staff contributed personally this past fiscal year and raised more than \$70,000. This is an important statement to make to prospective foundations. We continue to strive to attract New Jersey's business leaders who support our mission.

We were so enthused to see that our Business-Education partnerships grew by 33%; 36 companies partnered with 63 New Jersey schools! JA Day, a one day community service project enabling teams of volunteers to teach the JA lessons in a condensed time frame, has been extremely successful. It continues to be very attractive to our constituents as it is a convenient, yet powerful, day of mentorship.

With the support of board leadership and many volunteers, JANJ held many successful fundraising events, most notably the New Jersey Business Hall of Fame in Newark. We encourage you to review this report to see more of our exciting events.

We close by thanking you again for your support, and we ask that you strengthen and renew your commitment to continue making a difference that matters by giving your support to the preparation of our young people for a successful and productive future.

Patrick A. Cozza
Board Chairman
Junior Achievement of NJ, Inc.
CEO & Regional Head, HSBC Insurance

Catherine D. Milone
President
Junior Achievement of NJ, Inc.

“Because of JA and the volunteers, I can now stand up and speak in front of people. Thank you so much.”

I thank you for letting us be a part of the JA program. I really had a good time. My biggest fear is speaking in front of people. Because of JA and the volunteers, I can now stand up and speak in front of people. Thank you so much.

—Arelis
High School Hero
Camden

Business Education Partnerships 2007-08

The following businesses provided funding & role models for at least 5 or more of a school's classrooms, through traditional or one-day programs:

Business Partner	Education Partner(s)
Accenture	South 17th Street School, Newark
AT&T	Central Avenue School, Madison Dr. Alma Flagg School, Newark
BD	Hawthorne Elementary, Teaneck
Campbell Soup Company	J. G. Whittier School, Camden
C. R. Bard	Dewitt D. Barlow Elementary, Plainfield
Citizens Bank	Riletta Cream Family School, Camden
ConocoPhillips	School #2, Linden School #4, Linden
Deloitte	P.J. Hill Elementary School, Trenton Trenton Community Charter School, Trenton Greenwood Elementary School, Hamilton Peshine Avenue University Prep, Newark Lowell Elementary School, Teaneck
ETS	Klockner Elementary School, Hamilton
GE Healthcare	Grant Elementary School, Trenton Dewitt D. Barlow Elementary, Plainfield
Goldman Sachs	William B. Morgan Elementary, Hamilton Cornelia F. Bradford PS #16, Jersey City Frank R. Conwell School PS #3, Jersey City
Ernst & Young LLP	Menlo Park School, Edison
HSBC Insurance	Weston Elementary School, Manville Roosevelt Elementary School, Manville Hillcrest Elementary School, Somerset
Infineum USA L.P.	School #5, Linden St. John the Apostle School, Clark
Kraft	Ivy Hill Elementary, Newark St. Rose of Lima, East Hanover
KPMG	Crescent Elementary School, Waldwick Julia A. Traphagen Elementary School, Waldwick
Lockheed Martin	James H. Johnson Elementary School, Cherry Hill Somerdale Park School, Somerdale
Lincoln Investment Planning	Lindenwold #5 Elementary, Lindenwold



Business Partner	Education Partner(s)
MetLife	Van Derveer School, Somerville
Munich Re America	Mott School, Trenton
PHH Mortgage Corp.	Twin Hills Elementary, Willingboro
PricewaterhouseCoopers LLP	Benjamin Franklin School, Newark Camden Street School, Newark
Protiviti	Menlo Park School, Edison
Provident Bank	PS #11, Jersey City
PSEG	Belmont Runyon School, Newark Paterson Public School #5, Paterson
Realogy	Kings Road School, Madison
RegentAtlantic Capital, LLC	Lincoln School, Newark
Sanofi-aventis	Conerly Road School, Somerset Elizabeth Avenue School, Somerset
Schering-Plough	Calvin Coolidge School, Hillside
Staples	Whittier School, Teaneck
TD Commerce Bank	Bunker Hill Middle School, Sewell ECO Charter School, Camden Horace Mann Elementary School, Cherry Hill Somerdale Park School, Somerdale Woodlynne Public School, Woodlynne
Tyco International	Parkway Elementary School, Ewing Franklin Elementary School, Trenton
Verizon	Quitman Street School, Newark Riletta Cream Family School, Camden Thurgood Marshall Elementary, Asbury Park Hope Academy Charter School, Asbury Park
Verizon Wireless	Alexander Street School, Newark Martin Luther King School, Edison
Wachovia	W.R. James Elementary School, Willingboro
WAMU	Hawkins Street School, Newark Grover Cleveland School, Rahway

“Thank you for the opportunity to be a role model to little kindergarteners.”



High School Heroes program at Leap Academy in Camden sponsored by Walmart.

Thank you for the opportunity to be a role model to little kindergarteners. If you could see the look on their faces you would be really proud. I just can't wait to brighten someone else's day.

—Shanice
High School Hero
Camden

Program Highlights



Above: State Board member Pamela Craig, of Accenture, (seated second from left) join students at JA's Future Leaders Forum.

Right: State Board member Bill Foshay, of Verizon, engages students.



Above: Robert Simmons and Byron Hopkins of Allstate with youngsters in Trenton.

Right: HSBC volunteer Diane Puskas in the classroom.



“Accenture people thrive on collaborative efforts like this one.”

Accenture people thrive on collaborative efforts like this one, where we bring together people with diverse experiences and capabilities to deliver high performance. It's especially exciting today because we are now in our second year of our relationship with the South 17th Street School here in Newark and our team will be teaching with the JA High School Heroes from West Side High School to help all of our JA students improve their financial literacy.

—Pamela Craig
Accenture
JANJ Board Member

Fundraising Highlights



Above: Board members Roger Burgdorf of Burgdorf & Co. and John Elias of Greenberg Traurig join associates at the North District Golf Tournament.



Above: South District Board member John Natale of Lincoln Investment Planning with JA students at the South District Golf Tournament.



Above: Realogy bowl-a-thon volunteers



Above: Highest bowl-a-thon fundraisers from PricewaterhouseCoopers.

“It is especially rewarding and enjoyable to help provide hundreds of students with information they can use for the rest of their lives.”

Campbell is honored to work with Junior Achievement and a great group of dedicated teachers on this valuable program. It is especially rewarding and enjoyable to help provide hundreds of students with information they can use for the rest of their lives. We look forward to continuing our relationships with JA and the schools in our neighboring Camden area.

— Chris Delaney
Campbell Soup Company
JANJ Board Member

New Jersey Business Hall of Fame

April 17, 2008

The Mezzanine, Newark

New Jersey Business Hall of Fame is a lifetime achievement award for individuals who have made a major, positive impact on New Jersey through the private sector economy. The 2008 Laureates inducted were Elizabeth G. Christopherson, Executive Director New Jersey Network (NJN); Anthony G. Dickson, President and Chief Executive Officer, NJM Insurance Group; and Michael J. Valentino, former President and Chief Executive Officer, Adams Respiratory Therapeutics.



Above: Emcee Steve Aduabato, PhD, Stand & Deliver, getting to know student presenters.



Above: Laureates joined by student presenters, members of the JANJ Board and distinguished guests.



Members of the JANJ Board of Directors.

Independent Auditor's Report

SGA

Salerno, Gannon, & Angelo, P.C.
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

To the Board of Directors of
Junior Achievement of New Jersey, Inc.
Princeton, New Jersey

We have audited the statement of financial position of Junior Achievement of New Jersey, Inc. [a non-profit organization] as of June 30, 2008 and 2007, and the related statements of activities and changes in net assets, and cash flows for the years then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Junior Achievement of New Jersey, Inc. as of June 30, 2008 and 2007, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Salerno, Gannon, & Angelo, P.C.

Clark, New Jersey
September, 2008

“The support JA provides before, during and after the program is invaluable.”

I enjoy the interaction with the children and they always teach me something new. The support JA provides before, during and after the program is invaluable and makes for a very enjoyable event for both volunteer and student.

—Jean Quinn
The Provident Bank
JANJ Board Member

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Gifts of \$50,000 or more

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			David Verderami		
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“ The programs of JANJ give young people the skills they need to succeed in our 21st century economy. ”

Community outreach has been a part of Allstate's culture throughout our 75 years of existence (and JA shares the same desire to do great work in the community). The programs of JANJ give young people the skills they need to succeed in our 21st century economy. I'm very proud to serve on the board and to be part of this outstanding group's vital efforts.

—William P. Ballinger
Allstate NJ Insurance Company
JANJ Board Member



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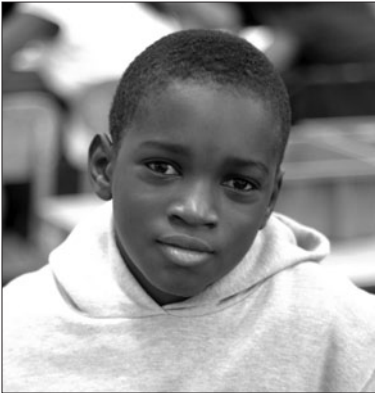
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“ Junior Achievement resembles what America is all about.”



Junior Achievement resembles what America is all about. Their laser focus and unending commitment to our children is resoundingly visible in every fabric of their mission. It is all about our children. It is about providing our children all the tools they need to become successful when they join the workforce. It is about building a stronger foundation for our families, communities and society. It is their passion, commitment and proven results that has me and my company committed to supporting Junior Achievement in every way. Most of all it is hearing directly from the children on how Junior Achievement is helping them stay focused on school, helping them learn and understand the financial framework for successful businesses and hearing their enthusiasm that they can succeed. The positive feedback from the children is the best affirmation that I made the best decision to choose JA.

—Susan M. Carducci
Verizon
JANJ Board Member

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“ Junior Achievement has, without a doubt, made me a better educator and it has certainly enhanced the scholastic abilities of my students. ”

If ever there was an educational initiative to get on board with during this challenging period of our history, it is most certainly Junior Achievement. JA promotes financial literacy, fiscal responsibility, business savvy, communication skills, and self esteem. JA is a springboard for success in that it brings relevant and meaningful life skills into the curriculum for our students, the future leaders of our nation.

Junior Achievement has, without a doubt, made me a better educator and it has certainly enhanced the scholastic abilities of my students. I truly look forward to my continued association with JA as we work together in offering our children complete and fulfilling learning experiences that prepare them for the rigors of life.

—James Montemurro
Principal, Lincoln School, Newark
JANJ Board Member

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