

Annual Report 2000 • 2001



Junior Achievement[®]

Let Their Success Be Your Inspiration!SM

www.ja.org

Purpose

Junior Achievement educates and inspires young people to value free enterprise, business, and economics to improve the quality of their lives.

Mission

Junior Achievement will ensure that every child in America has a fundamental understanding of the free enterprise system.

Basic Beliefs

Integrity

Respect

Excellence



The future, due to events of this past year, has been changed dramatically both within the Junior Achievement family and its extended family, our great nation. But though hard times may follow moments of drastic change, we know that as a strong organization we have the freedom and hope to build upon the past for an even brighter future.

As the organization whose mission it is to ensure that every child in America has a fundamental understanding of the free enterprise system, we have a considerably meaningful role in ensuring and continuing the fortitude of our nation. Our role of teaching young people to understand and respect the free enterprise system that has made America great will help instill a sense of patriotism and unity in those young people. If they love and understand the way their country works, they can more easily feel that patriotic sense of obligation needed to unite all Americans.

Junior Achievement plays a fundamental role in developing and nurturing strong, intelligent leaders. It is about kids, it is about free enterprise, it is about America, it is about community, and it is about education. Last year JA programs reached more than four million students in urban, suburban, and rural areas across the United States and an additional 1.75 million international students in 112 countries around the world.

We are proud to help lead this organization. We are anticipating a future filled with new people, new programs, and new resources. And, we are delighted to be working with you to impact our children and teach them the important lessons that will make them confident, self-sufficient citizens of our country.

We are certain that we will move ahead, as one powerful unified force, to help kids understand and appreciate our free enterprise system. Together, we will do remarkable things for the young people of America.



David S. Chernow
President & CEO
Junior Achievement Inc.

A handwritten signature in black ink, appearing to read "David S. Chernow".



William M. Freeman
Chairman of the Board
Junior Achievement Inc.
President
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A handwritten signature in black ink, appearing to read "William M. Freeman".

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April 26, 2001 – Boston, Massachusetts

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Junior Achievement Visionaries

Albert E. Suter
Retired, COO
Emerson Electric Co.

In 1984, Al Suter joined the Board of Directors of Junior Achievement in St. Louis where he was Chairman from 1991-1992 and 1992-1993; he remains an active leader and contributor to this day. A Charter Member of the Free Enterprise Society, Mr. Suter is serving on that area's Capital Campaign committee for the Dennis M. Jones Free Enterprise Center (JA Enterprise Village and JA Personal Finance facilities combined with the area office and volunteer training facility). Since 1998 he has served as chairman of the Education and Evaluation Committee of the National Board. During that time he oversaw the development of JA's two online products, JA TITAN and JA Personal Finance. He has championed numerous contributions from his firm, Emerson Co., in addition to making significant personal contributions to the national office, including a \$1,000,000 grant to underwrite the implementation of high school products. Another notable grant was a \$300,000 investment for the creation of an economics video series to enhance JA's high school curriculum. Mr. Suter also is active in JA's annual Blue Ribbon Education panel and Teacher Fellowship. Needless to say, Junior Achievement is proud to call Al Suter a good friend and loyal supporter.



Albert E. Suter

The Goldman Sachs Foundation

A new alliance has been established with The Goldman Sachs Foundation to create JA Personal Finance, an online high school program designed to educate America's youth about personal financial literacy. The announcement of the new program was made in conjunction with a briefing provided to the Treasurer of the United States, Rosario Marin. Junior Achievement estimates the program will reach more than one million students within five years. It also will be available to the general public in early 2002 via the Internet as The JA/Goldman Sachs Foundation Personal Finance Program, useful to anyone wishing to expand his or her personal financial literacy skills. One of the largest single donations in the history of Junior Achievement, The Goldman Sachs Foundation is providing \$2,000,000 toward its production and distribution. JA and The Goldman Sachs Foundation have enlisted the assistance of Source W (Pittsburgh, Pa.), a nationwide provider of instructional and communication strategies, in creating this new and innovative program. This partnership makes the future a lot brighter for all of the lives touched by Junior Achievement.



Left to right, Jenna Weinberg, student at Edward R. Murrow High School, Brooklyn, N.Y.; Stephanie Bell-Rose, President, The Goldman Sachs Foundation; Marty Lee, EVP & COO, JA Inc.; Rosario Marin, Treasurer of the United States.

Junior Achievement Incorporated

JUNIOR ACHIEVEMENT INCORPORATED

Statements of Financial Position
June 30, 2001 and 2000

ASSETS	2001	2000
Cash and cash equivalents:		
General	\$ 207,634	\$ 380,729
Board designated	63,303	59,926
Temporarily restricted	<u>27,278</u>	<u>15,974</u>
Total cash and cash equivalents	<u>298,215</u>	<u>456,629</u>
Investments:		
General	3,668	3,119
Board designated	2,890,540	2,998,260
Temporarily restricted	<u>1,491,538</u>	<u>1,387,783</u>
Total investments	<u>4,385,746</u>	<u>4,389,162</u>
Accounts receivable from affiliates, less allowance of \$185,250 in 2001 and \$227,422 in 2000	2,117,131	1,683,780
Contributions receivable - unrestricted	615,506	1,032,055
Contributions receivable - temporarily restricted	1,328,000	677,000
Inventory	1,743,126	3,437,607
Other assets	<u>398,165</u>	<u>215,926</u>
	<u>6,201,928</u>	<u>7,046,368</u>
Land, buildings and equipment:		
Buildings	4,959,226	4,959,226
Furniture and equipment	1,863,049	1,679,248
Allowance for depreciation	<u>(3,509,654)</u>	<u>(3,278,522)</u>
Buildings and equipment, net	3,312,621	3,359,952
Land	1,278,481	1,278,481
Artwork	<u>30,000</u>	<u>30,000</u>
Land, buildings and equipment, net	<u>4,621,102</u>	<u>4,668,433</u>
TOTAL	<u>\$ 15,506,991</u>	<u>\$ 16,560,592</u>
LIABILITIES AND NET ASSETS		
Accounts payable and accrued liabilities	\$ 1,679,143	\$ 3,257,249
Capital lease obligations	<u>264,148</u>	<u> </u>
Total liabilities	1,943,291	3,257,249
Net assets:		
Unrestricted:		
Represented by land, buildings and equipment	4,621,102	4,668,433
General	<u>3,282,886</u>	<u>3,491,963</u>
	<u>7,903,988</u>	<u>8,160,396</u>
Board designated:		
Headquarters Development/ Endowment	1,109,149	1,245,401
Other	<u>1,409,042</u>	<u>1,588,833</u>
	<u>2,518,191</u>	<u>2,834,234</u>
Total unrestricted	10,422,179	10,994,630
Temporarily restricted	<u>3,141,521</u>	<u>2,308,713</u>
Total net assets	<u>13,563,700</u>	<u>13,303,343</u>
TOTAL	<u>\$ 15,506,991</u>	<u>\$ 16,560,592</u>

JUNIOR ACHIEVEMENT INCORPORATED

Statements of Cash Flows
Years Ended June 30, 2001 and 2000

OPERATING ACTIVITIES:	2001	2000
Change in net assets	\$ 260,357	\$ 1,022,575
Adjustments to reconcile change in net assets to net cash provided by operating activities:		
Depreciation	416,037	289,602
Realized & unrealized (gains) losses on investments	473,806	(12,139)
Changes in operating assets and liabilities:		
Accounts receivable from affiliates	(433,351)	(37,295)
Contributions receivable - unrestricted	416,549	(706,627)
Contributions receivable - temporarily restricted	(651,000)	221,183
Inventory	1,694,481	1,076,847
Other assets	(182,239)	(56,780)
Accounts payable and accrued liabilities	<u>(1,578,106)</u>	<u>(790,798)</u>
Net cash provided by operating activities	<u>416,534</u>	<u>1,006,568</u>
INVESTING ACTIVITIES:		
Purchase of investments	(3,940,072)	(1,361,223)
Proceeds from sale of investments	3,469,682	598,530
Purchase of equipment	(29,387)	(48,613)
Principal payments on capital lease obligations	<u>(75,171)</u>	<u> </u>
Net cash used in investing activities	<u>(574,948)</u>	<u>(811,306)</u>
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(158,414)	195,262
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	<u>456,629</u>	<u>261,367</u>
CASH AND CASH EQUIVALENTS, END OF YEAR	<u>\$ 298,215</u>	<u>\$ 456,629</u>
SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:		
Equipment acquired under capital leases	<u>\$ 339,319</u>	

	2001				
	Unrestricted General	Board Designated	Total Unrestricted	Temporary Restricted	Total
SUPPORT AND REVENUE:					
Contributions	\$ 1,288,885	\$ 25,529	\$ 1,314,414	\$ 2,835,879	\$ 4,150,293
Program material sales	11,385,816		11,385,816		11,385,816
Cost of sales	7,404,973		7,404,973		7,404,973
Profit on program material sales	3,980,843		3,980,843		3,980,843
Area fees - affiliates	4,232,345		4,232,345		4,232,345
Investment and other income	107,290	138,209	245,499	7,494	252,993
Total	9,609,363	163,738	9,773,101	2,843,373	12,616,474
Special events, net of expenses of \$1,113,381 in 2001 and \$1,110,136 in 2000		9,201	9,201		9,201
Net assets released from restrictions	2,010,565		2,010,565	(2,010,565)	
TOTALSUPPORT AND REVENUE	11,619,928	172,939	11,792,867	832,808	12,625,675
OPERATING EXPENSES:					
Program services:					
Field services	4,181,295	348,734	4,530,029		4,530,029
Communications and marketing	1,815,175	3,605	1,818,780		1,818,780
Research and development	1,949,742	48,798	1,998,540		1,998,540
Human resources	1,337,654	46,880	1,384,534		1,384,534
Total program services	9,283,866	448,017	9,731,883		9,731,883
Supporting services:					
Management and general	1,337,093	40,965	1,378,058		1,378,058
Fund raising - National Office	839,340		839,340		839,340
Total supporting services	2,176,433	40,965	2,217,398		2,217,398
TOTALOPERATING EXPENSES	11,460,299	488,982	11,949,281		11,949,281
CHANGE IN NET ASSETS BEFORE DEPRECIATION	159,629	(316,043)	(156,414)	832,808	676,394
DEPRECIATION	(416,037)		(416,037)		(416,037)
CHANGE IN NET ASSETS	(256,408)	(316,043)	(572,451)	832,808	260,357
NET ASSETS, BEGINNING	8,160,396	2,834,234	10,994,630	2,308,713	13,303,343
NET ASSETS, ENDING	<u>\$ 7,903,988</u>	<u>\$ 2,518,191</u>	<u>\$ 10,422,179</u>	<u>\$ 3,141,521</u>	<u>\$ 13,563,700</u>

Years Ended June 30, 2001 and 2000

2000

Unrestricted General	Board Designated	Total Unrestricted	Temporary Restricted	Total
\$ 2,634,844	\$ 39,000	\$ 2,673,844	\$ 2,438,455	\$ 5,112,299
10,309,404		10,309,404		10,309,404
7,460,671		7,460,671		7,460,671
2,848,733		2,848,733		2,848,733
4,331,596		4,331,596		4,331,596
112,681	483,367	596,048	116,924	712,972
9,927,854	522,367	10,450,221	2,555,379	13,005,600
	208,503	208,503		208,503
2,287,761		2,287,761	(2,287,761)	
12,215,615	730,870	12,946,485	267,618	13,214,103
4,446,712	310,039	4,756,751		4,756,751
1,584,344	996,785	2,581,129		2,581,129
1,412,413		1,412,413		1,412,413
1,179,559	7,405	1,186,964		1,186,964
8,623,028	1,314,229	9,937,257		9,937,257
1,358,062		1,358,062		1,358,062
606,607		606,607		606,607
1,964,669		1,964,669		1,964,669
10,587,697	1,314,229	11,901,926		11,901,926
1,627,918	(583,359)	1,044,559	267,618	1,312,177
(289,602)		(289,602)		(289,602)
1,338,316	(583,359)	754,957	267,618	1,022,575
6,822,080	3,417,593	10,239,673	2,041,095	12,280,768
\$ 8,160,396	\$ 2,834,234	\$ 10,994,630	\$ 2,308,713	\$ 13,303,343

The financial statements of Junior Achievement Inc., for the year ended June 30, 2001, have been examined by Deloitte & Touche LLP, independent certified public accountants, on which an unqualified opinion was rendered on August 24, 2001. The complete set of financial statements and the unqualified opinion by Deloitte & Touche LLP are on file at Junior Achievement Inc., and are available on request.

Junior Achievement Inc. is once again proud to meet the National Charities Information Bureau (NCIB) standard on Use of Funds. Eighty-two percent of Junior Achievement's expenses were for program services. This compares to the NCIB minimum standard of sixty percent. The following is a brief description on how these funds were used.

Field services provides assistance and guidance which helps the 156 Junior Achievement area offices provide economic education to local cities and communities. Support in staff hiring, board recruitment, training, and quality management are services which enable these areas to deliver consistent high-quality programs to students in the local schools.

Communications and marketing provide the print and electronic messages which explain and promote the Junior Achievement programs to corporations, volunteers and educators at national and local levels.

Special events and communication targeted to specific audiences are created and implemented by these departments to further interest and involve them in Junior Achievement programs.

Research and development efforts continually evaluate and upgrade existing programs and develop new curricula and supporting materials to provide the most effective instructional package possible.

Human Resources reflects one of our primary organizational values that people are our most important asset. This group helps maintain high standards of staffing across the nation which in turn provides the quality personnel necessary to support the organization.

Our mission is necessarily staff intensive resulting in the need to provide professional training and development at all staff levels.



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Beverly Hills, CA

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SVP
Resource Generation

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Frank Evans
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Compensation

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Regional VP
Western Region

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Lamech Mbise
VP
Leadership Academy

Linda Wendt
Regional VP
Mid West Region

Jack Holladay
SVP
Area Relations

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Akron, OH	(330) 434-1875	Grand Haven, MI	(616) 844-0800	Pensacola, FL	(850) 477-1420
Alaska	(907) 344-0101	Grand Rapids, MI	(616) 451-2674	Peoria, IL	(309) 673-0115
Albany, NY	(518) 783-4336	Grayson County, TX	(903) 892-8766	Philadelphia, PA	(215) 895-6262
Albuquerque, NM	(505) 262-0853	Green Bay, WI	(920) 437-2444	Pittsburgh, PA	(800) 522-6957
Appleton, WI	(920) 882-0773	Greensboro, NC	(336) 299-4339	Portland, ME	(207) 773-5200
Allentown, PA	(610) 814-2505	Greenville, SC	(864) 235-9491	Portland, OR	(503) 238-6430
Arizona	(408) 377-8500	Gunnison, CO	(970) 349-9230	Princeton, NJ	(609) 880-1885
Arkansas	(501) 280-9118	Hamilton, OH	(513) 894-2055	Providence, RI	(401) 331-3850
Asheville, NC	(828) 252-5842	Hartford, CT	(860) 525-4510	Pueblo, CO	(719) 546-9508
Ashland, KY	(606) 329-1699	Hilo, HI	(808) 966-8450	Quad Cities	(309) 736-1630
Atlanta, GA	(404) 257-1932	Honolulu, HI	(808) 545-1777	Racine, WI	(262) 638-4829
Augusta, GA	(706) 722-8345	Houston, TX	(713) 682-4500	Raleigh, NC	(919) 821-2100
Austin, TX	(512) 449-8025	Huntsville, AL	(256) 533-4661	Reading, PA	(610) 373-3500
Bakersfield, CA	(661) 328-9373	Indianapolis, IN	(317) 634-3519	Reno, NV	(775) 323-8084
Baltimore, MD	(443) 394-7211	JA International	(719) 540-0200	Richmond, IN	(765) 962-0503
Bartlesville, OK	(918) 336-5528	Jackson, MI	(517) 782-7822	Richmond, VA	(804) 217-8855
Baton Rouge, LA	(225) 928-7008	Jacksonville, FL	(904) 398-9944	Roanoke, VA	(540) 989-6392
Battle Creek, MI	(616) 968-9188	Johnston, PA	(814) 266-2125	Rochester, MN	(507) 281-6156
Beaumont, TX	(409) 833-3860	Kalamazoo, MI	(616) 343-0860	Rochester, NY	(716) 327-7400
Beloit, WI	(608) 368-9999	Kansas City, MO	(816) 561-3558	Rock Hill, SC	(803) 980-6363
Bemidji, MN	(701) 746-2005	Kasson, MN	(952) 927-8354	Rockford, IL	(815) 963-8413
Big Spring, TX	(915) 682-4966	Kennewick, WA	(509) 783-7222	Sacramento, CA	(916) 648-1084
Billings, MT	(406) 657-4393	Kenosha, WI	(262) 652-1599	Saginaw, MI	(517) 752-9050
Birmingham, AL	(205) 290-9365	Kingsport, TN	(423) 392-8841	Saint Louis, MO	(314) 731-4000
Boise, ID	(208) 345-3990	Knoxville, TN	(865) 584-4359	Saint Petersburg/Tampa, FL	(727) 530-0884
Boston, MA	(617) 367-5850	La Crosse, WI	(608) 789-4777	Salisbury, MD	(410) 742-8112
Bowling Green, KY	(270) 782-0280	Lafayette, IN	(765) 449-1630	Salt Lake City, UT	(801) 355-5252
Boyne City, MI	(231) 582-4660	Lafayette, LA	(337) 266-8202	San Antonio, TX	(210) 490-2007
Bozeman, MT	(406) 582-1828	Lake Charles, LA	(318) 474-6789	San Diego, CA	(619) 682-5155
Brainerd, MN	(800) 713-5288	Lakeland, FL	(863) 603-0254	San Francisco, CA	(650) 737-0370
Brazoria County, TX	(979) 297-6411	Lamar County, TX	(903) 784-0313	San Jose, CA	(408) 988-8915
Bridgeport, CT	(203) 382-0180	Lancaster, PA	(717) 397-5779	San Juan, Puerto Rico	(787) 782-3044
Buffalo, NY	(716) 853-1381	Lanett, AL	(334) 644-4900	Santa Rosa, CA	(707) 546-2578
Camden, NJ	(609) 880-1885	Lansing, MI	(517) 332-4585	Savannah, GA	(912) 790-7822
Canton, OH	(330) 433-0063	Laredo, TX	(956) 725-3464	Scranton, PA	(570) 346-9080
Cedar Rapids, IA	(319) 862-1100	Las Vegas, NV	(702) 214-0500	Seattle, WA	(206) 296-2600
Charleston, SC	(843) 745-1141	Lexington, KY	(859) 219-2423	Sheboygan, WI	(414) 458-0007
Charleston, WV	(304) 346-9753	Lima, OH	(419) 225-5816	Shreveport, LA	(318) 861-1778
Charlotte, NC	(704) 536-9668	Lincoln, NE	(402) 467-1010	Sioux City, IA	(712) 255-3519
Charlottesville, VA	(804) 293-1337	Longview, TX	(903) 297-2202	Sioux Falls, SD	(605) 336-7318
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Chicago, IL	(312) 715-1300	Los Angeles, CA	(323) 957-1818	Spokane, WA	(509) 624-7114
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El Paso, TX	(915) 858-6771	Naples, FL	(941) 949-2190	Victoria, TX	(361) 578-6920
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Fort Wayne, IN	(219) 484-2543	Odessa, TX	(915) 550-9888	Wilmington, NC	(910) 617-5252
Fort Worth, TX	(817) 731-0838	Oklahoma City, OK	(405) 235-3399	Winston-Salem, NC	(336) 727-2040
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Gainesville, GA	(770) 297-1222	Orrville, OH	(330) 683-0652	York, PA	(717) 843-8028
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