



Junior  
Achievement™  
of San Diego County



2022 — 2023

# ANNUAL REPORT

BOUNDLESS  
POSSIBILITY

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# WELCOME LETTER

“For there is always light, if only we’re brave enough to see it,  
if only we’re brave enough to be it.”

- Amanda Gorman, Poet & Writer

Friends,

In the aftermath of the global pandemic, where many youth and communities are grappling to recover or discover a sense of belonging and understanding of their future selves, Junior Achievement of San Diego County (JA San Diego) remains steadfast in our mission to economically empower youth.

We are immensely grateful for the recognition and affirmation we received this year through a transformative gift from Mackenzie Scott, the billionaire philanthropist dedicated to investing the vast majority of her wealth into nonprofits and community-based organizations. For us, this gift is both a reminder and a challenge; a reminder that not all youth have equal access to economic opportunities and a challenge to be “brave enough”, as Ms. Gorman eloquently expressed, to create the environment where those opportunities can flourish.

While our building remains filled with young people from communities and school districts across San Diego County, the demand for career-readiness and workforce development programming is on the rise. We are extremely proud to have supported more than 20,000 students this year, across diverse communities, through various programs. And yet, there is more work to be done because while “talent is universal, opportunity is not.”

On behalf of the JA San Diego Board, staff, volunteers, and partners, we extend our heartfelt thanks for taking the time to learn more about our accomplishments in FY22-23, and we look forward to engaging with you in FY23-24 to continue developing tomorrow’s leaders today.

In service,



**Debra Schwartz**  
Board Chair  
(President & CEO, Mission Fed Credit Union)



**Siddhartha “Sidd” Vivek**  
President & CEO  
JA San Diego



## Our Mission

JA San Diego inspires and prepares young people to succeed in a global economy.

## Empowering Our Future Leaders

Through Common Core aligned K-12 curriculum, JA San Diego provides immersive experiential learning programs that encourage students to build connections between what they learn in school and real-world applications. Students are connected to career pathways in leading San Diego industries through relevant, hands-on learning experiences. This exposure ignites the spark in young people to recognize the value of education, be aware of and plan for their future, and realize the realities of work and life in the 21st century.

Recognizing the importance of developing a robust and diverse local talent pipeline, JA San Diego is working closely with schools in communities that have historically been underresourced and underserved to intentionally provide young people with the critical social capital needed to succeed in the modern economy. Through JA programs, students build the foundational knowledge in work readiness, financial literacy, and entrepreneurship – our three pillars of success – which equip students with skills and confidence to achieve their professional goals.

By cultivating this knowledge and developing their skillsets early on, JA San Diego is empowering students to own their future economic success.

## Our Guiding Values



Believe in the **boundless potential** of young people



Advocate for the impact of **relevant, hands on learning**



Approach our work with **passion, honesty, integrity, and excellence**



Nurture the **power of partnership and collaboration**



Teach principled, market-based economics and entrepreneurship that **build a more sustainable world**



Seek out diverse backgrounds, perspectives, and talents in our staff, volunteers, and board members to **reflect the geographies and communities we serve**



# OUR IMPACT



**32,690**  
STUDENTS



**4,513**  
VOLUNTEERS



**16.5**  
HOURS OF EXPERIENTIAL  
LEARNING PER STUDENT

# JA FELLOWS

JA Fellows is a two-semester program built into the school day that equips junior and senior high school students with career exploration experiences and paid work-based learning opportunities. During the 2022-2023 school year, 66 students participated in JA Fellows from Lincoln High School in Southeast San Diego and Chula Vista Learning Community Charter.



My work experience was without a doubt one of the most significant stages of my life. Working for a non-profit organization not only provided me with the opportunity to observe the inner workings of a purpose-driven company, but it also provided me with tremendous personal growth.

This experience taught me the art of effective communication, active listening, and empathy, qualities that are transferable to all aspects of life. Seeing my colleagues', who I looked up to as mentors, dedication and the impact our organization had on the local community strengthened my determination to make a positive change in the world.

**Marylynn K.**  
Lincoln High School JA Fellow  
Menlo University Student



# The 1st JA Fellows Cohort Graduates High School

The first cohort of JA Fellows, which launched in the winter of 2022, completed their high school education and graduated from Lincoln High. Students were exposed to fifteen leading San Diego industries including biotech, healthcare, aerospace, and construction.



## Becoming Better Prepared For the Future

In collaboration with the Jacobs Institute for Innovation in Education at the University of San Diego, students in the first and second cohorts of JA Fellows at Lincoln High School and Chula Vista Learning Community Charter participated in a research study on the impact of the program on student outcomes.



Increased the number of students who saw someone like them in their desired career field.



Students became more confident in making career decisions & were more decided in their career pathways.



Students felt an increase in peer support as they were able to connect with students with similar interests.



Students improved their knowledge of financial literacy.



# JA FELLOWS WORK EXPERIENCES



My favorite part of JA was when we had our work experiences and the experience we gained from it. It was the best part because we got to go into the real-world and practice and get our hands dirty and experience how it is first hand. I worked at a gym where I was able to network with many of the other coaches there and really get the best out of the experience.

**Erick U.**  
Lincoln High School JA Fellow



## Work Experience Site Hosts



# JA COMPANY PROGRAM

With the guidance of an entrepreneurial mentor, high school students conceptualize, develop, and manage their own business through our semester-long JA Company Program. Students explore their entrepreneurial spirit while gaining hands-on experience in building a business. The program culminates with a countywide competition where students pitch their businesses to panel of judges.



Getting the opportunity to take part in NSLS has been such an unforgettable and positive learning experience for not only me, but my team too. Throughout the process of creating CocoLoco, our team has learned the importance of environmental and social responsibility in business, and we've grown both personally and professionally by integrating these principles into our entrepreneurial journey.

**Daniella Addeo-Cortes**  
CocoLoco CEO

## CocoLoco Awarded at NSLS

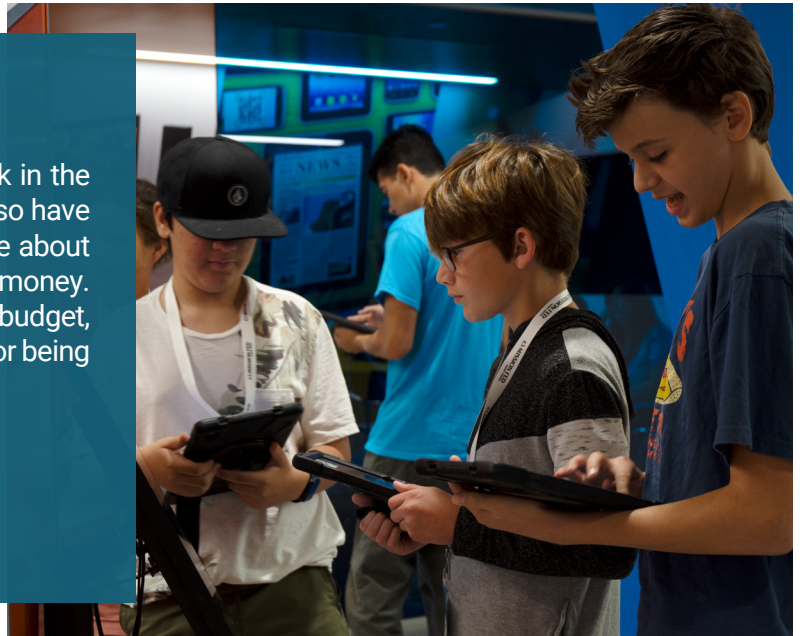
For the fourth consecutive year, a JA San Diego Company Program team was selected to compete at the JA USA National Student Leadership Summit and present their business to prominent business leaders and congressmembers. CocoLoco, a coconut shell succulent arrangement and candle business, was awarded the FedEx Global Possibilities Award for their demonstrated commitment to sustainability and social responsibility.

# STUDENT STORIES



[Finance Park] is like an amusement park in the sense that you're able to learn, but you also have fun in the sense that you're learning more about money and all the things that come with money. We learned how to handle money, how to budget, and all these things are really necessary for being an adult in the modern society.

**Uma O.**  
Finance Park Student  
7th Grader



[Stock Market Challenge] was so fun. I felt like I wouldn't be that good at stocks, but when we played in the challenge, I actually did really good. I learned a lot and I feel very prepared for [investing] in the future.

**Viviana H.**  
Lincoln High JA Fellow  
Stock Market Challenge Student





# JA CAPSTONE PROGRAMS

At the McGrath Family JA BizTown and Mission Fed JA Finance Park, students participate in simulated learning experiences and explore career pathways and financial literacy topics.

## Growing Student Impact

From the previous school year, the McGrath Family JA BizTown served 1,000 more students and Mission Fed JA Finance Park increased the number of students served by 177%.

This increase is largely due to JA San Diego building partnerships with schools and districts as well as community organizations including:

- » Chula Vista Elementary School District to bring every sixth grade student through in JA Finance Park
- » Fundación Tu Más Yo to deliver JA programming to 720 students across three schools in Tijuana, Mexico, including hosting students from the Instituto Ramiro Kolbe at Mission Fed JA Finance Park
- » San Diego Housing Commission to provide JA programming to students whose families receive section 8 vouchers
- » Just in Time for Foster Youth to deliver financial literacy workshops to foster youth

JA San Diego is intentionally developing partnerships to ensure students who benefit most from JA programming have access to critical social capital and skillset development opportunities that build the foundation to future success.



We've been learning about money management and we've also been learning about different jobs and how you would manage those different jobs.

I've learned that you need to be confident in your business and yourself. And I learned how to manage money, about debit cards and credit cards, and bunch of other different things.

**Taylor S.**  
BizTown Student  
4th Grader

# Consolidated Statements of Activities

Year Ended June 30, 2023 (With Comparative Totals for the Year Ended June 30, 2022)

	Without Donor Restrictions	With Donor Restrictions	Total 2023	Total 2022
Public Support and Revenues:				
Contributions of financial assets:				
Foundations	\$ 1,534,003	\$ 150,000	\$ 1,684,003	\$ 1,531,562
Corporate	977,569	-	997,569	422,811
Individual	113,388	-	113,338	59,223
Total Contributions of financial assets	2,624,960	150,000	2,774,960	2,013,596
Special events gross:	180,908	-	180,908	195,325
Less: special events expense	(100,844)	-	(100,844)	(86,422)
Special events, net	80,064	-	80,064	108,903
Government revenue	120,450	-	120,450	-
Investment return, net	19,008	-	19,008	-
Contributions of nonfinancial assets	22,902	-	22,902	1,7151
Other income	1,333,981	-	1,333,981	802,158
Net assets released from restrictions, satisfaction of time restrictions	109,337	(109,337)	-	-
	<u>1,605,678</u>	<u>(109,337)</u>	<u>1,496,365</u>	<u>819,309</u>
Total Public Support and Revenues	4,310,702	40,663	4,351,365	2,914,808
Program and Supporting Expenses:				
Program Services	2,156,816	-	2,156,816	1,780,078
Supporting services:				
Management and general	632,092	-	632,092	502,320
Fundraising	386,632	-	386,632	299,433
Total Program and Supporting Expenses	<u>3,175,540</u>	<u>-</u>	<u>3,175,540</u>	<u>2,581,741</u>
Change in Net Assets	1,135,162	40,663	1,175,825	360,067
Net Assets, beginning	<u>6,237,784</u>	<u>171,732</u>	<u>6,409,516</u>	<u>6,049,449</u>
Net Assets, ending	<u>\$ 7,372,946</u>	<u>\$ 212,395</u>	<u>\$ 7,585,341</u>	<u>\$ 6,409,516</u>

# Consolidated Statements of Financial Position

June 30, 2023 and 2022

ASSETS	2023	2022
Current Assets:		
Cash	\$ 1,556,484	\$ 1,527,032
Investments	738,896	-
Accounts receivable	429,448	22,255
Pledges receivable, net	49,244	105,000
Prepaid expenses and other assets	22,684	7,808
Total Current Assets	<u>2,796,756</u>	<u>1,662,095</u>
Long-Term Assets:		
Pledges receivable, net of current portion	32,810	-
Finance lease right-of-use asset	45,136	-
Property and equipment, net of accumulated depreciation	8,075,644	8,165,422
Total Long-Term Assets	<u>8,144,590</u>	<u>8,165,422</u>
Total Assets	<u>\$ 10,941,346</u>	<u>\$ 9,827,517</u>
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable and accrued expenses	\$ 131,369	\$ 221,031
Deferred revenue	437,757	459,131
Current portion of notes payable	12,552	12,211
Current portion of finance lease liabilities	16,908	-
Total Current Liabilities	<u>598,586</u>	<u>692,373</u>
Long-Term Liabilities:		
Notes payable, net of current position	468,833	481,381
Notes payable - related party, net of current position and unamortized debt issuance costs	2,259,230	2,244,247
Finance lease liabilities, net of current position	29,356	-
Total Long-Term Liabilities	<u>2,757,419</u>	<u>2,725,628</u>
Total Liabilities	<u>3,356,005</u>	<u>3,418,001</u>
Net Assets:		
Without donor restrictions	7,372,946	6,237,784
With donor restrictions	212,395	171,732
Total Net Assets	<u>7,585,341</u>	<u>6,409,516</u>
Total Liabilities and Net Assets	<u>\$ 10,941,346</u>	<u>\$ 9,827,517</u>



# LIFETIME LAUREATES

For nearly forty years, JA San Diego has recognized individuals in the community who exemplify excellence in business and philanthropy, and most importantly, serve as role models for our youth. Honorees are inducted into the San Diego Business Hall of Fame as Lifetime Laureates.

**Douglas E. Barnhart (2001)**  
Barnhart, Inc.

**John S. Barry\* (1993)**  
WD-40

**Rolf Benirschke (2015)**  
Legacy Health Strategies  
& NFL Hall of Fame

**J. Robert Beyster\* (2007)**  
SAIC

**Phil Blair (2003)**  
MANPOWER

**Ken Blanchard (2013)**  
The Ken Blanchard Companies

**Margie Blanchard (2013)**  
The Ken Blanchard Companies

**Linden Blue (2014)**  
General Atomics

**Thella Bowens (2013)**  
San Diego County Regional  
Airport Authority

**Robert Breitbard\* (2000)**  
The Hall of Champions

**Janice Brown (2017)**  
Brown Law Group  
& Beyond Law

**Sandra Brue (2004)**  
Sandicast

**Clair Burgener\* (1991)**  
U.S. Congressman

**Malin Burnham (2002)**  
The Burnham Companies

**Ann Burr (1994)**  
Time Warner Cable

**Constance Carroll (2021)**  
San Diego Unifed School District

**David Cohn (2021)**  
Cohn Restaurant Group

**Lesley Cohn (2021)**  
Cohn Restaurant Group

**Chris Cramer (2018)**  
Karl Strauss Brewing Co

**Joe Craver (2012)\***  
San Diego Red Cross

**Ingrid Croce (1998)**  
Croce's Restaurants

**Mike Cross (1996)**  
Seaworld

**Dr. Michael R. Cunningham  
(2018)**  
National University Systems

**Stephen Cushman (1995)**  
Cush Automotive Group

**Paul Ecke, Jr.\* (1996)**  
Paul Ecke Ranch

**Anne L. Evans (1991)**  
Evans Hotels

**Peter C. Farrell (2008)**  
Resmed

**Jane Fetter (2018)**  
Community Leader

**Tom Fetter (2018)**  
San Diego Car Care

**Ron Fowler (2003)**  
Liquid Investments, Inc.

**Ronne Froman (2014)**  
Rear Admiral,  
US NAVY (Retired)

**Murray Galinson\* (1992)**  
San Diego National Bank

**William K. Geppert (2001)**  
Cox Communications

**Wendy Gillespie (2017)**  
Frontier Trading  
Starhawk Productions

**Jack Goodall (1992)**  
Foodmaker, Inc.

**Ernest W. Hahn\* (1990)**  
Hahn Company

**David Hale (2011)**  
Hale Biopharma Ventures

**Bruce Hazard\* (1995)**  
R.E. Hazard Contracting

**Tom Hom (2015)**  
Civic Leader,  
Statesman & Businessman

**Robert Horsman (2004)**  
San Diego National Bank

**Pat Hyndman\* (2011)**  
Vistage International

**Irwin Jacobs (2004)**  
Qualcomm

**William Jones (2003)**  
Citylink Investment Corp.

**Mel Katz (2003)**  
Manpower

**Pat Kilkenny (2022)**  
Lucky Duck Foundation

**Stephanie Kilkenny (2022)**  
Lucky Duck Foundation

**Herbert G. Klein\* (2002)**  
Copley Newspaper

**Jessie J. Knight (2009)**  
Sempra Energy

**Ray Kroc\* (1986)**  
McDonald's Corporation

**Linda Lang (2009)**  
Jack in the Box

**Susan Lew (1994)**  
S. Lew & Associates

**Kurt Listug (2016)**  
Taylor Guitars

**Larry Lucchino (1998)**  
San Diego Padres

**Greg Lucier (2013)**  
Life Technologies

**Ron Martin (2001)**  
Mission Federal Credit Union

**Carlee McGrath (2016)\***  
McGrath Family Foundation

**Laurie McGrath (2016)**  
McGrath Family Foundation

**Jack McGrory (2017)**  
La Jolla MJ Management, LLC

**Corky McMillin\* (2005)**  
The Corky McMillin Co.

**Delores McNeely (2010)**  
U.S. Bank

**Robert McNeely\* (2010)**  
Union Bank

**Julie Meier Wright (2001)**  
San Diego Regional EDC

**John Moores (2006)**  
San Diego Padres

**Barbara Morton (2011)**  
Brigantine Family of Restaurants

**Mike Morton (2011)**  
Brigantine Family of Restaurants

**Vincent E. Mudd (2005)**  
San Diego Office Interiors

**Michael W. Murphy (2014)**  
Sharp Healthcare

**Tom Nassif (2010)**  
Western Growers

**Tina S. Nova (2008)**  
Genoptix

**Ted Owen (2000)**  
San Diego Business Journal

**Thomas Page (1992)**  
San Diego Gas & Electric

**Gilbert Partida (1998)**  
Pricemart, Inc.

**Joanne Pastula (2015)**  
Junior Achievement of San Diego

**Bob Payne (2004)**  
Multi-Ventures, Inc.

**Diane Powers (1993)**  
Bazarr Del Mundo

**Conrad Prebys\* (2008)**  
Progress Management

**Sol Price\* (1991)**  
Price Charities

**Ernest Rady (2006)**  
American Assets, Inc.

**Debra L. Reed (2006)**  
San Diego Gas & Electric

**Frederick H. Rohr\* (1990)**  
Rohr Industries

**Patti Roscoe (1995)**  
PRA Destination Management

**Duane Roth\* (2000)**  
Alliance Pharmaceutical Corp.

**Ted Roth (2000)**  
Alliance Pharmaceutical Corp.

**Ralph Rubio (1993)**  
Rubio's Restaurants

**Hal Sadler (2009)\***  
Tucker Sadler Architects, Inc.

**T. Denny Sanford (2015)**  
Businessman & Philanthropist

**Thomas Sefton\* (1991)**  
San Diego Trust & Savings

**Peter Seidler\* (2022)**  
San Diego Padres

**Dan Shea (2022)**  
Feeding San Diego

**Suzu Spafford (2002)**  
Suzy's Zoo

**Dean A. Spanos (2005)**  
San Diego Chargers

**Dan Spinazzola (2016)**  
Diversified Restaurant Systems, Inc.

**Terry A. Straeter\* (1994)**  
GDE Systems, Inc.

**Deborah Szekely (2007)**  
Rancho La Puerta

**Bob Taylor (2016)**  
Taylor Guitars

**Carol Wallace (1996)**  
SD Convention Center Corp.

**Mary Walshok (2012)**  
UC San Diego Extension

**Bill Walton (2017)**  
Philanthropist

**Lori Walton (2017)**  
Philanthropist

**Charles Wax (2007)**  
Waxie Sanitary Supply

**Steve Williams (2010)**  
Sentre Partners

**Caroline Winn (2022)**  
San Diego Gas & Electric

**Walter Zable\* (1986)**  
Cubic Corporation

\* = Deceased

# OUR INVESTORS

The financial contributions made by our supporters is an investment in the next generation of leaders and in brighter future for the San Diego region. The following individuals and organizations have generously invested \$15,000 and above during the 2022-2023 fiscal year.





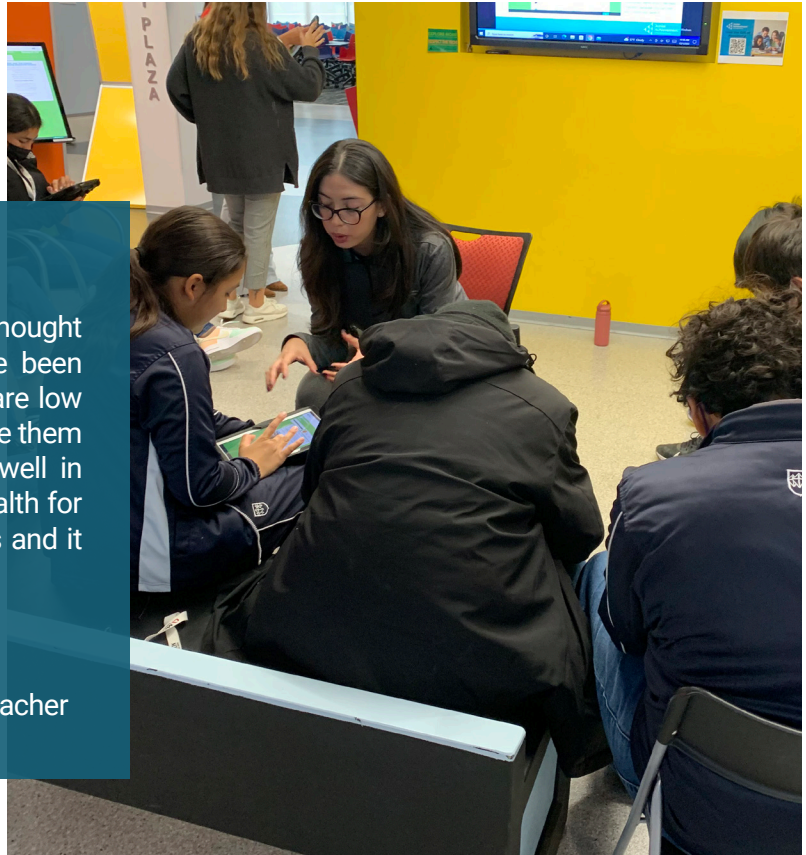
The Payne Family Foundation



Reuben H. Fleet Foundation



Walter & Lola Green



When I was introduced to JA in 2015, I thought this is exactly what my students have been asking for. About 90% of my students are low income. I think it's really important to give them hope, if they aren't doing traditionally well in school, for how can they can create wealth for themselves. It gives them other options and it gives them more opportunity.

**Valerie Woodfill**  
Hoover High School  
Stock Market Challenge Participating Teacher



# OUR COMMUNITY PARTNERS

JA San Diego recognizes the value of collaborative action to empower young people and their communities. Working closely with like-minded community organizations, JA San Diego has built strategic partnerships to better serve our students and community. Through collaborative efforts, we can increase the number of students impacted and equipped with the knowledge and skills to achieve economic success.



# OUR BOARD MEMBERS

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Partner, Dentons US LLP

**ERIN POLEK**

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Senior Vice President, Banner Bank

**CHAD WHITEHEAD**

Partner, Ernst & Young LLP

**MIKE WILSON**

EVP Orion Tech Suite, Orion

Board Members as of  
6/30/2023



**Junior Achievement™**  
of San Diego County

Junior Achievement of San Diego County  
4756 Mission Gorge Place  
San Diego, CA 92120

EIN: 95-1727087

jasandiego.org  
(619) 682-5155  
@jasandiego

