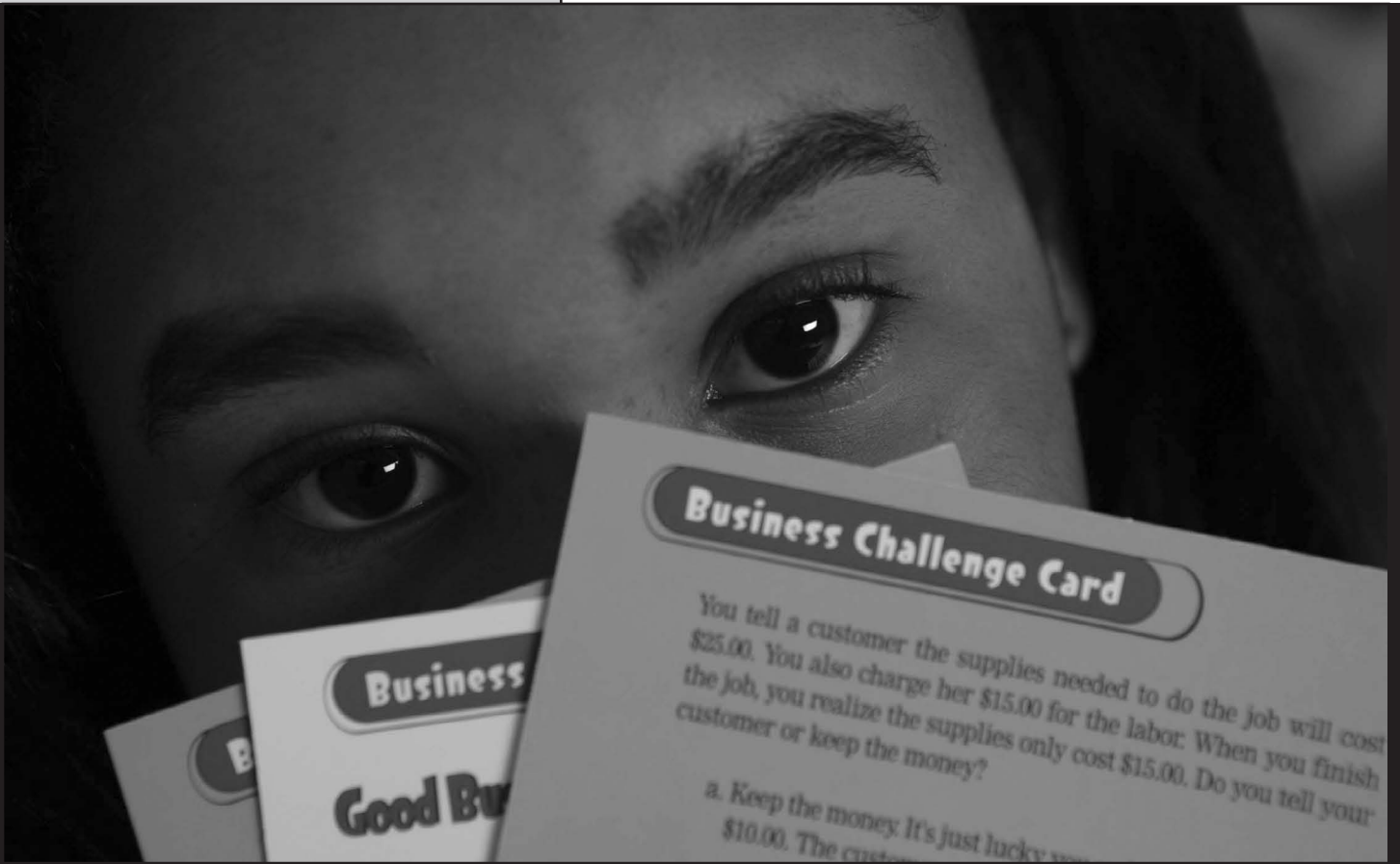


2005–2006 Annual Report



A Member of JA Worldwide

**Junior
Achievement[®]**
of New Jersey, Inc.



Junior Achievement®

A Member of JA Worldwide

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Ellen Motts Senior Administrative Manager	Mukti Patel Senior Manager	Jeanine Nolan Special Events (Part-time)

2005–2006 Accomplishments

- Achieved a 4% increase over last fiscal year in number of students reached
- Achieved a 12% increase in revenue
- Recruited 13 new State Board Members
- Achieved successful whole-school marketing approach with hopes to expand, especially with JA In-a-Day events
- Retained 100% of JA-NJ staff
- Received statewide awareness
- Implemented most successful JA-NJ fundraiser ever (Hall of Fame Gala)
- Implemented first JA volunteer program involving strategic partners
- Achieved second consecutive fiscal surplus, a statewide record

Purpose

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



▲ Mark Cieplik, Lori Stokes (WABC-TV), David Chernow (JA Worldwide), Catherine Milone-Richards (JA-NJ)—back row and students from Alexander Street School, Newark



▲ Fifth grade student

James Montemurro, Vice Principal, Alexander Street School, Newark, and fifth grade student

Larry Haber, Eric Sarner, Arthur Stern and Michael Skurnick (Cogswell Realty) and fifth grade student

▼ Tom Hogan and fifth grade student



“ As an organization committed to financial literacy, HSBC employees are keenly aware of the critical role early education plays in creating a generation of knowledgeable consumers. JA is one of the best ways to reach not only young people, but their families, as we know that the students go home and share what they have learned in class. ”

—Pat Cozza, HSBC



▲ Arthur Stern (Cogswell Realty) and fifth grade student

Bill Foshay and Susan Carducci (Verizon) and fifth grade student ▼



▲ Keith Pladsen, Pat Cozza, HSBC and fifth grade student

Business Education Partnerships 2005-06

The following businesses provided role models for whole-schools, or at least 30% of the partnering schools, through traditional or one-day programs and funded them:

Business Partner	Education Partner(s)
Allstate New Jersey Insurance Company	F.X. McGraw Elementary School, Camden Boys & Girls Club
Canon	Hawthorne Elementary School #5, Teaneck
CDW	Somerdale Elementary School, Somerdale
Cogswell Realty Group	Alexander Street School, Newark
Commerce Bank	Catto Elementary School, Camden
CA	Dunn Middle School, Trenton
ConocoPhillips	School #2 School #4, Linden St. John The Apostle, Clark
Deloitte	Kuser Elementary School, Hamilton Greenwood Elementary School, Hamilton Peshine Avenue University Prep, Newark Lowell Elementary School, Teaneck Lincoln Elementary School, Fairview
Dendrite	Conerly Road School, Somerset
Goldman Sachs	Parkway Elementary School, Ewing Cornelia F. Bradford School, Jersey City
HSBC	Mott School, Trenton John Glenn Elementary School, Pine Hill Anna L. Klein School, Guttenberg Weston Elementary School, Manville Roosevelt Elementary School, Manville Mount Vernon School, Newark Menlo Park School, Edison James Caldwell School, Springfield Hillcrest Elementary School, Somerset
Infineum	School #5, Linden St. John The Apostle, Clark
Janssen	Grant Elementary School, Trenton
Lockheed Martin	Hainesport Elementary School, Hainesport James H. Johnson Elementary School, Cherry Hill
Lucent Technologies	Alexander Street School, Newark
Merrill Lynch	Hopewell Regional School District
Novartis	Elliott Street School, Newark
PSE&G	Belmont Runyon School, Newark Paterson Public School #5, Paterson Menlo Park School, Edison Martin Luther King School, Edison
Schering-Plough	Calvin Coolidge School, Hillside
Verizon	Alexander Street School, Newark Burnet Street School, Newark Central Avenue School, Madison
Verizon Wireless	Martin Luther King School, Edison Alexander Street School, Newark
Wachovia	W.R. James Elementary School, Willingboro
Washington Mutual	Paterson Public School #11, Paterson



Keith Pladsen (HSBC),
David Chernow (JA
Worldwide), Catherine
Milone-Richards (JA of
NJ), Pat Cozza (HSBC)



Tom Earp (Earp Cohn)
and fifth grade student



Sheila Breeding, Byron
Hopkins and Bill Ballinger
(Allstate NJ Insurance
Company)



“ Our employees are committed to improving the quality of life in our communities; it’s part of who we are as a business and as individuals. We’re pleased to be able to partner with Junior Achievement in support of programs throughout New Jersey that will help educate future business leaders. In the classroom, I have personally witnessed the feeling of empowerment a child experiences when they realize the opportunities available to them in business — be it a sole proprietorship, partnership or corporation. This is a noble cause and is one of the ways Verizon makes a difference in our communities. ”

—Bill Foshay, Verizon

SGA

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

INDEPENDENT AUDITOR'S REPORT

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, 2006 and 2005, 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, 2006 and 2005, 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
October 25, 2006

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“ Our responsibility is to continue developing inspired leaders to guide our businesses, communities, and world as technology and markets diversify and grow. Continuing the Lockheed Martin Junior Achievement partnership will enable us to reach beyond boundaries and enhance the free enterprise system. ”

—Pamela Hansen Hargan, Lockheed Martin

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—John M. Natale,
 Lincoln Investment Planning, Inc.



“ Our workforce travels a lot, so the fact JA offers a chance to get in the classroom with teams of other Accenture people really goes a long way toward connecting to one's home community. ”

—Bradford Gruby, Accenture

“ dream big ”

Author Unknown

If there were ever a time to dare,
to make a difference,
to embark on something worth doing,
it is now.

Not for any grand cause, necessarily,
but for something that tugs at your heart,
something that's your aspiration,
something that's your dream.

You owe it to yourself
to make your days here count.
Have fun. Dig Deep. Stretch.

Dream big.
Know, though, that things worth doing
seldom come easy.
There will be good days.
There will be times when you want
to turn around, pack it up, and call it quits.
Those times tell you
that you are pushing yourself,
that you are not afraid to learn by trying.

Persist.
Because with an idea, determination,
and the right tools, you can do great things.
Let your instincts, your intellect,
and your heart guide you.

Trust.
Believe in the incredible power of the human mind.
Of doing something that makes a difference.
Of working hard.
Of laughing and hoping.
Of lazy afternoons. Of lasting friends.
Of all the things that will cross your path this year.

The start of something new
brings the hope of something great.
Anything is possible.
There is only one you.
And you will pass this way only once.



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