



Junior  
Achievement™  
North



MAKING *learning*  
AN UNFORGETTABLE *adventure*



## WHAT WE BRING:



**Authentic & engaging  
real-world connectivity**



**Track record of expertise in  
experiential learning**



**Trust & credibility with  
school partners**



**Understanding of skills  
needed for the future of work**

## Junior Achievement North

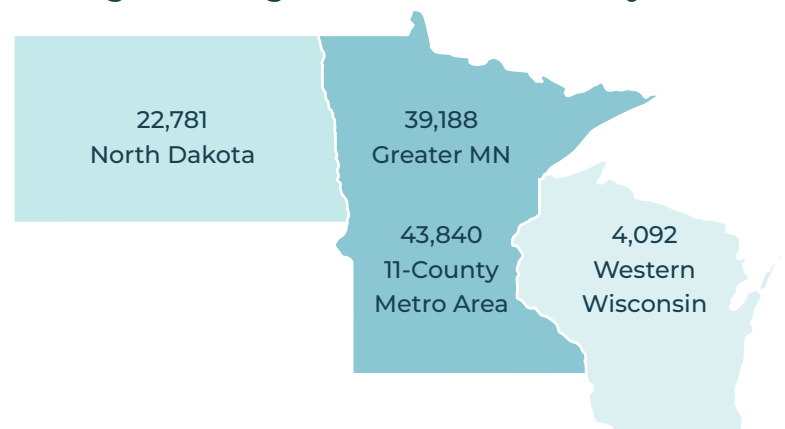
makes learning an unforgettable adventure as students build relevant connections between the classroom and the real world. Our K-12 programming opens the door to opportunities that build bright futures.

*Building*  
**PERSONAL FINANCE KNOWLEDGE**

*Exploring*  
**CAREER PATHS**

*Cultivating*  
**ENTREPRENEURSHIP SKILLS**

**Equitably serving over 110,000 students across  
our region during the 2023-2024 school year.**



# Expanding Economic Opportunity and Mobility

Junior Achievement North programming expands economic opportunity and mobility for students and prepares them to succeed beyond the classroom. Through a continuum of support, students are equipped with the skills and knowledge to be tomorrow's leaders.



## Access to Networks & Opportunities

# AT JUNIOR ACHIEVEMENT NORTH, WE BELIEVE A STUDENT'S EDUCATION SHOULD IGNITE A PASSION FOR THE FUTURE!

Our immersive learning opportunities help transform the educational experience for students across our region. Through our innovative programming, we broaden the vision of what students believe is possible, illuminate the pathway to get there, and help them develop the skills and knowledge needed to achieve their goals.

We cannot do this work alone. By partnering with schools, we become an extension of the classroom and help students move their knowledge and skill-building from theoretical to practical. As we layer in volunteers to the learning experience, students hear real-world examples of career journeys and build competencies that will help them prepare for adulthood.

## Can you imagine if this integration was part of your educational journey? It's truly a game-changer.

As we look toward the future, Junior Achievement North is part of the solution we need to close the skills and opportunity gaps that our communities are facing. We hope you'll join us in this important work to deepen impact, equitably expand programming, and cultivate rich and meaningful partnerships.

Together, we can invest in students' futures to ensure they are ready to lead choice-filled lives full of promise and opportunity.

## Transferable Skills & Competencies



*Join us in this exciting work!*

## Experiential Learning



## Engagement & Growth Mindset



*Sara Dziuk*

**Sara Dziuk**  
President & CEO,  
Junior Achievement North



*Rob Goggins*

**Rob Goggins**  
President, Great Clips Inc.  
Board Chair,  
Junior Achievement North

# 3DE by Junior Achievement

An innovative learning model in partnership with Saint Paul Public Schools



We were thrilled that our partnership with Saint Paul Public Schools deepened as we launched a new educational model, **3DE by Junior Achievement**.

This innovative high school model brings professionals from high-demand industries into the classroom for project-based learning and case studies. In fall 2024, 3DE launched at Como Park Senior High School and Washington Technology Magnet School, and has already introduced students to multiple national and local partners through case-based learning.

We gathered with key leaders and community members committed to our young people's success to publicly kick off this exciting partnership. Thank you to SPPS

Superintendent Dr. Joe Gothard, St. Paul Mayor Melvin Carter, Ramsey County Board Chair Trista Martinson, Como Park Senior High School Principal Dr. Diana Brown, Washington Technology Magnet High School Principal Elias Oguz, and our very own President and CEO, Sara Dziuk.

## MORE ABOUT 3DE

3DE by Junior Achievement re-engineers high school education to be more relevant, experiential, and authentically connected to the complexities of the real world. As a result, students are more fully prepared for the demands of tomorrow's economy.

As 3DE by Junior Achievement expands to schools across the country, the results continue to speak volumes about this innovative new approach to learning. 3DE fosters a highly engaging and motivational environment to empower students with the knowledge, skills, and ambition to navigate their own path to success.



## THANK YOU TO OUR PARTNERS

Our generous partner, the WEM Foundation, provided a lead gift to launch 3DE in our region. They are joined by Anchor Partners, Securian Financial, Shawn & Janet Johanson, and Thrivent, as well as 3DE Champions, 3M, APi Group Foundation, Cargill Foundation, Great Clips, Ramsey County, and US Bank.

*"Thrivent is making a meaningful investment in 3DE by Junior Achievement because it's a model with proven success. Through 3DE, we can provide meaningful learning experiences to students who have continually been underserved and bring together schools, businesses, and community leaders to invest in the next generation of leaders."*

– Ro Adebiyi

Thrivent, VP, Chief Compliance Officer - Insurance  
JA North Board of Directors

# JA BizTown Expands Opportunities

New shops and volunteer support enhance learning

**JA BizTown is continually growing and changing to meet the needs of students and expose them to more industries and opportunities during their time on site. In 2023-2024, JA BizTown had multiple new shops open, and we welcomed some very special volunteers to support JA students.**

**The Philanthropy Center by Affinity Plus Federal Credit Union** is open for business! Every day, Affinity Plus team members model the value of giving back, and we are so excited to welcome them to the neighborhood. In this shop, students learn about careers in philanthropy, the structure and purpose of non-profit organizations, and the importance of giving back to strengthen our community.

Helping students build entrepreneurship skills is at the core of our mission. It's an engaging and relevant world for students to explore, and the skills are transferable for any path they might take. In our new **Entrepreneurship Hub**, students hear from local entrepreneurs sharing their business journey to ignite youth entrepreneurship.

At **Third Wave Systems** STEM Manufacturing storefront, students will explore engineering, design, and manufacturing concepts while collaborating with their peers and creating signage for BizTown businesses. This highly interactive shop will surely be a favorite among students and volunteers.

**General Mills** is a strong partner, and we're thrilled they've brought their support into the learning lab. As the Cafe sponsor, they'll not only provide a place for BizTown citizens to take a well-deserved break but they'll also support students in learning about sales, customer service, math, and technology.

**The James R. and Patricia Hemak Experiential Learning Center in Saint Paul recently hosted namesakes, Jim and Pat,** as they volunteered in BizTown along with classmates from their Columbia Heights High class of 1965!

During high school, Jim got his first taste of business by selling birdhouses through Junior Achievement and has been a vital champion for JA ever since. Jim and Pat give back to our community in countless ways and were extra happy to be leading students from Highland Elementary School – which is right next door to CHHS! This full-circle story exemplifies JA's lasting impact on students.



# There's a World of Possibilities to Explore!

Celebrating our mission through impactful events



## WOW, WHAT AN IMPACT

We once again hosted our Ignite event, but this time with an impactful addition, our JA North students. The room was full of BIPOC entrepreneurs and allies who came together to build community and invest in JA North students.

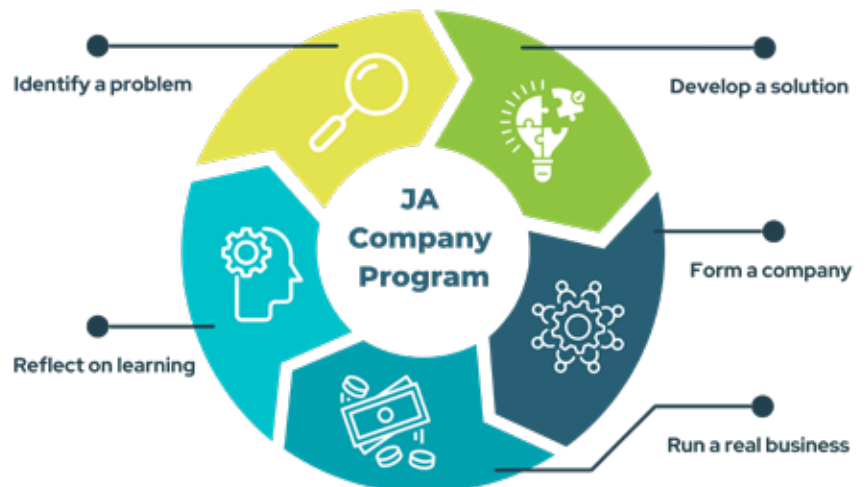
Guests had the chance to hear directly from Junior Achievement North students participating in JA Company Program. Students were prepared to pitch their business ideas, and guests were able to share advice and support to help students launch their companies.



WATCH A RECAP  
OF IGNITE!



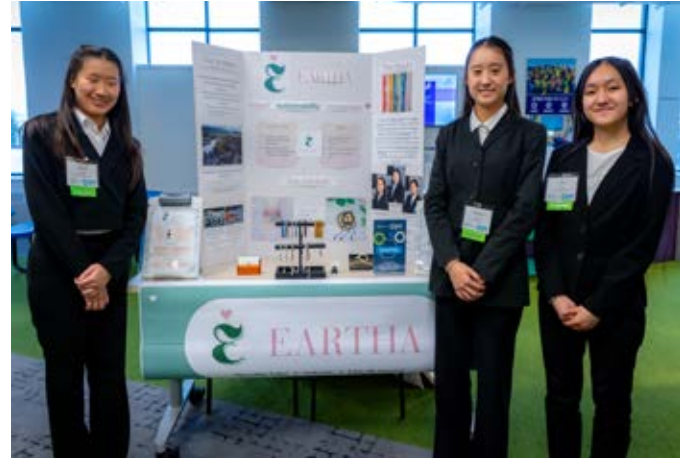
**JA COMPANY PROGRAM** empowers high school students to fill a need or solve a problem in their community and teaches them practical skills required to conceptualize, capitalize, and manage their own business venture. Throughout the process, students collaborate, make business decisions, communicate with stakeholders, and develop entrepreneurial knowledge and skills.



# Investing in a community of support for our young entrepreneurs

## THE NEXT GENERATION OF ENTREPRENEURS

After Ignite, students use feedback to enhance their business ideas. They create their product, marketing strategy, and budget before selling to their community, culminating in a report on their challenges and successes. The top student companies compete in our entrepreneurial culminating event, the **Company of the Year Celebration**. At this event, student companies sell and promote their products and compete to become Junior Achievement North's Company of the Year.



SEE COMPANY OF THE YEAR HIGHLIGHTS!

### RELATASPACE

Junior Achievement North's finalists for Company of the Year, **Relataspace**, was selected to be part of **Junior Achievement USA's 2024 National Student Leadership Summit** and compete to be named JA USA's Company of the Year.

The students created an innovative card game that inspires social connections, stifles the detrimental isolating effects of social media, and sparks conversation using real-life scenarios.

Along with 14 company finalists—over 100 teenage entrepreneurs from JA chapters across the country—Relataspace's team traveled to Washington D.C. to share their innovative idea and represented JA North with excellence, professionalism, and fun! In today's media-driven culture, Relataspace was noted for their refreshing alternative that helps people engage and get to know each other on a deeper level.

Lennox, Relataspace co-founder and JA North Company Program student, shares about his experience.

*"One of the most important skills I've learned is on-the-spot thinking. If I didn't do JA, I would likely have to pause for a minute or two after each question to portray my thoughts effectively, but now I've gained this lifelong skill that'll help me for any conversation, college application, job interview, and more."*



### GEOGAME

We have more to celebrate! De-An Chen, a JA North student and founder of Geo Game, was the runner-up in the Youth Division of the University of

Minnesota's 2024 MN Cup. Geo Game is an educational card game designed to teach geography to kids and their families in a fun, hands-on, and engaging way.



# Building Brighter Futures

Spotlighting impact across our region

Investing in Junior Achievement North students fosters up-and-coming skilled employees and engaged leaders across our entire region. Our K-12 programming opens the door to opportunities as students prepare for real-world financial, educational, and career decisions. We're extremely proud to serve a region with diverse needs that spans Minnesota, North Dakota, and Western Wisconsin.

Given our broad reach, we have team members across the region who are building partnerships and bringing our programming to students who need it most. Accessibility and innovation are key so that our experiential approach to learning is successful no matter where students are located.

## OUR APPROACH:

**We offer K-12 programming that focuses on personal finance, career readiness, and entrepreneurship.**

### Engaging Content and Curriculum

Our curriculum enhances classroom learning, builds positive decision-making skills, and inspires a vision for the future.

### Experiential Learning

Students put classroom learning into practice through real-world simulations, business competitions, career exploration, and more.

### Integrated Instructional Models

At its deepest level, immersive learning integrates fully into the educational experience as students develop competencies to prepare them for the future.





As we think about organizational growth, **North Dakota** is full of untapped potential, and we're making moves to expand our reach! We doubled our team, expanding from two to four members, allowing us to introduce and expand JA career exploration and entrepreneurship programs. We brought our impactful curriculum to new school districts and communities across the state, including an exciting expansion into Western North Dakota. This growth ensured even more students gained access to critical financial literacy, work readiness, and entrepreneurship skills.



With their very own **JA Company of the Year** competition, students in the Fargo-Moorhead area showcased remarkable innovation and business acumen. To enhance the experience and create a lasting impact, students not only pitched their business ideas to local judges but also attended engaging breakout sessions led by community partners and heard words of wisdom from an insightful keynote speaker.



Our work in southern Minnesota is as exciting as ever. In the **Owatonna area**, students had the chance to experience an event custom to their community: **Made in Owatonna Day**. A true community partnership, this event takes career exploration from the classroom and into the community as students explore high-demand jobs right where they live. Alongside our curriculum, Made in Owatonna Day helps students discover career paths and understand what skills and knowledge they'll need to succeed.

**JA Company Program** is making its mark in the **Greater Mankato area**, where students were encouraged to identify a need or problem in their community and work toward being part of the solution by launching and operating a business venture. After this hard work, they had the chance to pitch their business ideas to local entrepreneurs, gain professional skills, and build their network.



*"These impressive programs offer immersive, experiential learning opportunities, and I recognize the importance of ensuring that students in Southern Minnesota have access to these experiences. Supporting JA is essential for fostering their success."*

– Mark Davis, Davis Family Foundation

With strong community support for our foundational K-5 programming, Junior Achievement in the **St. Cloud area** is poised for impact across their area. These sequential learning experiences build over time and we were excited to welcome St. Cloud students to **JA BizTown** where they could see their classroom lessons come to life.



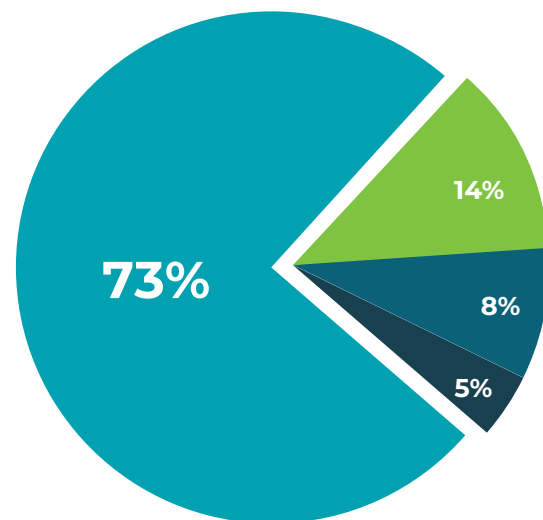
# Financials

## Statement of Activities July 1, 2023 - June 30, 2024

	Junior Achievement North		Junior Achievement North
	Operating <sup>1</sup>	Buildings <sup>2</sup>	Foundation
<b>REVENUE</b>			
Philanthropy	\$5,111	—	\$1,193
Events	520	—	—
Program Fees & Other	1,253	—	258
<b>Total Revenue</b>	<b>\$6,884</b>	<b>—</b>	<b>\$1,451</b>
<b>EXPENSES</b>			
Program	\$5,244	\$676	—
Volunteer Recruitment	292	23	—
Contribution Solicitation	810	53	70
Management and General	533	28	2
<b>Total Expenses</b>	<b>\$6,879</b>	<b>\$780</b>	<b>\$72</b>
<b>Surplus (Deficit)</b>	<b>\$5</b>	<b>(\$780)</b>	<b>\$1,379</b>

## Statements of Position as of June 30, 2024

	Junior Achievement North		Junior Achievement North
	Operating <sup>1</sup>	Buildings <sup>2</sup>	Foundation
<b>ASSETS</b>			
Cash	\$446	\$20	\$772
Investments	11,059	—	3,496
Pledge Receivables	4,120	—	—
Prepaid & Other Assets	96	—	—
Notes Receivable - NTMC <sup>3</sup>	—	—	11,303
Interfunds	2,237	(2,652)	415
Property & Equipment, net	—	13,975	—
<b>Total Assets</b>	<b>\$17,958</b>	<b>\$11,343</b>	<b>\$15,986</b>
<b>LIABILITIES</b>			
Notes Payable - NMTC <sup>3</sup>	—	\$15,544	—
Other Liabilities	402	—	—
<b>Subtotal</b>	<b>\$402</b>	<b>\$15,544</b>	<b>—</b>
<b>NET ASSETS</b>			
Without Donor Restrictions	\$4,925	(\$4,201)	\$14,899
With Donor Restrictions	12,631	—	1,087
<b>Subtotal</b>	<b>\$17,556</b>	<b>(\$4,201)</b>	<b>\$15,986</b>
<b>Total Liabilities and Net Assets</b>	<b>\$17,958</b>	<b>\$11,343</b>	<b>\$15,986</b>



### FUNCTIONALIZED OPERATING EXPENSES

Program	73%
Volunteer Recruitment	5%
Development	14%
Management & General	8%

<sup>1</sup> Portrays the day-to-day operational activities for JA North.

<sup>2</sup> Portrays the James R. and Patricia Hemak Experiential Learning Center owned by JA North and the related activities

<sup>3</sup> In June 2018, JA North was the recipient of a New Market Tax Credits (NMTC) financing arrangement. NMTC provided \$16,000,000 for the ongoing renovation of the building purchased in July 2017.

These arrangements provide federal tax incentives to the investing banks. In exchange, JA North anticipates forgiveness of a portion of the outstanding Notes Payable - NMTC at the end of a seven-year period. The net impact of this transaction is expected to be \$3.2M that pays for a portion of the cost of the building and its renovations.

*“Junior Achievement provides a platform for me to give back to my community. I believe it’s the most effective method to empower young people to transform their future, foster their aspirations, own their economic success, and find their passion. Volunteering with Junior Achievement not only fuels my passion for service but also fosters my personal growth and development, making it a rewarding experience for both the students and myself.”*

– RSM Volunteer



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# Junior Achievement North Leadership

## GOVERNING BOARD OF DIRECTORS\*

**CHAIR:** Rob Goggins, Great Clips, Inc., President  
**VICE-CHAIR:** Jenny Guldseth, Allianz Life Insurance Company of North America, Title, Chief Human Resource Officer  
**SECRETARY:** Heather Teskey, Andersen Windows, Vice President Marketing  
**TREASURER:** Phil Krump, Dacotah Banks, Inc., Market Executive

## BOARD OF DIRECTORS\*

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**Kasey Beeler**, Ecolab, Vice President Marketing – Institutional Channels  
**Amy Brachio**, EY, Partner Global Business Consulting  
**Don Brown**, API Group, SVP North American Safety  
**Jabari Bush**, Jasper Engineering, President – Mechanical Equipment Division  
**Jarrett Campbell**, Bank of America, Small Business Manager  
**Heidi Christopherson**, Securian Financial Group, Second Vice President, Institutional Market Technology  
**Rose Wan-Mui Chu**, PhD, Plum Blossom Strategy LLC, Founder/President  
**Jeff Davidman**, Delta Air Lines, VP-Government Affairs  
**Shelisa Demuth**, LAUREL, Founder  
**Kevin DiLorenzo**, Rise and Shine and Partners, President  
**Michael Duffy**, retired, DST Market Services, LLC, Partner (Emeritus)  
**Aaron Eggert**, Coalition9, Founder  
**Stephen Friend**, Thrivent, Head of Enterprise Strategy  
**Andrew Friend**, Benefitfocus, President  
**Ronald P. Hafner**, Wipfli LLP, Partner (Emeritus)  
**Tom Holman**, Morning Foundation, Founder and Director  
**Janet Johanson**, BevSource, Founder and Retired CEO  
**Shane Johnson**, Bremer Bank, Director of Mortgage, Community Banking and Consumer Banking Operations  
**Jan Kruchoski**, Every Meal, Community Engagement Coordinator (Emeritus)  
**Saida Lesov**, KPMG LLP, Partner, Tax  
**Cassie Lundy**, BMO Harris Bank, Director of Commercial Banking  
**Brenda McCollough**, Ameriprise Financial, Sr. Director Product Management  
**Kelly McNamara**, Mortenson Construction, Vice President of Operations  
**Phil Miller**, Carlson School of Management, Assistant Dean  
**Anne Mootz**, retired EY Partner  
**Sarah Mumm**, Aon, Senior Managing Director Minneapolis  
**Michael Muratore**, Piper Sandler, Director  
**Christine Noël**, ECMC, Director of Government Affairs  
**Bill O'Keefe**, Howden Tiger, Head of Growth & Strategic Advisory  
**Patrick Pazderka**, Fox Rothschild LLP, Partner  
**Brian Peterson**, AmeriLife, President, Accumulation & Retirement Income (Emeritus)  
**Kethan Pradhan**  
**Leela Rao**  
**Joe Ravens**, Wells Fargo Bank, Senior VP/Regional Banking Director Western MN, North and South Dakota  
**Kathy Robideau**, Versique, Chief Growth Officer  
**Michael Roos**, retired, KPMG, LLP, Partner, Tax (Emeritus)  
**Jesse Ross**, Professional Speaker/Executive Coach/Consultant  
**Tanmay Sinha**, Best Buy, Vice President, Product and Engineering  
**Antonio Toft**, UnitedHealth Group, VP of Global Diversity, Equity and Inclusion  
**Jackie Turner**, St. Paul Public Schools, Chief Operations Officer  
**Alexis Walsko**, Lola Red, CEO & Visionary  
**Nathan Weaver**, H.B. Fuller, Vice President of Human Resources and Communications  
**Todd Wehner**, Xcel Energy, VP, Treasurer  
**Tom Williams**, Accenture, Managing Director  
**Jamie Woell**, RSM US LLP, Minneapolis Office Managing Partner  
**Xiao Zhang**, Liberty Diversified International, Vice President, Liberty Plastics

## FOUNDATION BOARD OF DIRECTORS\*

**CHAIR**  
Jan Kruchoski  
**SECRETARY/TREASURER**  
Ron Hafner  
Gina Blayney  
Mike Duffy  
Jenny Guldseth  
Jim Hemak  
Janet Johanson  
Anne Mootz  
Brian Peterson  
Mike Roos

## SENIOR LEADERSHIP

**PRESIDENT & CEO**  
Sara Dziuk  
**CHIEF FINANCIAL OFFICER**  
Jolene Hart  
**CHIEF OPERATING OFFICER**  
Geoff Wilson  
**VP DEVELOPMENT**  
Sarah Trenda Martin  
**VP INNOVATION**  
Kumar Balasubrahmanyam  
**VP PEOPLE AND CULTURE**  
Julian Condie  
**VP PROGRAMS**  
Jen Kmecik



## INSPIRING LEADERSHIP AND VISION

At the **2024 National Leadership Summit**—an annual gathering of Junior Achievement chapters from across the country—our very own **President & CEO, Sara Dziuk, was honored with the Karl Flemke Pioneer Achievement Award!**

The Flemke Award is bestowed upon first-time JA presidents who have exhibited exceptional contributions and accomplishments within the organization.

Locally, we know Sara's strong leadership and inspiring vision, so seeing her recognized across the JA Network is wonderful.

JA's new CEO, Jack Harris, commented, ***"Sara's remarkable accomplishments serve as a beacon of inspiration for all emerging JA executives as our organization continues to empower students to bridge the gap between classroom knowledge and real-world application. We are delighted to honor her with this well-deserved award."***

\*JA North Board of Directors and JA North Foundation Board of Directors are current as of January 2025.



**PREPARING  
YOUNG PEOPLE  
WITH THE  
SKILLSET  
AND MINDSET  
TO BUILD THRIVING COMMUNITIES**

**Geographic Reach 2023-2024**

**District Operations**

**North Dakota**

Contact hours	119,700
Students	19,979
Economically disadvantaged**	6,768
Schools	49
Volunteers	136

**Greater Mankato Area**

Contact hours	64,312
Students	10,521
Economically disadvantaged**	4,250
Schools	46
Volunteers	285

**New Ulm Area**

Contact hours	18,447
Students	2,204
Economically disadvantaged**	877
Schools	12
Volunteers	47

**Owatonna Area**

Contact hours	28,675
Students	7,018
Economically disadvantaged**	3,155
Schools	21
Volunteers	212

**St. Cloud Area**

Contact hours	48,724
Students	7,806
Economically disadvantaged**	4,519
Schools	32
Volunteers	200

**Twin Cities Metro Area\***

Contact hours	472,305
Students	47,075
Economically disadvantaged**	23,974
Schools	272
Volunteers	5,591

**Satellite Operations**

**Total Satellite Numbers**

Contact hours	126,893
Students	20,080
Economically disadvantaged**	8,474
Schools	123
Volunteers	955

**Junior Achievement North  
Impact**

Contact hours	879,056
Students	114,683
Economically disadvantaged**	51,978
Schools	555
Volunteers	7,426

\* Includes 11-county metro area & students from across our region traveling to our experiential learning center in St. Paul

\*\* % of students that qualify for educational benefits such as free and reduced lunch



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