



Bell to Bell Banter

Annual Report

Advisor: Ms. Ellie Baker

Teacher: Mr. Andrew Zimmerman

***Junior Achievement of North Central Ohio
Uhrichsville, OH***

Executive Summary

MISSION STATEMENT

Bell to Bell Banter's mission is to educate and engage each other, one banter at a time.

THE PROBLEM

Today's podcasts often miss the voice of our generation. There's a gap in content that speaks directly to teens about real issues. We wanted to create a space that's both informative and entertaining, and we just didn't seem to find anything like that on the market currently.

THE SOLUTION

Bell to Bell Banter provides a platform for students to speak up, explore current events and issues, and share thoughts on anything from sports to investing. Through a mix of humor, relatable dialogue, and real insights, we connect generations and spark meaningful conversations.

Total Patrons:	13	Break Even Point:	\$40
Total Revenue:	\$1,585	Avg Rev/Patron:	\$122
Operating Revenue:	\$1,585	ROI:	26.15%
Total Profit:	\$523		

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The Team



***Cambria
Edwards | CEO***



***Korbin
Burkholder | CTO***



***Caden Elder |
CMO***



***Madelyn Dean
| CFO & COO***



**Ellie Baker
Advisor**



**Andrew
Zimmerman
Teacher**



Leadership and Organization



At Bell to Bell Banter, we utilize a flat organizational structure that promotes collaboration and empowers each team member to take ownership of their responsibilities.

Originally composed of five members, our team transitioned to four due to ethical considerations. In response, team member Madelyn stepped up to manage multiple roles, ensuring continued progress in both production and business strategy.

We have created a more open and flexible environment where every team member's voice is valued. Each officer is empowered to make decisions and contribute ideas, leading to more creativity and innovation in our podcast production and business growth.

We assigned roles through a collaborative SWOT analysis, combined with an open team discussion. We aligned individual strengths with key responsibilities to maximize efficiency and team energy.

Without traditional financial compensation, like commission, we emphasize intrinsic motivation by fostering a culture of empowerment, creativity, and shared vision. Every team member has a voice, takes ownership of their role, and is invested in the podcast's long-term success. Each member is motivated by the collective goal of building a successful podcast. The financial goal was profitability and now that this metric has been met, all members will share evenly in the company profits.



Innovation Process

Discovery



The creation of the podcast was the end result of many brainstorming sessions that left us frustrated about what we could invent or reinvent. We wanted to do something that hadn't been done before, and something that would get us excited to come to work every day. Eventually, we started lamenting about the lack of voice for our generation and the podcast was born.

We created a service-based company solely reliant on viewership and advertising revenue, which has completely revolutionized the JA process. We had to adjust our way of thinking about what it meant to run a business without physical inventory and instead focus on marketing and customer acquisition. We sought out advice on podcast equipment and advertising revenue from a successful local podcaster and he tutored us on where to buy the best equipment and how to create a successful medium. We learned from his triumphs and failures and that gave us a head start, as compared to a brand-new company.



Our podcast format is designed to be engaging and informative, balancing light-hearted conversations with valuable insights on everyday situations. We constantly studied our analytics and adjusted future episodes accordingly. From the data, we realized that listeners liked when we had guest speakers on, so we tried to incorporate that as much as we could to keep episodes fresh and engaging.

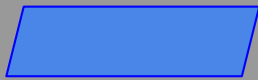
Product Design and Testing



We originally designed our podcast to address current issues and events in society, as well as give our perspective on teenage life. Along the way, it was suggested to us to feature some adults with different expertise. The response was immediate and strong, so we decided to start featuring more guest speakers. Ultimately, through testing different episode styles and surveying our listeners, we discovered that special guest episodes consistently performed the best and were especially popular with our audience. These episodes offer fresh perspectives and expert insights, making them more dynamic and appealing. By continuously analyzing listener feedback and performance metrics, we're able to refine our content and deliver an entertaining experience each week.

After conversations with some of our sponsors, we made the decision to add a disclaimer clarifying that the views expressed on our podcast are our own and do not reflect those of our sponsors. It was a lesson learned that some companies worry about their public perception more than others, and the only way to know that was to put ourselves out there and adjust.





Competitors

Innovation Process

Market Analysis

We face minor competition, including podcasts hosted by kids with similar interests, as well as those produced by adults aimed at educating young listeners. Additionally, podcasts to help parents or older generations better understand younger people may also be seen as indirect competitors. However, this market remains relatively young and niche. The number of podcasts created by and for teens is still limited, which means the opportunity for growth is significant.

Unique Value Proposition

The unique value proposition of Bell to Bell Banter is that it's a Gen Z-led, high-energy podcast that keeps it real about high school life, financial literacy, and everyday experiences—mixing education with entertainment in a way only young people can.

Unlike traditional finance or life advice podcasts, Bell to Bell Banter brings a fresh, relatable perspective straight from students. We take serious topics like money management and make them engaging, relevant, and fun. It's the perfect mix of unfiltered high school stories, practical financial tips, and hilarious takes on everyday life—all from the people actually living it.

Listeners get to laugh, learn, and level up with hosts who speak their language, covering the topics that matter most to Gen Z in a way that's fun, relatable, and totally binge-worthy.

Unfair Advantage

We're part of a unique niche of podcasts made for teens, by teens, which immediately sets us apart. What gives us a competitive edge is our authenticity. Our conversations and insights don't just resonate with our peers—they also bridge the generational gap, offering something valuable to older listeners too.

We also provide exclusive content by inviting prominent figures from our community to share their experiences and inspire our audience. Through partnerships with local businesses, we've expanded our reach and boosted engagement with both guests and listeners.

What makes us different from other JA teams is that we're not focused on selling a physical product. Instead, we're delivering engaging conversations and offering valuable advertising opportunities for brands that want to connect with a fresh, youthful audience.

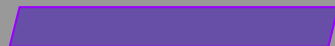


Innovation Process

Product Overview



In a world where the internet and social media have made it easier than ever to connect with people from all walks of life, our podcast stands out as a unique space where teenagers, sports enthusiasts, and curious minds can gather for an unfiltered conversation about everything under the sun. With a tone that's both lighthearted and candid, this podcast dives deep into a diverse range of topics, from the latest in sports to the everyday chaos of school life, money management, and all the other aspects that make up teenage experiences. It's not just a podcast – it's a place where listeners can find humor, perspective, and a little bit of everything. Teenagers today are juggling school work, sports, friendships, and their aspirations for the future, and *Bell to Bell Banter* gives them a voice to laugh through the chaos.



Customer Elements

Segments

- Our podcast primarily targets high school students, engaging with a younger, dynamic audience that values relatable content and discussions that resonate with their daily lives. We can also appeal to older generations-whether parents/grandparents, or even educators who want to have a better understanding of today's youth. Our podcast bridges that gap.
- Our sales acquisition strategy has primarily relied on our dedicated cold calling efforts. By proactively reaching out to potential clients, we have been effectively able to introduce our services, build strong relationships, and convert leads into valuable sales. This direct approach has proven to be reliable for us and also allows us to fulfill exact expectations for the company we advertise for. We offer up to 30 seconds of ad space in our episodes and say exactly what the companies want us to say about their business.

Channels

- Our path to finding potential clients has been primarily cold calls and direct messaging. Cold calling has been a great way to showcase and explain our services to our local businesses who want to get their name out there, while also creating a strong relationship with us. Our use of direct messaging has been a good way to remind our clients about the offer that is always available and also showcasing our services.
- Our podcast has gained significant attention and growth over the past year, largely due to primary channels of promotion: Spotify; Instagram; and Word of Mouth. Through posting and talking to others about our influential guests, educational messages, and entertaining topics talked about on the podcast, we have grown our listener base, ensuring our podcast continues to thrive and our listeners continue to enjoy. Despite not marketing in-person, our following is growing by the week.

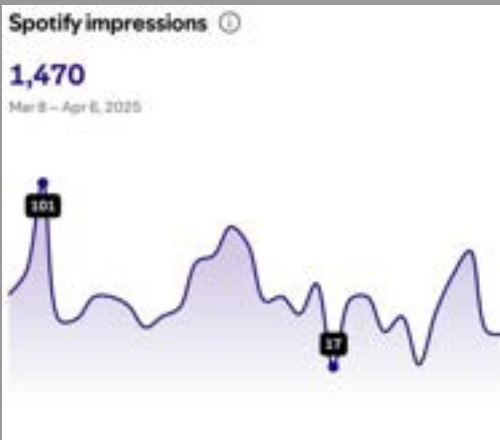


Business Performance

Key Metrics

The key metric we used to measure our company's success was ad revenue. We secured 13 companies, and 12 of them chose to purchase multiple episodes, becoming recurring advertisers throughout our season.

Consumption hours
51h



Revenue Streams

Our sole source of revenue came from commercial advertising fees. We focused on offering ad space to companies within our podcast episodes, turning our content into a valuable platform for brand exposure.

Cost Structure

We consulted a professional in the podcasting industry and were advised to invest in the RODECaster Pro II. This became one of our only fixed costs and our largest purchase. We ordered it through Amazon, along with business cards to help elevate our brand and improve our overall presentation.



Business Performance

Financial Performance

Overview

This year, we carefully managed our expenses by investing only in essential recording equipment and keeping ongoing costs to a minimum. Our biggest investment was a \$1,000 RODE RODEcaster setup, which included a mixer, headphones, and microphones. In addition, we spent \$32 on business cards to promote our podcast.

We started with \$1,032 in debt, but we used our JA loan to help pay off the first \$600. As we focused on recording, publishing episodes, and expanding our audience, we secured \$1,585 in advertising revenue, which helped us become not only debt-free, but profitable. This financial support has positioned us for future growth.

Capital

Each of the members of Bell to Bell Banter put in \$5.00 each to buy a share of the company. This provided us with \$20.00 for start-up revenue. Along with the start-up amount of capital, we also gained a \$600 loan plus interest from Junior Achievement. Bell to Bell Banter is entirely employee-owned and if the company were to liquidate, the proceeds would be dispersed equally among the shareholders.

Return on Investment

With the investment from our team members of \$20, and the advertising revenue of \$1585, we made an overall profit of \$523. Our breakeven point was \$40, which is our fixed cost divided by our cost per episode. Bell to Bell Banter made an overall return on investment by 26.15%.

<i>Income Statement (P&L)</i>	
Revenue	
Advertising Revenue	\$1,585.00
Total Revenue	\$1,585.00
Expenses	
Fixed Expenses	\$1,032.00
Loan Interest	\$30.00
Total Expenses	\$1,062.00
Net Income	\$523.00

<i>Balance Sheet</i>	
Assets	
Cash	\$543.00
Inventory	\$1,000.00
Total Assets	\$1,543.00
Liabilities	
	\$0.00
Owner's Equity	
Stockholders Equity	\$20.00
Retained Earnings	\$1,000.00
Net Income	\$523.00
Total Owner's Equity	\$1,543.00
Total Liabilities and Owner's Equity	\$1,543.00

<i>Book Value</i>	
Net profit	\$523
Capital Stock	\$20
Total Owner's Equity	\$1,543
Shares of stock sold	4
Book Value per share	\$385.75
Percent Return Per share	26.15%



Learning Experiences and Future Application

Challenges

We had many opportunities to learn from this process, including overcoming technology issues, making recordings, editing, and maintaining a consistent posting schedule. We also worked to develop engaging and unique topics, learned how to use the right equipment, and navigated the JA USA approval process. To move forward with Bell to Bell, we needed a signed approval letter from our advisor and principal confirming they would review our episodes and take responsibility for the content. We learned how to handle challenging team dynamics with fairness, respect, and clarity. Balancing the best interests of our company with our relationships was crucial. To that point, we had to redistribute responsibilities among four members, instead of five, after one member was fired due to ethical concerns.

Success

Despite a few bumps in the road, the lessons we gained from these experiences have been invaluable. We decided to take a risk on a new concept, and it paid off. Since we weren't sure if businesses would buy ad space at first, every dollar of profit was a victory. By taking that risk, we avoided the challenges of physical product sales and fixed costs, allowing us to focus entirely on podcast content and sponsorships. Our loan pitch was well received, securing the full \$600 funding needed to purchase high quality recording equipment. We also earned a feature on Fox 8's New Day Cleveland and a few local radio stations, thus expanding our reach and credibility. Throughout this journey, we learned how to market a service-based business effectively and navigate the challenges of team transitions in a professional manner.

We plan to feature more guest speakers to provide valuable insights and entertainment for our audience. We believe this will further expand our platform on Spotify and additional streaming services. Additionally, we are committed to growing our listener base and attracting more sponsors. Our local business community had been a tremendous resource, and we plan to continue strengthening these connections. Moving forward, we aim to bring on guests from a wide variety of industries and expertise, ensuring our content remains fresh, informative, and engaging. We also plan on looking into additional revenue streams, such as merchandising and revenue from other platforms, like YouTube.

The Future



And one more thing..

We had the courage to take a risk and try a new model of business, one that relies on advertising revenue to survive. At Claymont, we are challenging the status quo every year and we will continue to do so in order to raise the bar.



Global Possibilities

We have been connecting to new markets through social media and word of mouth. While it takes time to build up a following, we believe there to be a significant opportunity to expand into bigger markets.

Since we have our a podcast without a physical product, the global market is endless. We don't have regional boundaries and don't have to worry about shipping costs. We have already had a listener from Canada and another one from Germany already.





***Thank you for your
time and we hope you
will join us for a banter.***