Preparing all students for the future of work
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Photos provided by Jeffrey Holmes, editing contributions provided by Barbara Shore, and writing contributions provided by Rossana Weitekamp and Sonja Visser.
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,

Nick Chapman
President, Virtual Enterprises International
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

600 VE companies

$525,106,867 total amount of all VE transactions in 2018-19

88% of students learned how to collaborate as a team

88% of students interacted with business professionals
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.

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

<table>
<thead>
<tr>
<th>99 @dventures, Berks Career &amp; Tech Center</th>
<th>InVEst, San Juan Hills HS</th>
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<tbody>
<tr>
<td>A Helping Hand, West Hempstead HS</td>
<td>L.I.F.E, HS of Economics and Finance</td>
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<td>Legacy, Neuqua Valley HS</td>
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<td>Limitless, Elmwood Park HS</td>
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<td>LuxDesigns, Francis Lewis HS</td>
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<td>MatchWear, Francis Lewis HS</td>
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<td>Monk Made Beverage Co., Cooper City HS</td>
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<td>Area304, Geneva Community HS</td>
<td>NAPR, Hewlett HS</td>
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<tr>
<td>AstroDough, Syosset HS</td>
<td>NAVA Inc., Academy of Finance and Enterprise</td>
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<tr>
<td>At Your Service, West Hempstead HS</td>
<td>Never Ending, Metea Valley HS</td>
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<td>Bloom Tech, Germantown Friends School</td>
<td>Nova, Patchogue-Medford HS</td>
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<td>Catalyst, Neuqua Valley HS</td>
<td>Nuapps, Francis Lewis HS</td>
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<tr>
<td>Cloud 9 Comfort, Pittsford Sutherland HS</td>
<td>Nurture, Murrieta Valley HS</td>
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<td>Phoenix Wood, Stockdale HS</td>
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<td>Connexus, Century HS</td>
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<td>Core Inc, Timothy Christian HS</td>
<td>Poppy, Huntington HS</td>
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<tr>
<td>Current Threads, Bakersfield HS</td>
<td>Pop-T, Homestead HS</td>
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<td>Helio Tech, Century HS</td>
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<tr>
<td>HOPE, Academy of Finance and Enterprise</td>
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<td>iKOMO, South Pasadena HS</td>
<td>Veko, Edward R. Murrow HS</td>
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<tr>
<td>Imagineers, Lapeer County Ed-Tech Center</td>
<td>Your Name Here Inc., Fort Hamilton HS</td>
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<tr>
<td>Infinity Bars, Herricks HS</td>
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</tr>
</tbody>
</table>

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**Career Readiness**

**Immersive Learning**

**Global Perspective**
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

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.
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 NewYork
Goldman, Sachs & Co.
Nomura Securities International Inc
nPowers

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

HSBC
New York Life Foundation
Intuit
Deloitte
ViacomCBS
CapitalOne
Bank of America
FedEx
American Portfolios
BNP Paribas
Long Island Community Foundation
TD Bank
Morgan Stanley
Microsoft
NBCUniversal
Gerstein Fisher

Everess
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.
$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 Coney
Council of School Supervisors
and Administrators
Paul Cronin
Joseph & Nancy Delaney
Jeff DiModica
Ravi Desai
James Deutch
Scott Eichel
Exos
David Hammond
Inland Empire Center for
Entrepreneurship (IECE)
Steve Israel
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
Cindy Barsky
Joshua Baumgarten
Mike Beck
Alexander C. Bell
Todd Bellistri
Abdel-Kader Ben-Mohamed
Jared Berger
Gene Bernstein
Stephen Beyer
Michael Bissmeyer
Jaime Blanc & Derek Feinman
Sara Bonesteel
Matthew Boone
Cindy Boyd
Calgary Branagan
Mitch Braunstein
Peter Breckling
Stephen Breskin
Lloyd Bromberg
Michael Brownstein
Bridget Byrnes
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Douglas Catalano
Charity Buzz
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Gerry Chasin
Christy Yingyu Chen
Simon Chow
Vanessa Chrifi
Dr. Kimberly R. Cline
Shelley Cloyd
Ken Colao
College of Mount Saint Vincent
Concordia College New York
John Contant
Jason Corn
Andrew Corrigan
Mike Cunningham
Diana Curbelo
Timothy Daly
Anthony Daniell
Jake Davies
Sarah Dearie
Anthony Debellis
James Del
Lauren Dorman
Robert Durden
Sean Egeran
Jesse Elhai
Eric Elliot
Emmelle Boutique
Cara Epstein
Jared Erbst
Fairleigh Dickinson University
Randye Farmer
Fashion Institute of Technology
Arlene Fauser
Chris Flatz
George Fina
Jeffrey Fina
Lynne Fina
Michael C. Fina
Cynthia Fisher
Rebekah Flig
Moe Fodeman
Daniel Freuman
Daniel Frommer
Carlos Garza
Joseph Gaviria
Abigail Geller
Gerstein Fisher
Maureen Gillan-Myer
Ronnie B. Giordano
Robert J. Giordano
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Up to $5,000
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Sofia Grafanaki
Melissa Grappone
Anthony Green
Alexander Greenberg
Lynne Greene
Terry Greene
Alan Greenwald
Gina Grillo
Karen Grinthal
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Beth Grossman
Mariel Mangold Grossman
Mary Grotto
Felicia Grumet
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Dalf Hammerich
Josh Halegua
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Jason Hauf
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Adam Henrick
Daniel J. Hoffman
Dylan Huang
Zhen Huang
Zhiqin Huang
Fiona Finlay Hunt
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Giuseppe Imbriano
Jake Israel
Michael Israel
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Ray Johnson
Teri Jones
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John Keller
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Patty Kim
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Lynda & Mario Lazzari
Lara Leaf
Mi jong Lee
Mark Lipari
Keith Lind
Allan & Joan Loren
John Lucas
Philippe Malebranche
Laura Mastro
Laura Mastrogiovanni
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Donna Newman
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Office Equipment Company
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Michael Olshan
Aaron Ong
Andreas Pafitis
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Kristen Turner
United Federation of Teachers
Nico Valencia
Steven Valentico
Evert Vink
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Dierdre Whitman
John Widlund
Tom Wirtshafter
Samuel Wong
Daniel Wrublin
Lauren Wrublin
Nelson Young
Rob Zahra
Will Zak
Mei Zhang
Kyle Zheng
Financials

Revenue: $4,898,286

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Financials

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Board & Staff

National Staff

Matthew Boone
Director of Finance, Openpath Security

Matthew Chasin
UBS
Vice Chair, VE Board of Directors

Michael Coney
Chairman & President, The Leo House
Recording Secretary, VE Board of Directors

Paul Cronin
Head of Asset Based Lending & Restructuring Finance, Santander Bank

Joseph Delaney
Director of Northeast Alumni Relations, Deloitte LLP (ret.)

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President, Stanwood Property Trust

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Partner, Wilson Sonsini Goodrich & Rosati

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Treasurer, VE Board of Directors

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President and CEO, SMI Properties

Sandra Krasnoff
Senior VP, Corp. Secretary & General Counsel, Pall Corporation (ret.)

Dean McGee
Assistant Superintendent, Kern High School District

Evan Mittman
President, Cipriani Accessories

Jay Novik
Principal, Black Diamond Capital Partners

John Partilla
CEO, Screenvision Media

Jeffrey Taylor
Co-Founder and Managing Partner, Digital Risk

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NY Metro Regional Director

Gina Pol,
NYC Program Coordinator

Meghan Foley,
PA/NJ Program Coordinator

Alexis Montano, Fellow

Long Island

Ellen Palazzo, LI Regional Director

Irv Wortman,
Long Island Program Coordinator

Northeast

Kathy Gielow,
Northeast Regional Director

Great Lakes

Wendy Schmitt,
Great Lakes Regional Director

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Carrie Smith,
Michigan State Coordinator

Regional Staff

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Southern Regional Director

Jillian Berg, Florida Regional Director

Penny Riddle, Program Coordinator

Mark Jones,
North Carolina State Coordinator

Lisa Bonelli, Technical Support Staff

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Teri Jones,
California Regional Director

Lisa Parker,
Northern California Program Coordinator
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