

2009-2010

Annual Report



A Member of JA Worldwide

**Junior
Achievement[®]**
of New Jersey

Organization Profile



OUR MISSION:

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

OUR VISION:

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 or ½ day
Our Families®	1	5-6 or ½ day
Our Community®	2	5-6 or ½ day
Our City®	3	5-6 or ½ day
Our Region®	4	5-6 or ½ day
Our Nation®	5	5-6 or ½ day
JA More than Money™ (after-school)	3,4,5	6 or ½ day
Middle School Programs		
JA Global Marketplace™	6,7,8	6 or ½ day
JA Economics for Success™	6,7,8,9	6 or ½ day
JA America Works™	6,7,8	6 or ½ day
JA It's My Business™ (after-school)	6,7,8	6 or ½ day
High School Programs		
Capital One/ Junior Achievement Finance Park™	8-12	½ day
High School Heroes Program	9 and up	½ day
JA Careers with a Purpose™	9 and up	7
JA Company Program™	9 and up	12+
JA Banks in Action™	9 and up	8
JA Exploring Economics™	9 and up	7
JA Personal Finance	9 and up	5
JA Business Ethics™	9 and up	7
JA Economics™	10 and up	7+
JA Success Skills™	10 and up	7
JA TITAN® (internet based)	9 and up	7
JA Be Entrepreneurial™	9 and up	7
Supplemental Program		
JA Job Shadow™	3 and up	one day

Leadership Message

To our friends and supporters:

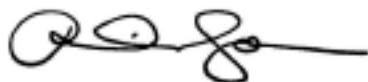
The accomplishments we achieved together over the 2009-2010 school year are a true testament to our supporters and stakeholders who share in our belief of inspiring and preparing young people to succeed in a global economy.

During this school year, Junior Achievement of NJ was present in 162 schools making a difference in the lives of 35,315 students through the dedicated support of 2,539 volunteers. Our student outreach increased by 11%, an achievement that would not have been possible without our dedicated role models, community member organizations and foundations, and socially responsible corporations recognizing that young people are our future.

The past six years have been exceptional. We have seen growth in our net revenue, classroom outreach, board development and, most importantly, our student reach, which has increased 132% since 2004. For the third consecutive year, Junior Achievement of NJ received the JA Worldwide Summit Award in recognition of our chapter's high achievement.

Despite the challenges of the tenuous economy presented to us during the past two years, we maintained a high degree of stability, ran more efficiently, and continued to explore ways to increase our relevancy. This year saw the successful launching of the Women's Future Leadership Forum, an innovative program connecting promising young ladies with female business leaders giving them skills to succeed. JA's special events exceeded expectations. Our signature event, the New Jersey Business Hall of Fame™, had the highest attendance rate to date, and our bowl-a-thon fundraisers grew by 13% from the previous year.

This report is intended to both look back on the past year as well as forward to the future. We sincerely appreciate your continued support and commitment to empowering young people to own their future economic success. After all, today's youth are tomorrow's leaders.



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



Catherine D. Milone
Junior Achievement of NJ, President

JANJ has demonstrated exceptional performance over the past six years as evidenced by the following story of extraordinary success:

	FYE 6.30.04	FYE 6.30.10	% Change
Students Reached	15,210	35,315	132%
Total Classrooms	655	1,717	162%
Cost per Student	\$50.74	\$35.33	(30%)
Contributions/Revenues	\$676,064	\$1,378,415	104%
Personal Gifts	\$30,661	\$116,467	280%
Business Hall of Fame	\$41,400	\$217,465	425%
State Board Members	15	31	107%
District Board Members	25	70	180%

Business Education Partnerships 2009-2010

The following businesses provided funding and role models for a minimum of 90% of the school.

Business Partner	Education Partner(s)
Accenture	South 17th Street School, Newark Klockner Elementary School, Hamilton
Allstate New Jersey Insurance Company	Hawthorne Elementary School, Willingboro
AT&T	Christ the King Preparatory School, Newark
Campbell Soup Company	F. X. McGraw Elementary School, Camden J. G. Whittier Elementary School, Camden
Capital One Bank	Christ the King Preparatory School, Newark
ConocoPhillips Bayway Refinery	School #2 Elementary School, Linden School #4 Elementary School, Linden
Deloitte & Touche LLP	Lowell Elementary School, Teaneck
Ernst & Young, LLP	Menlo Park Elementary School, Edison
Chubb & Son	Lincoln School, Newark
Goldman, Sachs & Co.	Cornelia F. Bradford PS #16, Jersey City
HSBC of North America	Hillcrest Elementary School, Somerset
Johnson & Johnson	Grant Elementary School, Trenton
KPMG LLP	Hawthorne Elementary School, Teaneck
Lincoln Investment	Lindenwold #5 Elementary School, Lindenwold
Lockheed Martin	James H. Johnson Elementary School, Cherry Hill
NJ Manufacturers Insurance Co. (NJM)	Village Charter School, Trenton
Ortho-McNeil-Janssen Pharmaceuticals, Inc.	Grant Elementary School, Trenton
PricewaterhouseCoopers LLP	Camden Street School, Newark
Realogy Corporation	Alexander Hamilton Elementary School, Morristown
TD Bank, N.A.	Holy Name School, Camden
Tyco International	Parkway Elementary School, Ewing
Verizon Communications, Inc.	Hope Academy Charter School, Asbury Park Thurgood Marshall Elementary School, Asbury Park Quitman Street School, Newark
Virtua	Due Seasons Charter School, Camden
Wachovia, A Wells Fargo Company	W. R. James Elementary, Willingboro



Sara Chazin is ready to teach "JA More Than Money" as part of Accenture's JA Day at South 17th Street School, Newark.



Deloitte volunteers and students from Pesbime Elementary School are working together on the JA curriculum. More than 570 students were reached on Deloitte Impact Day.



Tyco International, Ltd., JA Day at Parkway Elementary School, Ewing.



Volunteers from Johnson & Johnson joined GE Healthcare for JA's Pharma Day, reaching 333 students at Dewitt D. Barlow School in Plainfield.



As part of Campbell's Make a Difference Week, 363 students at McGraw Elementary School in Camden received JA's curriculum.

The following businesses provided funding and role models for a minimum of five or more of the school's classrooms.

Business Partner	Education Partner(s)
Allstate New Jersey Insurance Company	Capital One Junior Achievement Finance Park, Newark Ridgeway Elementary School, Manchester
Association of Latino Professionals in Finance and Accounting	First Avenue School, Newark
Best Buy	Park Elementary School, Newark
BD	Highland School, Midland Park
Campbell Soup Company	Bonsall Family School, Camden Lanning Square, Camden
Capital One Bank	Capital One Junior Achievement Finance Park, Newark
CDW	Somerdale Park School, Somerdale
C. R. Bard	UC TEAMS Charter School, Plainfield
Citizens Bank	Riletta Cream Family School, Camden
Continental Airlines	Park Elementary School, Newark
Deloitte & Touche LLP	Greenwood Elementary School, Hamilton Peshine Avenue University Prep, Newark
Dun & Bradstreet	Capital One Junior Achievement Finance Park, Newark
ExxonMobil	James Madison Intermediate School, Edison
GE Healthcare	Dewitt D. Barlow Elementary School, Plainfield Washington Elementary School, Trenton
Goldman, Sachs & Co.	Frank R. Conwell School PS #3, Jersey City
Infineum USA, L.P.	School Number Five, Linden
Johnson & Johnson	Dewitt D. Barlow Elementary School, Plainfield Franklin High School, Somerset Sampson G. Smith Intermediate School, Somerset
Lockheed Martin	Baker Elementary School, Moorestown Hainesport Elementary School, Hainesport
MetLife	Conerly Road Elementary School, Somerset
Munich Reinsurance America, Inc.	Elizabeth Avenue, Somerset
New Jersey Society of Certified Public Accountants	Mount Pleasant Elementary, West Orange Parker Elementary School, Trenton
PNC Bank	Rivera Elementary School, Trenton
Protiviti	Martin Luther King Elementary School, Edison Katherine D. Malone Elementary School, Rockaway
The Provident Bank	PS #11 Elementary School, Jersey City
PSE&G	Belmont Runyon Elementary School, Newark
Sanofi-aventis	Conerly Road Elementary School, Somerset Elizabeth Avenue Elementary School, Somerset
Verizon Communications, Inc.	Riletta Cream Family School, Camden
Verizon Wireless	Alexander Street School, Newark

“Having this program return to our school year after year has been one of the greatest gifts we have received. Thank you!”

Educator,
PS #3 in Jersey City,
in response to the
Goldman Sachs-CTW JA Day

Program Highlights

The Women's Future Leadership Forum

"Mentoring those who will follow us is a privilege and a calling. It is also essential to how we define ourselves as leaders. By offering guidance and support, we can help young people we care about chart their paths toward successful careers."

Pamela Craig, Event Chair
JANJ Board of Director, CFO of Accenture

Junior Achievement of NJ wishes to acknowledge the following sponsors of The Women's Future Leadership Forum: Accenture, Cogen Technologies Linden Venture L.P., ConocoPhillips Bayway Refinery, DuPont, Emily C. Specchio Foundation, Infineum USA L.P., The Provident Bank.



Panelists at the Women's Future Leadership Forum shared their personal stories with 50 female JA High School Heroes, who were later paired with women business leaders for one-on-one mentoring.

JA High School Heroes

"This program has been a great experience for me because I get a chance to do what I love, which is teaching. Today was fun and I was pleased to see my students enjoying themselves."

Theresa
JA High School Hero

JA High School Heroes gives students service learning opportunities by volunteering with Junior Achievement in local elementary schools. Over the course of this school year 426 JA High School Heroes impacted 4027 elementary school students through this initiative.



Through the Allstate NJ Foundation, Manchester High School Heroes volunteered at Ridgewood Elementary School on April 20th.

“Every year you take time off of work to come to Lincoln and teach us or do special events with us. Thank you, Chubb, for donating your special time to share with us. You will always be a part of Lincoln Family School.”

Sincerely, Kyla



Joined by JANJ Board Member Jon Trombley (seated) and Ed Waterfield, North Jersey Market President of Capital One, students take a break from developing their personal budgets to pose for a photo at Capital One / Junior Achievement Finance Park. Junior Achievement of NJ wishes to acknowledge the following sponsors: Allstate New Jersey Insurance Company, Capital One Bank, Cogswell Realty Group, Dun & Bradstreet, PSE&G and Verizon.



JANJ Board Member Frank Lucchesi and JANJ President Catherine Milone shared in the fun with JA High School Heroes from BCG at the PSE&G Trenton Thunder skating night.

Through a partnership between AT&T and Cisco, students from across the state interacted via tele-presence to give them a JA Job Shadow called “The Ultimate Experience” on October 20, 2009.



“I’m very appreciative that you took the time to take us under your wing and give us some insight as to what a job is like. I definitely feel less apprehensive, and more confident, about the workplace environment after receiving your enthusiastic perspective. I liked hearing about your backgrounds, what it takes to succeed, and what is most important: to contribute and take joy in what you do. Thank you very much.”

Alex (AT&T Job Shadow)

Fundraising Highlights



Ernst & Young volunteers delivered JA's programs to 800 students at Menlo Park Elementary school and later participated in the 6th Annual industry-wide JA/NJSCPA Accountants Bowl-A-Thon, which raised over \$56,000. Junior Achievement of NJ wishes to acknowledge the following sponsors: Crowe Horwath, Ernst & Young, KPMG, PricewaterhouseCoopers, and Sax, Macy Fromm.



Distinguished Laureates join sponsors and event leaders at the 2010 New Jersey Business Hall of Fame™. JANJ wishes to acknowledge Title Sponsor Verizon along with event partners Continental Airlines, Marriott Hotels, NJBIA, and The Star-Ledger.



Peter Wallburg, Vice Chair of JANJ North District Board (photo left), and John Natale, JANJ South District Board Member (photo right), and their foursomes at JANJ's Annual Spring and Fall Golf Outings.



Bowl-A-Thon Highlights



The 2nd Annual Latino Professional JA Day & Bowl, March 19, 2010



Realogy, June 10, 2010



Lockheed Martin, June 10, 2010



HSBC, March 24, 2010



Verizon, May 21, 2010

Independent Auditor's Report



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

We have audited the accompanying statements of financial position of Junior Achievement of New Jersey, Inc. [a non-profit organization] as of June 30, 2010 and 2009, 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, 2010 and 2009, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

SGA Group, P.C.

Clark, New Jersey
November 1, 2010

“The JA program is phenomenal. The students enjoyed it and the volunteers were incredible. Walking around I saw the kids engaged and interested in the activities. Some students were proud to show the materials received. We look forward to having the program back next year!”

Jessica Hidalgo,
Guidance Counselor at Park School in Newark,
regarding the Best Buy JA Day on May 21st

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Gifts of \$100,000 or More

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Gifts of \$75,000 or More

Allstate New Jersey Insurance Company

Deloitte & Touche LLP

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Chubb & Son

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Lockheed Martin

PSE&G

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Gifts of \$25,000 or More

AT&T

BNY Mellon Wealth Management

Campbell Soup Company

Capital One Bank

Citizens Bank

Goldman, Sachs & Co.

HSBC - North America

Johnson & Johnson

Novartis Pharmaceuticals Corporation

Realogy Corporation

The Provident Bank

Tyco International

Virtua

Wachovia, a Wells Fargo Company

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ConocoPhillips Bayway Refinery

Dun & Bradstreet

Educational Testing Service

GE Foundation

Gresham Trask American Ventures

New Jersey Manufacturers Insurance Company/NJM Bank

Sanofi-aventis

Gifts of \$5,000 or More

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Cisco Systems, Inc.

ExxonMobil

High Point Wealth Management

Infinium USA L.P.

Lincoln Investment

MAFCO Worldwide Corporation

Marriott International, Inc.

Munich Reinsurance America, Inc.

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PNC Bank

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The Free Enterprise Society (FES) provides worldwide recognition of individuals who demonstrate outstanding support in helping Junior Achievement accomplish its mission of inspiring and preparing young people to succeed in a global economy. Recognition is provided for individual, personal or family gifts of \$10,000 or more on an annual basis.

We are privileged to recognize the following members of The Free Enterprise Society:

Chris and Carmel Delaney
Clyde and Marion Keaton
Thomas Paluszynski
Cory and Ann Marie Thackeray
Matthew Weber & Lucia Capozzoli

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Paul Silverman
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