



YOUNG  
INVESTORS  
SOCIETY



Young Investors Society  
Annual Report  
2019-2020

# YIS Mission



Young Investors Society (YIS) is an online enrichment program that teaches financial literacy through personal finance programs and stock market programs that emphasize long term, fundamental investing principles that emphasize the importance of saving and investing for the future.

## YIS Principles

YIS is dedicated to preparing the next generation of investors.

Our mission is to inspire youth to be outstanding investors-investors in companies, investors in their communities, and investors in themselves. This will be accomplished by pursuing the following principles:

- **Vision:** Young Investors Society seeks to inspire students to think critically for themselves and to evaluate businesses and the world around them with insightful, long-term perspectives.
- **Real-life Experience:** Youth get actual, hands-on experience evaluating companies, building financial models, and buying and selling stocks.
- **Leadership:** Each local chapter of the Young Investor Society is run by the students, recommending and investing in stocks themselves, organizing business and financial professional visits, and mentoring new members.
- **Community:** Young Investors Society members feel that they are a part of something greater than just themselves. They build connections to local businesses, universities and other young investors around the country, as well as the following generation that will take their place once they graduate. Service projects and giving back are important parts of the program each year. Young Investors Society makes special outreach to empower low-income and minority students.
- **Integrity:** Society members are expected to uphold the highest levels of ethical standards in investing, and learn to determine if a target company demonstrates good or poor corporate governance practices.

# Board of Directors



## Executive Board

**James Fletcher, CFA**

*Board Chair  
Portfolio Manager at  
APG Asset Management*

**Lee Mackay**

*Vice President  
Partner at Nevers, Palazzo, Packard,  
Wildermuth & Wyner*

**Jane Winslow**

*Secretary  
Senior Vice President at  
Merrill Lynch (Retired)*

**Bryan Jack**

*Treasurer  
Certified Public Accountant*

## Board Members

**Dave Miles, CFA**

*Research Analyst at  
Fidelity Investments*

**Andrew Davis**

*Independent Financial Advisor  
at WealthSource Partners*

**Claudio Brocado**

*Head of Global Equities at Nuclio  
Independent CIO*

**Lucy Chuah**

*Equity Sales at CSLA Americas,  
LLC (Former)*

**Steve Barrus**

*Vice President Financial Consultant  
at Fidelity Investments*

**Matt Welling**

*Vice President at Wasatch Advisors*

**Kent Elwell**

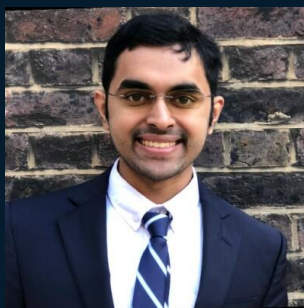
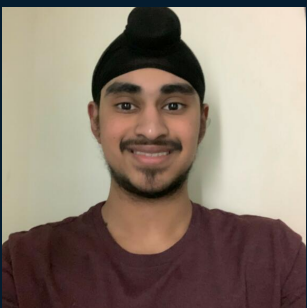
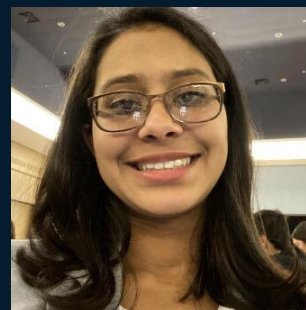
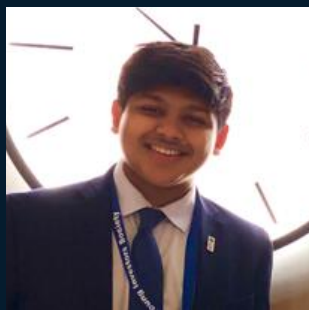
*Capital Wealth Planning, LLC*

**Christine Tobin**

*Chief Operating Officer  
Young Investors Society*



# Student Advisory Board



## Elected Officers

**President:** Saumya J. Bellaire High School, TX  
**West Coast VP:** Chaarvi G. Westlake High School, CA  
**East Coast VP:** Rushikesh M. Bridgewater-Raritan, NJ  
**Mid-West VP:** Neha B. Basis Scottsdale, AZ  
**North Asia VP:** Keilyn T. Shibuya Makuhari, Japan  
**South Asia VP:** Navin K. Int. School-Bangkok  
**Secretary:** Saurabh K. WT Woodson, VA  
**Student Director of Social Media:** David B. Bellaire, TX

## Members-At-Large

### West Coast

Ethan N. Westlake High School, CA  
Abhinav P. Westlake High School, CA  
Arjun G. Westlake High School, CA  
Jennifer L. Westlake High School, CA  
Caleb C. San Mateo High School, CA  
Gerardo O. Oxnard High School, CA  
Rikhav S. Chaparral High School, CA

### Mid-West

Wesley P. Basis Scottsdale, AZ  
Ethan W. Basis Scottsdale, AZ  
Mehul S. Basis Scottsdale, AZ  
Alex B. Basis Scottsdale, AZ  
Ritsuki K. Bellaire High School, TX  
Raman S. Obra D. Tompkins, TX  
Tejas I. East Grand Rapids, MI  
Alen H. Palo Duro High School, TX  
Soham J. Columbus Academy, OH

## Members-At-Large Cont.

### East Coast

Ava H. Brockton, MA  
Lexi J. Brockton, MA  
Luc B. Philips Academy, MA  
Jessica F. Pennsbury High School, PA  
Brandi C. Sussex County Tech, NJ  
Kaviya K. Poolesville High School, MD  
Jack S. Poolesville High School, MD  
Amruth N. Poolesville High School, MD  
Sarah L. Baltimore Polytechnic, MD  
Rohan R. Downingtown STEM Academy, PA  
Pranay B. East Brunswick, NJ  
Arya T. Bridgewater-Raritan, NJ  
Abigale L. Tolland High School, CT  
Kelly R. New Utrecht High School, NY  
Dimitri H. Holy Cross High School, NY  
Jonah L. Mamaroneck High School, NY  
Suraj S. FLY Initiative, RI  
Ryan A. Cox Mill High School, NC  
Pranav M. J.P Stevens High School, NJ  
Gabriel P. Cape Coral High School, FL

### International

Minhee H. Renaissance College, Hong Kong  
Jasper L. Renaissance College, Hong Kong  
Ching Y. Ying Wa College, Hong Kong  
Siddhant M. International School, India  
Joshua M. Young Investors Network, Ghana  
Brendan V. International School-Malaysia  
E-Therng L. International School-Malaysia  
Sophia L. International School-Malaysia  
Christian V. International School-Malaysia

# Letter from YIS Founder & President, James Fletcher, CFA



First and foremost, I would like to wish everybody safety, health and strength through this turbulent time with the spread of COVID-19 around the world. The students, teachers, volunteers, and board members of Young Investors Society have constantly been in my thoughts and prayers over this past year.

Who could have imagined the year we had with Young Investors Society! When COVID hit, we had to make a giant pivot to move the competition online, add a Regional competition to the State and Global Competitions, and move the fundraising Gala to a later date and launch an online Bridge the Gap fundraising campaign. Through it all, our commitment was first and foremost to the YIS kids, who had so much of their lives disrupted that we wanted to give them the opportunity to still have the fun and achievement through the YIS programs virtually. Overall, I'm so proud and grateful to our team and all the volunteers throughout the world, who all pitched in to judge competitions, donate financially, conduct CYIA interviews and deliver a great experience and competition for more than 500 schools that participated across the world.

One student wrote me to express his thanks for continuing with the program through COVID. He said "“My school has been closed. My graduation ceremony was cancelled. But thanks to Young Investors Society, I have something to look forward to each day. I can't even tell you how excited I am to participate in the Stock Pitch Competition this month!”  
(Michael H. from Westlake, California)

It's amazing to think that it's been five years since YIS started, and by the end of the year we reached over 500 schools! It's a tremendous milestone, and one that we can all be really proud of. 510 YIS high schools is no small number. We serve more high schools than there are in the entire state of Massachusetts (437) and Utah (429). I hope we all take a minute to reflect on the milestone of reaching our five year anniversary and reaching over 500 schools and the lasting impact we are having on thousands of teens around the world. We are literally changing the lives of thousands of kids around the world and it would not be possible without all of you!

James Fletcher  
Young Investors Society  
Founder & President

# Letter from YIS Chief Operating Officer, Christine Tobin



I can say with great confidence that 2019 has been a year full of pivots and progress. Some of it came from the momentum and growth we achieved in 2018 while other aspects have resulted from a strong strategic focus and our willingness to make difficult decisions surrounding Covid-19 and its impact. I can proudly say that we are positioned for a future where every high school student has access to FREE, quality, online financial education even in an uncertain and unpredictable environment.

In March 2020, the YIS Executive Board made the difficult decision to cancel in-person stock pitch and fundraising events. We quickly pivoted to hosting 100% of our events in an online format to continue to serve our YIS students. Since arriving at the decision, our focus has been on supporting and providing the same quality curriculum and programs that YIS is known for. We are committed to providing stability and structure for our YIS students and will continue to provide the events, contests, and new programming that they have come to love over the years.

We successfully held an online Bridge the Gap fundraising campaign in lieu of an in-person gala event to support our Dollar-A-Day Challenge Scholarships and were amazed at the generosity and support from our YIS Boards and donors.

One of the important commitments we are making as we move into the future is the expansion of our At-Risk Schools Initiative. Over the past three years, we have continued to expand into underserved areas to provide access to quality financial literacy curriculum. We have partnered with other non-profit organizations to strengthen our impact in these underserved communities.

From membership progress to program participation progress, this past year has been one of commitment, engagement, and forward movement. I am grateful to the YIS Board, Regional Advisory Boards, Committees, and our Executive Leadership Team for all that we have accomplished this year. Together we have established an incredibly strong foundation for progress and growth for many years to come.

Christine Tobin  
Young Investors Society  
Chief Operating Officer

# THE WORK THAT WE DO

## MEMBERSHIP IMPACT



**510**

**SCHOOLS**



**5854**

**STUDENTS \*est.**



**350**

**TEACHERS**

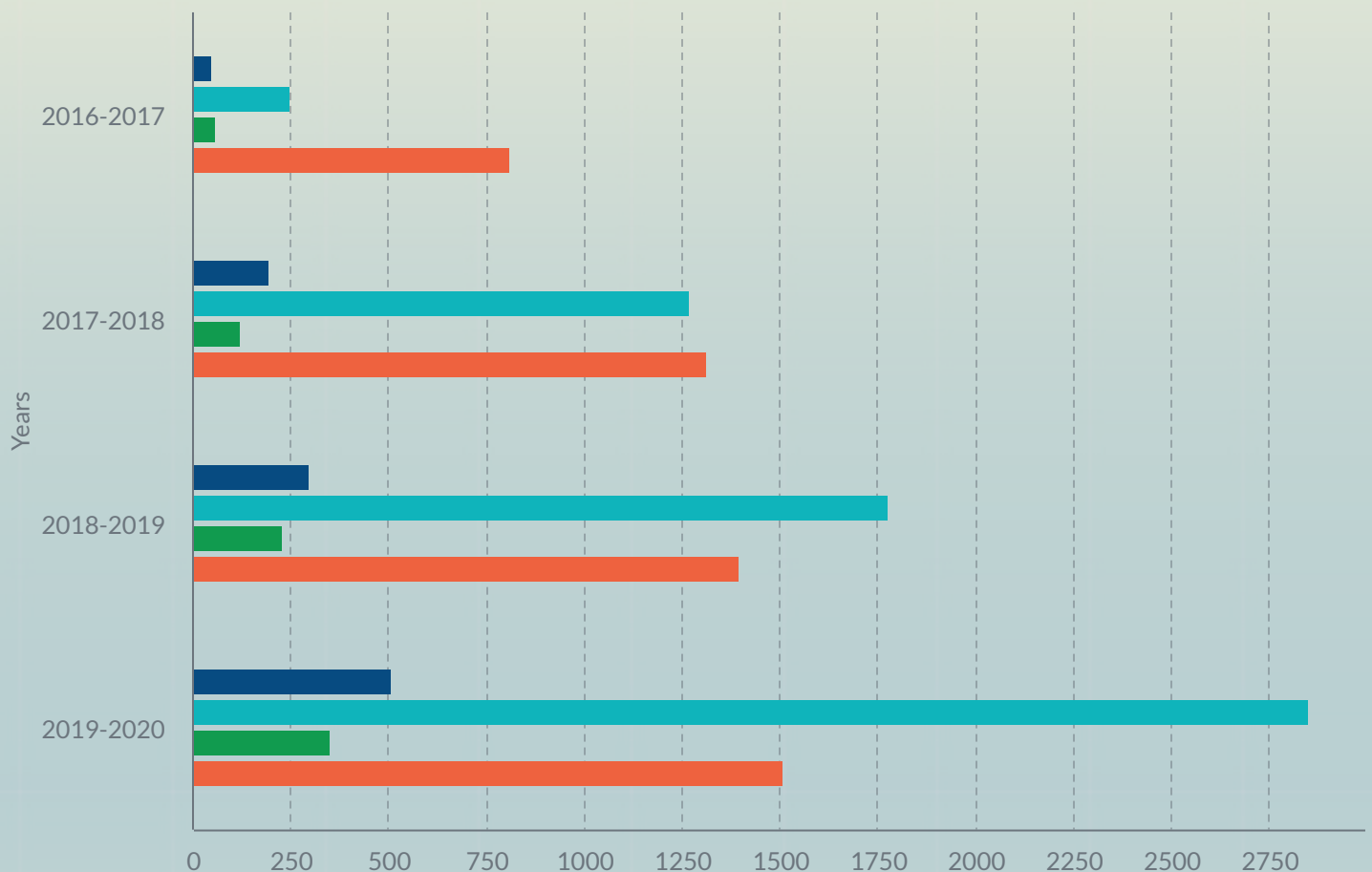


**5027**

**LESSONS  
COMPLETED**

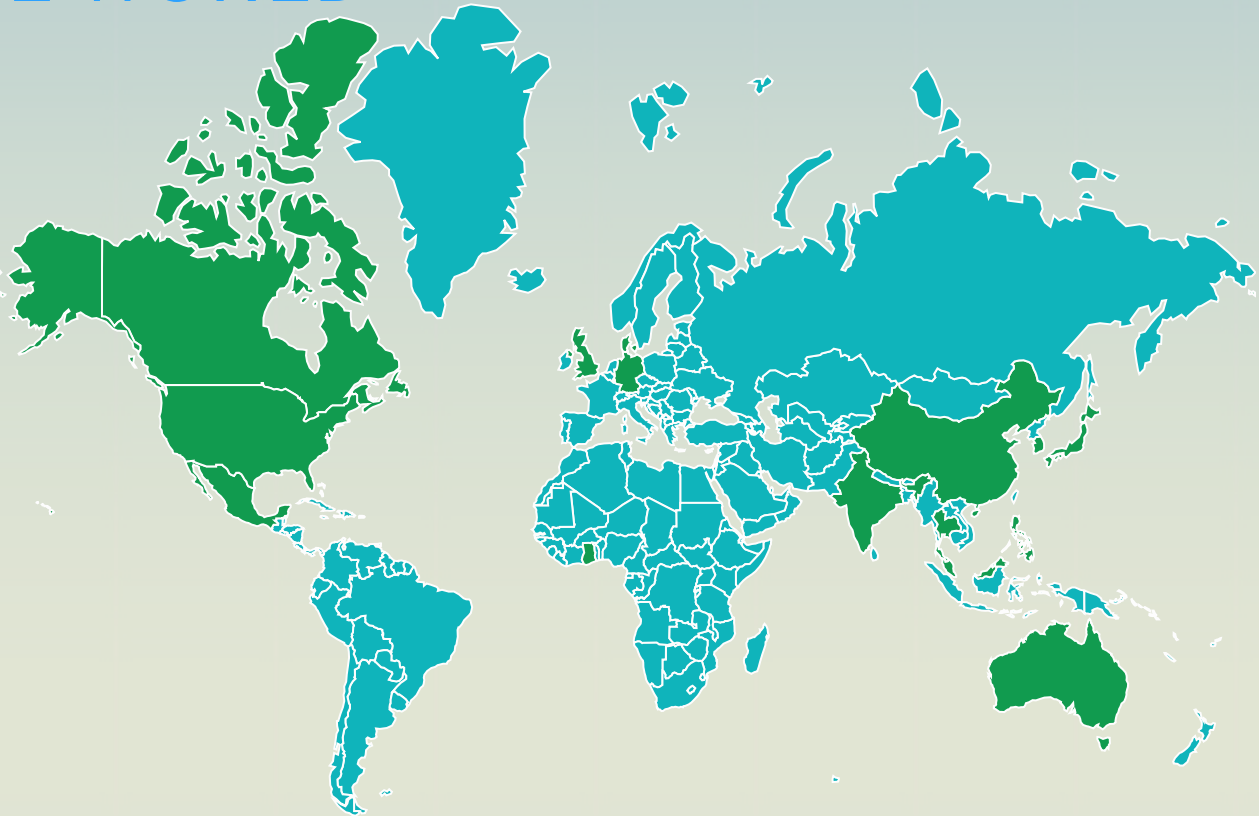
\*Estimated students includes students that use our curriculum in the classroom and students that have attended YIS events.

## Membership Metrics





# YIS SCHOOLS ACROSS THE WORLD



## 40 U.S. States

California	Michigan
Nevada	South Carolina
Oregon	North Carolina
Washington	Virginia
Idaho	Ohio
Montana	Oklahoma
Utah	Mississippi
Arizona	Georgia
Colorado	Delaware
Texas	Vermont
Kansas	New Jersey
Iowa	Pennsylvania
Minnesota	Massachusetts
Illinois	New York
Arkansas	New Hampshire
Louisiana	Connecticut
Alabama	Maryland
Florida	Rhode Island
Indiana	Hawaii
Kentucky	Alaska

## 14 Countries

Hong Kong
Singapore
South Korea
Japan
Malaysia
Thailand
Philippines
Mexico
Canada
India
Ghana
Denmark
Germany
United Kingdom



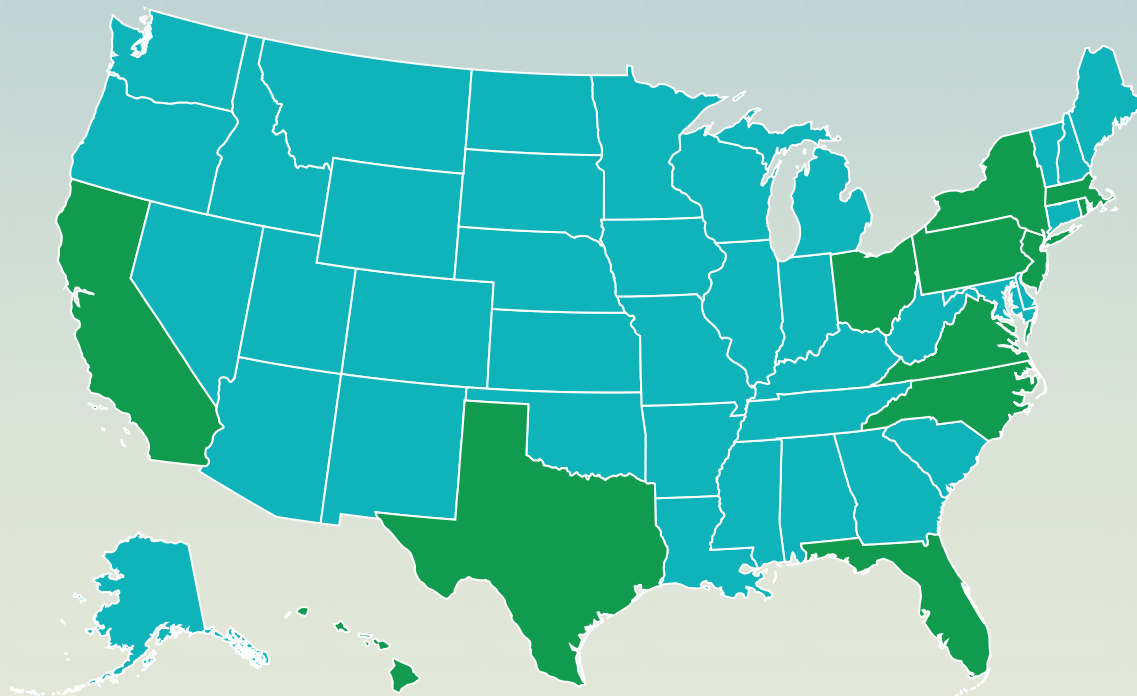
# YIS ACCESS INITIATIVE



**50**  
SCHOOLS



**12**  
STATES



## YIS Access Initiative Goals

The YIS Access initiative provides access to FREE, quality, financial literacy education, diverse mentors, STEM career education, and scholarships to a variety of talented students in underserved communities.

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## Understanding Impact on Youth

A study by the US Department of Health and Human Services (DHHS) analyzed census data from 2008 and found that household income dramatically impacts youth outcomes. Youth from low-income families are more likely to be teen mothers, engage in gang activity and delinquent behaviors, and are less likely to graduate from a 4-year college than are youth from middle-income and high-income families.

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## Impact Statistics:

- 40% of children in the United States lived in low-income families, families with incomes at or below 200% of the federal poverty level (ASPE).
- Nearly 1/3 of youth from low-income families (29%) fail to earn high school diplomas (ASPE).
- Only 1/10 of youth from low-income families (10%) go on to graduate from a four-year college (ASPE).
- 2/3 of High School students fail a basic financial literacy test (JumpStart).

# THE WORK THAT WE DO

## PROGRAM IMPACT



START INVESTING  
NOW

**111**



DOLLAR-A-DAY  
CHALLENGE

**278**



DOLLAR-A-DAY  
SCHOLARSHIPS

**100**



MONEY SKILLZ  
BOOTCAMP

**135**



STOCK PITCH  
COMPETITION

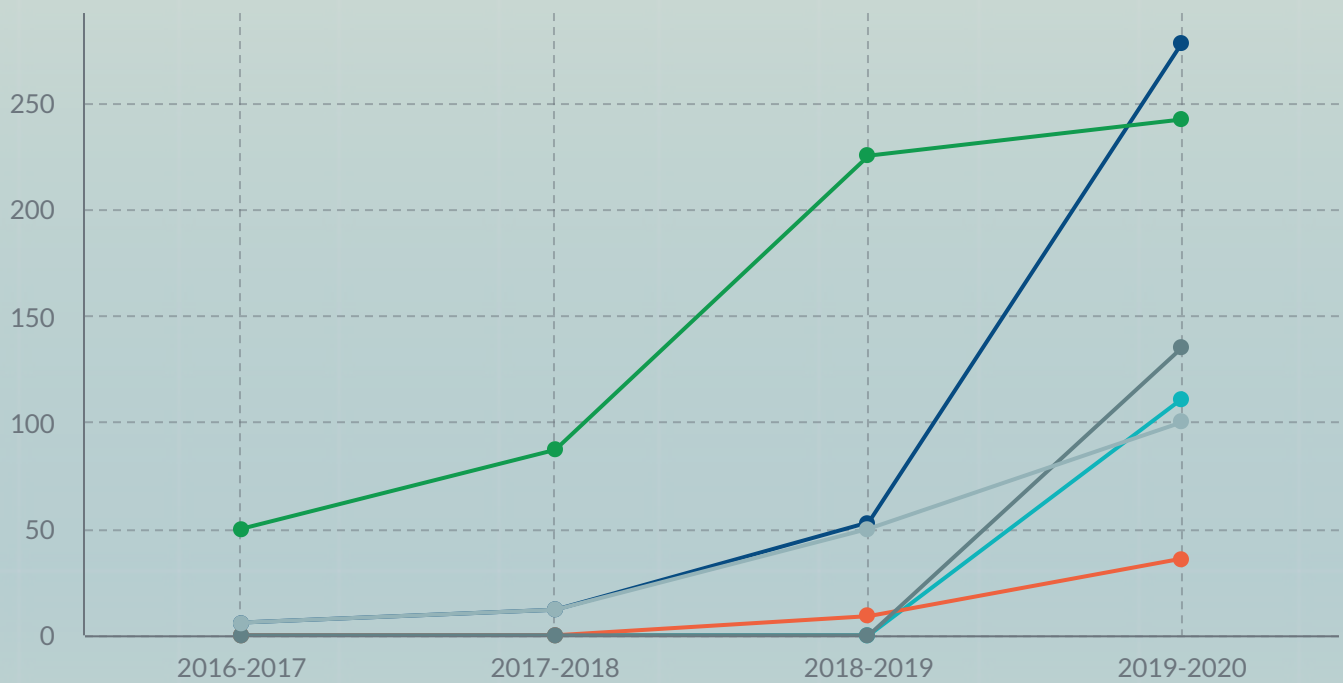
**242**



CYIA  
DESIGNATION

**36**

Program Metrics



# 2019-2020 Program Highlights



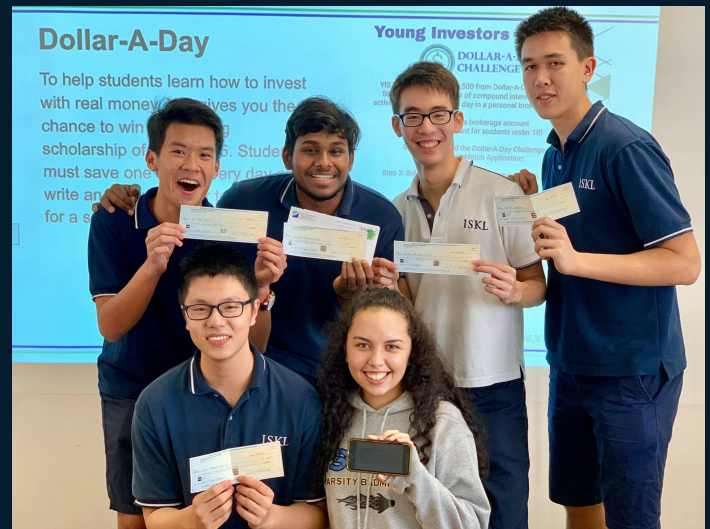
Shark Tank Contest Interview with  
Barbara Corcoran



YIS Nasdaq Tour in NYC



Hong Kong  
Investment Symposium



Dollar-A-Day Challenge



YIS Global Stock Pitch Competition



YIS Access Initiative



# 2019-2020 Outstanding Teacher Awards



Rhys Thomas: Renaissance College, Hong Kong

Diana Seppelfrick: Waianae High School, Hawaii

Nick Murja: Palo Duro High School, Texas

Mark Van Cott: International School of Kuala Lumpur, Malaysia

Kathy Marshall: Tolland High School, Connecticut

Beth Grasel: Westlake High School, California

Joshua Levine: New Utrecht High School, New York

Dana Johnson: BASIS Scottsdale Charter School, Arizona

Marcy Reyes: The FLY Initiative, Rhode Island

Eric Spencer: American Fork High School, Utah

William Anderson: Sussex County Technical School, New Jersey

Jennifer Striker: William Mason High School, Ohio

Saket Shroff: Youth CEO Academy, California

Mike Zisa: Pennsbury High School, Pennsylvania

Mike Rogan: Crater School of Business, Innovation, & Science, Oregon

## 2019-2020 Founding Sponsors



## 2019-2020 Corporate Sponsors





# Thank You For Your Support

Nathan T. Scottsdale, Arizona

"Thank you for providing students all over the nation with the ability to learn about investing. I can't wait to continue to invest in the future!"



Lauryn W. Westlake, CA

"YIS is an amazing organization. My high school experience would not have been the same without it. Thank you for believing in the next generation of investors."



Ellie S. American Fork, Utah

"Investing would have never crossed my mind in high school if not for YIS. With it, and the Dollar-a-Day challenge, now I feel like I'm getting a head start on my future. It's a very rewarding feeling!"



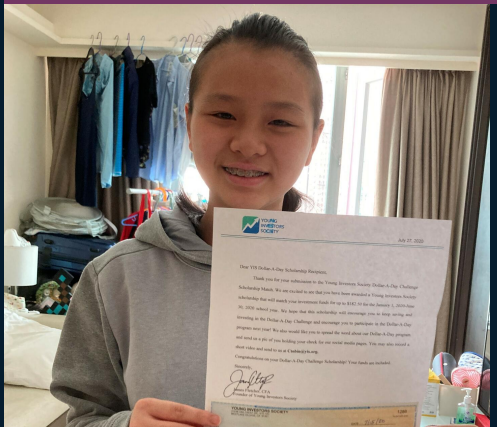
Rachel H. Hong Kong

"I'm so thankful to YIS for providing me with the tools to invest in my future. I'm excited to participate in more YIS programs."



Tejas I, Michigan

"YIS has benefited me as an individual and every member of my team. We now have an understanding of value investing that will last us a lifetime."



Christian G. Oxnard, CA

"Young Investors Society has not only provided me with a second family consisting of extravagantly experienced professionals and students but also has led to my ability to provide for my primary family."



**Young Investors Society**  
31248 Oak Crest Drive Suite 200  
Westlake Village, CA. 91361  
(805) 479-5292  
[www.YIS.org](http://www.YIS.org)

