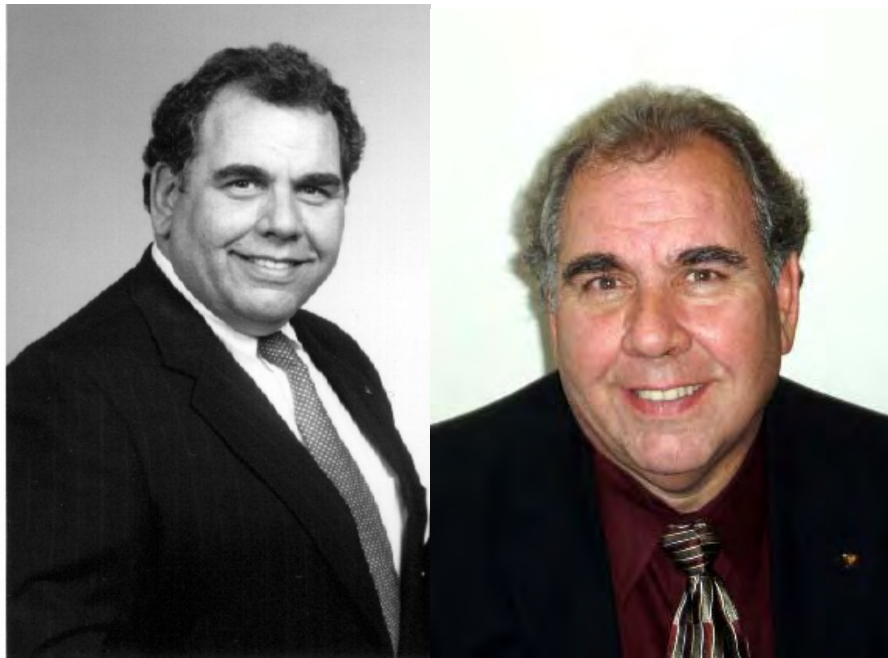




Annual Report

2007 – 2008



Celebrating 25 Years of Leadership

Letter from the President



Dear Friends and Supporters of Junior Achievement,

This correspondence will be my last to you as the Chief Executive of JA Delaware. If you have been collecting them over the years, this is number 25. Before coming to Delaware for “two years”, I spent 11 years in Boston and Denver. I can’t imagine a more fulfilling career or better people to work with than Junior Achievement – more particularly, Junior Achievement of Delaware.

Reflecting on ‘07–‘08 three major items come to mind: our \$250,000 grant from AIG, the rollout of JA Hi-Fi and the Rodel Foundation grant of \$110,000. The money from the grants enabled us to try new ideas like JA Hi-Fi, involve more students and provide much needed support to our volunteers. Overall, we began the process of redefining JA once again.

The AIG grant money enabled thousands of students to participate in JA World who otherwise couldn’t. It funded the exciting new program JA Hi-Fi, an activity that brings parents and students together to experience managing the family budget. The Rodel funds allowed us to partner with the Christina School District to present a new venture, “Focus on the Future”, which helps students value their education more.

The blending of AIG’s and Rodel’s financial resources and JA’s innovative spirit became a winning combination for thousands of students and their families.

Before closing, I will take a moment to reflect a bit on the past 25 years. Delaware and the surrounding counties are home to some pretty special people - people (and companies) who care, who extend themselves, who are not afraid to dig in and get the job done. My family never believed that we would call Delaware home but it is now our home and we are proud to be a part of this wonderful community.

During this time JA exceeded beyond expectations. We raised funds 5 times the national average per capita and we used the money to build a legacy of creativity that continually challenged our students, educators, business leaders and volunteers with ever growing and exciting programs.

We succeeded because of dedicated volunteers like Dave Resler and staff like Tracy Birney who embraced the vision and gave their absolute best to achieve something special. I did well with the support of a wonderful family headed by my partner of 36 years, Carolyn and our wonderful daughters, Kelly, Meredith and Caitlin. There are leaders who stand out as “game changers”; their actions enabled us to make our mark. During my time they were Mark Suwyn, Ken Wagner, Helen Foss, Jim Kelly, Bob Brightfelt, Russ Owen, Bruce Hammonds, Mark Stellini, Pete DuPont, Nathan Hill, Hal Erskine, and Jim Montebell. This distinguished group represents a Chair of the JA International Board, 4 Gold and 5 Silver National Leadership Award Winners, a National Teacher of the Year and a Delaware State Governor.

What goes around comes around. I am excited to pass the mantle to Rob Eppes, our new president. Rob began his career with me 20+ years ago and returned after 13 years of polishing his skills elsewhere. He is sure to set new standards and bring this great organization to greater heights.

Thank you all for enabling my dreams to be your dreams and our reality.

All the best,

A handwritten signature in black ink, appearing to read "Frank J. McIntosh".

Frank J. McIntosh
President

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Letter from the Chair



Dear Contributors and Volunteers,

It has been my privilege to serve as the 2007-2008 chairman of the board of directors for Junior Achievement of Delaware, Inc.

During my tenure as chairman, we continued to focus on the major goals of this organization from our strategic plan:

- *Working to reach more at-risk students in our community,*
- *Developing a program focused on fostering entrepreneurship in our youth.*
- *Continuing to find new and innovative ways to encourage Volunteers, a key part of what we do, and*
- *Working to improve our ability to raise funds for the important work we do in this community.*

We have made progress in all areas but still have much to do. A few key activities include the inaugural JA HIFI program, where families experience the JA Finance Park budgeting simulation together. This innovation creates a new market for reaching whole families with Junior Achievement's unique approach to financial literacy.

Also, our work with the City of Wilmington Summer Jobs Program provided extraordinary learning opportunities for 600 urban youth, significantly advancing Junior Achievement's standing as an unparalleled provider of work readiness programs.

This year also brought the bittersweet ending of an outstanding twenty-five year career for Junior Achievement of Delaware's Frank McIntosh. All of us who worked with him over the years hold him in such high regard that it is sometimes difficult to imagine the organization without him.

We are blessed, however, with the opportunity presented by having new leadership. This year of transition introduced us all to Junior Achievement alum Rob Eppes, whose passion for Junior Achievement will help us meet our goals and impact the lives of thousands of young future leaders of our community as we move forward.

During this extraordinary year, my commitment to Junior Achievement has been bolstered by the support, dedication, enthusiasm and generosity of people like you.

Thank you for your involvement.

Sincerely,

A handwritten signature in black ink that reads "Gary Stockbridge". The signature is written in a cursive style with a long horizontal line extending to the right.

Gary Stockbridge, President, Delmarva Power
Chairman of the Board, Junior Achievement of Delaware, Inc.

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Board Members



CHAIRMAN

Mr. Gary R. Stockbridge
President
Delmarva Power

CHAIR-ELECT

Mr. James Duncan
Chief Marketing Officer
PartnersFirst Affinity Credit Card
Services

SECRETARY/LEGAL COUNSEL

Barry M. Willoughby, Esquire
Chairman of Employment/Labor Law
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Director, Program Management
Siemens Medical Solutions
Diagnostic

BOARD DEVELOPMENT OFFICER

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PartnersFirst Affinity Credit Card
Services

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Ms. Rita Hollingsworth
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Nuclear Electric Insurance Limited

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Mayor, City of Wilmington

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Chief Financial Officer
Community Bank Delaware

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Founder and President
CBI Group, LLC

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Executive Vice President
Leon N. Weiner & Associates,
Inc.

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HostMySite.com

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Assistant Field Vice President
Allstate Insurance Company

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Hardin & Associates, Inc.

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Wilmington Trust Company

Mr. Michael Kozikowski
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New Castle County Executive Office

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Clear Channel Radio, Delaware

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INVISTA

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Junior Achievement of Delaware, Inc. Staff Members

Frank J. McIntosh	President
Rob Eppes	Executive Vice President
Tracy Birney	Executive Assistant
Perry Bacon	Director of Volunteers
Rebecca Fisher	Director of Education
Kenny Majusiak	Senior Innovation Manager
Lisa Barile	Events and Public Relations Manager
Elizabeth Petrick	Program Manager
Brian Ayars	Facilities Assistant
Lucille Morris	Coordinator of Urban Initiatives
Nelma Tadlock	Marketing Assistant
Shannon Hartzel	Program Quality Assistant
Keith Mullen	Program Quality Assistant
Susan Uhland	Administrative Assistant

JA World

BizTown

AAA Mid-Atlantic
 Blue Cross/Blue Shield
 Bramhall & Hitchen Insurance, Inc.
 Ciba Specialty Chemicals Corp
 City of Wilmington, Mayor's Office
 The CBI Group
 Clear Channel Radio
 D.A.R.T
 Happy Harry's, A Walgreens Pharmacy
 New Castle County Recorder of Deeds
 New Castle County Public Safety Dept.
 The News Journal
 Rotary Clubs of Delaware
 Sir Speedy
 Tidewater Utilities
 George J. Weiner Associates
 Whisman, Giordano & Associates
 WSFS Bank
 Young Conaway Stargatt & Taylor

Finance Park

AIG, Inc.
 Cavalier Telephone, LLC
 Delaware College Investment Fund
 Delmarva Power
 General Motors, ChevyDealer.com
Diver Chevrolet
Nucar Connection.
Porter Chevrolet/Hyundai
Williams Chevrolet
Willis Chevrolet
 ING DIRECT
 Interstate Equities, Burger King
 J.P. Morgan Chase
 Kenny Family Shoprites
 The Siegfried Group
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 Trans Union, LLC
 Valero
 Wilmington Trust Company
 Philadelphia Eagles

Distinguished Junior Achievement President Retires



After an illustrious thirty-five year career with Junior Achievement in Boston, Denver and Delaware, Frank J. McIntosh announced his retirement effective June 30, 2009. Frank's life seems to have always been artfully entwined with Junior Achievement. From the time when he was a student in the *JA Company Program* in Boston, where, at a regional JA conference, he met the woman who would become his wife; Frank has been devoted to two things: his family at home and his family at Junior Achievement.



After graduation, Frank became a volunteer Center Manager for Junior Achievement in Boston, later joining their professional staff. From there, Junior Achievement and Frank McIntosh grew up together, and so did their respective families. As his career catapulted him to the Denver, Colorado operation, Frank, his lovely wife, Carolyn, and their two daughters, Kelly and Meredith left the familiarity of Boston for new and exciting adventures in the Rocky Mountains.

From there, a leadership opportunity arose in a small state and even smaller operation here in Delaware. To the Clan McIntosh, this looked like a logical stepping stone that might ultimately someday lead them back to Beantown. Little did they know how that, like many transplants to the First State, they would wind up falling in love with its people and places and settle in to call Delaware "home". Shortly after their arrival, Frank and Carolyn welcomed beautiful baby number three with the birth of Caitlin.

Now armed with his own built-in volunteer force for all Junior Achievement events and programs, Frank set out in earnest to show his girls, and everyone else he would meet in the state of Delaware, how to give back to the community in meaningful and purposeful ways. To those of us who know him well, this is one of his most distinct qualities, and the one that outshines all others in creating his enduring legacy.

Frank began expanding the base of support in Delaware from a handful of supporters to over 600 businesses of all sizes providing volunteers, dollars and in-kind contributions. Always on the front line of new developments, Frank accepted every opportunity to pilot new programs and even developed a few of his own. One such program, "Success Now," earned a National Point of Light Award from President George H. W. Bush, and later became "*JA Success Skills*," in its global rollout.

Over the years, Frank constantly raised the bar of expectations for his family at home, his family of co-workers at Junior Achievement, and in the community at-large. A living monument to his success exists in the smiles of every student crossing the threshold of Frank's JA World experiential learning center in Wilmington. Building this state-of-the-art facility was a dream come true for Frank, and one can only imagine through each child that spends a day here, what dreams may come.

Our profound gratitude and best wishes follow Frank on the rest of his journey.

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Celebrating an Incredible Year of Events



Governor's Invitational Golf Tournament

Junior Achievement supporters gathered at the Wilmington Country Club in September 2007, for a fabulous day of golf, mingling, and sunshine! CEOs, upper level management, and others enjoyed beautiful weather and a chance to socialize between shots at the thirteenth annual Governor's Invitational Golf Tournament.

A special thanks to our sponsors, Computer Sciences Corporation, VISA, U.S.A., and ING DIRECT that helped make this event possible.



*JA Board Member, Mark Stellini and golfers
Sponsored by Little Star Investments*



*Alan Levin addresses High School students
during the Hall of Fame Ethics Symposium*

Delaware Business Leaders Hall of Fame

Prominent Business Leader, Alan Levin, Happy Harry's CEO, was recognized and inducted into the Junior Achievement of Delaware Business Leaders Hall of Fame in October, 2008.

He was joined by 100 friends, family & fellow business leaders to celebrate this auspicious occasion in Junior Achievement's JA World facility. Alan & Happy Harry's are long time supporters of Junior Achievement values.

A Night with the Stars in Vegas

The best of Delaware assembled together on Saturday, March 8, 2008 in JA World for the second annual *A Night with the Stars in Vegas* with live and silent auctions. There was Monte Carlo style gaming with a few 'surprise' appearances by old Hollywood Stars throughout the night. The guests left with astonishing auction prizes and interesting stories from the gaming tables. The real winner of the night was Junior Achievement, with over \$31,000 to support our programming throughout the state of Delaware, Salem County, New Jersey and Cecil County, Maryland.



*JA Board Member, Bill Allen and his wife Kim Allen, and
JA Board Member, Jim Kelly and his wife, Michele Cross*

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Celebrating an Incredible Year of Events

Battle of the Titans

The Junior Achievement Titan program, in which high school students assume the role of top company management as they apply their economic knowledge and skills to win market share and profit for their shareholders is an exciting way for students to learn about the market economy. This online business simulation is an add-on to one of Junior Achievement's oldest curricular programs: *JA Economics*®. High school students that participate in *JA Economics* and the *JA Titan* program are eligible to end the year in a final competition for money & prizes. This year's winners from Archmere Academy's "Team One" received mountain bikes donated by ING DIRECT. The event was sponsored by Mastercard.



Students make their next strategic decision to win!



Bowlaganza

Junior Achievement of Delaware's annual Bowlaganza event was held on Saturday, April 5, 2008 at Bowlerama. The theme this year was "Back to the Future!". Participants dressed up in attire from their favorite decade and lots of fun prizes were awarded. Bowlers faced off against co-workers and other companies as they battled for the highest (and lowest) bowling scores of the day. Activities, contests, prizes, and music added to the festive atmosphere for the bowlers who sold raffle tickets and collected pledges for Junior Achievement of Delaware.

Junior Achievement Young Women's Forum

The 6th annual Young Women's Forum was held on November 13, 2008. Fifty young women from public, charter, and technical high schools spent the day with volunteer career coaches. Together they attended workshops presented by volunteers from the business and education communities that were focused on work-readiness skills, financial literacy and higher education. Highlights of this year's event were the women who spoke about their career paths during an inspiring panel discussion. Students also attended a helpful presentation about college financial aid, a "dress for success" workshop, and the college fair sponsored by local universities.



Young Women's Forum Participants

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What's New in JA Delaware?

HiFi – Building a finance savvy future for kids & their parents

The largest single non-capital grant ever awarded Junior Achievement of Delaware came this year from AIG in support of the JA Finance Park program. The \$250,000 grant enabled the creation of JA Hi-Fi, where students return to JA Finance Park with their families to experience the budgeting simulation together and earn \$100. It also allowed us to develop seminar versions of JA Finance Park designed to impact students in a traditional learning environment. AIG enabled Junior Achievement to have the innovation of swipe technology with the JA Finance Park debit card, making the simulation ever more realistic to kids. More so, AIG enabled the addition of an integrated credit score curriculum in



Students who returned with family members to earn \$100 at a Hi-Fi event in Winter 2008

JA Finance Park, as well as the subsidy of student participation fees and transportation for 3,000 low income students.



Focus on the Future



GM Saturn of Newark – May 2008. Job Shadow

The Rodel Foundation is providing a \$110,000 grant over two school years to support JA Focus on the Future, an enhanced job shadowing program. This program is designed to give high school students the opportunity to learn what it takes to be a successful member of today's workforce and importantly, to provide context for their high school experience. The grant is aimed to make the often meandering path of high school students more purposeful, by giving them tools to hone their skills around course selection and college preparation. Focus on the Future is being piloted in the Christina School District.



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JUNIOR ACHIEVEMENT OF DELAWARE, INC.

STATEMENTS OF FINANCIAL POSITION

JUNE 30, 2008 AND 2007

ASSETS

	<u>2008</u>	<u>2007</u>
CURRENT ASSETS		
Cash and cash equivalents	\$ 40,320	\$ 9,680
Accounts receivable	170,820	173,797
Pledge receivable	34,275	37,980
Due from related party	-	196,712
Inventory	-	4,600
Prepaid expenses	26,643	29,623
Employee advance	<u>333</u>	<u>1,134</u>
Total current assets	272,391	453,526
PROPERTY, PLANT AND EQUIPMENT	1,754,404	1,800,693
OTHER ASSETS		
Endowment	89,304	89,258
Hall of Fame Display	65,845	65,845
Non current promises to give, net of discount of \$5,620	50,630	59,811
Timeshare	<u>12,000</u>	<u>12,000</u>
Total other assets	<u>217,779</u>	<u>226,914</u>
TOTAL ASSETS	<u>\$ 2,244,574</u>	<u>\$ 2,481,133</u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES		
Notes payable	\$ 43,000	\$ -
Current portion of long term debt	12,792	11,920
Accounts payable and accrued expenses	95,170	56,384
Accrued vacation	6,781	629
Deferred revenue	79,070	26,600
Due to related party	<u>-</u>	<u>78,146</u>
Total current liabilities	236,813	173,679
LONG TERM DEBT	<u>670,358</u>	<u>683,150</u>
Total liabilities	907,171	856,829
NET ASSETS		
Unrestricted net assets	1,049,648	1,384,195
Temporarily restricted net assets	<u>287,755</u>	<u>240,109</u>
Total net assets	<u>1,337,403</u>	<u>1,624,304</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 2,244,574</u>	<u>\$ 2,481,133</u>

JUNIOR ACHIEVEMENT OF DELAWARE, INC.

STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED JUNE 30, 2008

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
REVENUES, GAINS AND OTHER SUPPORT			
Contributions and grants (net of franchise fees of \$41,662)	\$ 744,564	\$ 271,425	\$ 1,015,989
Capital campaign	-	-	-
Special events (net of expenses of \$159,795)	244,014	-	244,014
Endowment Fund	631	(3,204)	(2,573)
Interest income	506	-	506
Other income	15,862	-	15,862
Assets released from restriction by satisfying program or time restrictions	<u>220,575</u>	<u>(220,575)</u>	<u>-</u>
Total revenues, gains and other support	1,226,152	47,646	1,273,798
OPERATING EXPENSES			
Programs	1,140,199	-	1,140,199
General and administrative	98,127	-	98,127
Fund raising	<u>43,184</u>	<u>-</u>	<u>43,184</u>
Total operating expenses	<u>1,281,510</u>	<u>-</u>	<u>1,281,510</u>
INCOME FROM OPERATIONS	(55,358)	47,646	(7,712)
OTHER EXPENSES			
Depreciation	104,830	-	104,830
Mortgage interest	<u>42,561</u>	<u>-</u>	<u>42,561</u>
Total other expenses	<u>147,391</u>	<u>-</u>	<u>147,391</u>
INCOME (LOSS) BEFORE DISCONTINUED OPERATIONS	(202,749)	47,646	(155,103)
LOSS ON DISCONTINUATION OF ACCOLADE ALLIANCE	<u>(131,798)</u>	<u>-</u>	<u>(131,798)</u>
CHANGE IN NET ASSETS	(334,547)	47,646	(286,901)
NET ASSETS - BEGINNING OF YEAR	<u>1,384,195</u>	<u>240,109</u>	<u>1,624,304</u>
NET ASSETS - END OF YEAR	<u>\$ 1,049,648</u>	<u>\$ 287,755</u>	<u>\$ 1,337,403</u>

JUNIOR ACHIEVEMENT OF DELAWARE, INC.

STATEMENTS OF CASH FLOWS

FOR THE YEARS ENDED JUNE 30, 2008 AND 2007

	<u>2008</u>	<u>2007</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Change in net assets	\$ (286,901)	\$ (35,805)
<i>Adjustments to reconcile change in net assets to net cash (used for) operating activities:</i>		
Depreciation	104,830	104,076
Contribution restricted for long-term purposes	(271,425)	(97,791)
<i>(Increase) decrease in assets</i>		
Accounts receivable	2,977	149,773
Pledge receivable	3,705	(37,980)
Due from related party	196,712	(45,605)
Inventory	4,600	(1,134)
Prepaid expenses	2,980	4,440
Other assets	9,936	(77,151)
<i>Increase (decrease) in liabilities</i>		
Accounts payable and accrued expenses	38,786	(73,741)
Deferred revenue	52,470	(55,400)
Due to related party	(78,146)	31,436
Accrued vacation	<u>6,152</u>	<u>(8,107)</u>
Net cash (used for) operating activities	(213,324)	(142,989)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property and equipment	<u>(58,541)</u>	<u>(5,440)</u>
Net cash (used for) investing activities	(58,541)	(5,440)
CASH FLOWS FROM FINANCING ACTIVITIES		
Loan repayments	(11,920)	(660,765)
Proceeds from financing	43,000	695,070
Contributions restricted for long-term programs	<u>271,425</u>	<u>97,791</u>
Net cash provided by financing activities	<u>302,505</u>	<u>132,096</u>
NET INCREASE (DECREASE) IN CASH	30,640	(16,333)
CASH - BEGINNING OF YEAR	<u>9,680</u>	<u>26,013</u>
CASH - END OF YEAR	<u>\$ 40,320</u>	<u>\$ 9,680</u>
SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:		
Interest paid	<u>\$ 43,302</u>	<u>\$ 40,120</u>

JUNIOR ACHIEVEMENT OF DELAWARE, INC.

STATEMENT OF FUNCTIONAL EXPENSES

FOR THE YEAR ENDED JUNE 30, 2008

	<u>Programs</u>	<u>General & Administrative</u>	<u>Fund Raising</u>	<u>Total</u>
Bad debts	\$ -	\$ 25,724	\$ -	\$ 25,724
Computer and software	4,199	9,799	-	13,998
Condo fees and rent	8,152	-	-	8,152
Dues and subscriptions	1,438	-	1,438	2,876
Fundraising	-	-	1,751	1,751
Employee benefits	94,019	5,223	5,223	104,465
InKind	9,570	-	-	9,570
Insurance	7,216	3,456	-	10,672
Interest	667	37	37	741
Lease expense	7,366	-	-	7,366
Local travel	22,470	1,249	1,249	24,968
Maintenance	18,548	3,273	-	21,821
Office expense	13,238	1,978	-	15,216
Payroll	555,845	30,880	30,880	617,605
Payroll taxes	37,665	2,092	2,092	41,849
Postage	8,424	1,336	514	10,274
Professional fees	70,126	5,419	-	75,545
Program materials	196,155	-	-	196,155
Public relations	3,354	-	-	3,354
Staff (conference) training	16,184	-	-	16,184
Telephone	9,584	1,691	-	11,275
Utilities	33,831	5,970	-	39,801
Volunteer training and recognition	22,148	-	-	22,148
TOTALS	<u>\$ 1,140,199</u>	<u>\$ 98,127</u>	<u>\$ 43,184</u>	<u>\$ 1,281,510</u>

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Contributors



Stewards - \$50,000+

AIG, Inc.
Computer Sciences Corporation
ING DIRECT
Rodel Charitable Foundation

Investors - \$25,000+

AstraZeneca
Bank of America
Citigroup
Delmarva Power
DuPont
J.P. Morgan Chase

Senior Partners - \$10,000+

AAA Mid-Atlantic
Accenture
Allstate Foundation
Avon
Blue Cross/Blue Shield
Clear Channel Radio
Community Foundation of Jackson Hole
General Motors/Saturn
Vaughn Hardin
HSBC Retail Services
Interstate Equities
Jim Kelly
Kessler Family Foundation
New Castle County Executive Office
PSEG
Siemens Medical Solutions Diagnostics
State Farm Insurance
The Hope Commission
Trans Union, LLC
Valero
VISA U.S.A.
Wilmington Trust Company
WSFS Bank

Partners - \$5,000+

Ciba Specialty Chemicals Corp
City of Wilmington
Delaware River & Bay Authority
Hal Erskine
Scott Hahn
Happy Harry's, A Walgreens Pharmacy
Invista
Kenny Family Shoprites
Jeffrey L. Keefer
Kingswood Academy
MasterCard International
Edward McKenna
Nationwide Mutual Insurance Co.
Nuclear Electric Insurance Ltd.
Rohm and Haas
Siegfried Group
Siemens Westinghouse Power Corp.
Sir Speedy of Wilmington
The News Journal Co.
Towers Perrin
Wachovia
Wheels, Inc.

Entrepreneurs - \$1,000+

AIG Marketing, Inc.
Applied Bank

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Steven Bomberger
Bramhall & Hitchen Insurance, Inc.
Burriss Logistics
CBI Group, LLC
Chambers Cogeneration Ltd
City of Salem Board of Education
John R. Cochran
CommonWealth Trust Company
Communities in Schools of Delaware
Connectiv Energy
Coventry
D.A.R.T.
Diver Chevrolet
Rob Eppes
George J. Weiner Associates
Al Giacco
Keen Compressed Gas Co.
James G. Klabe, Jr.
Artie Kempner
Leon N. Weiner & Associates
Logan Generating Company
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John McNichol
Nucar Pontiac Inc.
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Porter Chevrolet/Hyundai
Rotary Club of Newark-Mornings
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Charles D. Steinberg
Mark Stellini
Tidewater Utilities
Erik Viens
Rich White
Williams Chevrolet-Oldsmobile
Willis Chevrolet
Barry Willoughby Esq.
Yoh Management Services
Young Conaway Stargatt & Taylor

Scholarships

Peter A. DeCoursey Memorial Fund
Howard N. McIntosh Memorial Fund
Jim 'Monte' Montebell Memorial Fund

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