

nfte!

**NATIONAL YOUTH
ENTREPRENEURSHIP
CHALLENGE**

October 13, 2022



Citi Foundation

Presented by



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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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Judges



Vladimir F. Galiothe
Managing Director, Equity
Derivatives Trading
Citigroup

Vladimir Galiothe heads Citigroup's Americas Strategic Equity Solutions (SES) trading desk. In this role, he manages a team of talented individuals that focus on pricing, modeling, trading and risk management of bespoke derivatives. Vladimir leads the team as they manage a portfolio of complex non-linear payoffs providing services to the full spectrum of Citigroup's clients from Corporations, Private Equity funds, Institutional investors and Private Bank clients. SES specializes in equity

accumulation, hedging, monetization, and M&A-related strategies tailored to the client's specific objectives (economic, legal, speed of execution, etc.).

Vladimir joined Citigroup in 2001 after graduating from The University of Pennsylvania with a Bachelor of Science degree from the Wharton School. Vladimir has spent his entire career trading and managing derivative products in Equities and for a short time in Fixed Income as well.

In addition to his role as a senior trader, Vladimir is a founding member of the Under-Represented Minority Senior Advisory Council in Markets in addition to being a founding member of Citigroup's Black Leaders for Tomorrow (BL4T) initiative. These are both committees focused on enhancing our attraction initiatives, raising visibility of Black talent, expanding development programs to support the unique needs of our Black colleagues and improving the culture of inclusion to increase engagement and retention. Vladimir is also the current co-head of the Markets Steering Committee. The Steering Committee consists of Markets and Human Resource professionals that have the responsibility of making all decisions that impact the work lives of all junior talent in the Markets division.

Vladimir's passion for helping others extends beyond Wall Street. Vladimir currently serves on the Board of Directors for the United Negro College Fund (UNCF), an American philanthropic organization that funds scholarships for black students and general scholarships for 37 private historically black colleges and universities. Vladimir is also a benefactor of Equator Faith Mission, an organization focused on building and maintaining schools, health clinics and churches in his native country of Haiti, in addition to his other philanthropic efforts.



Alexis Jeffries
Director, Head of Business
Product Marketing
Glassdoor

Alexis Jeffries is a technology product strategist, adjunct professor, startup advisor and active angel investor, based in Los Angeles. She is the Director, Head of Business Product Marketing at Glassdoor, leading the company's efforts on employer branding and employee experience.

Prior to Glassdoor, she was a Business Product Marketing Lead in the Ads division at Meta, where she led Meta's Racial Justice and Ads Product Equity initiatives, as well as the company's Rotational Product Marketing Manager program. Prior to Meta, she was a strategy consultant at Accenture and an advertising executive at OMD and Wunderman Thompson in New York. She started her career as a personal finance journalist at Money Magazine, and has written for Money, The New York Times, Essence, Black Enterprise, The New York Post, The Village Voice, CNNMoney.com and many more.

Alexis holds a bachelor's degree in Journalism and Political Science from Northwestern University, a master's degree in Global Communications from the American University of Paris, (of which she chairs the Diversity Committee for the President's Advisory Council) and an MBA from the University of Southern California.



2018 Quarterfinalists on stage (c) MFox

Judges, cont'd.



Amanda F. Loyola
Engagement Manager
McKinsey & Company
NFTE Class of 2008

Amanda Loyola is an Engagement Manager with McKinsey & Company, focusing on digital marketing and eCommerce work in the consumer & retail industries.

She started her career with McKinsey before exploring other facets of the consumer/retail world as Chief of Staff to the CEO at Glamsquad, consumer investing and portfolio impact at Thrive Capital, and brand marketing at Kiehl's (skincare

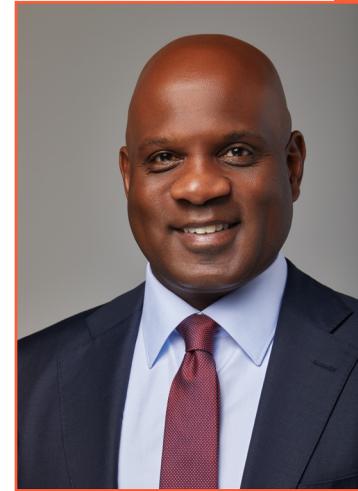
brand owned by L'Oréal). She holds an MBA from Harvard Business School and an M.S./B.S. in Management Science & Engineering from Stanford University.

Amanda is originally from New York City as the only daughter of two of the very best Brazilian parents. She lives in Chelsea with her husband, Tyler, and her mini-Bernedoodle puppy, Stanley. In her free time, she enjoys mountain biking, road biking, travel, food & wine, and walking Stanley along the West Side Highway.

Amanda is a graduate of NFTE and thinks often about how she should dust off her business plan for vegetarian dog treats she built and presented as a finalist in the National Youth Entrepreneurship Challenge that year.



Amanda leaving the stage in 2008 (c) MFox



Dr. Lamell McMorris
Principal and Head of Policy,
Regulatory & Government Relations
Edward Jones

Dr. Lamell McMorris is a Principal at Edward Jones, a Fortune 500 firm with more than 50,000 associates, including nearly 19,000 financial advisors, serving more than 7 million clients in the United States and Canada and caring for \$1.8 trillion of client assets. He leads the Regulatory and Government Relations practice as Head of Policy. His team implements an enterprise-wide policy capability, through which the firm can drive an intentional policy strategy, designed to proactively

surface a wide range of policy and legislative issues.

Prior to Edward Jones, Lamell served as CEO and founder of Washington, D.C.-based consulting firm, Phase 2 Consulting. It is one of D.C.'s top strategic advisory firms, providing expertise for government affairs, corporate social responsibility planning and public policy advice.

Lamell received his bachelor's degree from Morehouse College, his Master of Divinity degree from Princeton Theological Seminary, and his Doctor of Law and Policy degree from Northeastern University.

As an active member in the community, Lamell serves as a trustee for the National Urban League, the Rainbow/PUSH coalition and for PGA REACH. He also sits on the National Action Network's executive committee. In his spare time, Lamell enjoys golfing, classic cars and art.

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We're committed to helping
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■ ■ ■
The better the question. The better the answer.
The better the world works.

Judges, cont'd.



Alysia Steinmann
Metro New York Office
Managing Partner
EY

Alysia Steinmann is the Office Managing Partner for the Metro New York City office of Ernst & Young LLP. She leads the EY US member firm's headquarters and largest office in New York City, as well as the office in Hoboken, New Jersey and two wavespace™ locations in Manhattan. She serves approximately 13,000 New York City-area professionals by fostering a culture of belonging among EY's people while providing excellent service to clients throughout the tri-state area.

Alysia is an active member of the EY Americas Professional Network Council and the EY NYC DEI Council, representing the AccessAbilities Professional Network. She is an Executive Sponsor for the EY Professional Women's Network, focusing on the empowerment and development of women. She is also the Financial Services Executive Sponsor for Corporate Responsibilities and EY Ripples, the EY corporate responsibility platform that is aiming to positively impact the lives of 1 billion people by 2030 focusing on scaling impact entrepreneurs and supporting the next generation and the environment.

She is extensively connected in New York City, involved in numerous initiatives with Mayor Adams' administration. She represents EY on the New York Jobs CEO Council, a Council co-chaired by Carmine Di Sibio, Jamie Dimon (JPMorgan Chase), Julie Sweet (Accenture), Arvind Krishna (IBM) and Bob Sternfels (McKinsey) that is committed to train, empower and hire 100,000 underserved New Yorkers. Alysia chaired the College Apprentice Advisory Council for the CEO Council, where she developed and executed an apprenticeship for second year college students who were paid while earning credits through CUNY and graduating with associates degrees and full-time offers from EY. Recently she was named one of 21 Impactful Leaders in the Americas for her contributions to EY. Alysia gives back to the community through her work at the NYC Autism Charter Schools, and as the Treasurer for WhyHunger. She represents EY on the Mayor's new Task Force for Workforce Development. Alysia was recognized by the New York Rangers for her contributions to New York City in 2021 and was presented by the players with a Blue Shirt Off Their Back.

Alysia is a long time New York City resident and a passionate runner, completing 25 full marathons so far, including 14 NYC Marathons where she has run numerous times on behalf of the RobinHood Foundation, an organization whose mission is to end poverty in New York City.

Judges & Timers

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 are generous gifts.

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

- | | |
|---|--|
| Vinay Agarwal, Santander Bank | Georgia Jones, Mastercard |
| Jean Alonso, Santander Bank | Rhea Kumar, SAP |
| Anthony Bermudes, Santander Bank | Julie Lammers, American Student Assistance |
| Krunal Bhayani, Mastercard | Marcelle Lashley-Kabore, Girls With Knowledge/
GWK Global |
| Elaine Calvoni, Citi | Shawn Leventhal, Showplace Luxury Art Vintage |
| Andrew Crean, Citi | You Sheng Li, Citi |
| Dimitra Defotis, EY | Gavin McMahon, Santander Bank |
| Lizeth Garcia, Santander Bank | Chef Priyanka Naik, The Spicy Mango Foodies |
| Judy Goldstein, American Student Assistance | Ligia Norinho, Santander Bank |
| Dennis Gonzalez, FactSet Research Systems | Denise O'Dea, American Student Assistance |
| Shauna Graham, The Alfam | Preneeta Punsammy, Santander Bank |
| Lauren Gresia, Citi | Jake Pusateri, Citi |
| Sandra Gutierrez Vera, Santander Bank | James Sierra, Santander Bank |
| Nick Hart, CFGI | Laura Syed, SAB Capital |
| Randy Herbertson, The Visual Brand | Cinthya Vasquez, Citi |
| Frank Hsieh, Santander Bank | Gabriella Von Erb, EY |
| William Huang, Citi Foundation | |
| Stephanie Hyon, Citi | |

(lists incomplete at time of printing)



Greeting the EY TimerTabulator (c) MFox

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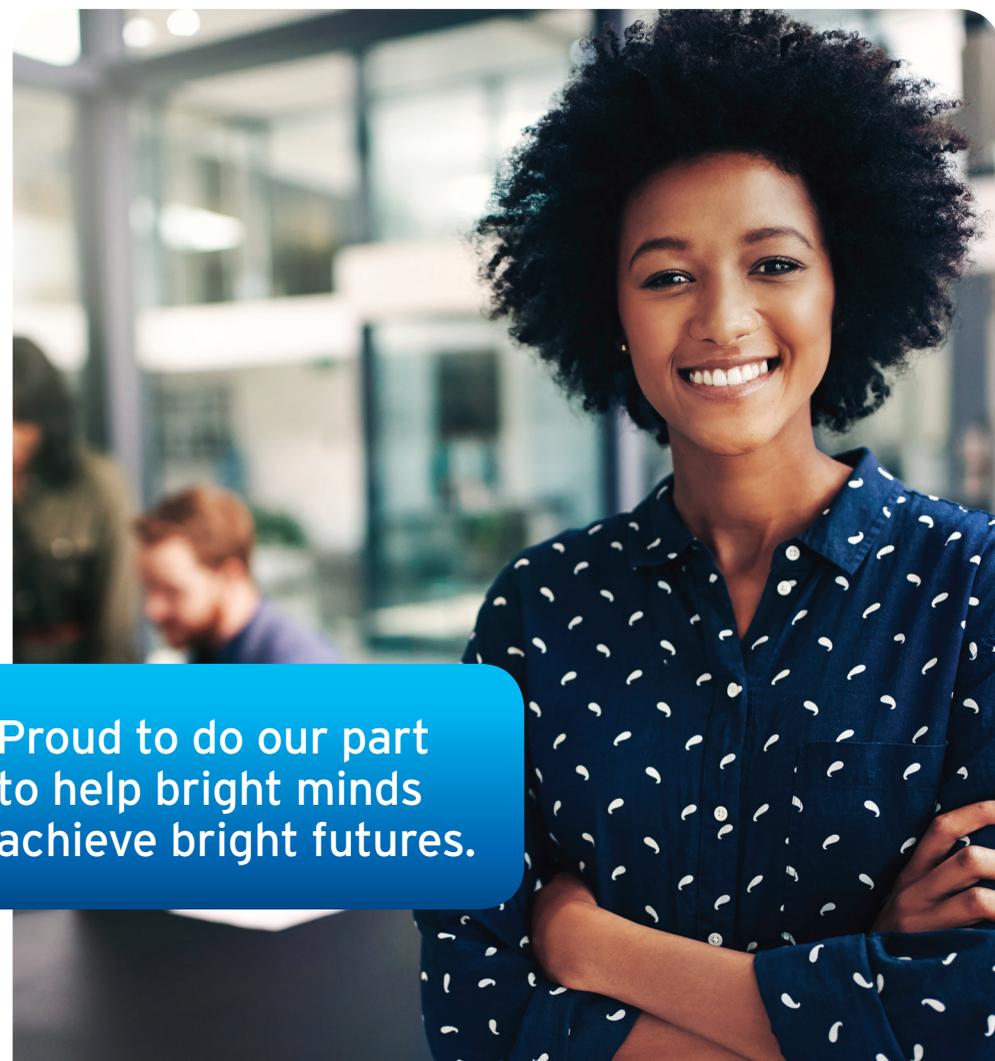
Gus Harris
Director, Head of Alternatives Data &
Analytics Products
Alter Domus

Kevin Ichhpurani
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Google Cloud

Dr. J.D. LaRock
President & CEO
NFTE



2019 Semifinalists ready to go! (c) MFox



Proud to do our part to help bright minds achieve bright futures.

NFTE is dedicated to empowering students and giving them a chance at a brighter future.

An idea we can all get behind.

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

Citi Foundation



Master of Ceremonies



Indiraliz Gracia
Co-founder, Sana Vita
NFTE Class of 2020

Indiraliz Gracia understands from experience how important basic things like regular healthy meals, a good education, and reliable shelter can be. With a mother who had been a preschool teacher and is now a preschool director, Indy volunteered at different local preschools for over seven years and saw firsthand how many families struggled to provide early education for their children. Additionally, there was a time when Indy and her family experienced homelessness, which meant they often didn't have food available for several days at a time.

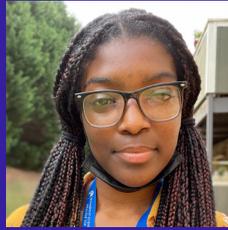
When Indy took the NFTE course during her senior year at McArthur High School, she was inspired by the idea that she could create a business that would then be able to benefit her community – and did just that, eventually providing scholarships for five intelligent young people with her income from that business, Indy's Choice, all despite the global pandemic that erupted during that school year.

Indiraliz is now a Kelly/Strul Emerging Scholar and a junior at Florida Atlantic University, majoring in International Business, and is still as passionate as ever about finding solutions to the problems in her community. She and her business partner Yanissa Ruiz are building Sana Vita, which provides families the opportunity to grow their own produce at home with an Aeroponic Package that includes the tower along with a course to help users grow, sustain, and harvest their crops. For every package purchased, the customer can decide whether to donate a basic package to a family in need or to a community garden project in an area that needs access to fresh produce.

In addition to her work on Sana Vita, Indy has been giving back to NFTE in many ways. Over the summer she served as the 2022 NFTE Southeast Fellow, helping run BizCamps and working with other regional Fellows around the country. She spoke on one of our NFTE Alumni Instagram Live series, has applied for the 2022-23 Founders Forum cohort, and shared her NFTE experience at an entrepreneurship education training conference as part of a panel discussion with other alumni. Finally, she dedicated extra time to coaching Southeast Regional finalist Enzo Hernandez as he prepared for this National Challenge.

Competitors

Joella Alexander, 17
PlantLovers, Stone Mountain, GA



Joella always wanted to have a garden of her own but was told it's too big a responsibility on top of school and other obligations. She created the company PlantLovers, with its first product, the Simplistic Plant, to solve her problem and simultaneously help others. The Simplistic Plant is a heroic plant pot that contains temperature, light, and moisture sensors, as well as an attachable hook, plant light, and detachable drainage cup. PlantLovers endeavors to make a difference by

enabling people to have herbal, kitchen, or floral gardens of their own. Joella plans to follow an interest in mechanical engineering in college and would like to attend Georgia Institute of Technology.

"The power is within you. Communicate, collaborate, and think outside the box."

Alberto Arroyo, 16
Tkicks, Dallas, TX



"Sneakerheads" love sneakers. They love owning them, and buying and trading them, much of which happens online. But many people are scammed online for fake sneakers, and there is rampant mistrust on sneaker-buying websites. Fellow sneakerhead Alberto Arroyo created Tkicks to kick this problem to the curb. Tkicks is a sneaker marketplace where sneakerheads can safely be sure that the sneakers they are purchasing or trading are 100% authentic, and sneaker trading is something most

of his competitors don't offer! Alberto has a large collection of sneakers and is excited to share his passion in a way that helps others. He plans on attending college after high school, and his top school is UT at Austin.

"Go for it! I would've never known how much I enjoy entrepreneurship and how good I am at it if I never did it."

Daniela Alvarez, 16
Latin Flavors, Co., Tampa, FL



Over 25% of the population of Tampa Bay identifies as Latinx or Hispanic, but there are only twelve established food trucks that serve Latin food to the community, with half of them only offering catering services. Daniela saw a need, and created Latin Flavors, Co, a Hispanic-owned food truck that utilizes genuine spices, imported from Costa Rica. Daniela's goal is to be the first female Latinx-owned food truck in the Tampa Bay area. An avid cooker, and bilingual,

Daniela plans to attend college at USF after high school, and study biomedical industries before going to med school.

"Go for it. You only live once. If you want to be remembered for who you are, pursue those ideas even if people tell you they are dumb!"

Nelly Caceres, 17
Your Pick-nic, Elmhurst, NY



Have you ever tried throwing a picture-perfect picnic with friends, but discovered too late that you were lacking essentials, or would have benefited from having some picnic furniture with you? Nelly and her friends have, inspiring Nelly to create Your Pick-Nic, a picnic service based in Queens that offers unforgettable, luxurious picnic experiences. Your Pick-Nic provides picnic furniture, food options, set-up, and clean-up. Nelly hopes her service allows more families

to gather and spend time together. She has plans to attend college and major in elementary education – education and teaching are important to her, and she would love to contribute to kids' early learning.

"Don't be scared of failure, and take the risk and launch your idea. You'll never know the potential of your business until you execute it."

Summer Arias, 14 and Aylin Espinoza, 14
SmartCharger, Los Angeles, CA



Smartphones offer a lot of convenience, but they come with dangers of heat damage and battery pollution, especially as they get older. Summer and Aylin created Smart Charger to combat these problems. Smart Charger is an affordable charger that guarantees less heat damage to phones, sending notifications when the phone is done charging, with adjustable options to control volume, and turning off when the phone gets too hot. Their goal is to support the community by helping phones

last longer, and help alleviate battery waste, all while saving people money. Summer and Aylin both plan to attend college after high school.

"Don't doubt your business. Be proud of what it has become, and what it will become."

Yareth Camacho, 15 and Francisco Ruiz, 15
RC Super!, Seagoville, TX



Remember being a child playing outside with remote-control cars? Yareth and Francisco do! But, due to COVID-19, they noticed that not as many kids were going outside, and most were inside playing video games. Yareth and Francisco want to encourage kids to go outside and created RC Super! to do just that. RC Super! is a fully-customizable, high-quality remote-control car, allowing almost anything on the car to be changed, from suspension, to difference choices of color. Customization encourages collaboration, and the car encourages fun! Avid fans of the outdoors and exercise, both Yareth

and Francisco plan to attend Texas A&M after high school.

"Take the risk!"

Ivy Chieng, 14
SwigSafe Napkins, Los Angeles, CA



A scene from a movie opened Ivy's eyes to the dangers of date rape drugs. According to her research, over 11 million people have been raped with the assistance of such drugs. She created SwigSafe Napkins to stop the spread of drink-spiking incidents. SwigSafe Napkins is a color-changing drug detection napkin that can detect drugs in a drink, discreetly. Unlike other solutions that require a whole kit for drug detection, SwigSafe Napkins provides everything in just one napkin. Ivy's goal is to give people the sense of trust and protection that they need in her community. Ivy has plans to attend college after high school, including a goal of traveling and studying abroad. She really wants to see snow.

"GO FOR IT! Feeling accomplished knowing that your business has a chance to make it and a chance to change the world is the best feeling. Keep your connections close, and stay humble!"

Jaidyn Cox, 18
Refracticals, Beloit, WI



Glasses are expensive! Jaidyn Cox had been wearing the same pair of glasses for over six years when he stumbled upon 3D printing in a high school engineering class. What if he could use this new skill to not only decrease the cost of new glasses, but decrease the amount of waste created – and what if he could do this not just for himself, but for his community, the 3rd poorest district in Wisconsin? Jaidyn set out to do just that, by creating Refractical, 3D printed glasses that can reuse 85% of material leftover after printing. Refractical was created to bring vision to those who need it, in an affordable way, while maintaining uniqueness in every pair of glasses.

"Put in the work and do the research before jumping in head-first, and things aren't as nerve-racking as they appear to be."

Charles Duong, 17
Nujjet, Falls Church, VA



As a biotech enthusiast, Charles found himself searching for a neurotechnological solution to a common problem – how to keep himself from getting distracted while studying! Charles had the support of a small group of like-minded students in creating Nujjet, a commercial neurotechnology headset that monitors and modulates brainwave data in order to optimize study sessions for students. The Nujjet technology is an innovative solution, helping build long term habits, especially for students who feel stressed about their

studies. Charles is currently attending Brown University, where he is studying computer science and mathematics.

"It's important to be proactive in finding opportunities to succeed."

Rania Gaston, 17
Gourmet Guider, Brooklyn, NY



As a Muslim in the U.S., Rania is familiar with the struggles of dietary limitations, such as eating the same meal over again, or not knowing what to cook. That's why she created Gourmet Guider, a free app that offers alternative recipes for foods that people want to filter out or avoid. Gourmet Guider's features include a grocery store locator, a bookmark feature, and tutorial videos. Rania strives to make a difference for those with dietary limitations, allowing them to feel represented in the cooking community. Currently an intern for a CTE hospitality business, Rania plans to attend college, but doesn't yet know what she plans to study.

"Pick a cause you are passionate about or believe in, because it makes creating your business easier and enjoyable."

Abhinav Gorrepati, 14
CredX, San Jose, CA



Abhinav has always been passionate about finance and investing. When he realized how big an issue financial literacy is for many of his peers, he realized he had an opportunity to turn what he loved into something that benefited others. CredX is a gamified financial literacy platform that makes financial education fun, engaging, and rewarding for students, by teaching complex financial topics through entertaining games and rewarding activities.

Almost 1 in every 5 students across the country lacks basic financial education, and building these skills can help students become self-sufficient and achieve financial stability later in life. Abhinav is setting his sights on Harvard, and a degree in business administration, after high school.

"The most important thing is being confident in yourself, in your abilities, and the goals you set for yourself. Conquering self-doubt is a huge part of being an entrepreneur."

Bryonna Grant-Webb, 18
The Vault, Penn Township, PA



During one of the hardest times of her life, Bryonna relied on self-care regimens to help her both physically and mentally. An entrepreneur since she was 8 years old, Bryonna knew that she had the opportunity to make an impact on others by sharing her regimen, and founded The Vault, a unisex skin-care and cosmetics line that is 100% vegan and organic, and suitable for all skin types. Bryonna is inspired to make a difference in her community by spreading self-love and encouraging natural beauty with her products. She plans to go to

cosmetology school to get her license, and then become an esthetician, and getting a lash extension certification.

"Go for it! Don't let anything hold you back. Don't just think, ACT ON IT!"

Autumn Harmon, 17
Express Yourself Studio, South Holland, IL



Autumn has been dancing for eleven years, studying multiple genres, and even being captain of the majorette team. Dance makes her feel joyous and gives her a creative outlet to battle stress, and she created Express Yourself Studios to give others the same outlet. Express Yourself Studios provides a safe space to allow students and dancers to use dance as an artistic emotional outlet to help with mental health. Special features include a convenient location for her local community, and a comforting, positive, and encouraging environment. Autumn does plan on attending college, and continuing her dreams of entrepreneurship, as well as dance instruction.

“Be Yourself! Take what you love and use it to help others.”

Daisha Jackson, 17
Yoga For All, Providence, RI



The isolation of the pandemic years was difficult for Daisha, as it was for most struggling with depression and anxiety. When she finally discovered yoga and meditation, she knew she had found her outlet, and something to keep her grounded, and wants to share that outlet with as many people as possible. Yoga For All provides a virtual health and wellness outlet through QR codes embedded directly on their products, providing accessible content for all. Daisha plans to distribute Yoga For All yoga mats within schools and implement a wellness curriculum using yoga and meditation, teaching healthy coping mechanisms, and making positive change. She plans to attend college and pursue behavioral psychology and business.

“Everyone is capable of creating something great; find resources or reach out to people who can help you develop it!”

Enzo Hernandez, 17
Auvelux, Miami Lakes, FL



Blueprints for designing custom houses are extremely expensive and usually require party software, and the way we build houses is not efficient and requires a lot of hard labor. After an engineering class introduced him to 3D printing, Enzo realized he'd stumbled on the perfect solution. He created Auvelux, an app where people can design their dream homes on an easy-to-use interface, buy the house quickly with personalized mortgage rates, and have it built quickly with 3D cement printing. Enzo wants people to afford their own unique, custom-made houses. Auvelux is Enzo's passion, and he is excited to continue building on and expanding his business.

“Definitely try, but don't expect to succeed every time.”

Samantha Jarbou, 18
Vest Pack, Clio, MI



Samantha's mother always mentioned how heavy her backpack was, and how it was ruining her posture. One day, while walking through the halls at school, she realized how many other students were slouching because of their heavy backpacks. She created Vest Pack, a reinvention of the backpack, that evenly distributes the weight of students supplies with multiple pockets in the front and back, creating less strain and improving posture. A creative thinker, Samantha is also an accomplished musician and singer. She is passionate about innovation and entrepreneurship and plans to attend college after high school. She hopes to attend Kettering University to study Engineering.

“Once you think of a problem you can solve, do not stop. One task will lead to another and, before you know it, your vision will become reality.”

Taisiya “Tai” Ivanchikova, 15
Fest Belts, Miami, FL



In the fashion industry, women's clothing does not offer a lot of space, or pockets, and purses are easy to lose or steal. Even the pockets in women's jeans are shorter and narrower than in men's jeans. This is why Taisiya created Fest Belts, a customizable and uniquely hand-designed belt that features seven pockets. Fest Belts allow the wearer to move freely without worrying about belongings and are expertly crafted with artwork designed by Taisiya and her mother, inspired by mythology from around the world. After high school, Taisiya will continue to grow her business and study journalism and creative writing at college, working in New York City.

“If you have an idea and are passionate about it, pursue it make it a reality. You never know how it will turn out! With the right people and confidence, anything is possible.”

Jocelyn Johnson, 17
The Hive, North Palm Beach, FL



For people with food allergies, eating at restaurants can be an arduous task. As someone who personally suffers from a severe anaphylactic egg allergy, Jocelyn understands the frustration that comes with the never-ending search for allergen menus from restaurants and coming up empty-handed. That's why she created The Hive, an app for people with food allergies that provides a quick and easy way to access allergen menus from favorite restaurants. No other company provides a way to access allergen menus all in one place, helping those with allergies feel comfortable eating at restaurants, and gaining confidence to try new places. Jocelyn is already Small Business and Entrepreneurship Certified and plans to attend college for either Entrepreneurship or Business Administration.

“Entrepreneurship can be so many different and wonderful things.... Embracing all aspects will lead you to great success.”

Nyael Jones, 17
More to Give, Miramar, FL



Nyael used to think that teenagers didn't really want to be involved in their community. But she realized lack of involvement was mostly about perception and societal approval. She created More to Give, a platform, brand, movement, and mindset that aims to change the way people see world challenges by making communal interaction exciting and impactful, offering a fresh aspect of volunteering. With many non-profits and charitable organizations struggling to stay afloat, More to Give seeks to inspire a new wave of community involvement through rotating causes, member interactions, an online store, and much more. After high school, Nyael plans to attend college and study business management and environmental science.

"Believe in yourselves before looking for anyone else's validation. Becoming an entrepreneur is not easy, but if it's a passion it will never feel like work."

Giselle Juarez, 18 and Ralph Suguene, 18
Youth.IO, Orlando, FL



Ralph and Giselle have both experienced difficulty communicating effectively with their parents. They noticed that their friends struggled, as well, and that many of these struggles were directly related to issues of mental health. They created Youth.IO, a family counseling service which provides teens and their families with counseling sessions via an app where families can communicate with a therapist, set up their schedule, check progress, and even play education games. Youth.IO also offers a place for graduated psychology student to gain necessary hours in order to obtain their license. Following high school, Giselle has plans to study Business Administration in college, and Ralph has already passed the course exam to be licensed in Real Estate.

"As long as you are working on something you are passionate about, then anything is possible if you put your mind and time into it."

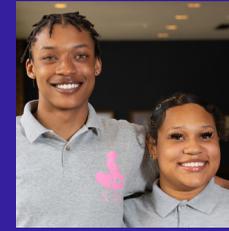
Josh Kreuger, 18
MODRN Media, St. Louis, MO



Most action sports businesses and influencers create content and manage their own social media "in house," on their own, often resulting in unengaging, poorly curated content and pages. An action sports connoisseur with a love for video production and social media, Josh created MODRN Media to solve this problem. MODRN Media provides curated, efficient, and experience-based services to businesses and influencers in the action sports world. MODRN Media targets lesser-known businesses and influencers, as well as those who may have hit a wall with growth and sales, and also teach those who do not have as much digital media knowledge. Josh is passionate about content creation, and growing MODRN Media!

"Do it. Don't hold back. You won't get anywhere by thinking about what you're gonna do. You get somewhere by executing."

Nasjha Lucas, 18 and Triston Peeler, 17
N.T.C. Reusable Pregnancy Test, Chicago, IL



When we think of plastic waste, do we think about pregnancy tests? Not only are plastic tests not sustainable, they're not reusable, meaning they are constantly being bought and thrown away. Triston and Nasjha created NTC Reusable Pregnancy Test because they wanted to create something that helps women in a unique way, but also helps the planet. NTC features a reusable test applicator and biodegradable, flushable strips for discreet testing. Every woman deserves to have access to sustainable products, no matter their socio-economic status. Both Nasjha and Triston plan on attending college – Triston plans to study engineering, and Nasjha plans to study business and science, to take NTC to the next level.

"Keep a creative mindset and think of things the world really needs!"

"Always push through and bring your ideas to life, because if you don't, no one will."

Martin Luu, 17 and Carmen Ng, 17
Seed-Its, San Francisco, CA



Growing up, Martin and Carmen have heard about the effects of global warming and other anthropogenic disasters. They decided to make a sustainable approach they could share with others, creating Seed-Its, biodegradable and recyclable sticky notes containing non-invasive seeds that can be used to reforest the Earth. In addition to planting Seed-Its notes, 15% of profits will be donated to the National Forest Foundation, planting a tree for every dollar donated. Both Carmen and Martin have plans to attend college. Carmen plans to study business economics or marketing at UCLA or UC Irvine. Martin plans to study finance or biology at UC Berkeley or UCLA.

"When faced with an obstacle, reach out to friends and peers to get different perspectives, since they may offer solutions you may not have thought of."

Darian Miroshnik, 15 and Roman Savko, 14 (with support from Leon Grigoruk)
Peers, Palm Coast, FL



Peers was first born out of a desire for co-founders Darian, Roman, and Leon to create an affordable tutoring service for their Ukrainian families, to support family in the Ukraine, but they soon pivoted to a tutoring service to aid their fellow students in the US. Peers is an online tutoring service that offers affordable and accessible tutoring to students, who sign up to either tutor or be tutored by one another, helping some students find employment by tutoring their fellow peers. Each of the co-founders had perfect grades their freshman year and have plans to attend college. Darian and Roman plan to study business and marketing, and Leon plans to study computer science.

"Never give up; Always fight to the last minute."

Joy Moanda, 13
Sports Shorts, Baltimore, MD



While playing basketball with her school's basketball team, Joy was struck by the fit of her athleticwear, and wondered if she'd feel secure playing basketball if she were on her menstrual cycle. As she talked to more young women, she realized that this anxiety was widespread, and created Sports Shorts, athletic shorts designed for females who want to feel comfortable while playing sports on their menstrual cycle. Joy has gained much support from women who are entrepreneurs, and has med school in her sights, hoping to go to Harvard Medical after high school. She is also bilingual and enjoys cooking when not actively enjoying sports.

"Follow your heart and don't let people's opinions affect how you think."

Jaden Moody
Rodent Can, South Holland, IL



Observing the needs of his community, Jaden remarked on the number of holes made by rodents and small animals he was seeing in city trash bins, and the amount of litter caused by these same pests. He wanted to make a difference, and created Rodent Can, a physical guard for outdoor trash cans that keeps rodents from digging holes and causing litter in the neighborhood. Rodent Can still provides full functionality and is also non-harmful to the animals. An avid volunteer in his community, Jaden is also on the National Honor Society and Student Council. He plans to attend college and is looking at studying Computer Science at Kent State.

"Never think your idea isn't worth it. With hard work and determination you can achieve anything."

Aaliyah "Lili" Taylor, 14
A.T. Teen Publishing Workshop, Pittsburgh, PA



As a young student faced with bullying, anxiety and depression, published author Aaliyah turned to writing as an outlet to express her feelings. Not only did she find it beneficial, but she discovered that the benefits of writing are backed up by research. She created A.T. Teen Publishing Workshop as a way to help other teens battling the same issues, giving them a path to share their life-changing stories and get published, and bringing awareness to the anti-bullying movement and other social issues. Aaliyah plans to study middle school and high school education in college, and is considering many schools, such as Drexel and Chatham.

"Take your time, pace yourself; Nothing great happens overnight."

Deron and Devon Titsworth, 18
Nature's Market (On Wheels), St. Louis, MO



"Food deserts" and "food swamps" refer to urban areas with limited access to nutritious food and an overabundance of junk and fast food. Devon and Deron Titsworth grew up near both and wanted to make a change for their community. They created Nature's Market On Wheels, a mobile grocery store that travels to various food swamps and food deserts in order to provide affordable, nutritious food. Easy access to fresh produce can help reduce obesity in the community and gives people a healthy eating option. Deron is currently attending Alabama A&M studying Business Administration and Law, and Devon plans on attending The University of Missouri St. Louis, to study Criminal Justice and Law Enforcement.

"Never give up, and never stop believing in yourself; don't stop chasing your dreams."

Jaydon Tsan, 14
Book World, Montebello, CA



Across the country, only around 26% of children under the age of 18 read books. As an avid reader, Jaydon wanted to find a way to make reading beneficial and fun for kids, and combined reading with his love of video games to create Book World. Book World is an app that makes reading fun for kids, engaging them in a virtual world where they can build and customize worlds based on books they are reading. Jaydon plans to continue studying business in college, after high school, and hopes to study at MIT or Harvard.

"Let your imagination run wild!"

James Umoeka, 12
ToolTooth, Grand Prairie, TX



1.5 billion toothpaste tubes are thrown into landfills, every year, and these tubes won't decompose for over 500 years, wreaking havoc on the ecosystem. This inhumane amount of tubes inspired James to create ToolTooth, which is environmentally friendly, non-toxic toothpaste, with a tub and finger gloves both made out of PCL polyester, which takes only six weeks to biodegrade. Plus, the finger glove helps to reach tiny crevices in the mouth that other brushes might not be able to reach. James hopes to make a difference by improving environmental awareness when it comes to oral hygiene. He plans to study medicine in college after high school, with his eyes on Stanford.

"Get rid of being scared of the outside world, and think of the best way to fix everyday problems."

Ariana Vazquez, 14
MHB Watch, Miami, FL



Ariana personally struggles with ADHD and anxiety, and has noticed it interfering with her studies, and hoped that it didn't affect others. Upon researching the issue, though, she learned that 40 million people have anxiety, and 75% do not receive treatment because it is too expensive. That's why she created The MHB Watch (Mental Health Buddy), an affordable, wearable device that utilizes multiple settings and sensory experiences to help people with anxiety in their daily lives. An avid volunteer in the community and lover of the arts, Ariana has plans to expand MHB, and also study Business and Entrepreneurship, or Pre-Med, in college after high school.

"Never give up, even if it starts getting boring or hard to manage, because in the long run it will help; do it for yourself, not for others"

Thomas Vo, 17
Reheats, Grand Prairie, TX



Thomas used to work for his uncle, roofing, building, fences, and even just digging. But in the cold months, his hands would get so cold they turned numb. Thomas realized this problem probably affected a lot of outdoor workers, and he created Reheats, electric heated gloves. Often, workers' gloves are bulky, without much grip, and Reheats provides sleek design with electric padding for comfort and warmth, and grippy material running down the palm. Reheats' electric heated gloves are perfect for anyone who enjoys the cold outdoors and wants to keep their hands toasty. Thomas plans on studying construction management at UTA after high school.

"No idea is too small. If you came up with a solution to a problem, it's likely that thousands – possibly millions – of people encountered the same problem that you faced."



Our 2021 Challenge Champions!

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The Bancorp, Inc.

David Cahn, Co-chair
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NEW ENGLAND REGION

Drew Smith, Chair
HOPR Ventures

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Adrienne Palmer, Chair
Entrepreneur

SOUTHEAST REGION

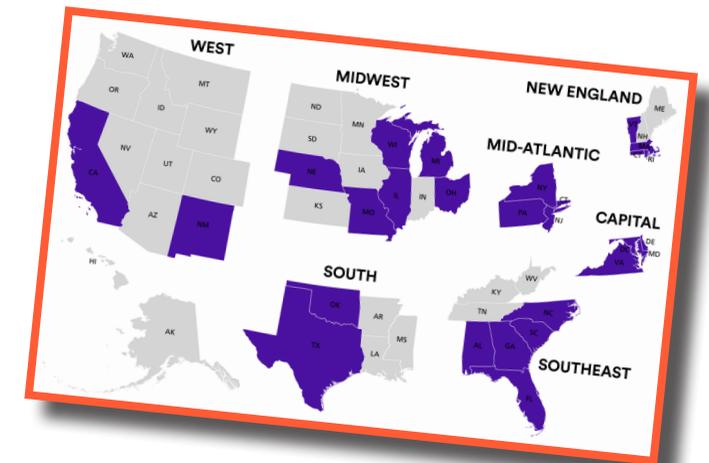
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Heath Capital



Get Involved

Learn more about NFTE

Network for Teaching Entrepreneurship (NFTE) ignites the entrepreneurial mindset with unique learning experiences that empower students to own their futures. A global nonprofit founded in 1987, NFTE provides high-quality entrepreneurship education to middle school, high school, and postsecondary students. NFTE provides students with opportunities to build skills, confidence, and know-how to recognize opportunities, discover their passions, develop their talents, and grow their networks. Young people who complete NFTE's entrepreneurship programs are more likely to engage in learning, achieve their educational and career goals, launch businesses, have increased lifetime earnings, and feel greater job satisfaction. NFTE brings the power of entrepreneurship to students, regardless of family income, community resources, special needs, gender identity, race, or ethnicity. NFTE has educated more than a million students, delivering our programs in school, out of school, in-person, online, or through hybrid models. Visit www.nfte.com to learn more.

Your prosperity is our purpose.

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



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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.



Josiah Israel
NFTE Class of 2022
Liquid Gold
Miami, FL

Josiah Israel is inspired every day by his father, a hard-working entrepreneur who does his best to provide for his family by putting in extra-long hours at his T-shirt business, pressing custom shirts for his clients. Josiah says his dad taught him about the importance of having “something to call your own,” and the value of doing good work for good money. But Josiah’s business idea is uniquely his own: Liquid Gold, an oil-based cologne/perfume which is less likely to irritate sensitive skin and carries scent effectively. Josiah likes to smell good, and now he helps others to do the same while he builds his business website and works to expand his marketing reach.

He has goals that are ambitious for any young man, but Josiah is working to accomplish them despite physical impairments that most young people don’t face. Josiah’s leg was amputated when he was only a year old, meaning that he walks with the aid of a prosthetic brace at his thigh, which makes walking an exhausting chore. In addition, one of his arms is impaired, so he must work “twice as hard as the average kid” to accomplish tasks, and he has been the unfortunate target of bullying because of his appearance. Josiah says his mother showed him how to stand up for himself and the importance of self-confidence, and he has created a group to prevent bullying in which he teaches younger students to find their own confidence and helps build verbal self-defense skills to speak up for themselves.

Josiah has lots of good advice to share. He says, “I may never be able to look like my siblings physically, but I will always try my very best to keep and push myself to the limit. I am the only person holding myself back from any limitation. I can’t control what I look like, but I can control my emotions and how I react. Not everyone will believe in your vision, but when you’re passionate about something others will feed into that and fall in love with your story.”

Josiah enjoys playing basketball, football and baseball. He also really enjoys math and competing with his sister in a math bowl. We can’t wait to see what he’ll do next.

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.

2022 Individual Volunteer of the Year

Senthilkumaran Ramaiyan

Southeast Region

Associate Director and Program Manager, Moody's Analytics

A true ambassador of NFTE and the entrepreneurial mindset, Senthil has served as judge, mentor, and coach for our students, working virtually from his home on whatever volunteer engagement opportunity he can. This past spring, he coached one of our student finalists, offering flexibility in his schedule to add coaching sessions to his calendar so that the student could take advantage of other trainings in school and attend school events. Additionally, he made himself available to new students during his coaching sessions, all because he enjoys engaging with our NFTE learners.

Senthil is always willing and ready to volunteer, and regularly takes time to provide NFTE with feedback gained during his coaching sessions. He shows his appreciation for each opportunity he's given to support and engage with teachers and NFTE learners around the country.

His dedication to NFTE students in the Southeast and beyond is one of the few true perks of the pandemic, as he's been able to work with many different NFTE students regardless of their location. We are thrilled to honor Senthil for the extra effort he makes as a volunteer, and to celebrate the difference he's made to NFTE's budding young entrepreneurs.



Individual Volunteer of the Year Regional Finalists

Capital Region

Daniel Heimlich, On Demand CMO and Advisor, Heimlich Group

Daniel first started volunteering with NFTE in 2015. He has been a coach, a judge, and always jumps at the chance to support a young entrepreneur. Last spring, he was introduced to 2021 Capital Challenge Finalist James Dawkins and his eye tracking software, Hawkeye. Daniel immediately offered to connect him with people in the industry. This was typical, as Daniel is always eager to connect us with a fellow entrepreneur or friend who he thinks might help our students. We thank Daniel for all he has done for our NFTE students and for his commitment to supporting young entrepreneurs across the region.

Mid-Atlantic Region

New York Metro

Judy Stewart, CEO of Creative Sense, Inc.

A supporter of NFTE for many years, first with students from Stamford (CT) High Schools, and then from other New York Metro area schools, Judy is now a member of the NY Metro Advisory Board who has contributed over 150 hours of volunteer time with NFTE! She currently serves as a coach, business plan judge, and advisor to teachers and students in the Mid-Atlantic Region and, virtually, in many other NFTE regions, as well! She volunteers for summer programs, national events, and alumni programs such as our Founders' Forum. She consistently advocates about the power of NFTE, recruits other coaches and classroom speakers, and much more. We are enormously privileged to have Judy on our side, and we thank her for her unfailing support of our young entrepreneurs and our school partners.

Philadelphia Metro

Scott A. Snyder, CTO, Eversana; Senior Fellow, The Wharton School and Adjunct Professor, Penn Engineering; Co-author, Goliath's Revenge

An entrepreneur himself, Scott has already given back to his community in so many ways, having coached NFTE students and attended Philadelphia events for several years. In 2020, he reached out asking about ways to become more involved, and joined the Advisory Board. Scott has opened his vast contact list and network to NFTE and is now serving as co-chair. He loves to attend coaching events when he can, but his focus has been on raising money for NFTE and expanding our partnerships. He is an outstanding and prolific advocate and consistently shares the power of the NFTE program with others, opening new doors and partnership opportunities wherever he sees them.

Midwest Region

Chicago Metro

Venu Raghavan, Vice President of Strategy & Development, Wasson Enterprise

Venu has been a NFTE volunteer for many years. As the new chair of the NFTE Midwest Advisory Board, he has been a crucial figure in bringing together the region, from St. Louis

Volunteer of the Year (cont'd.)

to Chicago and expanding to Ohio, Michigan, Indiana and more. He continues to open more doors for NFTE throughout the community. We are enormously grateful to Venu for his example as a leader and volunteer for our students and the entire Midwest Region.

St. Louis Metro

Maxine Clark, Founder, Chief Inspirator, The Delmar DiviNe™ and Founder, Build-A-Bear Workshop

Since NFTE's earliest programs in St. Louis, Maxine has been a stalwart supporter of our mission. She serves on the Midwest Advisory Board and is committed to making important connections between NFTE and the community at large. Maxine has been a guest speaker and business coach for many of our students, as well as a keynote speaker for the Midwest Youth Summit, and we are truly grateful for her support and championship in St. Louis and beyond.

New England Region

Alena Sison, Graphics Model Maker - The Model Studio, Hasbro, Inc.

Alena has been a proactive and committed volunteer this year in a variety of capacities, including but not limited to guest speaking, participating on NFTE's Young Innovators In STEM panel for Massachusetts STEM Week, acting as the liaison for Hasbro's Day of Joy Volunteer Day, and working behind the scenes with their colleagues to develop a virtual lesson on modeling and prototyping products for teachers to use in the classroom. Across all their engagements, Alena has directly impacted and supported over 60 NFTE students through their volunteerism, and with the rollout of this new virtual lesson, can reach thousands of students nationwide. Additionally, Alena played a key role in developing the NFTE/Hasbro partnership to include not only increased staff volunteerism, but also an investment in the form of a grant.

South Region

Adrienne Palmer, Entrepreneur

Since 2008, Adrienne has been a regular volunteer, as well as a NFTE advocate to the Entrepreneurs' Organization in Dallas. She has been a classroom speaker, coach, and mentor to our young learners. Having joined the Advisory Board in 2017 and become its chair in 2019, Adrienne has shepherded NFTE South through two years of the pandemic, social unrest, difficult staff changes, local crises like the tornado that destroyed one of our schools, and general unease. Providing positive energy, encouragement, and dedicated leadership, Adrienne has helped the South Region continue to focus on providing high-touch, high-impact programming and support for our educators and students. She is a fiercely energetic and loyal supporter, ever advocating for NFTE and inviting other entrepreneurs and businesspeople to join us as volunteers. It is no surprise that under her leadership, the South Region has more than doubled the number of students served.

West Region

Bay Area

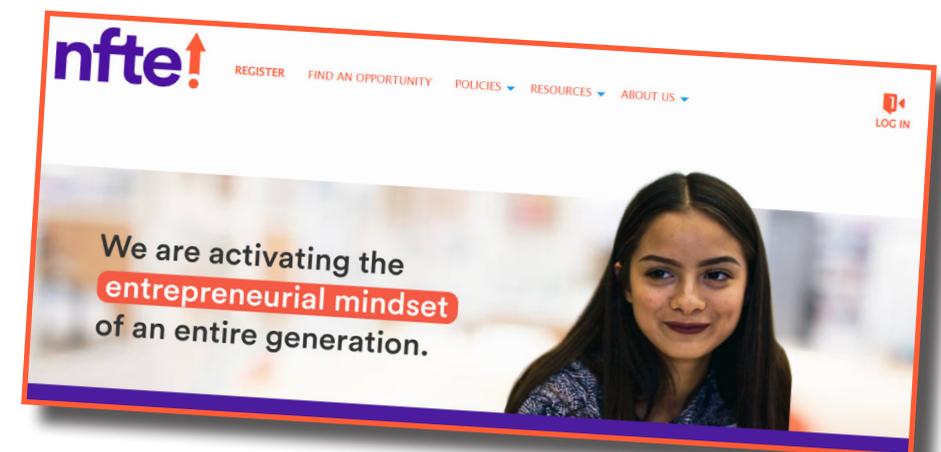
Amar Aujla, Vice President of Business Technology, Salesforce

A true ambassador of NFTE and the entrepreneurial mindset. Amar has been a longtime dedicated advocate for NFTE Bay Area, especially as a coordinator of mentorship for our Entrepreneurship 2 program. He dedicates his time, resources, and talents to advance and support NFTE students, staff, and teachers. He feels genuinely connected to the mission as an MBA Haas Graduate and brings years of experience with 20+ years of corporate experience in the tech industry and specialization strategy, operations, program & product leadership. In addition, Amar has introduced other volunteer networks to NFTE, and has personally leveraged his network to support NFTE with time and financial support.

Los Angeles Metro

Leo Gestetner, CEO, Heath Capital

Leo has been a NFTE volunteer for nine years, and currently co-chairs the NFTE West Region Advisory Board. He likes to tell everyone that he has three loves - his family, his businesses, and NFTE. He tirelessly advocates for NFTE and uses his network to advance NFTE's footprint both in fundraising and student reach, most notably in our Las Vegas expansion. In addition to countless hours spent planning with NFTE leaders, Leo also dedicated much of his own time to coaching NFTE 2021 National Champion Amylah Charles on her business plan. We are enormously grateful to Leo for his example as a leader and volunteer for our students and our community.



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

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Corporate Volunteer of the Year

Presented by The Alper Family Foundation

A key component of NFTE's programming is the involvement of local volunteers who create bridges from classroom learning to real world application, helping students build their personal and professional networks. This year we honor Ernst & Young (EY), for their commitment to NFTE students and teachers around the world.

Since 1998, EY and NFTE have worked together to activate the entrepreneurial mindset and launch the next generation of entrepreneurs. Over the years, EY has expanded our relationship by growing their support to include valuable skills-based volunteering that improves NFTE as an organization. From professional development workshops for NFTE staff and alumni, valuable pro-bono work, board members who serve as ambassadors within the company and externally, to 827 EY volunteers who served nearly 3,000 hours as business plan coaches, guest speakers, advisors, and judges this past year and are key to the success of our relationship.

EY is historically a great supporter of NFTE's most ambitious projects, offering pro-bono teams to strategize and support the launch of new offerings that increase the value of NFTE programs. These include the Entrepreneurial Mindset Index, the Innovation Day toolkit, NFTE's asynchronous Start It Up course, and many other projects that continue to propel NFTE as a leader in entrepreneurship education. EY volunteers are true champions of our youth, supporting them with personal career skill building, business ideation, and business launch and scaling—empowering youth to create their own success and take control of their futures with each step.

NFTE recognizes and values the dedication of corporate volunteers as one of our most powerful catalysts in their ability to transform and impact a young person's vision of themselves and their future opportunities, measurably enhance learning, and create ongoing, lasting relationships. We thank and salute EY volunteers for igniting youth success.



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