



# Future Funders Annual Report

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Investing in Tomorrow

# EXECUTIVE SUMMARY



Future Funders

## OUR MISSION

Future Funders' mission is to empower the younger generation to confidently navigate their financial futures by building strong financial responsibility from an early age. Many young people grow up without the essential money-management skills needed for success, and Future Funders aims to change that. Through an engaging and educational card game, we make learning about finances both fun and practical. Our involvement in Junior Achievement further strengthens this mission, allowing us to inspire and educate students in a meaningful, real-world way.

## SUMMARY OF JA COMPANY

### PERFORMANCE

Future funders has had success in many different areas during the past year. We have gained real-life experience and learned important life lessons, we began by securing startup capital, designing, ordered products, and successfully achieving over \$1700 worth of sales. Additionally, we have improved our communication skills by pitching to customers, students, and teachers. Future funders has been a success in both financial and applied experiences throughout this year

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## PRODUCT DESCRIPTION

Future Funders' solution is to teach the younger generation about financial literacy. Stack'd is designed to be simple and interactive. Helping younger generations stay engaged, build confidence, and make smart money choices.

**Units sold**

**70**

**COG**

**\$11.67**

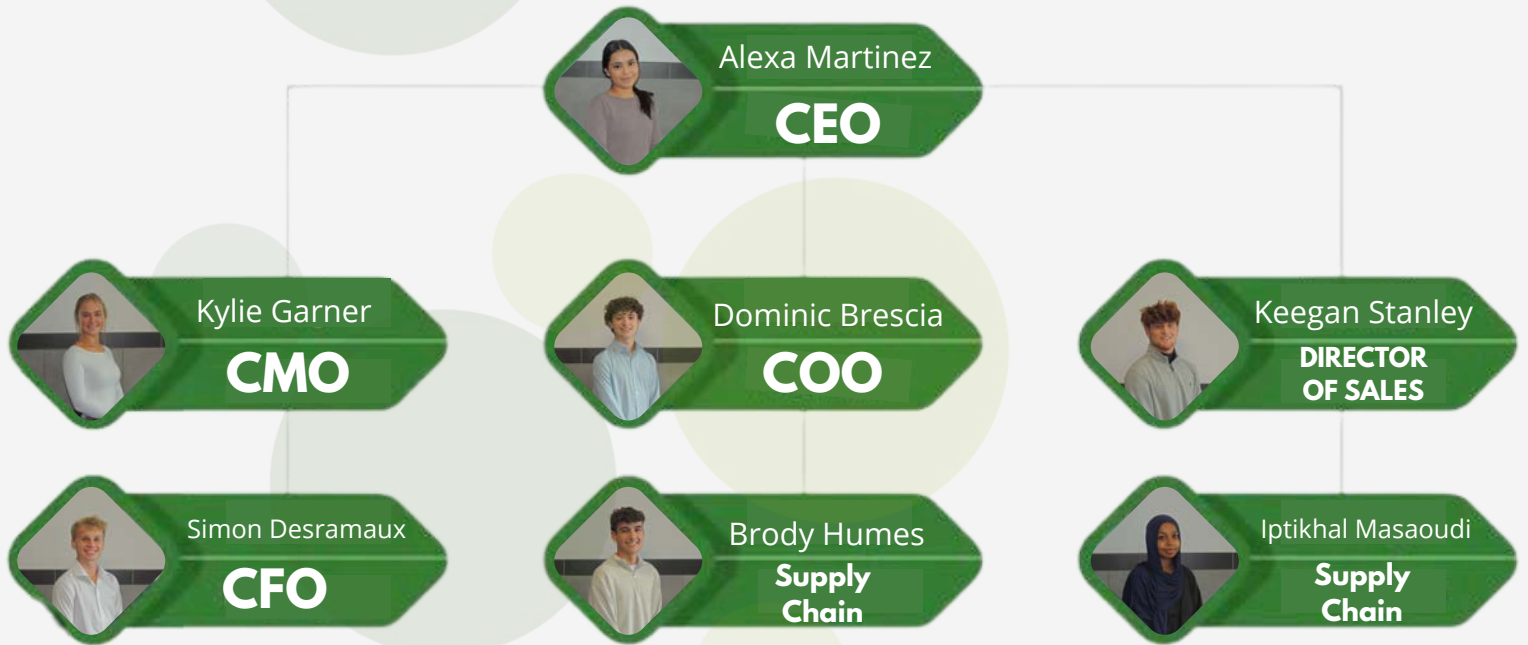
**Profit Margin**

**53.3%**

**Revenue**

**\$1,752.43**

# The Team



# Mentors



**Katie Tolin**  
Classroom Mentor



**Robert Garner**  
Classroom Mentor



**Shawn Donaldson**  
Teacher

# Leadership & Organization

## Team Motivation

Team motivation was essential to the success of Future Funders and the development of our financial literacy game. We maintained a positive and collaborative environment by assigning individual tasks to promote work performance but also encouraging questions and stepping up to help complete tasks by their deadline. This created friendships and a healthy environment to improve one another. Motivation was reinforced through the celebration of key milestones and recognition of individual effort. Additionally, performance-based incentives helped strengthen accountability, productivity, and overall team success.

## Team Modifications

Each member of future funders received feedback on their strengths and areas for improvement throughout the company experience. For example, trade shows, evaluations were given after each one with consistent check ins to prioritize productivity and pitch adjustments with customers. Based on this feedback, each person performed more effectively in their role, these modifications improved teamwork, communication, and productivity as we developed and promoted our financial literacy card game.

## Delegations of Duties

### CEO

Alexa was responsible for the overall leading of the team. She assigned responsibilities to each team member to ensure that work was completed efficiently and collaboratively.



Alexa Martinez  
CEO

### COO

Dominic managed daily operations and tasks. He coordinated team efforts and ensured that everyone stayed on task, while also assisting in various tasks of his own.



Dominic Brescia  
COO



Kylie Garner  
CMO



Simon Desramaux  
CFO



Keegan Stanley  
Director of Sales

### CMO

Kylie led marketing, social media, and built our website. Her work led to an increase in sales and views. She developed strategies to reach our target audience and received feedback on what was most impactful through her outreach.

### Director of sales

Keegan developed sales strategies and identify ways to effectively market and sell our product.



Brody Humes  
Supply Chain



Ipthikhal Masaoudi  
Supply Chain

### Supply Chain

Brody and Ipthikhal managed product procurement and worked as general purchasing generators when it came down to purchasing parts of our product.

### CFO

Simon managed and tracked revenue, cash flow, and company expenses. Also managing our budget to make sure everything stayed organized.

# Innovation Process

## Discovery

### Problem

After reviewing past JA company records, we identified a consistent gap in financial understanding, reflected in the lack of fully accurate and complete financial reports submitted each year. This pattern highlighted a broader issue—financial literacy is not a one-time challenge, but a recurring problem that affects every generation. Recognizing this, our company set out to address the ongoing lack of financial knowledge, experience, and preparedness among younger individuals, with the goal of equipping them with the skills needed for long-term financial success.

### Research

We began by brainstorming different areas of financial literacy to focus on and decided to target younger generations, who often lack real-world financial experience. We then researched common financial challenges, such as everyday expenses, debt, and money management struggles, to better understand where people face the most difficulty. Using this information, we worked together to determine a solution that would be both effective and engaging for a wide audience. After considering what would be most impactful, especially for students like ourselves, we decided that creating an interactive card game would be a practical and engaging way to teach financial concepts.

### Product Development

Our design process began by developing the concept of the game, combining elements from Monopoly, Uno, and The Game of Life to create an engaging way to teach financial literacy. We researched common financial situations, including both major and everyday expenses, and then adjusted those values to make them realistic while still playable within the game.

### Prototype

We then moved into prototyping, creating the game components by hand, including the card layouts, action cards, and overall design style. As we developed the money pieces, we repeatedly tested the game to determine what values worked best and to ensure the math remained simple and easy to follow.

To test our prototype, we played the game multiple times within our team, making adjustments to improve gameplay and clarity. We also had other students and families play the game and provide feedback, which helped us refine the rules, balance the game, and improve the overall user experience.



# INNOVATION PROCESS

## Market Analysis



Unfair Advantage



Unique Value Proposition

Competitors

Future Funders stands out by combining education with hand on gameplay in a way that is both engaging and memorable. Our game is uniquely designed by students for students which gives us a deeper understanding on what keeps younger people interested. In addition, seeing our game from a students perspective allows us to connect with our target audience in ways many financial literacy resources are unable able to do.

Future funders provides a educational and easy to understand came card that combines younger generations with real financial skills in a way that provides entertainment rather than a lesson. Unlike other resources, our game is designed to make financial concepts simple, enjoyable and educational while encouraging group play and interaction.

# Stack'd



BeFree Financial Literacy Board Game  
\$29.99 • Educational game for teaching kids about saving and investing.



Budget Real World Math Game  
\$22.50 • Real-world math game for practicing budgeting.

Our competitors often focus on complex financial concepts or are not engaging for younger audiences. Many are also more expensive and less relatable to everyday financial situations. Our game provides education in an interactive environment that encourages entertainment, laughter and a competitive urge to beat your friends at an affordable price!

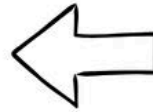
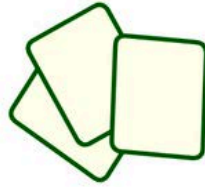


# INNOVATION PROCESS

## Product Overview

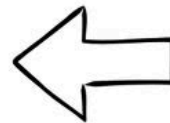
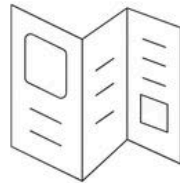
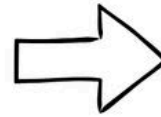


### WHAT'S INCLUDED?



98 deck cards

250 play  
money  
pieces



Game Instruction  
Manual



**Money Pieces!**



**Instruction Manual!**



**Deck Cards!**

### How to play:

Players start by drawing an income card and a few debt cards: a house, a car, and a student loan debt card. Then use money pieces to represent what they owe. As the game goes on, action cards introduce real-life financial situations, pushing players to make smart choices about spending, saving, and paying off debt. Players are also able to play cards against other players. The goal is to manage money wisely and be the first to get out of debt.

# CUSTOMER ELEMENTS



## Target Market

Stack'd primary target customers and users are younger individuals, especially young adolescents and teens, who are beginning to learn about money management and financial responsibility. This game is designed to make financial literacy education engaging, interactive, and easy to understand for the younger generation.

## Sales Efforts

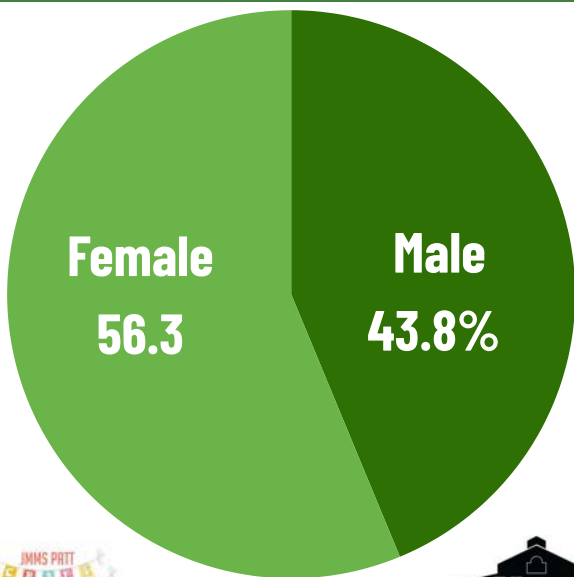
Stack'd promoted and sold its product at community events such as the Akron home and garden show, Hartville Marketplace, Massillon Chamber of Commerce, and the JMMS craft show. These events helped the business connect with customers, gain feedback, and increase brand awareness.

## Customer Service

At Stack'd, we are committed to providing customers with a positive and memorable experience. We made it a priority to respond to customer questions and orders in a timely and professional manner. To create a more personal connection with our customers, we included handwritten thank-you cards with individuals online orders. This thoughtful touch helped show our appreciation, build stronger customer relationships, and create a more meaningful shopping experience.

## Marketing Efforts

Future Funders has promoted its product across multiple social media platforms, including Facebook, Instagram, LinkedIn, and TikTok. In addition to building an online presence, the company has expanded its community outreach by attending various trade shows. Social media has played a key role in driving online sales, and the company has also begun exploring paid advertising through Facebook to further increase visibility. Beyond digital efforts, Future Funders markets locally by distributing flyers and sending emails within the school community, creating a well-rounded and effective marketing approach.

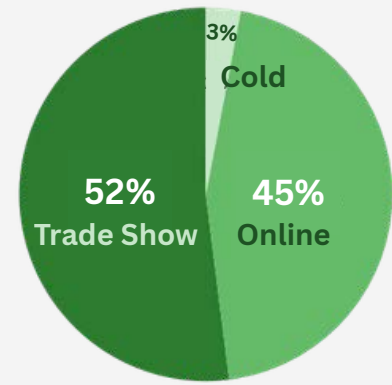


## Customer Path



# BUSINESS PERFORMANCE

## Lead Source Distribution



## KEY METRICS

**200+**

**Customer Interactions**

Feedback collected to improve product and understand customer preferences

**4**

**Marketplace Conventions**

Direct engagement with customers to measure interest and outreach effectiveness

**70+**

**Interested Customers**

Tracked product interest and potential buyers

**90%**

**Positive Feedback**

Customer engagement used to evaluate success and refine strategy

**85%**

**Reported Learning Something New**

Players gained real financial knowledge from gameplay

**675**

**Website Traffic**

Tracked total site visits to measure online interest and reach

## COST STRUCTURE

Our cost structure includes fixed costs such as website expenses of \$60.22, travel expenses of \$392.28, and trade show expenses of \$590.00, totaling \$1,042.50 in fixed costs. In addition, we have variable costs including cost of goods sold of \$814.10, materials and supplies of \$671.17, prototypes of \$570.92, shipping expenses of \$17.73, and advertising and marketing supplies of \$1,532.89, bringing total variable costs to \$3,606.81. Altogether, our total costs equal approximately \$4,649.31, which we use to evaluate profitability and track our progress toward breaking even.

## SUPPLIERS

We decided on suppliers based off of extensive research throughout multiple platforms before eventually deciding to source from Alibaba, Minuteman Press, and Pinnacle Press. We decided on Alibaba for our boxes for the purpose of design but in the future would look towards purchasing a better quality box with the same quality designs. Pinnacle Press and Minute Man printed our deck cards and money pieces with quality 50 point material, we chose these businesses for their professionalism and effort to produce high quality cards that we needed for a lasting, quality product. We also chose these printing presses to support local businesses, Pinnacle Press and Minute Man Press are both local businesses that helped our product give back!

## REVENUE STREAMS

Our revenue model is driven exclusively by product sales, which serve as the sole source of income for the business. This focused approach allows us to concentrate on delivering a high-quality product. Our total revenue totals to \$1,752.43.

# Financial Performance

## INCOME STATEMENT

|                                    |                   |
|------------------------------------|-------------------|
| Sales Revenue                      | \$1,752.43        |
| Cost of Goods Sold                 | \$ (814.10)       |
| <b>Gross Margin</b>                | <b>\$938.33</b>   |
| Fundraising                        | \$1,500.00        |
| Donations                          | \$2,520.00        |
| Advertising and Marketing Supplies | \$ (1,532.89)     |
| Materials and Supplies             | \$ (671.17)       |
| Prototypes                         | \$ (570.92)       |
| Website                            | \$ (60.22)        |
| Travel Expense                     | \$ (392.28)       |
| Trade Show Expenses                | \$ (590.00)       |
| Shipping Expenses                  | \$ (17.73)        |
| <b>Net Income/(Loss)</b>           | <b>\$1,123.12</b> |

## BALANCE SHEET

| ASSETS                                |                   |
|---------------------------------------|-------------------|
| Cash                                  | \$892.00          |
| Inventory                             | \$348.90          |
| <b>Total Assets</b>                   | <b>\$1,240.90</b> |
| LIABILITIES                           |                   |
| Sales Tax Payable                     | 47.78             |
| Capital Stock                         | \$70.00           |
| Net Income/(Loss)                     | \$1,123.12        |
| <b>Total Liabilities &amp; Equity</b> | <b>\$1,240.90</b> |

## LIQUIDATION

|                                 |                 |
|---------------------------------|-----------------|
| <b>Net Profit</b>               | \$1,123.12      |
| <b>Capital Stock</b>            | \$70.00         |
| Total Owner's Equity            | \$1,193.12      |
| Shares of Stock                 | 7               |
| <b>Book Value of Stock</b>      | <b>\$170.45</b> |
| <b>Percent Return per Share</b> | <b>1604.46%</b> |

## INDEPENDENT ACCOUNTANT'S REPORT

I have looked over the accompanying financial statements of Future Funders (a Junior Achievement Company) which comprise the balance sheet as of April 8, 2026, and the related statements of income and liquidation for the period then ended.

**Owners' Responsibility for the Financial Statements**  
The owners are responsible for the preparation and fair presentation of these financial statements.

**Accountant's Responsibility**  
My responsibility was to check over these financial statements for fair presentation. Based upon the results of my work, I believe that the financial statements referred to above are fairly and reasonably presented.

TOPE ACCOUNTING & BUSINESS SERVICES, LLC  
STEPHEN A. TOPE, CPA  
Certified Public Accountant

*Stephen A. Tope, CPA*  
STEPHEN A. TOPE, CPA  
CANTON, OHIO

## OVERVIEW

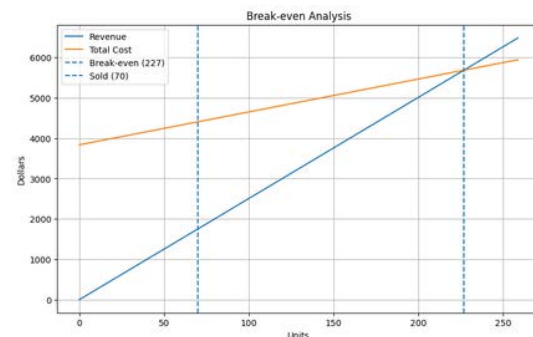
- Total Net Income: \$1,123.12
- Break-Even: 277
- Total Units Sold: 70
- Revenue: \$1,752.43

## RAISING CAPITAL STOCK

We built our start up capital through the sale of 4 raffle baskets valued at a total of \$1,402.42; this resulted in \$470 worth of raffle ticket sales. We also received \$2,050 through our GoFundMe page. This money was used to purchase our initial inventory, pay for our website, and trade show materials.

## BREAK EVEN ANALYSIS

To determine Future Funders break even point, we calculated both fixed and variable costs. The cost to produce each unit is \$11.67, with the retail price being \$24.99. Our fixed costs totaling to \$1042.50. Our contribution margin per unit totaling to \$13.32. To break even we need to sell enough units to cover both fixed and product costs, meaning we need to sell 88 units to break even. We have currently sold 70 units, we are 18 units, or \$210.06, away from breaking even.



# LEARNING EXPERIENCES AND FUTURE APPLICATION



"As CEO, I've learned the hardships and rewards of being a leader, making decisions and working as a team to solve real world challenges. I plan to open my own accounting firm, this experience has bettered me as a leader for that goal."  
-Alexa



"Through taking junior achievement, I've learned that teamwork is required to problem solve and succeed. I've gotten familiar with the experience of working with others to achieve goals and thinking of new ideas for the future!"  
-Dominic



"As Director of Sales, I have learned what it takes to consistently run a business, I have learned to better manage my time and how I apply my work. This will further my work ethic as I continue to climb in the business world!"  
-Keegan



"As CMO, I learned about the importance of stepping beyond comfort zones. I was able to push my own boundaries and become a better speaker and leader. As a business woman this will help me excel in my own future through insurance!"  
-Kylie



"As CFO, I learned about the financial side of a company and how much work is required. I learned a lot about what it takes as a team to run a company, I'll apply what I've learned about relationships to opportunities!"  
-Simon



"Through taking Junior Achievement, I've learned a lot about entrepreneurship and how businesses actually work in the real world. It's helped me understand things like budgeting, investing, and making smart decisions, and I can see how I'll use these skills later on in different aspects of my life!" -Brody



"This year has taken a big role in what I have learned about business and myself! I've learned that teamwork and communication takes a big part of running a business when it comes to making decisions and solving problems. I currently have my own baking business and JA has helped me plan for future modifications!"  
-Iptikhal

## Successes

Our company achieved early success by strategically turning community donations into startup capital through engaging raffles at events. This approach not only generated funding of \$470 through raffle tickets and \$2,050 through our GoFundMe, but also increased awareness and interest in our product. In addition, we gained valuable, real-world feedback by hosting classroom sessions where students learned to play the game, allowing us to refine and strengthen the product based on direct user experience.

## Challenges Faced

Our team faced several challenges during the development of the game, particularly in ensuring the quality and accuracy of its content. Creating the cards and box by hand required meticulous attention to detail, and verifying all the numbers took significant time. As a result, our launch was delayed to February, but this careful process ensured that the final product was both accurate and well-designed.

# AND ONE MORE THING...



## Global Possibilities

Future Funders can expand into new markets by targeting schools, youth programs, and community organizations locally and globally. Financial literacy is a universal need, yet many young people lack access to engaging, easy-to-understand resources. By creating versions of the game that reflect different cultures and real-world financial situations, we can reach a wider, more diverse audience. Innovation was driven through collaboration. As a team, we combined diverse ideas to design, test, and improve our game. Feedback from peers and educators helped us refine our product, ensuring it was both entertaining and educational.

Our work demonstrates the potential to scale financial literacy solutions to broader markets while creating meaningful, lasting impact.

## Thank you!

We owe a huge thank you to everyone who believed in us. Taking this idea from a concept to a real, functioning business was a rollercoaster, but as high schoolers, reaching out for support taught us the true meaning of persistence. Being part of Junior Achievement has been, without a doubt, one of the most rewarding experiences of our lives. We are walking away not only with valuable skills and, more importantly, with a stronger bond as a team and memories we will cherish forever.

Finally, we want to extend a special thank you to Mr. Donaldson. Your guidance, patience, and belief in our potential turned every challenge into a learning opportunity, and we couldn't have reached this milestone without your mentorship. To our fellow classmates and the volunteers who stepped in to help—thank you for your collaboration and encouragement. Being part of such a supportive community made this entire experience even more rewarding, and we are grateful to have shared this journey with all of you.



Future Funders

# Investing in Tomorrow

Future Funders is a student ran company!  
Our mission is to empower younger generations with financial literacy by strengthening financial intelligence, shaping the future of finance, and providing accessible opportunities to learn and succeed.

