



Make A Difference
Wisconsin
Money smart. Life smart.

2012-2013 ANNUAL REPORT



REFLECTIONS



Dear Friend,

We are excited to share the 2012/2013 Annual Report, highlighting some of the outstanding outcomes and accomplishments achieved at Make A Difference – Wisconsin.

The past year proved to be an incredible success in many ways... hundreds of wonderful volunteers helped us reach a new milestone - more than 6,000 high school students in 70 high schools! These schools now include several communities in Southeastern Wisconsin, as well as communities in the Fox Valley and Green Bay areas.

The 2012/2013 Annual Report is a testament to the philanthropic support and the many partnerships that make these results possible. It is also a celebration of the people of Make A Difference - Wisconsin – those individuals whose talents, dedication, and remarkable generosity have been critical to our ability to achieve this impact for the students and communities we serve. We think you'll be inspired by our wonderful students, dedicated volunteers, generous donors, and the program outcomes, all of which create a lasting positive impact.

Sometimes as individuals, we do not recognize the extent to which our efforts impact others. Something we did years ago may be taking hold right now, making a difference. This is true for the students we reach through Make A Difference – Wisconsin. We plant seeds. It's incredibly exciting to see the short-term impact we're making through this program and even more exciting to consider the future impact as these students become adults and community members. When you invest your support in Make A Difference – Wisconsin, there's no telling how many lives you will positively change, or in how many communities you will make a difference.

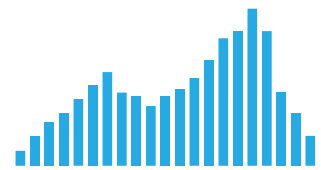
We thank you for your continued support, and we invite you to visit a classroom to see our work in action.

Warm regards,

Robert Bukowski
Board President
2012-2013

Brenda Campbell
Executive Director

OUTCOMES & ACCOMPLISHMENTS



Quantitative Outcomes

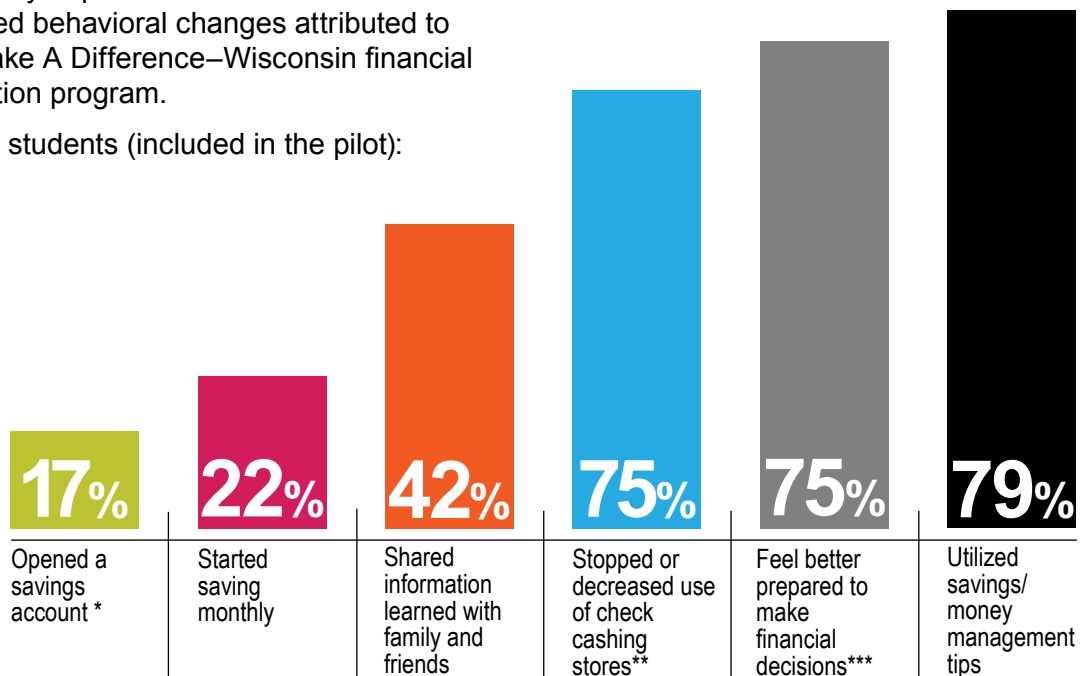
	2006/2007	2007/2008	2008/2009	2009/2010	2010/2011	2011/2012	2012/2013
Volunteers (cumulative)	242	421	555	650	785	981	1,100
Seminars delivered	300	454	437	511	514	511	615
Participating schools	31	50	57	67	64	65	70
Students reached	2,202	4,435	4,259	5,104	5,322	5,422	6,198

Seven-year combined total:
3,342 seminars delivered and 32,942 students reached

What are students doing with the information learned?

Summary of pilot results of student reported behavioral changes attributed to the Make A Difference–Wisconsin financial education program.

Of 519 students (included in the pilot):



*Of the 284 students reporting no savings account prior to the start of the program

**Of the 63 students reported use of check cashing stores prior to the start of the program

***Question added in year three of the pilot (2010/2011)

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CONGRATULATIONS TO TOM PARKS, 2013 DIFFERENCE MAKER!

Tom Parks is a seasoned volunteer who has delivered programming in eight different schools over the course of the last four years. Additionally, he has gone above and beyond by presenting at several volunteer training events and serving on the Make A Difference – Wisconsin Education Committee. As a retirement planning professional, Tom says he often sees the impact of poor financial skills when working with clients, and he hopes to prevent teens from making the same mistakes. “I tell the kids that I help my

clients with these issues every day. It’s so easy to get in trouble, but it’s a lot harder to get out,” Tom said. “My goal is for the students to learn now, however that manifests. Whether it’s saving, investing, identity protection, or credit, if they come away with something that they can use, I feel like a success.”

Brenda Campbell, executive director of Make A Difference – Wisconsin said, “We’re extremely honored to have Tom Parks involved! Tom brings a ton of enthusiasm, his



wonderful sense of humor, and his financial expertise to his dynamic presentations in the classroom. Tom consistently earns the highest ratings from students and classroom teachers, and it’s clear that Tom truly cares about our youth and our community.”

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“I loved seeing light bulbs go off in some of the students as we were talking about how credit works.”

–Amber Krueger, US Bank

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5th Annual Investment Conference Tops Attendance Record

The sold-out audience at this annual fund-raising event for Make A Difference – Wisconsin was again intent on learning the top picks and market perspectives of the four local and national fund managers who took the podium at this year’s conference. BMO Financial Group was the Premier Sponsor of the May 8th event, which attracted an audience of more than 450 business and investment professionals.

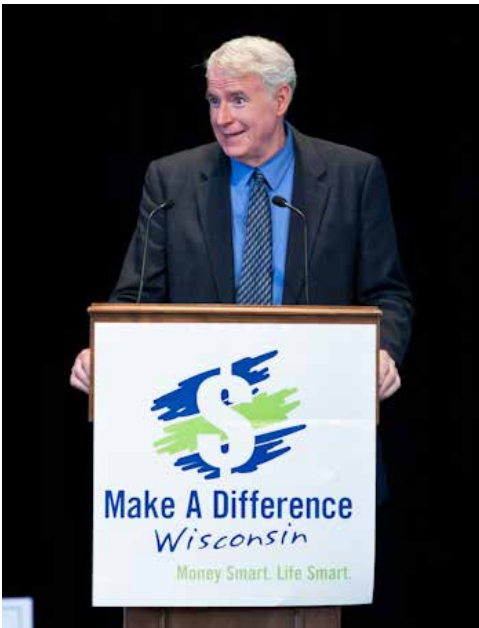
Keynote speaker Rick Rieder, a prominent member of New York City’s investment management community, impressed those assembled with an insightful analysis of current market conditions and historical trends. As chief investment officer of Fundamental Fixed Income and co-head of Fixed Income Americas for BlackRock, Rieder delivered riveting information on the energy, labor, and housing markets and shared a global perspective on the domestic market, expounding on the effects of Eurozone currency weakness and the correlation between Japanese growth and domestic liquidity.

BlackRock, which has been called “...one of, if not the, most influential financial institutions in the world,” is the world’s largest asset manager with \$3.792 trillion under management as of December 31, 2012.

Dafydd Lewis, frontier markets investment analyst at Lloyd George Management (a part of BMO Global Asset Management), made a compelling case for trading in ‘frontier markets’ such as Central Africa and Southeast Asia; Charles “Chip” Paquelet, founder of Skylands Capital, shared his substantiation for railway investments; and Haruki Toyama, co-founder and president of Marcus Asset Management, shared his perspectives on a unique investment opportunity in geophysical imaging and research.

The afternoon concluded with a networking reception hosted by Godfrey & Kahn.





2013 INVESTMENT CONFERENCE SPONSORS

Speakers:	Rick Rieder, BlackRock Dafydd Lewis, CFA, Lloyd George Management, a part of BMO Global Asset Management Charles “Chip” Paquelet, CFA, Skylands Capital Haruki Toyama, Marcus Asset Management
Premier:	BMO Financial Group
Presenting:	The Business Journal
Networking:	Godfrey & Kahn, s.c.
Supporting:	CFA Society Milwaukee Guaranty Bank Heartland Advisors Security Trade Association of Wisconsin
Program:	Alpha Investment Consulting Group Ashland Robert W. Baird & Co. Bridgewood Advisors Brown Brothers Harriman Cohen Fund Audit Services Geneva Capital Management Marquette University College of Business Administration Perspective Advisors Provident Trust US Bank
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“I attend every year because there’s no other event that offers so much value while supporting a very important cause.”

*Bill Nasgovitz, Chairman, CIO and Portfolio Manager
Heartland Advisors, Inc.*



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Tremper H.S., Kenosha
Union Grove H.S.
University School
Waterford Union H.S.
Waukesha South H.S.
Waukesha West H.S.

OUT OF AREA SCHOOLS

Kornerstone Academy, Kimberly
John Dewey Academy, Green Bay
Denmark Community School

“I would recommend this course to others because it teaches you great ways to save your money and how to make smart choices.”

–Sara, Indian Trail High School





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Sunny Seto

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FINANCIALS



Assets	2012/2013
Cash	\$288,496
Accounts receivable	1,236
Pledges receivable	25,000
Prepaid expenses	1,000
Fixed assets	46,223
Less depreciation	(40,881)
Total Assets	\$321,074

Liabilities and Net Assets

Liabilities	\$1,002
Unrestricted net assets	320,072
Total Liabilities & Net Assets	\$321,074



Gross Revenue

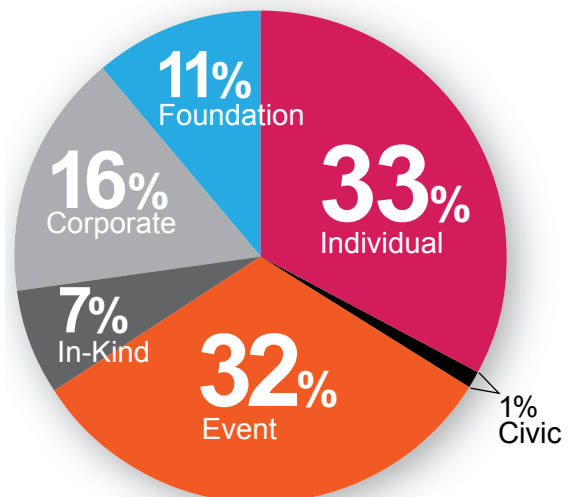
Corporate contributions	\$74,310
Foundation contributions	50,200
Individual donations	173,903
Special events	161,550
In-kind contributions	
Special events	10,229
Other	30,807
Interest income	602
Revenue	\$501,601

Expenses

Program Services	\$252,638
Administration	39,567
Development	76,024
Total Expenses	\$368,229

Change in Net Assets	\$133,372
Net assets at Beginning of Year	186,700
Net Assets at End of Year	\$320,072

2012/2013 SOURCES OF FUNDING



**Make A Difference - Wisconsin is not a recipient of United Way or government funding.*



710 N. Plankinton Avenue, Suite 310
Milwaukee, Wisconsin 53203

“I learned
the drawbacks
of certain actions,
how to be responsible
with my money, and
how to avoid bad
credit.”

–Brian, Shorewood

CONTACT

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