

EMPOWERING
YOUNG PEOPLE
TO OWN THEIR
ECONOMIC
SUCCESS.



Junior Achievement
OF THE BLUEGRASS, INC.

2012 ANNUAL REPORT



2012 ANNUAL REPORT

2012 proved to be another award-winning year for Junior Achievement (JA) of the Bluegrass. Despite our unstable economic environment, JA experienced growth in four key areas during our fiscal year 2012:

18,047 students served in twelve counties
755 classrooms in 109 schools
97,056 contact hours
470 volunteers

JA is dedicated to empowering students to own their future economic success. As ever more challenges present themselves to our young people, from hard economic times, lack of jobs, proliferation of technology to increased global competition, now is the time to focus on Junior Achievement. Unleashed potential is all around us and often, it takes only one experience, one word from a learned mentor to ignite the imaginations of those who will listen. This spark is happening everywhere there is a teacher who requests Junior Achievement in the classroom and an enthusiastic volunteer to share their knowledge.

Formally incorporated in November of 1963, 2013 marks the 50th anniversary of JA of the Bluegrass. Since that time, Junior Achievement volunteers

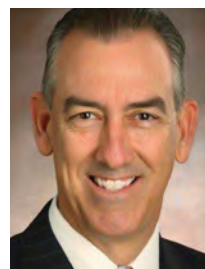
have worked with over 350,000 students in more than 15,000 classrooms throughout the Bluegrass.

Please consider how you might become involved in JA's effort to help young people learn more about financial literacy, work readiness and entrepreneurship. We look forward to working in concert with you as the next phase of the "new economy" takes shape. One thing is certain – Junior Achievement will have a place in it, thanks to your support and collaboration.

Sincerely,

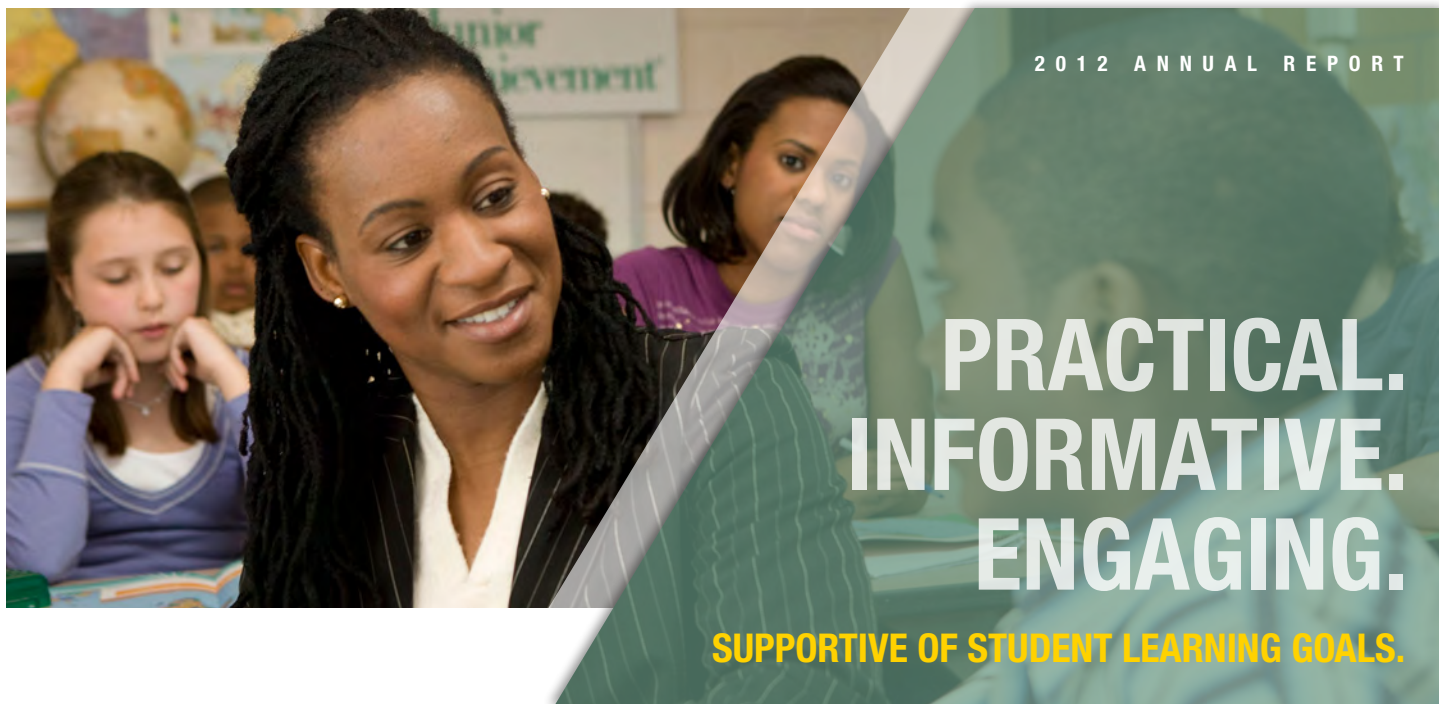


Lynn Hudgins
President
JA of the Bluegrass, Inc.



Ed Staton
Board Chair
JA of the Bluegrass, Inc.





Junior Achievement (JA) is a non-profit organization that partners with volunteers from the community to teach elementary students about their roles as individuals, workers and consumers, and to prepare middle and high school students for key economic and workforce issues they will face.

Junior Achievement's (JA) mission of inspiring and preparing young people to succeed in a global economy was never more important than during the last few years of economic upheaval. Yet, developing financially responsible, workforce-ready and entrepreneurially savvy generations to help grow our country's economy requires a strategic and sustained approach.

New Website

JA empowers young people to own their future economic success. Our programs help prepare young people for the real world by showing them how to generate wealth and effectively manage it, how to create jobs which make their communities more robust, and how to apply entrepreneurial thinking in the workplace.

During 2012, JA's locally produced financial literacy curriculum was taught to approximately 2,800 7th grade students in Fayette, Scott, Franklin, Jessamine and Madison counties. This six-lesson program teaches students about budgeting, investing, banking accounts and services, debit/credit, credit score/ history and taxes.

The teachers at Henry Clay High School utilized our "Real Jobs, Real World" curriculum for the school's entire freshman class. This program, developed by JA of Kentuckiana (Louisville), guides students through their career-searching process - from high school, to post-secondary education, to employment. They learn specifically about 100 "hot jobs" that represent the region's top workforce needs.



Of the 18,047 students that were served by Junior Achievement of the Bluegrass during the 2011-2012 school year, 12,235 were elementary grade boys and girls. This student number represents 528 classrooms in 81 schools, located in ten counties throughout the Bluegrass region.

JUNIOR ACHIEVEMENT IS THE ONLY NONPROFIT ORGANIZATION DEDICATED TO...

YOUTH DEVELOPMENT

Empowering young people to own their future economic success.

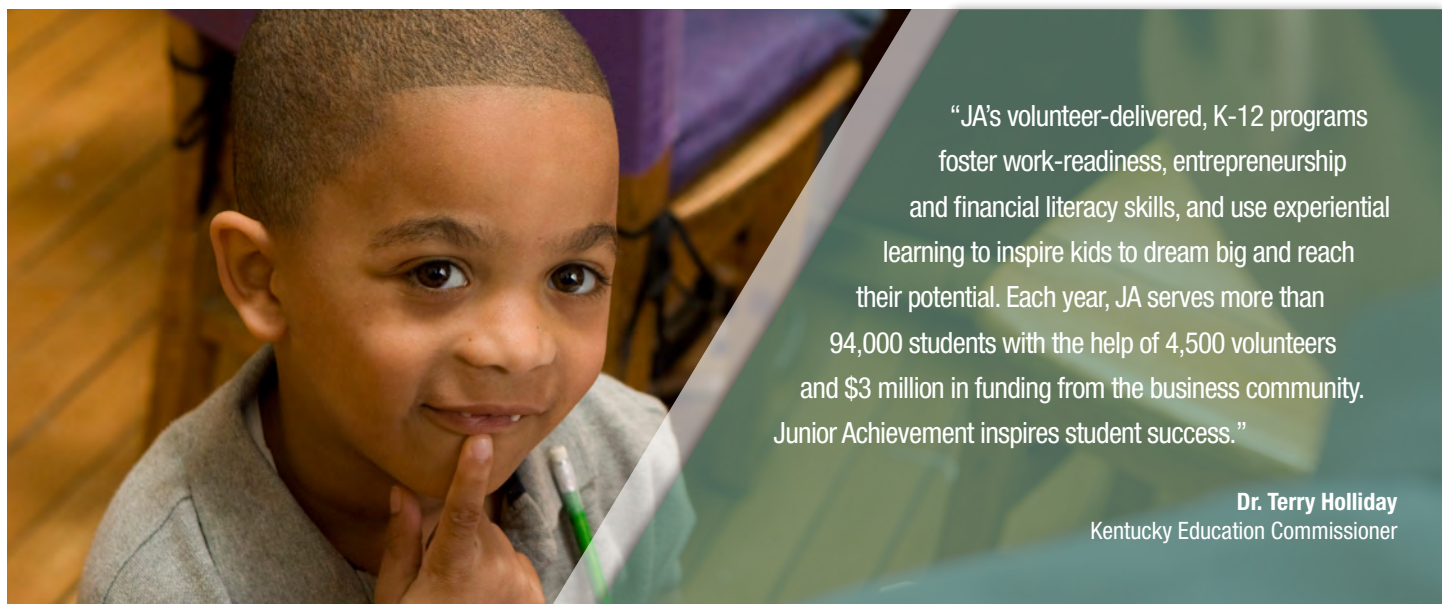
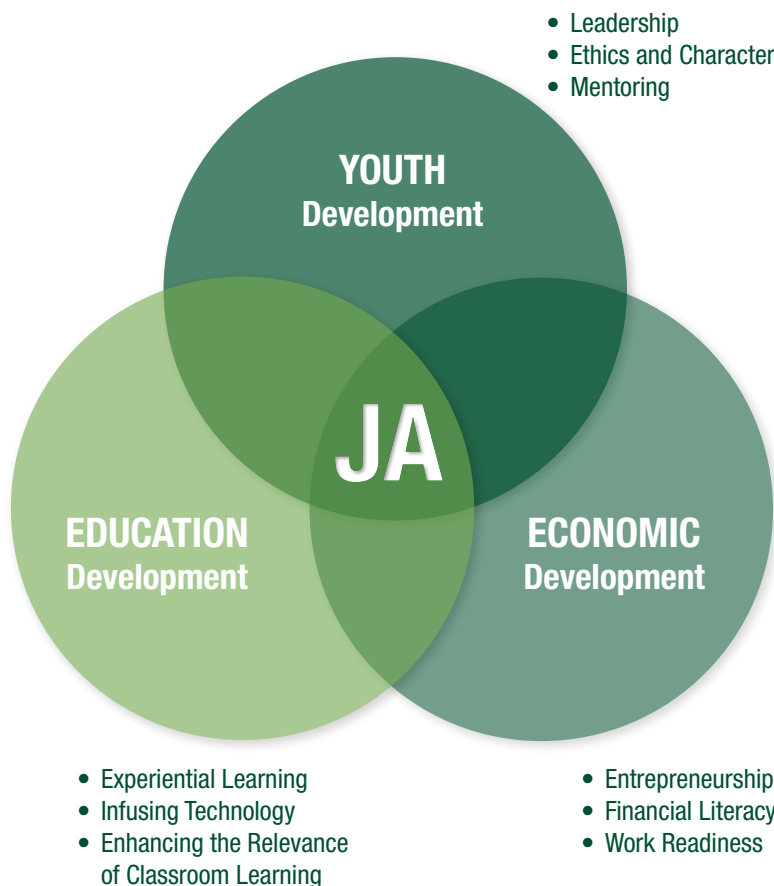
EDUCATION DEVELOPMENT

Enhancing the relevancy of education.

ECONOMIC DEVELOPMENT

Igniting the spark in young people to experience the opportunities of work and life in a 21st-century global marketplace.

- JA students are more likely than their peers to believe that they would graduate from high school, pursue postsecondary education, and graduate from college.
- JA helps students see the connections between classroom lessons and life after graduation, with a goal of decreasing drop-out rates.
- JA inspires students to develop competitive skills and confidence. Their success bolsters the local workforce and contributes to economic growth.



“JA’s volunteer-delivered, K-12 programs foster work-readiness, entrepreneurship and financial literacy skills, and use experiential learning to inspire kids to dream big and reach their potential. Each year, JA serves more than 94,000 students with the help of 4,500 volunteers and \$3 million in funding from the business community. Junior Achievement inspires student success.”

Dr. Terry Holliday
Kentucky Education Commissioner

FINANCIAL LITERACY

JA'S FINANCIAL LITERACY CURRICULUM TOUCHES ALL FAYETTE COUNTY 7TH GRADE CLASSROOMS

In conjunction with the Fayette County Public Schools (FCPS), Junior Achievement of the Bluegrass (JA) made the decision to develop a financial literacy curriculum for seventh grade students throughout the district. Fayette County Public School's Vision 2020 initiative recognized that financial literacy education should become an integral part of the educational programs at all grade levels and across the curriculum. With the endorsement of FCPS Superintendent Stu Silberman, JA's locally produced curriculum was introduced as a pilot program in the fall of 2008 and implemented throughout the district in 2009.

The goal of this six-week financial literacy program is to introduce students to important life skills and concepts such as budgeting, banking, understanding the difference between debit and credit cards, using credit responsibly, financial planning as well as investments such as stocks, bonds and other securities. This JA curriculum is taught

by volunteers from the Central Kentucky business community who also share their own knowledge and expertise with the students. Since financial literacy education is not mandated in schools today – students will only receive this education by participating in a Junior Achievement program. JA of the Bluegrass is also working to develop a financial literacy curriculum for all ninth grade students that will build on the concepts introduced during their seventh grade experience.



"We were talking about buying the TV from Walmart on credit. The students did not understand not paying cash for the TV. I asked the students, what if you don't have the \$378 to buy the TV? One young lady responded, 'You don't buy the TV'. That is financial literacy—understanding that you do not buy what you can not afford."

Ms Debbi Jones' class
Morton Middle School | Lexington, Ky

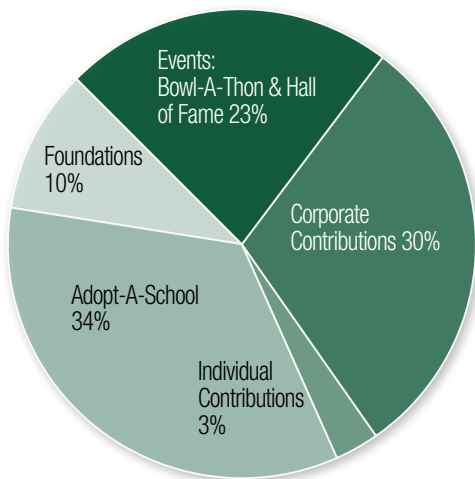
FINANCIAL LITERACY SPONSORS



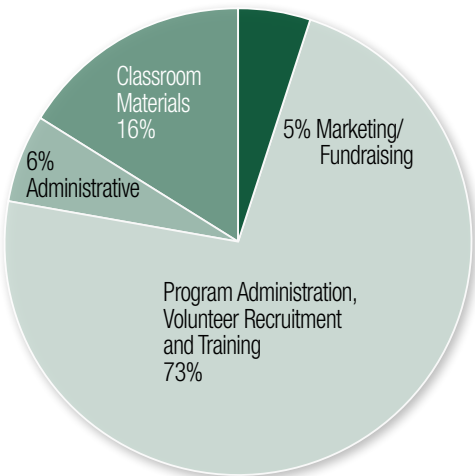
C. MICHAEL DAVENPORT, INC.

FINANCIAL REPORT

2011-2012 REVENUE



2011-2012 EXPENSE



“JA provides instruction on realistic things that are going on in this world and the kids open up and begin to believe in themselves.”

12th grade teacher

SCHOOLS SERVED

County Name	Number of Children Reached	Number of Schools Served	Number of Potential Schools
Bourbon	339	4	9
Boyle	30	1	11
Clark	1,242	10	13
Fayette	11,052	54	66
Franklin	986	9	16
Garrard	182	3	6
Harrison	1,463	5	8
Jessamine	420	3	12
Laurel	194	4	15
Madison	523	5	17
Scott	1,290	9	13
Woodford	326	2	12
TOTAL	18,047	109	198

2011-2012 CONTRIBUTORS (\$1000 and above)

\$15,000+	Kentucky Utilities	Eastern KY University
Allstate Foundation	Lexmark International	Equestrian Events, The
Fayette County Public Schools	Quantrell Companies, Inc.	Fifth Third Bank
Robert & Martha Trussell Family Foundation	PNC Bank	Greer Companies
	Rosenthal, Warren	Honorable Order of the KY Colonels
	S&S Tire and Auto Center	HSBC - North America
	Stoll Keenon Ogden	Jackson, Henry
	Traditional Bank	Kentucky Bank
	Trane	Kentucky Employers Mutual Insurance
	UPS Foundation	Kentucky River Properties
\$10,000+		Link-Belt
Dupree, Thomas Sr.		Lyons, Deirdre
Home Builders Association of Kentucky, Inc.		Madison County Board of Education
JP Morgan/Chase	\$1,000-\$4,999	Qualex Manufacturing
Toyota Motor Manufacturing	3M	Republic Bank
Wal-mart Stores, Inc.	Allen Company, The	Sarvary, Mark
	Alltech	Scanlon, Michael
	AT&T	Stablemate Creative
	Bloomfield, Alan	Thomas & King
	Boone, Hilary J. Foundation	Turner Construction
	Bluegrass Community Foundation	UK Healthcare
	Brock McVey	Urban League
	Brown, Governor John Y.	US Bank
	Clark County Board of Education	WKYT
	Clark County Fiscal Court	Yates, Isabel
	Cowgill, Norwood	
	Cronin, John Dr.	
\$5,000-\$9,999		
Ball Homes		
Central Bank & Trust		
Community Trust Bank		
Crowe Horwath		
Davenport, C. Michael		
Davis H. Elliot Company, Inc.		
Donaldson Foundation		
Forcht Bank		
Galls, Inc.		
Hilliard-Lyons		
Kentucky Blood Center		
Kentucky Eagle		



STUDENT PERSPECTIVE

ASHLEIGH WALLACE
9TH GRADE | HENRY CLAY HIGH SCHOOL

I've participated in numerous Junior Achievement classes, starting in 3rd grade when I first learned what it meant to save money, have credit and understand how to make smart purchases. Junior Achievement never really went away, following me all the way through until now, my freshman year.

This year though, I dove into the idea of saving for college and slimming down my choices of what I want to be, a scary fact if you ask me. But as the six weeks of my JA class flew by, I dropped the scary part and began to embrace the reality that in less than 4 years, I will be furthering my education. Junior Achievement gave me a hands on outlet to begin sifting through my lists of possible colleges and jobs that I was open to looking into.

Growing up in a household with 2 parents both in the business world helped me gain a view through their eyes. From that point on, I knew I wanted to be somewhere standing beside them in the world of business. When I began my education at Cassidy Elementary School, I questioned daily how I get from point A, my desk here at Cassidy, to point B, my place in the world after my education, where you all are sitting now. The JA classes I participated in began to close that gap and gave me a solid understanding of what was necessary for my success in life, and to follow in my parents' footsteps. These business men and women, entrepreneurs and college students that volunteered through JA brought new insight, a fresh look into what the business world I'll be entering is shaping up to be. These people are living breathing beacons of what fresh ideas and new faces can do for our community here in Lexington. Through my JA volunteers, I have become an equipped and empowered young woman ready to achieve my goals in the workplace.

This March, I began this journey by applying and being hired for my first job. Using everything that Junior Achievement taught me, I was prepared and ready to tackle this challenge. Using time and money management skills that I had acquired from the JA volunteers, I excelled at balancing school, volleyball and working. JA truly is an organization that empowers the youth of Kentucky to own their economic success. I dream of the day that I can help students across the bluegrass dream to make a difference in the business world, because that's what my volunteers did for me. JA gave me the drive to want to be more financially well-off than my parents were, contradictory to new research believing that my generation will be the first to fall short of that goal. With financial literacy being a necessity in this day and age, Junior Achievement is diligently working to reach over 4 million U.S. students, just this year. I cannot say enough how thankful I am for getting the chance to participate in Junior Achievement. Their belief in my generation is changing the business world, and I'm lucky to be a part of that.

"Through my JA volunteers, I have become an equipped and empowered young woman ready to achieve my goals in the workplace."

BUSINESS HALL OF FAME

The Bluegrass Business Hall of Fame event pays tribute to selected business leaders for achievement in their careers, service to the community and their part as role models for our youth.

The Laureates inducted into the Bluegrass Business Hall of Fame have substance in the American Dream. Their labor and vision not only benefited their own businesses, but also improved the quality of life in

the entire Bluegrass area. These business leaders are being honored for achievement in their careers, service to the community, and their part as role models for our youth.

1989

Caruthers Coleman
Garvice D. Kincaid
W.T. Young, Sr.

1990

Edward S. Dabney
Sr. Michael Leo Mullaney
Earl D. Wallace

1991

Walter Hillenmeyer, Jr.
Warren W. Rosenthal

1992

Harry C. Barfield
James E. Bassett, III
Jacob Hughes Graves, III

1993

J. Douglas Gay
Joseph S. Wile, Sr.

1994

Mira S. Ball
Robert H. Hillenmeyer
W. Paul Little
W. Emmet Milward
Gilmore N. Nunn

1995

Hilary J. Boone, Jr.
Bruce C. Cotton
Hal Price Headley
W. James Host
Wayne L. Smith
James H. Sweat

1996

Oliver Allen Bakhaus
Alan F. Bloomfield
Gov. Wallace G. Wilkinson

1997

Lois H. Gray
Lewis Owens
Irving Rosenstein
W.B. Terry

1998

The Dawahare Family
Ralph W. Gabbard
(Posthumously)
Bonnie Quantrell Jones
William B. Sturgill

1999

Norwood Cowgill, Jr.
Bob Slone
Dr. Lee T. Todd

2000

Gerald F. Healy, II
Anita Madden
Donald K. Poole

2001

Tommy Bell (Posthumously)
John R. Gaines

2002

Don Ball
Thomas P. Dupree, Sr.
Ralph Hacker
P.G. Peeples, Sr.

2003

Richard E. Blanchard, Sr.
Dr. Thomas Clark
Wayne Martin

2004

Luther Deaton, Jr.
Henry L. Jackson
Dr. Charles L. Shearer

2005

Samuel G. Barnes
Gov. Martha Layne Collins
Foster Ockerman, Sr.
Fred B. Wachs (Posthumously)

2006

Gov. John Y. Brown, Jr.
Dr. John Cronin
Leonard Press

2007

Laban Jackson
Tubby Smith
C.W. Sulier, Sr. (Posthumously)
Job D. (Darby) Turner

2008

Robert Clay
Laura Freeman
William L. Rouse, Jr.
(Posthumously)
Robert B. Trussell, Jr.

2009

Gary D. Bello
John R. Hall
Dr. Pearse Lyons
Deirdre Lyons

2010

James F. Hardyman
Dr. Michael Karpf
Ann McBrayer

2011

Dr. Richard W. Furst
Phil Greer
Alan M. Stein
Isabel M. Yates

2012

Terry Forcht
Davis Marksbury
W. Terry McBrayer

2012 BLUEGRASS BUSINESS HALL OF FAME EVENT

FRIDAY, JUNE 8, 2012
KEENELAND ENTERTAINMENT CENTER

Since 1989, Junior Achievement's Bluegrass Business Hall of Fame has annually recognized the esteemed leaders of the Central Kentucky business community. To be considered as a Hall of Fame member, an individual's record of business achievement must demonstrate:

- 1) courageous thinking and actions
- 2) vision and innovation;
- 3) business excellence
- 4) inspiring leadership, and
- 5) community mindedness.

In addition, nominees must serve as a role model for those who follow. Stated more simply, Bluegrass Business Hall of Fame members are individuals whose work has moved the Central Kentucky community in a better, stronger direction. Laureates may be selected from three broad categories: Historical Laureates (deceased), Contemporary/ Active (individuals still engaged in the day-to-day activities of their businesses), and Contemporary/ Retired (individuals who have retired from active business involvement).



OUR 2012 SPONSORS

Silver Sponsors

Forcht Bank
 JP Morgan Chase

Bronze Sponsors

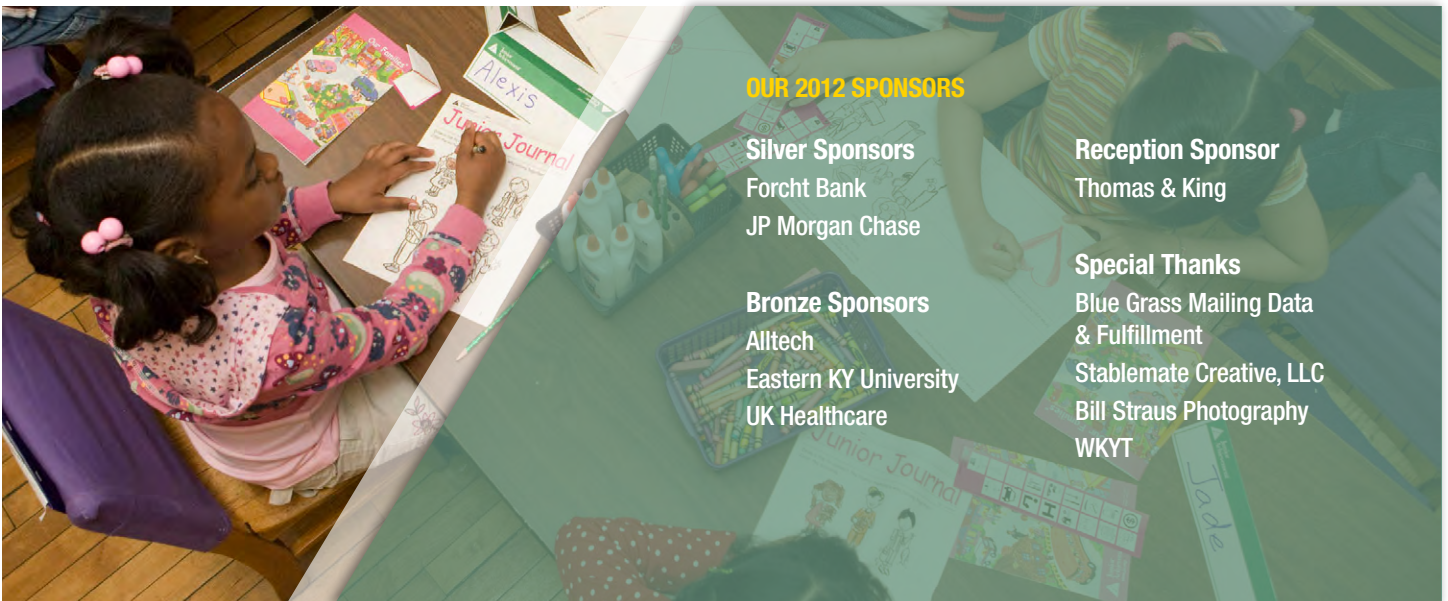
Alltech
 Eastern KY University
 UK Healthcare

Reception Sponsor

Thomas & King

Special Thanks

Blue Grass Mailing Data & Fulfillment
 Stablemate Creative, LLC
 Bill Straus Photography
 WKYT



ADOPT-A-SCHOOL PROGRAM

The Adopt-A-School program allows companies to partner with a particular school by funding at least ten classes—impacting as many as 200 students through JA's financial literacy and work readiness curriculum. The companies underwrite the program materials for each classroom, along with the volunteer training, support and evaluation. When possible, the sponsoring company offers 10-12 classroom volunteers to deliver the JA programs.

OUR 2011-2012 ADOPT-A-SCHOOL PARTNERS

GOLD

Fifth Third Bank
(11 years) *Arlington Elementary School*

Homebuilders Assoc. of KY
(7 years) *Southside Technical School (Lexington) and Franklin County Career & Technical School (Frankfort)*

JA Board of Directors
(10 years) *Tates Creek Elementary and Middle Schools*

Kentucky Eagle, Inc.
(11 years) *Garden Springs Elementary School*

Tom Dupree, Sr.
(9 years) *Deep Springs and Clays Mill Elementary Schools*

Toyota Motor Manufacturing, Kentucky, Inc.
(9 years) *No designated school*

SILVER

Ball Homes
(10 years) *Edythe J. Hayes Middle School*

Central Bank & Trust
(11 years) *Dunbar High School*

Community Trust Bank
(5 years) *Glenn Marshall Elementary*

Crowe Horwath
(3 years) *Jessie Clark Middle School*

Davis H. Elliot Construction Company
(2 years) *Athens-Chilesburg Elementary School*

Galls LLC
(11 years) *Yates Elementary School*

HSBC - North America
(10 years) *Colony Elementary School*

Kentucky Blood Center
(2 years) *Lafayette High School*

Kentucky Utilities
(7 years) *Liberty Elementary School*

Lexmark International
(11 years) *Winburn Middle School*

Quantrell
(9 years) *Northern Elementary School*

Warren Rosenthal
(9 years) *Dixie Elementary School*

S&S Tire
(7 years) *Morton Middle School*

Stoll Keenon Ogden
(6 years) *Veterans Park Elementary*

Traditional Bank
(3 years) *Leestown Middle School*

Trane
(7 years) *Beaumont Middle School*



"JA of the Bluegrass is excited about the future of our youth and communities. Working together we can build a stronger Bluegrass for everyone!"

Ed Staton
LG&E/KU | JA Board Chair



VOLUNTEER COMPANIES

Junior Achievement worked with over 18,000 students in the Central Kentucky area this year. The business/education partnerships of JA are greatly enhanced by the volunteers who are willing to invest their time and resources on its behalf. At JA, we depend on our dedicated volunteers, and appreciate their continued support. Our thanks to the following businesses who have given their employees time to volunteer in the classroom this year:

3M	Chase Bank	Georgetown Municipal Water and Sewer Service	Ludwig Blair & Bush PLLC	Stoll Keenon Ogden, PLLC
4Kids	Cindy Atha, CPA, LLC	Gray Construction	M & S Valuation SVCS	Sturgill Turner Barker & Moloney, PLLC
Adecco	Cingular Wireless	Hargrove Madden, LLP	Madison County Attorney's Office	TeamOne Promotions
Advanced Drainage Systems	City of Winchester	Harrison County ATC	MainSource	Tempur-Pedic International, Inc.
AFLAC	Clark County Health Department	Harrison County Memorial Hospital	Marriott's Griffin Gate Resort	The Boeing Company
Alley Financial Group, Inc.	Clark County Schools	Hilliard Lyons	Marshall Emergency Services	The Hockensmith Agency
Alliance Coal, LLC	Clark Energy Cooperative	Hilton Suites of Lexington Green	Associates	Thermal Equipment Sales Co., Inc.
Altra Federal Credit Union	Clark Material Handling	Home Builders Association of Kentucky, Inc.	Merrill Lynch	Thomas & King
American Electric Power	Commerce Lexington	HSBC	Milestone Realty	Toyota Motor Mfg. Kentucky, Inc.
Analysts International Corporation	Commonwealth Technology	IBM	Missing Link Managed Services, LLC	Traditional Bank
ASSA ABLOY	Concept 3 Creation	Jessamine County Chamber of Commerce	Monthie Mechanical, Inc.	TRANE
Association of Independent KY Colleges & Universities	Crowe Horwath LLP	Johnson Controls Foamech	National Association of State Boating Law Administrators	Transylvania University
AstraZeneca Pharmaceuticals	Davis H. Elliot Company, Inc.	JP Morgan Chase	Northside Christian Church	UK Gatton College of Business
AT&T	Dinsmore & Shohl LLP	Junior Achievement of the Bluegrass, Inc.	Office Suites Plus	UMR
AT&T Advertising Solutions	Donna J. Smith & Company, PLLC	Keeneland Association, Inc.	Ops Plus, Inc.	Unified Trust Company
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BB&T	Edward Jones	Kentucky Chamber of Commerce	Overhead Door Company	United Bank & Trust
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Bennett & Bays Insurance Services LLC	Embry Merritt Shaffar Womack, PLLC	Kentucky Farm Bureau Insurance	Park Community Federal Credit Union	United States Courthouse
Beta Alpha Psi Honorary Fraternity	Employment Plus	Kentucky Housing Corporation	Parker Seals O-Ring Division	University of Kentucky
Bingham Greenebaum Doll	Fair Housing Council	Kentucky Utilities	Pattie A. Clay Regional Medical Center	University of Kentucky Healthcare
Blackhawk Mining, LLC	Farmers Bank & Capital Trust	LBX Company	PBI Bank	University of Kentucky Human Development Institute
Blue & Co., LLC	Farmers Capital Bank Corp	Legacy Wealth Management	People Plus Incorporated	US Bank
Blue Grass Energy	Fayette County School District	Lexington Clinic	Peoples Exchange Bank	Valvoline
Bluegrass Community & Technical College	Fechheimer Brands	Lexington Herald-Leader	PNC Bank	Votrubia Staffing Service
Bluegrass Family Health	Fifth Third Bank	Lexington Legends Baseball	Premier Designs	W. Rogers Company
Britton Osborne Johnson, PLLC	First Church of God	Lexmark International	Public Energy Authority of KY (PEAK)	Wallace Barber State Farm Insurance
Carlisle Photography	First Presbyterian Church	LFUCG Division of Parks & Recreation - ESP	REGISTRAT-MAPI	Wells Fargo
CB Enterprises of KY	Fitzpatrick's Furniture and Appliances	Link-Belt Construction	Republic Bank & Trust	Whitaker Bank
Central Bank & Trust Co.	Forcht Bank, NA		Rice & Heath, Attorneys at Law	Whole Foods Market
Central Kentucky Job Center	Frankfort Chamber of Commerce		Sherwin-Williams	Winchester Farms Dairy
Centre College	Frogdice, Inc.		Southland Christian Church	Winchester Municipal Utilities
Chase	Galls, LLC		State Farm Insurance	WKYT-TV
	Garrard Co. STLP		State of Kentucky, Disability Determination Services	Xerox Services/EBPO
	Georgetown College			YMCA of Central Kentucky



Junior Achievement

OF THE BLUEGRASS, INC.

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