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Thanks to the commitment of NFTE's national donors, an increasing number of young people are prepared with the entrepreneurial mindset and startup skills required to succeed in today's innovation economy.

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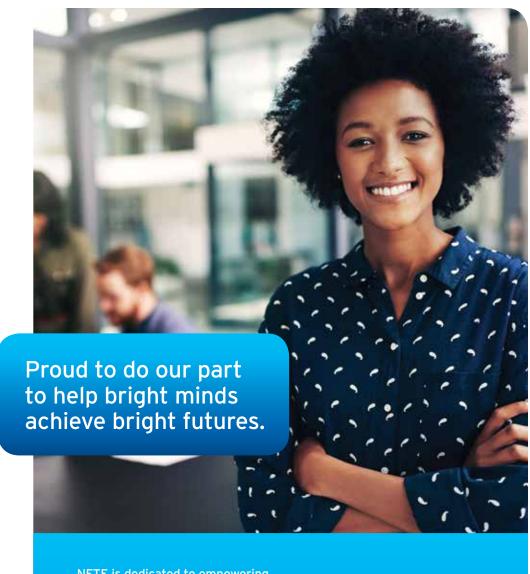
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Master of Ceremonies Anthony Curtis Volunteer Programs Manager, NFTE





at a brighter future.

At Citi, we commend NFTE on their efforts and are pleased to support

the entrepreneurial mindset and skills needed to thrive in the working world of tomorrow. Find out how at ey.com/us/Ripples NFTE is dedicated to empowering students and giving them a chance An idea we can all get behind. their invaluable work. Citi Foundation The better the question. The better the answer. Building a better working world The better the world works.

Whose tomorrow

will you change

We're committed to helping underserved students dev

today

Judges



Mary Blackford Founder, Market 7 NFTE Class of 2006

Mary Blackford is the Founder of Market 7, Washington, DC's first Black-owned food hall that features Black-owned food and lifestyle businesses for the purpose of alleviating food and retail deserts in DC.

Mary is a proud NFTE alum from the class of 2006 during her junior year of High School. She went on to graduate from Babson College with a BS in Business Management. As a

college student, she also taught entrepreneurship courses to high school students in Ghana and South Africa. She began her career in the socially responsible finance industry as an Analyst. In 2013, Mary became one of the founding chapter leaders of the DC Chapter of Women Investing for a Sustainable Economy (WISE), a women-led professional group committed to providing resources to women working within the impact investing industry.

In the summer of 2017 she launched her most recent venture Market 7. Market 7 has worked with 60 Black-owned businesses in the DC area to create alternative community pop-up markets that include fresh food, lifestyle products, and home essentials in Ward 7 (DC). Market 7 is currently building a new 7,000 sq ft food hall slated to open in 2021. Market 7 has been highlighted by the DC Mayor Muriel Browser, *The Washington Post*, *Forbes*, *CNBC*, *Black Enterprise*, *The Washingtonian*, *Essence Magazine*, *NBC*, *FOX*, and *WUSA*.

In 2019, Mary created a partnership with Whole Foods Market (Mid-Atlantic) to bring more Black-owned brands to their stores. Mary has also developed training partnerships with Google and the Greater Washington Urban League to provide entrepreneurial training in underserved communities in 2020-2021.



Pam Habner Head of U.S. Branded Cards & Lending, Citi

Pam Habner is the Head of U.S. Branded Cards & Lending for Citi. She has a proven track record as an inspiring and forward-thinking leader, guiding her teams to create client-centric products and features that serve their financial needs in unique and innovative ways. At Citi, Pam leads the end-to-end management of the U.S. Cards business, including proprietary products such as Citi Double Cash and cobrand cards with marquee partners including Costco and American Airlines. She

is also responsible for the Citi Thank You Rewards platform, innovative lending solutions and the overall credit card customer experience.

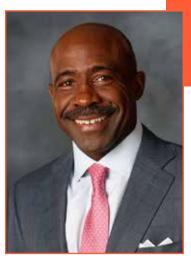
Before joining Citi in July 2020, Pam was the Head of Consumer Branch Banking and Wealth Management at Chase where she was responsible for 48,000 employees and all sales and service across Chase's 5,000 branches, achieving record customer satisfaction results. Prior to that role, Pam was President of Branded Cards for Chase Card Services with responsibility for the Chase Sapphire, Freedom, Slate and Ink card portfolios. She helped Chase achieve market leadership and her launch of three new card products drove millions of new accounts, with Sapphire Reserve earning numerous high-profile accolades.

Before joining JPMorgan Chase in 2014, Pam spent the majority of her career at American Express in a variety of strategy, marketing and general management positions across the consumer and business-to-business segments. Her most recent role was Executive Vice President of Product Management & Marketing for Global Commercial Services. Throughout her career at Amex, Pam launched more than a dozen new products and grew key strategic partnerships with Costco, Delta Air Lines and Starwood Hotels. In addition, Pam served on the firm's Global Management Team and was a member of the Board of Directors of the American Express Bank, FSB.

Pam also spent several years at start-up companies, including DoubleClick, a company focused on digital marketing solutions, and LinkShare, an affiliate marketing network. She began her career at Bain & Company, a strategic management consulting firm.

Pam holds an MBA from Harvard Business School and a BA in Mathematics and Social Science from Dartmouth College. Pam resides with her husband and twin boys in Bronxville, N.Y.

Judges, cont'd.



Sam Johnson Americas Vice Chair – Accounts, EY

Sam Johnson is EY's Americas Vice Chair – Accounts. In this role, he leads EY's growth strategy by engaging and motivating 71,000 people to drive top-line growth and propel the EY brand in the market. With more than 25 years of experience, Sam has served in various positions, successfully growing and transforming the business of EY.

Most recently, Sam was Vice Chair and Southeast Region Managing Partner at EY, where he oversaw more than 5,000 professionals across six US states, the Caribbean and Puerto Rico.

Sam is a member of the firm's US Executive Board and the EY Americas Operating Executive. His innovation and keen business insights will continue the growth of the firm's capabilities and support the global organization's ambition of becoming the leading global professional services provider.

From his tenure as EY Americas Risk Management and Internal Controls Services Leader, Sam has an in-depth knowledge around risk management compliance and internal control programs. He has also served as Accounts and Business Development Managing Partner, as well as Advisory Managing Partner for EY's Northeast Region.

As an advocate for early childhood education, Sam pursues his passion by contributing time to several community boards and mentoring with Big Brothers Big Sisters. He has been recognized in 2016 as one of *Savoy Magazine*'s Top 100 Most Influential Blacks in Corporate America.

Sam and his wife, Stefanie, reside in Atlanta and have three children: Jordan, Justin and Jason.



Prof. Jonathan Kaufman Founder, J Kaufman Consulting / J Kaufman Coaching

Jonathan Kaufman is an innovative thought leader, business educator and strategist who recognizes the impact of personal development on organizational growth. As a storyteller, Professor Kaufman shares his own journey dealing with the obstacles of everyday life and provides audiences a true understanding that we are all in the act of becoming when it comes to finding greater success.

Born with Cerebral Palsy, Jonathan Kaufman's disability has been a profound part of his personal, academic and professional life. Whether hiking in the Ecuadorian highlands with his family, skiing down a mountain or repelling down the side of a cliff in the Middle East, to the simplicity of tying his own shoes one handed, he has pushed the idea that anything is possible if given the will.

With a diverse educational background from Sarah Lawrence College, Oxford University, The University of Chicago and Columbia University, Professor Kaufman is regarded as one of the most innovative thinkers and practitioners in the areas of diversity and inclusion, organizational strategy and personal growth. As a licensed psychotherapist, executive coach and consultant, he works with organizations and individuals on a broad scale to help them assess and find innovative solutions in areas ranging from Leadership and Change Management to Strategic Thinking and beyond. He is growing his practice to meet the needs of C-Level Executives and managers in areas ranging from organizational stress management, motivation to finding greater pathways to success both professionally and personally.

Professor Kaufman's unique background has afforded him opportunities to consult in many capacities, from being Policy Advisor to the White House on Diversity and Disability to a technical consultant for Hollywood films, to Senior Strategist at The National Business and Disability Council. He has also worked with numerous government agencies including the US Department of Veteran Affairs, US Department of Labor.

Known as a dynamic speaker, Professor Kaufman has keynoted at events around the globe, including the United Nations Social and Economic Development Forum. In addition, he is a *Forbes* contributor with a regular column "Mindset Matters" where he writes about the intersection of disability, business, innovation, and culture.

Judges, cont'd.

Judges & Timers



Saweetie
Rapper/Singer and Designer
Founder,
Icy Baby Foundation

Saweetie's rise to the top has been nothing short of meteoric. Born Diamonté Harper to an African-American father and Chinese-Filipino mother, the rapper grew up in the melting pot of the Bay Area and Sacramento, where she admired artists like Lil Kim, Foxy Brown and Lauryn Hill, and like the latter, realized her own special ability to rap and sing. At 14, she began rhyming over YouTube beats.

Saweetie recorded her High Maintenance EP with the smash hit "ICY GRL" in 2018, earning RIAA platinum certification and leading to a deal with Warner Records. 2019 saw the release of her ICY EP, spawning double-platinum sensation "My Type" as well as a 2020 BET Awards nomination for Best Female Hip Hop Artist.

Saweetie's grandmother, Roxane Harper, was a NFTE teacher who introduced her to the entrepreneurial mindset. Her education has been an integral part of her success, and she graduated from the University of Southern California with a major in communications and business. Her newest project, Pretty Bitch, features an underlying message that "makes my fans want to boss up, and to be fabulous while they're doing it." She encourages women to flip the derogatory term into an acronym of empowerment: B(oss) I(ndependent) T(ough) C(EO) H(yphy).

Saweetie is creating her own #girlboss brand with a slew of business ventures. She launched the best-selling ICY jewelry/fashion line and has partnered with brands like Reebok, PrettyLittleThing, and Morphe. This year, Saweetie was named the Brand Ambassador and face of SinfulColors nail polish, and most recently, she became Global Brand Ambassador for MAC Cosmetics. She's also diving into acting and recently launched her own Icy Baby Foundation. "There's no limit to what I can do."

NFTE thanks our quarter- and semi-final round judges for volunteering their time, energy and expertise. The support, feedback and suggestions they provide to our young entrepreneurs is a most generous gift.

Thanks also to the time-keepers and tabulators from EY who have volunteered their time to ensure that judges' scores are correctly tabulated throughout the challenge.

Shady Ahmed, Santander

Teymour Ashkan, Intuit

Kasey Petrolito, Santander

Alex Brown, Pitney Bowes

Angelo Puerari, Santander

Yanin Cabrera, Primerica

Maanya Raju, Moody's

Lane Campbell, Accew Group

Rolando Ricardez, Citi

Delfina Correia, Santander Genevieve Santos-Bann, 360 Beauty Maven
Ariel De Leon, Santander Krescant Sims, Ameren | Krescant Marie

Anik Decoste, MTTR Shivam Sinha, Newtrul
Enrique Deleon, ATT Vince Spano, Santander

Jennifer Dorre, NEXTConsulting Stephanie Tedy, Bank of the West

Andrew Dyke, ASA Michelle A. Vice, EY
Casey Ferguson, Sumter District Schools Alyssa Vitale Aiello, Citi
Sarah Goldfrank, Citi Lee Waldvogel, ASA

Michael Grant, ASA Tommy White, American University Center for

Mark Habner, Beckway Group

John Imperiale, Santander

Dawn Zappetti, Citi

Kevin Jinks, EY

Garrett Graham, Citi

Aman Kidwai, Fortune Magazine

K.F. "Skip" Kitchen, Miloff Aubuchon Realty Group

Yuan Kong, Moody's Steven M. Kurtz, EY

Kendra Lindsey, KenLinFit, LLC

Dena Mekawi, Style & Resilience Agency |

Thunderpixel Studios

Arielle N. Milton, MPA, Mott Foundation

Lexi Norcross, EY

Ximena Nunez, The Chidren's Trust

Timers/Tabulators from EY:

Gabrielle Avantino
Brenna Banks
Neal Bozentka
Fredrike Dande
Mitushi Muzammal

Windsor Western, Her Campus Media

Joel Ott Brij L. Sahney David Wu

(lists incomplete at time of printing)

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Keynote Address



Dr. Kelly Burton Founder, Nexus Research Group and Founders of Color **Executive Director, Black Innovation Alliance**

Political scientist, serial entrepreneur, change agent and social critic. Kelly Burton is a modern-day renaissance woman who leads with passion, purpose and vision. She is Founder of Nexus Research Group, a social impact firm that works with foundations and large-scale non-profits to help them catalyze change in local communities and Founders of Color (FOC), a digital platform committed to helping minority entrepreneurs grow and scale their businesses.

Today, Kelly serves as Executive Director of the Black Innovation Alliance, a national coalition of ecosystem leaders committed to ensuring fair inclusion in the innovation economy. Kelly's work has been featured in numerous publications, among them TechCrunch, Inc., Fast Company and Essence Magazine.

In addition to her entrepreneurial endeavors, Kelly serves on the board of directors at the Center for Action and Contemplation, as well as on advisory boards for SXSW Pitch and the Emory University Center for Ethics. Kelly was recently added to the Executive Board of Fast Company magazine, where she is a regular contributor.

An active voice on social media, Kelly boasts nearly 80K followers on Linkedin alone. She has two hard-earned degrees, a B.A. from Clark Atlanta University and a Ph.D. from Emory University, both in Political Science.

Board Chair Mike Kacsmar with E2 winner Jasmine Benton, 2019 (c) MFox

Competitors

Sashary Acosta, 17 and Kaise Tinglin, 17 Impact: Volunteer Services, West Palm Beach, FL



For many high school students across the nation, community service hours are required in order to graduate or earn a college scholarship. Kaise and Sashary created Impact, an app that allows teens to find organizations specifically in the South Florida region that have community service opportunities available, making it easier to meet their graduation or scholarship requirements. Service opportunities include beach cleanups, toy drives, and other activities. After high school, Kaise plans to attend the University of Central Florida

before transferring to University of Florida's Law School and becoming an immigration lawyer. Sashary plans to attend Florida Atlantic University to study business administration. Both are active members of FBLA. Sashary is Dominican-American, and Kaise is Jamaican-American.

Hanna Corona, 14 Gumbee, Los Angeles, CA



your seat? Hanna was bothered by gum pollution and decided to do something about it that would also benefit the environment. She created Gumbee, a gum that is biodegradable, organic, and eco-friendly. Each gum will also have seeds embedded in it to help regenerate the environment

environmentally conscious people hope that one day earth can return to its beautiful state. Hanna looks forward to the possibilities of college someday, but is excited first to experience high school!

You are never too young to learn if the gum is discarded outdoors. Gumbee will give

Leah Brignolle, 14 Xtra Care, Miami, FL



When traveling with children, many parents find it difficult to find a sitter so they can have a night out without taking the kids along. When Leah was younger, her family stayed at a hotel that had a babysitting service, something she later realized wasn't available at most hotels. She created Xtra Care to "Even though things get difficult provide the solution, a themed babysitting service with at times, never give up, be hotel affiliations. Xtra Care's themed babysitting offers once you see your business thrive sitters that specialize in certain subjects to teach or and be successful,

help children, providing even more value than a run-of-the-mill sitter. After high school, Leah has hopes to go to NYU to study animal science.

James Dawkins, 17 HawkEye, Clinton, MD



During the pandemic, James witnessed his parents' stress at managing their work and his 8-year old brother's distance learning at the same time. His brother was struggling, having to constantly pay attention to a screen. What if there was a way to remotely track his and other students' attention? Using Aduino software and python code, James created HawkEye, a camera that tracks the eyes of a child engaged in remote or distance learning. HawkEye cameras can be used

Tired of seeing gum everywhere? Stepping on it, or feeling old chewed-up gum under

to assist low-income families, allowing their children "Analysis paralysis is a real thing.... If you have an idea,

to participate in remote learning unsupervised while they go to work. James, ACT ON IT!" an honor roll student and member of the Science Nationals Honors Society, currently attends University of Maryland, College Park, majoring in mechanical engineering.

Amylah Charles, 17 CurlyCrownz Hair Care, Jurupa Valley, CA



In 2020, during the COVID-19 pandemic shutdowns and the rise of protests against injustice, Amylah began searching for a way to best serve her community. She created CurlyCrownz, a haircare brand created "to nourish, embrace, and enhance opulent crownz," as a way to care not just for the hair, but the "Re everything outside the box

soul. CurlyCrownz Hair Care provides natural products people try to put you in. If you that cater to crucial pain points such as postpartum live your life based on others' shedding, razor bumps, and greying, catering to often preconceived notions of your

overlooked groups, including beards, locs, scalp, and waves. Amylah is an abilities, you will never thrive!" activist whose interests include acting, writing, and dancing. She plans to attend USC and major in mass communications.

Stephany Gonzalez, 16 Old Havana, Riverview, FL



While there are many Cuban food places in Tampa, Florida, none of them offer the genuine traditional dishes from that country. Additionally, 77% of people believe that it takes too long to get their food from vendors during their lunch break. Stephany saw an opportunity to create Old Havana, a food truck service catering to people

on their lunch breaks that provides authentic Cuban food, teaching about Cuban culture through its flavors, music, and environment. Currently president of

her school's FBLA, Stephany's dream is to attend Columbia University to study biology, and then attending University of Florida's veterinary school. She then plans to get an exotics license and begin her own veterinary practice.

Diana Gonzalez, 15, and Isabel Hernandez, 15 **Queen Shield Enterprises, Dallas, TX**



Many handheld gadgets already exist for individuals, mainly women, to protect themselves in self-defense. These gadgets are often bulky and expensive, Diana and Isabel noticed. Why not combine multiple gadgets into one less bulky gadget? They founded Queen Shield Enterprises, creator of Guard Up, an inexpensive, multifunctional

three-in-one self-defense gadget that is less bulky than "Have a goal in mind, and always the average tool. Guard Up is a waterproof device that be flexible and open-minded for combines a sound alarm, pepper spray, and window whatever problem goes your way,

breaker, all in a convenient size that functions as a keychain. Isabel plans to continue studying business and marketing in college. Diana plans to study "Never give up... in the end your medicine and healthcare, and become an ultrasound technician.

hard work will pay off."

Madelyn Jackson, 17 P.A.C.A. (Personalized Autism Communication Application), Chicago, IL



Often, non-verbal children and children on the autism spectrum are not able to communicate comfortably and efficiently with their guardians and other people. Madelyn created P.A.C.A. to offer a learning system which allows them to communicate by the push of an on-screen icon on any touch screen device. The system can be

programmed to use the guardian's voice, and icons "Reing an entrepreneur, you need and words can be personalized, all with the child's to be comfortable with failure. comfort in mind – guardians can even record a soothing but it is also a great way to

message for playback at any time. Getting specific accommodations and not tegch yourself how to continue to generalized pieces will help make these children's lives easier when functioning improve and support and motivate and performing tasks. Madelyn plans on going to college in the future - possibly yourself." Northwestern, University of Chicago, or University of Wisconsin at Madison.

Jubilee Gutierrez. 13 Polyccine, Los Angeles, CA



As a child, Jubilee's older sister was often in and out of the hospital, and Jubilee always noticed how she'd be pricked by several different needles, constantly. Jubilee decided to create a product that would help to reduce the amount of pain a child experiences when receiving several shots in one doctor's visit. Polyccine is a brand new, less invasive form of vaccine administration, using only one needle to administer up to four different

vaccines to the same patient. Polyccine will revolutionize

the way children receive monthly immunizations. and set your priorities straight Jubilee plans to continue her studies of science in college, exploring biology, so that you don't miss a single chemistry, and biomedical engineering. She also enjoys travel and spending opportunity."

Aidan Josey, 16 Wayback Community Center, Homestead, FL



Over 2 million teenagers in the U.S. run away from home, each year, and there are over 900,000 teens in Florida, alone. Aidan has noticed a lack of mentoring programs for the teens in his community. An avid volunteer and gamer, he wanted to create a space that could bring teens together to provide fun, mentorship, and culture, and a place where they could feel welcome. Wayback Community Center is a space for teens that may find themselves not in the best home environment, providing haircuts, mentorship, and even a video arcade. Aidan is also highly involved in "Do not let your fears set you

sports, music, writing, and art. After high school, he plans to study psychology behind; think about your life in the and criminal justice, or economics, at North Carolina State University.

Nehtia Hazelwood, 15 **Nervy Beauty, St. Louis, MO**



Almost everyone is able to find their name etched into a piece of jewelry. People enjoy owning things that have their name printed on them. But what about people with unique names? What happens when they never find their name, anywhere? Nehtia understands the struggle, and knows that having confidence in one's own name can help a person be confident in themselves. She created Nervy Beauty to help people

be bold and confident, starting with their name. Nervy Beauty creates inexpensive, high quality and

customizable acrylic name necklaces, to provide affordable, beautiful options about what you want your for those with unique names. Nehtia plans to study psychology when she gets to college. She is an avid reader.

time with family, and has her own YouTube channel (JubTube Seven).

Jasmine Liberona, 17 and Lauren Young, 17 Aphrodite, San Francisco, CA



Jasmine was already making her own homemade deodorant for personal use when she and Lauren started the NFTE class. They both realized that Jasmine's eco-friendly product could benefit not only other people, but the world. They created Aphrodite, a healthy and chemical-free deodorant encased in

compostable packaging which will be healthier for the "Don't be afraid to ask for help body as well as the earth. Many consumers are realizing and support." (Jasmine) the problems of pollution and wanting to change for

the better, and Jasmine and Lauren want to contribute to their determination. "Be prepared to work a lot.... it's After high school, Jasmine hopes to attend UCLA or NYU and study biology, going to take a lot of time, effort, and Lauren hopes to study the humanities at a UC College.

and determination." (Lauren)

#NFTEChallenge 17 16 www.nfte.com

Carissa Lombardi, 16 Legislation Navigation, Warwick, RI



Understanding legislation is never easy. Working in legislative advocacy, Carissa understands both the impact and the confusion caused by legislation. As a community organizer, she witnesses the disconnect between people and the officials they elect. Enter Legislation Navigation, an app that not only makes the language of legislation and legislative initiatives accessible to the general population, but also polls users on

topics related to legislation, compiling it into detailed data reports available for purchase by legislators.

Providing information to the public and putting a spotlight on issues faced by marginalized communities is a goal for Carissa and her company. She hopes to attend college in the future, where she'd like to study business and journalism.

Abigail McCall, 16 iKick, Falls Church, VA



Since she was a child, Abby has wanted to play soccer in college. It wasn't until she got older that she realized the importance of film and game statistics for recruiting. iKick is a product that tracks game statistics and captures game footage in the soccer industry. A microchip is placed inside the soccer ball and communicates with a website for users

to access. Having access to these statistics will make it "Don't be discouraged by easier for many young athletes to achieve their goals more quickly and efficiently. Abby has been named both to change and be creative with

Player of the Year and Team Captain for her team, and has also been a swim new ideas." coach and lifeguard. She plans to attend college to play soccer, and also study forensic science or business.

Sophia Lynch, 19 Universal Respite Childcare, Monteverde, FL



Since the pandemic, many parents have cut work hours or permanently moved to remote positions, no longer requiring full day childcare, and hesitant to pay full price at all-day childcare centers. Having worked in childcare for the past 4 years, Sophia understood this trend as a new need for hourly childcare and founded Universal Respite Childcare. Universal Respite Childcare brings

a flexible, affordable, and convenient form of childcare "Try NFTE out! It's a great start to to parents, children, and industry workers through a get you set up on how to navigate

modern app-based approach. Sophia is currently studying education at the your entrepreneurial ideas. University of Central Florida. She is also passionate about arts, theatre, and civic engagement.

Jacob Madar, 20 I.P.G. (In Power Generations), Flint, MI



Having always wanted to build a working solar power roof, Jacob understands the role alternative energies must play in addressing climate change. His teachers have taught him that life on this planet is as good as what we put into it, and we all rely heavily on technology, including basic needs such as electricity. What if we could utilize lesser used

public places to help generate alternative energy? Jacob created IPG, In Power Generations, as a way to use spaces such as highways, roads and sidewalks as sites for potential

alternative energy production, including wind, water and sunlight, especially for emergency use. Jacob is currently attending Mott Community College, focusing on MOT (Mechanical Operation Technology) and, if he has time, going into business.

re still learning valuable lessons

Sulianne Mera, 18 Handibandi, Hollywood, FL



Within the disabled and impaired community, there has always been the struggle of learning how to do the "simple" everyday tasks that many able-bodied people take for granted, wishing there was a way to cater to their specific needs. For Sulianne, that task was tying up her long hair using only one arm. To solve this problem, she created Handibandi, a hair tie to be used with just one hand. Using a drawstring, Handibandi can transform from a headband to a scrunchie, making it not only easy to use, but fashionable and multifunctional. Sulianne believes "Be passionate about your

that by solving just one problem with Handibandi, a whole community that business.... If you are passionate, often feels overlooked and unaddressed is now being heard. An avid crafter then you will be more motivated and artist, Sulianne is also passionate about math, and is currently attending to push through the struggle and Florida International University, studying mathematics education.

Kira Miller, 16 and De'Mea White, 15 Ms. Curvyy, St. Louis, MO



Seeing the self-esteem of bullying victims - specifically teenage girls - drastically decrease, De'Mea and Kira decided to found Ms. Curvyy. Ms. Curvyy seeks to improve the lives of curvy girls by boosting their self-esteem. Their business is multi-faceted, involviing a support group for plus-sized girls and their allies; a YouTube channel for inspiration, motivation, and empowerment; a comprehensive line of products with monthly subscription care packages, including apparel,

accessories, and cosmetics; and a free app to all teen "Don't rush it! Keep trying! Keep

girl customers, with an available premium subscription. De'Mea and Kira hope motivated!" to ensure that more girls feel empowered to embrace their beauty. They enjoy working with kids, talking with them and helping them. Both plan to attend college in Atlanta.

Kalvin Moise, 16 New York Boxing and Disciplinary Academy (NYBDA), Brooklyn, NY



Kalvin understands the possible negative effects on youth living in low-income neighborhoods, including gang influence, bullying, and gun violence. His environment and personal experience with boxing have played a big role in his life, and he wants to share not only his own life story, but also provide a solution for kids who are like

him. NYBDA is more than just a boxing gym; it teaches "Observe your surroundings, valuable lessons that can change lives, using the fundamentals of boxing to mentor young people and that can be fixed, and the only

keep them off the streets. After high school, Kalvin plans to attend either West Point or the Naval Academy, studying psychology and entering the military as the problem is you." a commissioned officer.

Emily Ortiz, 17 R&M Pet Spray, Oklahoma City, OK



Too often, Emily's dogs would get dirty from playing outside and she didn't have time to fully bathe them. After creating a spray to solve her own problem, she realized others might benefit from her product. R&M Pet Spray, named after Emily's dogs Rayo and Molly, contains a unique mixture of ingredients to fight off bacteria, keeping furry friends clean and fresh. Aside from her love of animals, "Go for it! The worst that can Emily has a passion for music and dance, as well as happen is you go back and revise reading and writing poetry. She hopes to attend Nevada your business plan. You won't

University and major in pre-med or biology on her way to becoming a trauma regret trying, but you'll regret surgeon.

Shawn Moorefield, Jr., 13 SJ Cares, Pittsburgh, PA



When Shawn was six years old, he and his mother saw a man outside his school who was homeless. Shawn wanted to buy him a pizza, but when they returned, the man was gone, which made Shawn sad. Inspired by his mother's own housing program for the homeless, Shawn created SJ Cares, providing care packages and resource manuals to the homeless in his area. Each package is hand delivered and contains food and helpful information people can use to get help and aid if they are homeless. Aside from continuing his work with SJ Cares, Shawn has future

plans to attend Grambling State University and study design. An avid sports "If you want to do something, you player, Shawn owns another business, SJ Services, that focuses on lawn care, can do it." and he's working on a shoe business as well.

Amber Richardson, 13 **B Buddies Not Bullies, Baltimore, MD**



Amber's adventure into writing began when her grandmother encouraged her to take an after-school writing class. Amber discovered a love for writing, and soon her first book, Mariah Gets Bullied was published! Through NFTE, she realized that her writing could help bring awareness, spark conversation, and help prevent bullying in schools, and created B Buddies Not Bullies, children's "You have to go for it. You are

books with relatable scenarios, engaging storylines, going to have to be consistent, and talking points for both teachers and parents. and stay committed and

According to the National Center for Educational Statistics, one out of every determined to make things five students report being bulled, with only 46% reporting. Amber is ready to happen."

Gwendolyn Oh, 17 and Madelynn Oh, 17 Lanes, New York, NY



Biking in a city can be dangerous, especially for people who aren't familiar with a city's bike lanes or know the safest route to their destination. A member of Madelynn and Gwendolyn's family was once in a terrible biking accident in New York City, which inspired them to create Lanes, an app that helps bikers locate the nearest bike lanes and get directions to the fastest and safest routes. Lanes also provides a premium service that allows bikers to track miles and incline, calories burned, heart rate, and exclusive pre-mapped routes. Both Madelynn and Gwendolyn are passionate about

Lanes, and about business in general. Both active participants in soccer, table tennis, and track and field, they plan to continue studying business after high "Be determined, and ambitious!" school, at a competitive college - preferably lvy League!

Ayanna Robinson, 17 Naturally Gorgeous, Omaha, NE

make a difference, one reader at a time!



When Ayanna was younger, she strongly disliked her naturally curly hair, and constantly straightened it. As she grew older, she realized she was trying to make her hair look like someone else's, instead of appreciating it the way it is. She wants others like her to know that their curly hair is naturally gorgeous, and created her salon business to help others take care of their curly hair. Naturally Gorgeous provides a community space for friends and family inside its salon, with specialists

trained in curly hair. Ayanna plans to use her business to "Live life like Nike and Just Do It". give back to community programs like the Boys and Girls Club of America. She Don't second guess yourself; if you

hopes to attend either Nebraska Wesleyan University or Creighton University, have an idea, go for it." to major in political science and criminal justice on her way to law school to become a public defender.

Karissa Rodriguez, 16 Sidekick, Perth Amboy, NJ



According to RAINN, "Every 73 seconds another American is sexually assaulted." As a woman living in a world where crime is constantly increasing and the rate of sexual assault is so frequent, Karissa felt a business that provides help, resources, and a way to report cases is imperative. During the COVID shutdown, she realized being at home is not always safe for everyone. She created the Sidekick app to assist people in getting help, learning about and reporting cases of sexual assault and domestic violence

with the click of a button. In 2019, Karissa received the Reconocimiento al Estudiante Meritorio from the Dominican Consulate in New York. She looks "Go for it. If you believe your idea is forward to being the first generation in her family to attend college, studying important enough, do it!" business or marketing, with minors in international studies and psychology.

Allison Romero, 15 **Breathe, Los Angeles, CA**



Diagnosed with anxiety disorder herself, Allison witnessed her sister struggle with a friend being admitted to a psychiatric hospital, and realized aid for the mental health community must include family and friends, too. While using her weighted blanket for anxiety, she wondered how to help her community. She knows hoodies with pull strings are confiscated in psych hospitals. What if she could wear her weighted blanket, like a hoodie? Eureka! Breathe is a hoodie without pull strings that features a discreet weighted component around the chest area for anxiety

relief. Aside from being a mental health advocate, Allison is also passionate about art and writing. She's had a book published, and recently won an art competition in her county. She hopes to pursue college, the first in her family to do so, and study art or film.

Leviticus Smith, 14 Spray and Create, Pittsburgh, PA



Graffiti is an art form, but it can have extremely negative consequences. Levi has seen a lot of graffiti, but he's also seen it ruin people's property, and ruin people's lives if they're caught and arrested for vandalism. Not to mention, the chemicals from spray paint cans are toxic to the environment! He thought, wouldn't it be safer, and cleaner, if it were all online? He created Spray & Create, an interactive online project that

offers graffiti art online, to help prevent the harming of property, lower the crime rate, and even lower air

pollution. With Spray & Create, communities can breathe more easily, and they can even come together to engage in a fun activity. Levi hopes to attend Ohio State after graduating high school, and wants to study sports management.

Sabrina Soto, 17 **EPOCH, Chicago, IL**



Did you know that drug addiction is one of the biggest problems facing our country, second only to the lack of affordable healthcare? And overdose deaths in many places have spiked since the start of the COVID-19 pandemic.

Only one in ten Americans struggling with addiction "Stop thinking, stop second receive treatment, and many treatments rely on outdated and inefficient techniques. EPOCH is a line of devices that specialize in easing the rehabilitation

process for those struggling with substance abuse. The devices come with an app that allows users to contact sponsors, friends, family, and emergency services whenever in a crisis. Sabrina plans to attend college in the future, but hasn't yet decided where or what she'd prefer to study.

Hailey Tucker, 16 Custom FC, Bunnell, FL



Finding proper soccer cleats can be a long process, especially for Hailey, who has trouble fitting into many cleat sizes. After her favorite pair was discontinued, and a newer pair only lasted 4 months, she knew it was time for a better solution. She founded Custom F.C., creator of WinMaker cleats, custom-fitted to the exact shape of a player's foot, and custom-designed to match each player's style of play. Cleats include supportive insoles and anti-slip technology to prevent injuries and blisters, eliminating the need for special socks or additional insoles. She's not yet decided

on where she might attend college, but enjoys playing competitive soccer and following the Tottenham Hotspurs in the English Premier League, and watching international competitions like the World Cup and other European Championships.

Jackson Villanueva, 13 and Ethan Weng, 13 H-Restrooms, Irving and Grand Prairie, TX



Have you ever needed to use a public restroom, and were worried about whether or not it would be clean? People have no easy way of knowing how clean a restroom will be before they use it, and are often forced to feel uncomfortable in a dirty restroom. Having faced this situation themselves, Jackson and Ethan created H-Restrooms, an easy-to-use app that shows ratings and reviews of

surrounding restrooms, as well as directions and other educational resources. Outside of their business, Ethan

also competes in SkillsUSA, and Jackson is involved in community theatre. Both plan to attend college, Jackson to study fine arts, and Ethan to study end up doing." graphic design.

#NFTEChallenge 23 22 www.nfte.com

Anthony Wilds, 15 HotBandz, Providence, RI



As someone who suffers from Raynaud's syndrome, affecting circulation in the outer extremities, Anthony knows precisely how it can affect someone's day-to-day life. He was also aware that common hand warmers were not solving the problem for most Rayaud's sufferers, and he set out to create his own solution. HotBandz is an ergonomic and natural-feeling hand warmer that is wearable, flexible, comfortable, and stylish.

It is even free-fingered, meaning it does not cover the fingers, and allows the wearer to type and go about

daily tasks while keeping the hands warm. Aside from going full steam ahead with his business after high school, Anthony would like to study business and administration at Morehouse, a historically black men's liberal arts college.

Natalie Zanudo, 17 Candor Skin, Rowan, NC



Natalie suffered from skincare problems in the past, but coming from a low-income family, she knew that affordable skincare products could be hard to access - especially ones that are eco-friendly. That's why she created Candor Skin, a sensitive-skin skincare brand that takes care of both the skin and the environment, making skincare easier and more affordable while also solving issues of litter and carbon emissions. Her familyowned company recycles all returned product jars,

offering a free jar with each fifth return. Natalie is looking forward to college and hopes to study English at either Vanderbilt University or Central University. when you need it, regardless of She is also the drumline captain for her school's marching band.



2018 finalists (c) MFox

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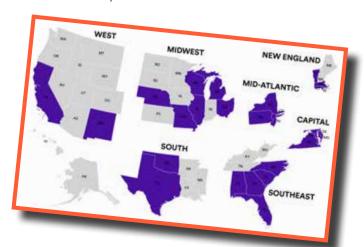
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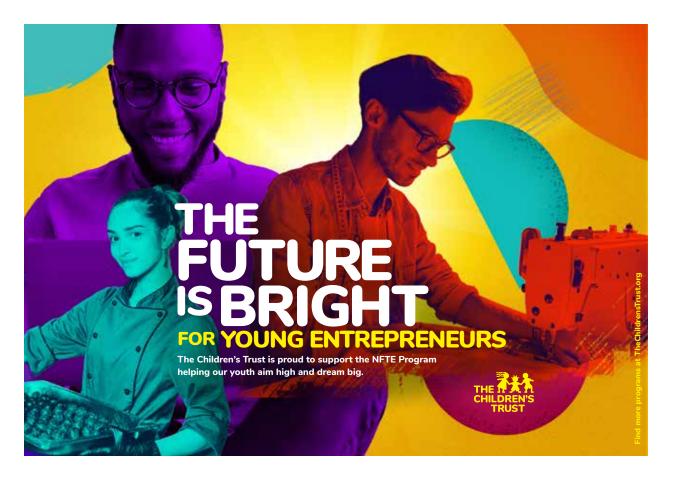
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Get Involved

Learn more about NFTE

Network for Teaching Entrepreneurship (NFTE)'s mission is to activate the entrepreneurial mindset and build start-up skills in youth from under-resourced communities to ensure their success and to create a more vibrant society. As a global nonprofit organization, NFTE provides high-quality entrepreneurship education to middle and high school students from under-resourced communities, as well as programs for college students and adults. NFTE reaches 50,000+ students annually in 25 states across the U.S. and offers programs in 20 additional countries. We have educated more than a million students through in-school, outof-school, college, and summer camp programs, offered in person and online. To learn more about how we are promoting inclusive capitalism and building the next generation of diverse entrepreneurs, visit www.nfte.com.





We are pleased to support NFTE's efforts to help activate entrepreneurial mindsets through volunteerism. We are proud of our employee volunteers who contribute their time and skills to advance NFTE's impact.



Daniel Treanor Memorial Award

The Daniel Treanor Memorial Award has been made possible through a generous grant from the MCJ Amelior Foundation. The Foundation established an endowed memorial fund to honor Daniel Treanor, a NFTE graduate who was stricken with cancer and passed away in April 2002. This fund recognizes NFTE students and alumni who have succeeded while faced with health or physical challenges.



Sulianne Mera **NFTE Class of 2021** Handibandi Hollywood, FL

On first glance, you might not realize that Sulianne Mera was born with an impairment to her left arm that makes certain activities and movements difficult. One of the challenges she faced daily was dealing with her own long hair, which she was unable to tie up into a ponytail alone without pressing her head against a wall or folding herself into a pretzel. The search for a

simple, one-handed solution inspired the idea for Handibandi. Her prototype is made with fabric that won't catch the way traditional hair ties do, and looks a lot like a cute scrunchie.

Sulianne reports that, prior to taking the NFTE course, she was neither particularly confident nor likely to speak up in a crowd. Both in the classroom and in her personal life, the ability to confidently talk about something she's passionate about, and to start a conversation with a new person without hesitation, has proven to be a lasting change that she's proud of.

Sulianne is currently enrolled in her first year at Florida International University. A testing phase has allowed her to garner feedback on the current Handibandi prototype, and to build an improved product for potential customers. Her unique perspective on the issues of the disabled, whose wish for independence and respect often keeps them from complaining about the challenges of daily tasks that might seem trivial to others, makes her keen to turn her creativity to other business ideas that could make daily life easier for many. Sulianne's future plan is to grow Handibandi large enough for mass-production, and then to start focusing on those other ideas! She also plans to donate 10% of her profits to the Mending Limbs Organization, to help those in need of prosthetics.



Volunteer of the Year

Presented by The Alper Family Foundation

Integral to the success of NFTE classroom programming is the generous time and talent offered by our volunteers. Volunteer speakers share their entrepreneurial journeys and insights in the classroom; coaches work one-on-one to support students' work on business plans; field trip hosts demonstrate real-life businesses in action; and judges provide important feedback at competitions.

Each of the volunteers selected by the NFTE regions displays an ongoing dedication to NFTE's mission to make a difference in the lives of our students.

The national Individual Volunteerism Award recognizes one volunteer who has developed innovative ways to support NFTE and its students. The award recipient serves as a powerful example of how business leaders can impact the lives and futures of young people learning to engage their entrepreneurial mindsets.

2021 Individual Volunteer of the Year

Holly Wallace

Mid-Atlantic Region: New York Metro

Managing Director and Senior Financial Advisor, Merrill Lynch

Holly has been an exceptional volunteer and friend to NFTE for over 16 years. In addition to her role as chair of our New York Metro Advisory Board, Holly dedicates significant capital, energy, and time to support our students as they embark on their pathway to success. Through her family foundation, she coordinates workshops, college visits, and resources focused on college access, including the opportunity for NFTE students to apply for a Cornell University scholarship, and providing year-over-year mentoring and college support to those students attending Cornell. Each year, she leads a bus trip for a group of NFTE students to visit Cornell for a day to tour the campus, learn about their undergrad programs, and meet college professors and NFTE alumni who currently attend the school, and she covers all of the costs related to the trip. To date, she has supported NFTE with over 100 hours of volunteer support, close to \$500K in

contributions through personal giving and family foundation, as well as provided leadership over the past few years through her involvement in the Advisory Board.



Holly (center) with members of the NY Metro Advisory Board

Individual Volunteer of the Year Regional Finalists

Capital Region

Baltimore Metro

De'Andre Wells, Ret.US Army Sergeant, Healthcare Innovator, and Founder at AGX, LLC De'Andre currently serves as a NFTE Advisory Board member in the Capital Region. Previously, he served as a classroom mentor, guest speaker and judge at various NFTE competitions. Through his ability to build relationships and his genuine care for students, he still maintains contact with many of his prior mentees, and still continuously brings learning opportunities to the table for them. His personal connections have led to increased volunteerism and local recognition for NFTE and our students, and he served as judge at our spring 2021 Youth Entrepreneurship Challenge finals.

DC Metro

Adam Tsao, Founder, Legal Beta

Adam Tsao has been connected to NFTE and supporting our mission for nearly a decade. This past year alone he spoke on both local and national NFTE panels, introduced family, friends, and colleagues to NFTE, and is a fantastic addition to the Capital Region Advisory Board. One of the most outstanding accomplishments was his presence on our "Candid Conversations" Panel, at which he spoke on the importance of minimizing distractions in your workspace and encouraged students to explore their creative mental outlets. In addition, he has been active in the region's ongoing efforts to increase board engagement, and has introduced the team to a number of potential board members and promising volunteers.

Mid-Atlantic Region

Philadelphia Metro

Claudia Zeldin, Parter, Growth for Good

For over 7 years, Claudia has been a champion for NFTE in Philadelphia and beyond. She has coached students through both in-person and virtual engagements and actively engages her family in coaching our students as well. She and her family have provided over \$90K in financial support through their family foundation. Through her work with Growth for Good, Claudia brings a wealth of knowledge to ensure our students are creating businesses that are both socially and economically beneficial. Not only does she volunteer her time with them, but she also advances NFTE's mission by connecting us to resources and services that benefit NFTE and the communities we serve.

Midwest Region

Chicago Metro

Jacques Duke, Software Developer, Inspire11

Shortly after he discovered NFTE, Jacques Duke became a competition judge and immediately gravitated towards our program and the students, joining the Chicago Metro E-Council in 2019, which he now chairs. Not only has he participated in every volunteer

Volunteer of the Year (cont'd.)

opportunity in Chicago for the last two years but he specifically volunteers with the students at CICS Longwood, which is the high school he attended himself. He has expressed how much showing those students that you can be successful and determined coming out of that community is important to him and his work at NFTE. He has spent the last year working with the E-Council on diversification of the volunteer base leading to outreach in employee resource groups at particular companies and finding volunteers with alternative paths to careers.

Saint Louis Metro

Arriel Biggs, Founder & CEO, Young Biz Kidz

Arriel Biggs is a mother, entrepreneur, and a champion of emerging young leaders. She is one of our dearest business coaches here in the St. Louis region, and has been a business coach, mentor, competition judge, and one of our most dedicated advisory council members. She is a wealth of knowledge and the humility of her generous spirit makes her an accessible advisor for the entire Jennings community.

New England Region

Karen Yim, Consultant Support Engineer, Netscout

Serving as the liaison between NFTE and Netscout, Karen has not only served in a variety of volunteer capacities herself, but has recruited and engaged over 50 of her Netscout colleagues to serve our students as well. She has judged, coached, and moderated panels and consistently comes back year over year to support our students. Moreover, she has been the main point of contact for generating Netscout's corporate sponsorships to fund our programs and events while also ensuring that any Netscout employee who donates to NFTE takes advantage of Netscout's matching-gift program. Karen has been a friend to us, a mentor to our students, a corporate liaison with a track record of financially supporting NFTE, and a staunch advocate for many years.

South Region

Roderica Jewell and Vintrice Goss, Consultants

This dynamic couple jumped to the challenge posed by the COVID-19 pandemic by providing coaching to students once a week from June to October of 2020 to prepare them for the 2020 National Youth Entrepreneurship Challenge. They also connected these students with other mentors to further expand their knowledge and provide different perspectives, and pulled together a practice panel so students would have the chance to practice pitching to different people.

Southeast Region

Ann Marie Sorrell, President & CEO, The Mosaic Group

Ann Marie Sorrell has served as a NFTE classroom speaker, coach, and judge for competitions, and recently served as a speaker for women's history month. She serves not only as a role

model, but as an entrepreneur that contributes knowledge, experience, and resources to our students' growth and development, in addition to beneficial connections for the region overall. An active NFTE Southeast Advisory Board member, she was recipient of *South Florida Business & Wealth* magazine's Prestigious Woman Award, and was just recently awarded the *South Florida Business Journal*'s 2021 Influential Business Woman Award.

West Region

Bay Area

Pol Plumer, University of San Francisco

A business graduate student and an intern at the University of San Francisco, Pol Plumer has served as a co-teacher for NFTE's GOAT23 program, even offering coaching through student office hours hosted for all of our partner schools. Originally from Luxembourg, due to COVID he was displaced from USA and had to travel home to complete his learning online, yet still woke up at 1am in his time zone to be present for our 4pm GOAT23 courses. He has also contributed to supporting teacher training by creating resources and materials for PLCS, our region's Youth Entrepreneur Summit, and social media.

Los Angeles Metro

Ricci Rukavina, Founder and CEO of Kung Fu Factory

For the past three years, Ricci Rukavina has shared insights and provided knowledge of local resources by contributing as a member of our Los Angeles Advisory Board, guest speaking at several Los Angeles schools, judging competitions and participating with NFTE alumni and community via our social media campaigns. Despite an intense work and travel schedule, he finds the time to dedicate to NFTE students by driving or virtually guest speaking, coaching, and connecting his network to the NFTE community. It is no rare occasion for this individual to volunteer from his office or home with his family in the background, or to make his office available to hold meetings, even putting aside his responsibilities as CEO for NFTE students.



To join NFTE's volunteer corps, visit volunteer.nfte.com or email nfte@nfte.com.

Your prosperity is our purpose.

Santander applauds Network for Teaching Entrepreneurship for making a real difference.



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Corporate Volunteer of the Year

Presented by The Alper Family Foundation

Volunteers from our corporate partner organizations are absolutely essential to providing students with real-world experience and perspective. This year we honor Santander for their deep involvement with NFTE students and teachers across the country.

Since 2014, Santander has been a true champion of NFTE, contributing nearly \$2 million in financial support to our New England, MidAtlantic, and Southeast Regions. Over the past 5 school years, over 1,000 Santander employees have served as business plan coaches, guest speakers, mentors, advisors, and judges. Santander is a driving force when they enter the room, and are exceptional in meeting our students where they are and engaging them through their entrepreneurial journey.

Santander always steps up to support all our virtual volunteer needs and has proven to be a true champion in modeling employee engagement across all levels - from bank tellers all the way to the president of the bank and the senior executive team. Santander volunteers are always willing to go the extra mile for NFTE students, and some have continued mentoring them beyond their classroom experiences.

NFTE recognizes and values the dedication of all our corporate partners for the time and support their employees provide. Corporate volunteers connect NFTE's programs and students to the future of work, and what industry wants and needs in the workforce of tomorrow.









We are proud to support the next generation of innovators in their pursuits to achieving their entrepreneurial dreams!

MARY KAY **nfte!**









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