



2018-19 Annual Report

Preparing all students
for the future of work

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Message from the President



Dear Friends,

In 2018-19, we transformed the lives of 15,000 students in 430 schools across the U.S. by converting classrooms into vibrant workspaces where middle and high school students built businesses and invested in their futures. By launching and managing practice companies, VE students gained meaningful skills-based career experiences, developed in-demand skills and competencies, and identified career pathways that align with their interests, talents, and aspirations.

As our students develop, VE continues to develop as a program and organization. Our newest initiative, the VE Top 50, identifies the top companies in the program and allows us to measure how well we provide transformative experiences for students by tracking key engagement and achievement indicators.

At a time when the world of work is changing faster than ever before, VE serves a crucial role connecting education and industry. We're constantly engaging industry leaders through our National Board of Directors, National Advisory Council, and corporate and postsecondary partnerships. Highlights of our partnerships from this past year include HSBC's commitment of \$1 million to help build the future workforce, New York Life Foundation's renewed support of \$750,000 for the VE-JV Career Academy, and Intuit's pledge to provide access to QuickBooks and design-thinking curriculum for all VE classrooms across the U.S.

Since 1996, we have transformed the lives of more than 156,000 students. Through the talent and dedication of our teachers and school leaders, and with the support of our industry partners, donors, and volunteers, VE is able to provide students with authentic business experiences that cultivate fulfilling and financially secure futures. And as our students contribute to the vitality and success of our future workforce, we continue to transform lives and change the world, one student-run business at a time.

Sincerely,

A handwritten signature in black ink, appearing to read 'Nick Chapman', with a stylized flourish at the end.

Nick Chapman
President, Virtual Enterprises International

2018-19 Snapshot



15,000 students served in 2018-19

All 15,000 VE students opened and managed their own bank accounts throughout the year and gained job application, resume writing, and interview experience



17 states and territories

Bermuda, California, Florida, Illinois, Massachusetts, Michigan, Missouri, North Carolina, Nebraska, New Jersey, New York, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Virginia

430 schools served

59% of VE Schools are Title 1 eligible and half of VE schools have 50% or more students on the free/reduced lunch program



72% of students identified career pathways of interest

Students worked in departments including Accounting/Finance, Administration, Communications, Design, Human Resources, IT, and Sales/Marketing

80% of students made a formal business presentation during their time in VE



**2,700,000 total
hours of meaningful
work experience for
students**

**8,000 students
held leadership
positions including
Chief-level, VP, and
Manager**



\$525,106,867

**total amount of all
VE transactions in
2018-19**

600 VE companies

Top 10 Industries:

Entertainment, Electronics
& Computers, Novelty,
Clothing & Accessories,
Sports & Leisure,
Unconventional, Food &
Beverages, Travel & tourism,
Business Services, Health &
Beauty



**88% of students
learned how to
collaborate as
a team**



**88% of students
interacted
with business
professionals**



VE & HSBC: Building the Future Workforce

HSBC Bank Grants \$1 Million to Virtual Enterprises International

“This whole experience has changed the motivation and focus of my students. We want to make sure that **every student who comes through our school gets an opportunity to be a part of the VE program.**”

Daphne Lee, VE facilitator, C.S. Brown STEM High School

HSBC Bank USA's donation allows VE to offer its acclaimed career readiness and youth entrepreneurship program to 30,000 students in classrooms across the United States over the next two years. The HSBC relationship with VE began in 1999 and has included more than \$2.8 million to date, as well as hours of service by HSBC employee-volunteers visiting classrooms and acting as judges for the Youth Business Summit.

The \$1 million donation by HSBC will not only facilitate growth of the VE program in additional cities, but will support its expansion to high-need schools where more than 50 percent of the student population is from low-income households. The new funding will create the “HSBC Opportunity Fund” with students competing for funds to cover travel costs to attend VE's national competitions during the Youth Business Summit.



Introducing the HSBC Opportunity Fund

Every student deserves the opportunity to experience all that VE has to offer—without worrying about how to pay for it. The recently established Opportunity Fund offers support for schools and students to participate in the extended learning opportunities that are vital parts of the VE experience.

In its pilot year, 103 students benefited from the HSBC Opportunity Fund from the following schools:

- C.S. Brown HS STEM Program, Winston, NC
- Sarah E. Goode Academy, Chicago, IL
- St. Charles HS, St. Charles, MI
- Pittsford Sutherland HS, Pittsford, NY
- Pittsford Mendon HS, Pittsford, NY

“VE is unique in its way of **preparing today’s youth for jobs of the future**—some of which have yet to be invented...the higher cognitive skills like creativity, critical thinking, and complex information processing are vital, and are attributes honed through the VE program.”

Maureen A. Gillan-Myer, US head of human resources for HSBC

Introducing the VE Top 50

Measuring How Well VE Provides Transformative Experiences

In 2018-19, we introduced the VE Top 50, which identifies the top companies in the program and allows VE to measure how well we provide transformative experiences for students by tracking key engagement and achievement indicators.



Career Readiness



Immersive Learning



Global Perspective

Congratulations to the following firms for finishing the year as the inaugural VE Top 50 list

99 @dventures, Berks Career & Tech Center
A Helping Hand, West Hempstead HS
A Lil Twist, Carle Place HS
ABODE, Huntington HS
Amplitide, V.R. Eaton HS
Ancora Safety, Centennial HS
Apollo, Metea Valley HS
Area304, Geneva Community HS
AstroDough, Syosset HS
At Your Service, West Hempstead HS
Bloom Tech, Germantown Friends School
Catalyst, Neuqua Valley HS
Cloud 9 Comfort, Pittsford Sutherland HS
Comforting Canines, Hewlett HS
Connexus, Century HS
Core Inc, Timothy Christian HS
Current Threads, Bakersfield HS
Cypher Corp., Lapeer County Ed-Tech Center
Deja Brew, Morris Knolls HS
Doorstep Sports, Pittsford Sutherland HS
Evergreen, Germantown Friends School
Helio Tech, Century HS
HOPE, Academy of Finance and Enterprise
iKOMO, South Pasadena HS
Imagineers, Lapeer County Ed-Tech Center
Infinity Bars, Herricks HS

InVest, San Juan Hills HS
L.I.F.E, HS of Economics and Finance
Legacy, Neuqua Valley HS
Limitless, Elmwood Park HS
LuxDesigns, Francis Lewis HS
MatchWear, Francis Lewis HS
Monk Made Beverage Co., Cooper City HS
NAPR, Hewlett HS
NAVA Inc., Academy of Finance and Enterprise
Never Ending, Metea Valley HS
Nova, Patchogue-Medford HS
Nuapps, Francis Lewis HS
Nurture, Murrieta Valley HS
Phoenix Wood, Stockdale HS
Pink Sand Travel Packs, CedarBridge Academy
Poppy, Huntington HS
Pop-T, Homestead HS
Safe N Sound, Murrieta Valley HS
SendIT, Pittsford Sutherland HS
Simply Safe, Millikan HS
Sunny Snacks, Cooper City HS
Sway, Westhampton Beach HS
Tinker, Oxford Academy
Veko, Edward R. Murrow HS
Your Name Here Inc., Fort Hamilton HS

The following business activities factored into determining the VE Top 50

- Processing payroll, rent payments, utilities payments, and other expenses
 - Submitting tax forms and payments
 - Establishing a QuickBooks Online account
 - Making sales to individuals or other VE businesses through the VE Store Manager
 - Purchasing products and services through company and by student accounts
 - Making international transactions during International Trade Month
 - Submitting important company reports including a Board of Directors Quarterly Report and Annual Report
- Participating in Events & Competitions:
 - National Online Competitions: Elevator Pitch, Company Branding, E-Commerce Website, Company Newsletter, and Video Commercial
 - Local or regional business plan competitions
 - Regional or national Conferences & Exhibitions
 - Competitions at regional or national Conferences & Exhibitions including Booth Design, Finance, Human Resources, Marketing Plan, Sales Presentation and more

The New VE Token Exchange

Students Learn Investing Using the Technology of the Future

Launched in March 2019, this exciting new opportunity allows VE firms and student-employees to make investments in other VE firms and gives listed firms the opportunity to raise additional capital for their businesses. This exchange is powered by blockchain technology, firms are taken public via an initial coin offering (ICO) rather than an initial public offering (IPO), and firms offer tokens instead of shares. This new exchange called the VE Token Exchange (VX for short) will allow VE firms and students to buy and sell tokens of various VE firms in a real-time market exchange.

The VE Token Exchange was made possible thanks to a collaboration between InVEst, a VE company from San Juan Hills High School led by junior and CEO Jaden Bryan, and Yuvaraj Dhir, a VE alum from West Hempstead High School in Long Island and current finance student at Fordham University, who will graduate in 2020.

2018-19 VE Token Exchange Highlights



276

Investors



1,291

Transactions



\$579,790

Token Volume

2019 Youth Business Summit

4,600 Students From Around the World Competed, Traded, Learned

4,600

Students

204

VE companies

7

countries

Seven Dynamic Events for Students

- 2019 National Business Plan Competition
- 2019 National Competitions: Finance, Human Resources, Marketing
- 2019 Global Business Challenge Powered by Intuit Education
- #2019YBS Kickoff Party Sponsored By Viacom
- 2019 International Trade Exhibition

2019 National Business Plan Competition Results



1st Place, iKOMO, South Pasadena High School, CA

iKOMO is a platform that allows users to invest in online collectible pets. Through blockchain technology, users can hatch and interact with their digital companions.

2nd Place, Current Threads, Bakersfield High School, CA

Current Threads provides the highest quality of sustainable apparel, but also limits the global ecological footprint by utilizing renewable materials.

3rd Place, AstroDough, Syosset High School, NY

AstroDough is a unique, space-themed firm that provides a deliciously innovative, customizable, and safe edible cookie dough catering to the needs of dessert lovers with food allergies.

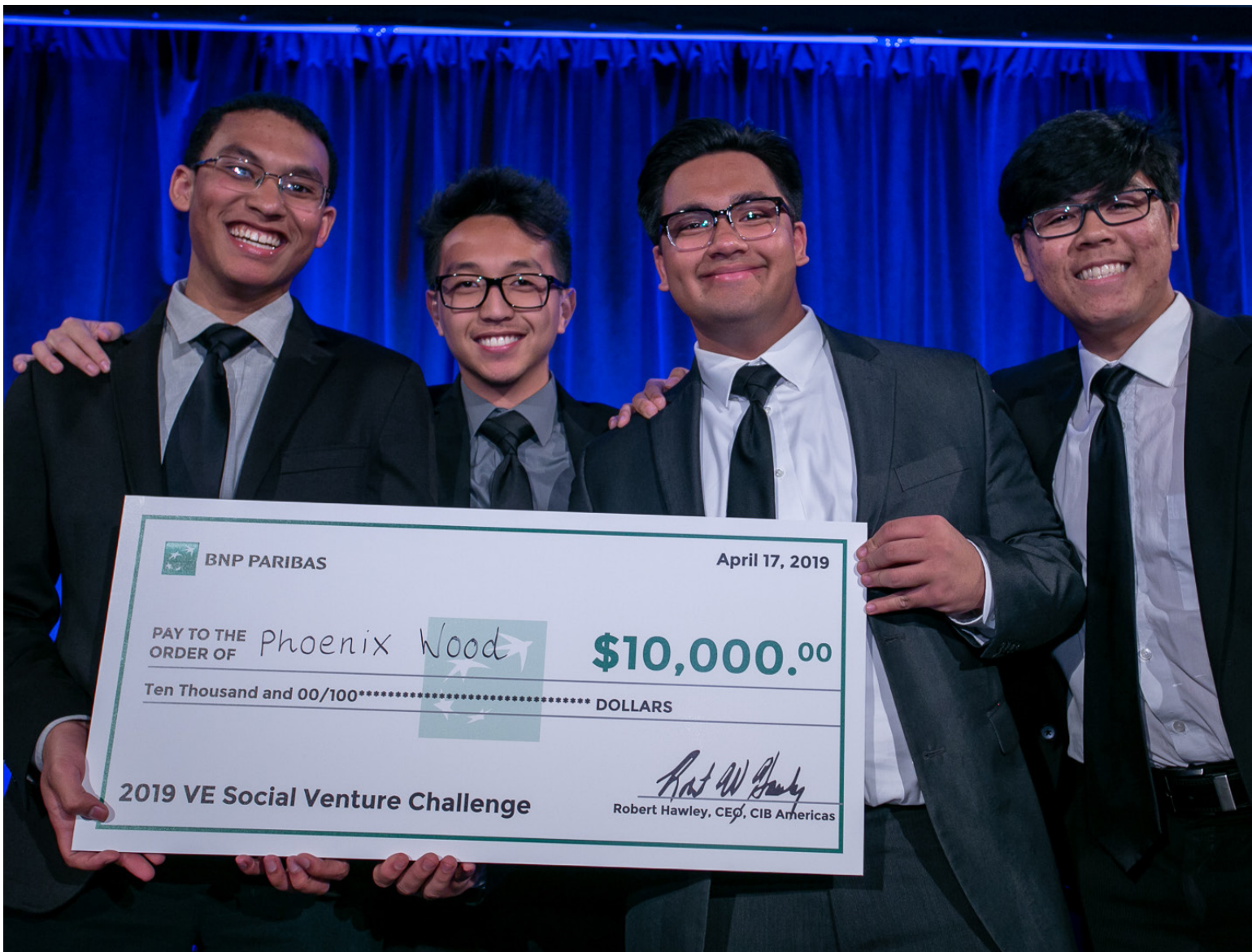
162 judges representing organizations including Bloomberg, BNP Paribas, Baruch College, Citi, Deloitte, Everest Insurance, FedEx, HSBC, JPMorgan Chase, LIU Post, Morgan Stanley, New York Life, Nielsen, TD Bank, Viacom, and more.

Countries Represented

Austria
Belgium
Bermuda
Brazil
Germany
Indonesia
Romania
United States

States Represented

California
Florida
Illinois
Michigan
Missouri
Nebraska
New York
North Carolina
Pennsylvania
South Carolina
Tennessee
Texas



2019 Gala: Change Lives, Change the World

Students from Stockdale HS Win \$10,000 for Social Venture Pitch

On April 17, 2019, VE hosted its seventh annual Gala in New York City. Congratulations to Phoenix Wood from Stockdale High School in Bakersfield, CA, winners of the 2019 VE Social Venture Challenge.

Thank you to BNP Paribas for sponsoring the challenge and Jay Novik of Black Diamond Capital Partners for sponsoring this year's prizes.

Special thanks to the night's honorees and titan business leaders of the VE Social Venture Challenge judges' panel: Helen Avery, Editor, Euromoney Magazine; Robert W. Hawley, Jr, CEO of CIB Americas and Head of Global Markets, Americas; Jeff Raider, Co-Founder, Harry's and Co-Founder, Warby Parker; Jay Williams, ESPN Host, Former NBA Star; and Leilah Doran, the 2019 Joseph P. Delaney Alumni Award Recipient.







Partner Highlights: VE & Intuit

Intuit Partners with Virtual Enterprises International to Provide QuickBooks Online and Design for Delight to Thousands of Students Across the U.S.

At the start of the 2018-19 school year, Intuit and VE launched a new partnership to provide QuickBooks Online and Design for Delight to every VE class in the U.S. In addition, Intuit provided mentorship to students, invited students from James Logan High School in Union City, California to connect with business leaders at their QuickBooks Connect event in San Jose, Intuit's CEO Brad Smith shared his leadership and business insights with VE students at an event in California, and Intuit sponsored the 2019 Global Business Challenge.

“Intuit’s mission is to Power Prosperity Around the World... We do this by providing free access to leading real-world tools such as QuickBooks, Mint, Turbo, and Turbo Tax along with supporting educator resources. We look forward to partnering with VE to **help every VE student power their future prosperity by building critical 21st century skills.**”

David Zasada, VP of Education, Intuit



Partner Highlights: VE & New York Life Foundation

Transforming Middle School Students Through
the VE-JV Career Academy

“Kids at this age are trying to determine ‘Who am I?’ and programs like this help in that identity formation, and **help young people develop the academic skills but also the 21st century skills** that they’ll need in today’s workforce.”

Marlyn Torres, Corporate VP and Corporate Responsibility Senior Program Officer,
New York Life Foundation

VE-JV Career Academy is a two-year program enabling 7th and 8th grade students to develop technology and entrepreneurial skills by starting and managing business ventures. The classroom is converted into a workplace setting that allows a real-world context for learning about business and careers. With support from the New York Life Foundation, the VE-JV Career Academy grew from three pilot schools in New York to 40 schools across Florida, Los Angeles, and New York in the last four years.

Given this success, the New York Life Foundation will continue to support the program with a three-year grant of \$750,000. VE expects to run the program in 50 schools serving a total of 9,000 students by the 2020-21 school year.

Partners

Companies



BBDO

Black Diamond Group

Cantor Fitzgerald Securities

CDW-G

Credit Suisse

Digital Risk

**Financial Women's Association
of New York**

Goldman, Sachs & Co.

Nomura Securities International Inc

nPower

NYC & Company

Office Equipment Company

PIMCO

Sony

Starwood Property Trust Inc

Stella & Chewy's LLC

Tilden Park Capital Management LP

Wells Fargo

**Wilson Sonsini Goodrich
& Rosati Foundation**

Partners

Post-Secondary Institutions



COLLEGE OF
MOUNT SAINT VINCENT

CONCORDIA
COLLEGE NEW YORK



FAIRLEIGH
DICKINSON
UNIVERSITY

Farmingdale
State College
State University of New York



Fashion Institute
of Technology
State University of New York



HOFSTRA
UNIVERSITY

LIU
LONG ISLAND UNIVERSITY

MERCY
COLLEGE

NAPA VALLEY COLLEGE



NSU
Florida
NOVA SOUTHEASTERN
UNIVERSITY



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ROCHESTER



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and technical education

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Center for Entrepreneurship
CAL STATE SAN BERNARDINO

VE works closely with partner organizations across many industries who share our vision of a future where all young people can pursue their potential. Partners provide financial and resource support, help develop and enhance VE's program experience, serve as volunteer classroom mentors and competition judges, and more.

Donors & Supporters

\$1,000,000

HSBC

\$750,000+

New York Life

\$20,000+

Bank of America

Capital One

Deloitte

Intuit

Sandra & Eric Krasnoff

Long Island Community Foundation

Long Island University

Jay Novik

Viacom

\$10,000+

BNP Paribas

Cantor Fitzgerald Securities

Matt Chasin

Credit Suisse

Brady Dougan

TJ & Stephanie Durkin

FedEx

Ashley Fina & Guillermo Drew-Bear

Goldman, Sachs & Co.

Mary Haggerty

JPMorgan Chase

Jay Lewis

Curtis Luckman

Mercy College

Marie Moody

Nomura Securities International, Inc.

Starwood Property Trust, Inc.

Jeffrey & Jaclyn Taylor

Tilden Park Capital Management LP

\$5,000+

Rob Amato

American Portfolios Holdings, Inc.

Christopher Burnett

Citigroup

Michael Coneyes

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and Administrators

Paul Cronin

Joseph & Nancy Delaney

Jeff DiModica

Ravi Desai

James Deutch

Scott Eichel

Exos

David Hammond

Inland Empire Center for
Entrepreneurship (IECE)

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Marc & Jennifer Lessner

Jeff Mayer

RJ & Lori Madden

Joseph Ng

Michael Nierenberg

Randy Reiff

Warren Rosen

Jerome & Stacey Schneider

Nicholas Smith

TD Bank, N.A.

Wilson Sonsini Goodrich & Rosati
Foundation

Up to \$5,000

Glen Abbott

Harry Alexandre

Steven & Elyse Alper

Mike Akker

Bakersfield West Rotary Stroope
Family Foundation

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Mike Beck

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Michael Bissmeyer

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Ronnie B. Giordano

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Up to \$5,000

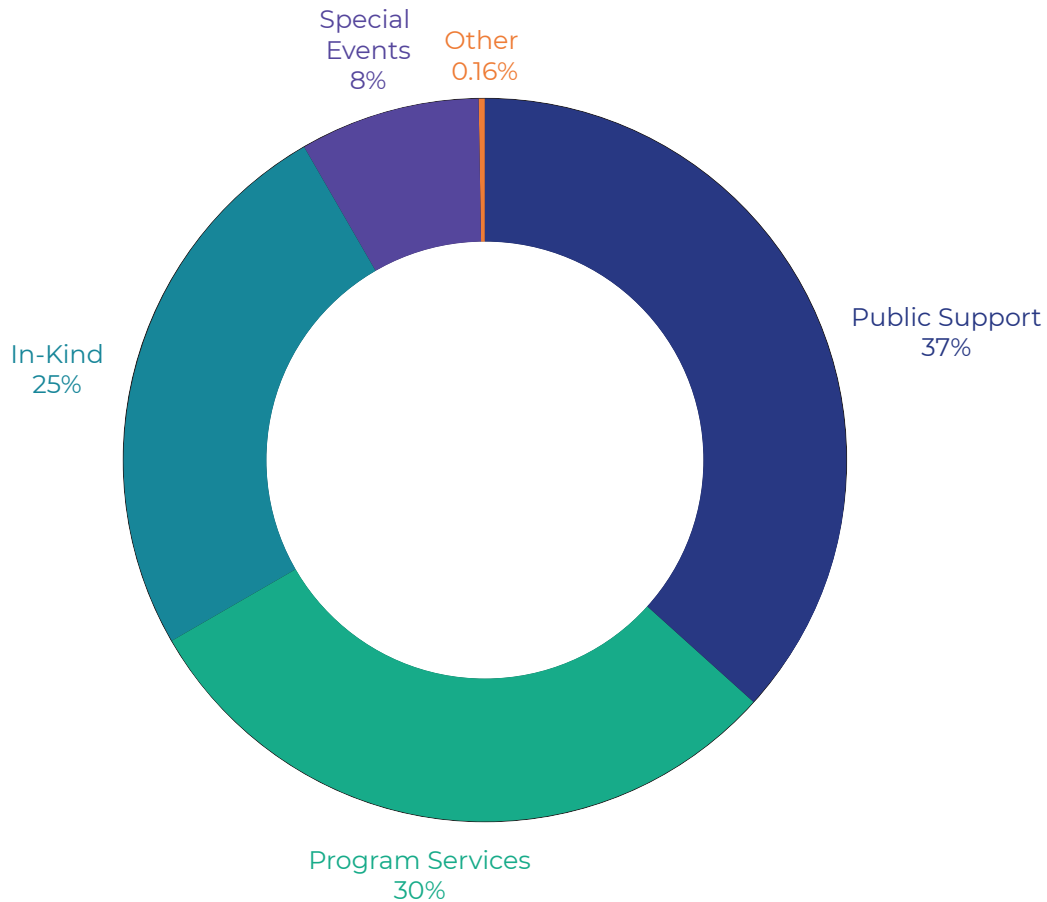
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Lauren Wrublin
Nelson Young
Rob Zahra
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Mei Zhang
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Financials

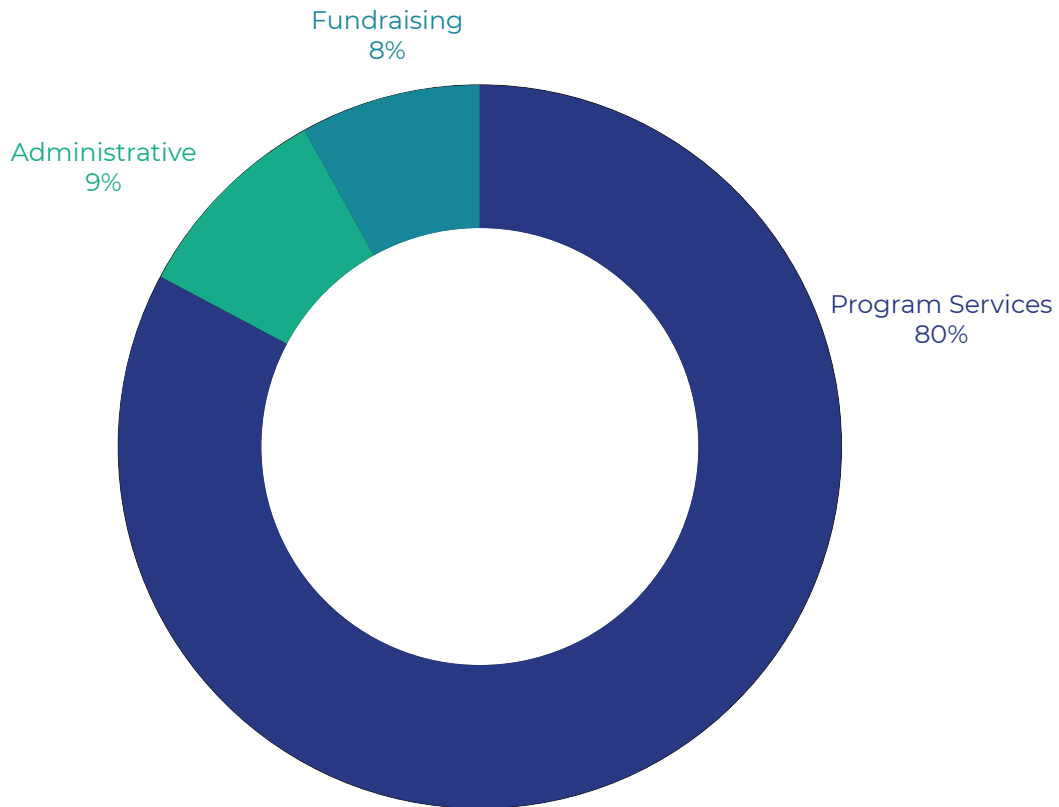
Revenue: \$4,898,286



Description	Amount
Public Support	\$1,832,679
Program Services	\$1,473,437
In-Kind	\$1,203,840
Special Events	\$380,547
Other	\$7,783
Total Public Support and Revenue	\$4,898,286

Financials

Expenses: \$4,287,929



Description	Amount
Program Services	\$3,561,228
Administrative Services	\$397,374
Fundraising	\$329,327
Total Expenses	\$4,287,929

Board & Staff

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Matthew Chasin

UBS

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Kathy Gielow,

Northeast Regional Director

Great Lakes

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Great Lakes Regional Director

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Carrie Smith,

Michigan State Coordinator

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Jillian Berg, Florida Regional Director

Penny Riddle, Program Coordinator

Mark Jones,

North Carolina State Coordinator

Lisa Bonelli, Technical Support Staff

West

Teri Jones,

California Regional Director

Lisa Parker,

*Northern California Program
Coordinator*

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