

Disrupt Yourself Podcast

EPIISODE 91: ASHEESH ADVANI

Welcome to the Disrupt Yourself Podcast. I'm Whitney Johnson. I think, write, speak and live all things disruption. Asheesh Advani is the CEO of Junior Achievement, an organization that provides children and teenagers around the world opportunities to learn about work, entrepreneurship and financial literacy.

WHITNEY Asheesh, I am so delighted to have you on the podcast. We've wanted to have you for a while and so it's, it's really wonderful to finally be able to have this conversation. Welcome.

ASHEESH Thank you, it's wonderful to finally do this with you real-time.

WHITNEY Exactly. So let's start by asking, uh, the question that I think is always so fascinating, at least for me, and that is: where did you grow up, number one, and what did you want to be when you grew up?

ASHEESH So, I was born in India but I left India when I was, um, about six years old and, uh, moved to Toronto, Canada. So when I was 10 I was, um, living in a suburb of Toronto and I was going to school in the suburbs and honestly I didn't have a huge amount of self-confidence in those days for a bunch of reasons and then when I was 14 I got way more self-confident and I started to think of myself of doing much bigger things but I guess the short answer to your question is that when I was 10, you know, I probably wanted to have a stable government job.

WHITNEY Is that what your dad had? Your mom had? Stable government jobs?

ASHEESH No, but I think for some reason in India, and amongst Indian parents particularly ones who got through a lot of upheaval as my parents had done, and their parents had done, um, uh, because there was a partition of India and Pakistan and people sort of had to move and were somewhat refugees, um, for a while, I think the idea of having stability, and in India anyway in those days, the government was the way to get stability. Working for, like, the post office or the, or the foreign service, or the Indian Administrative Service or the military was sort of, um, a definition of social mobility and success.

WHITNEY And you were, it sounds like if you came to Toronto, um, when you were six years old you were old enough to be aware that something really big was happening but young enough that you couldn't actually process it so is that, is that accurate?

ASHEESH I had an older brother, and he processed it for me and, and told me sort of what, what was going on and I really relied on him for his judgment, for all sorts of things frankly. Um, so he, he convinced my parents to send me to private school, um, when I was, I guess, about

14, maybe 13, um, and that I think was a life changing moment for me. Um, plus he got into a fancy U.S. university so all of a sudden I had to think of myself as having to work harder just because if I didn't I would be so far behind what my brother had accomplished. Um, so those types of things ended up having a pretty significant influence on me.

WHITNEY All right, so Asheesh, I can't resist. Let's talk a little bit about you being 10 years old. What weren't you confident about and then what happened and it sounds like maybe changing schools was a big factor but what happened in those four years that were so formative? I think a lot of people will find it useful to hear.

ASHEESH Well, I'll start by saying, you know, I, I, I had so many advantages over other kids by having parents who valued education and really, e- even though we didn't have a lot of money, I think we had a value set that rewarded working hard and, um, doing well in school, and all that kind of stuff. Um, but you know, when I moved from India to Canada I developed a stutter, so I couldn't have done an interview like this without stammering my way through the whole thing and having, what are called hard onsets which is when you hear silence on the other side of the phone 'cause you can't get a word out. Um, and my parents had me do speech therapy, uh, every Wednesday after school to learn how to do easy onsets, at least that's what it used to be called in those days.

That practice actually helped me build my confidence but certainly while I was going through it, I wasn't exactly the most, um, confident kid on the block. Um, but when I changed schools, uh while I still had the stutter for whatever reason I went from being, um, sort of the nerdy kid with the stutter to the cool kid in a, in a school of, you know, smart kids who are somewhat nerdy and, uh, uh, I was pretty athletic kid and it really helped, I think, to be, um, all of a sudden going to a private school where being smart was rewarded and being good at sports and being- it sort of allowed me to be relatively popular.

WHITNEY That's so interesting, so, um, couple questions there what, what kind of sports did you like to play?

ASHEESH Basketball was probably what I was best at, although I was pretty good at cross country and track and won a couple of, um, trophies, which still, uh, I still have this picture of me with this fancy trophy, which, uh, which, I can imagine the moment I won that and how confident it made me feel. I probably, I- I remember it now through this sepia haze of nostalgia so it's probably a bigger deal now than it was even then but, um, it certainly was a moment actually. One of the Canadian gold medalists, uh, presented the trophy to me so I remember meeting him and actually thinking, "Wow, this is just so cool."

WHITNEY Wait, okay. Give us a little bit more detail, what exactly award did you win and who was the person who presented the award to you?

ASHEESH So, I, I'll tell you it gets more and more complicated when you peel back the layers. So the person who gave me the trophy, his name is Ben Johnson. Um, he actually was a Canadian gold medalist who was stripped of the gold medal, um, you know, after, at least after I met him, uh, because he was caught for cheating with steroids but when I met him he was still i- i- kind of in his heyday and, uh, he also had an incredibly, um, public stutter.

So he, this was somebody who I was, like, "Oh my God, I'm meeting this unbelievable person and by the way he also stutters," and, um, uh, and then of course he had his big downfall but certainly when I met him. The trophy, um, was for the best all around track athlete. It was called The Globe and Mail Award, um, named after the paper in Toronto for getting the highest point total of track athletes in the city.

WHITNEY Wow. That's amazing. Okay, thank you for sharing that detail with us, that's really, really, really cool and I can imagine how Ben Johnson at that time for you, he was a great athlete, he overcame his stutter, and he won, did you say an Olympic medal or a gold medal? Or both? Obviously both.

ASHEESH Uh, yeah, he won the Olympic gold for being the fastest man on earth. He was the, he was the Usain Bolt, uh, competing with Carl Lewis in those days so it was a big deal for Canada, big deal for Jamaica because he's a Jamaican Canadian, um, and, he, I guess he never quite overcame the stutter but the fact that he was public about it was-

WHITNEY Yeah.

ASHEESH ... sort of empowering to me.

WHITNEY So one other thought on that before we move on, I, I just think about your brother and what a gift he gave to you. I just want to give him a shout out for a second 'cause it sounds like that from what you described, he, uh, went through, he was the oldest or older and went through some difficult things and got wise about them and then was willing to advocate on your behalf with your parents in saying, "Really, Asheesh needs to go to a private school," and that was a game changer for you. Is, is that right?

ASHEESH Oh my God, absolutely and you know I probably don't thank him often enough for just being the influence he's been on me. Um, and certainly that one decision where he nudged my parents and nudged me, um, was sort of a true gift.

WHITNEY Well I hope that as soon as we're off this podcast you will send him a quick e-mail or text or phone call and just tell him thank you because it sounds like he's a great older brother.

ASHEESH Absolutely.

WHITNEY You went to college, what did you study, and what did you think you wanted to do once you got out of college and, and what did you do?

ASHEESH So I studied finance undergraduate, um, and I at the time I, um, really thought I was going to be a lawyer. I've always been entrepreneurial, um, and you know, I went through, uh, Junior Achievement, for example when I was younger and it was in an example of something which got me interested in entrepreneurship and people kept saying: "Oh, you're such an entrepreneur."
But in my mind you didn't study to be an entrepreneur, you studied to be a lawyer, um, and, uh, it was also quote unquote stable job. I went to Wharton at Penn and, um, I started to meet other entrepreneurial people and I thought, "Oh my goodness, maybe I don't have to be a corporate lawyer, maybe I can actually, um, start my own business."

WHITNEY We're going to circle back to Junior Achievement. For a moment, I want to talk about these two companies that you founded. Tell us a little bit about those, what you did, and, um, yeah, just tell us a little bit about those companies and maybe one big lesson that you learned from each of those companies or the founding of those companies.

ASHEESH Sure, you know, I'll tell you about a failure first, which, uh-

WHITNEY Oh.

ASHEESH ... might also be interesting to your-

WHITNEY I'll take some failure, yes please, serve it up.

ASHEESH So I guess before I, I founded, um, Circle Lending, which was acquired, I tried to found another company called The Business Minor. So I'd studied at Wharton and I realized there's so much power and value in studying business and a lot of people who study, say, physics or English or, um, you know, other humanities like history. They want to signal and they want to learn basic things about entrepreneurship, finance, and accounting and they don't necessarily need to do that for four years, they may only want to do that for a few months so, um, I, I sort of thought, "Why don't I create a private company that actually offers a minor degree in business." This is EdTech before EdTech.

WHITNEY (laughs). Right.

ASHEESH Um, and, uh, so this is, you know, 20 plus years ago and so we created this. I did with a friend, um, and we said, "Why don't we create this business, and we'll charge about \$5,000 for a summer program where kids who go to any type of university whether it's, um, a selective one, a non-selective one, and whether they're majoring in English or physics or even if they're majoring in accounting but yet they want to get this business minor, they can do it."

Um, so I thought actually it was a brilliant idea and a, an idea that for whatever reason nobody had done before is to create a private way to get this minor degree. Um, but it didn't work and, um, at least my, uh, view on why it didn't work, um, could actually be attributed by my lack of skills but I think the, the real reason, in my mind, is, is we didn't do enough market research to figure out that people who've paid 20 plus thousand dollars for a university degree for a year aren't willing to spend another five for a business minor. Um, and that insight just never dawned upon us before we launched this business.

WHITNEY What did you learn? What did you learn from this? That you brought into the next business that you founded that did work.

ASHEESH Well, I'll tell you the idea of doing testing and learning and market research before you really, um, go, go heavy on marketing is so important. Um, and I think that's one of the biggest lessons I took away from that. So the next business was called Circle Lending, and it was the first peer-to-peer lending company where we allowed people to loan money and borrow money from friends and relatives within their social network and this was pre-Facebook so even the term social network as opposed to relatives and friends, um, uh, was sort of the, I guess, the parlance of the day. It, it, it became known as social finance. In fact, I remember doing an article, doing an interview with the New York Times and using the term social finance in the article and they sort of made it in the article and I thought, "Wow, is that, is that the first time I've ever seen social finance?" I have no idea if it is so I can't take credit for that but it certainly made me feel cool at the time.

WHITNEY So what we'll say for the purposes of our discussion that you coined that term.

ASHEESH (laughs). I'm, I'm happy to take credit for it but there's no data or evidence to prove that.

WHITNEY Right, right. Okay, so how did you get this idea?

ASHEESH My first job after graduate school so I, I, I so after undergraduate I went to graduate school and did a master's and a Ph.D. and I got a job at The World Bank, and The World Bank at Washington, D.C., um, was doing lots of really creative things with, um, sort of small business financing, ways to promote entrepreneurship as a form of regional development, and this concept of micro-lending within peer circles, okay?

So, and the internet was just taking off, and I had a lot of friends who moved to the Bay Area who were starting companies so I think as I was doing my day job at The World Bank, I kept thinking about things that would make sense on the internet. And one of the things, which to me anyway, made a lot of sense to be on the internet was to enable peer-to-peer lending to happen, um, not in the informal circles that say happen in, in Ethiopia but in the world of the internet and how you could really benefit from the amazing speed and transparency that the internet provides and global access to streamline and accelerate and be a catalyst for these loans between people.

WHITNEY Hmm, okay, so what year was this in? 2001? 2002?

ASHEESH So it was 2000 when I actually started the business, and I got, I got funding, I guess my first funding really in 2001.

WHITNEY All right, so that's that business and then, now let's talk about the next business that you founded. How did you get the idea? Oh, sorry, that business. Who did you sell that business to just so people know so we can close that, close that circle for people.

ASHEESH So in 2007, um, the Virgin Group, Richard Branson's Virgin Group, um, acquired a controlling interest in the business and, uh, like, literally I got a phone call one day from somebody who worked at Virgin who says, "We've been tracking the space, uh, there's a lot of venture money that's entering it. We've just raised our first venture round."

Um, and, um, and six months later they acquired the business and they also bestowed the brand right for Virgin on what we do so it was quite a, quite a cool thing to have Richard Branson call you o- o- or had his team call you. He actually called me while he was dog sledding in the Arctic to congratulate me on the deal, which, I got to tell you, is a very cool moment for any entrepreneur to be able to talk to Richard and be able to, sort of, um, you know, work with him.

WHITNEY Yeah, right. Especially 'cause he's dog sledding in, in the arctic. Like that just, that's just so picturesque and I could, my mind, I can just see you, like, probably screaming, jumping up and down even though you're not doing any of that but just that moment of almost jubilation of, like, I just had Richard Branson call me. Amazing.

Okay, so you sold that business to him then, entrepreneurial bug, it's not gone. Talk to us about the next business, what it did and who you sold that to, and then I have a question about both of those businesses.

ASHEESH Sure, so the next business was one I did not found. I was actually hired by the venture capitalist to run it.

WHITNEY Ah, okay.

ASHEESH And it was quite, quite nascent. It was, um, uh, you know, relatively a small, a group of people who had come together to build this business called Covester and the premise of Covester is to democratize access to investment management. So we have a lot of say, financial advisors who are in between the consumer and the money manager, the person who actually makes the investment decisions. And the premise of this is, uh, rather than have these financial advisors in the middle, why don't we just put consumers directly in touch with the people who manage money and also democratize access to basically the people who are really great investors. They don't all have to have wonderful pedigrees and have gone to, uh, fancy universities. There's some incredible investors who don't have pedigrees so let's create a fully transparent market place to allow consumers to be able to find great investors.

WHITNEY Got it. Okay, and how long were you at that company before it sold?

ASHEESH So four years. I, I was CEO for four years.

WHITNEY Okay, all right. And who did you sell that one to?

ASHEESH So it was bought by Interactive Brokers, um, which is, uh, one of the largest, um, may be the largest interactive or online brokerage firm in the world.

WHITNEY So one last question on those. Obviously I, we can spend a whole time on that, but I want to talk about Junior Achievement. Um, you in both instances stayed on after the sale was made. Um, could you, what did you learn, um, y- you've been, you've been the top dog and then it sold and then you're part of a much larger organization and, uh, supplanted by the culture of that organization. What was some lessons that you learned after you were in some ways disrupted but you stuck around to manage and lead in, i- i- in this new entity. Could you share with us a lesson or two that you learned from that?

ASHEESH Sure, and I think they're very different lessons from the Virgin example and the Interactive Brokers examples. Um, in the, in the first case, um, you have to understand I was sort of in my early 30s. I mean, all I'd really ever been was CEO of my own enterprise beyond some short stints in, in management consulting and, um, and working for The World Bank and so, you know, all of my own ideas were the ones that everybody did, right? So I was, in many ways, the product person and the CEO and then I switched to being at Virgin which is a massive global enterprise and although we had a piece of it which was sort of, you know, run by us, it still was a very humbling experience and I would say the biggest lesson I learned from that is: it doesn't have to be your idea to be a good idea.

Um, I think a lot of people, particularly a lot of CEOs and a lot of entrepreneurs kind of think that, um, even though they don't say it, if it's not their idea, it can't be good or, um.

WHITNEY (laughs).

ASHEESH They may not say it that explicitly but they certainly believe it or act like they d- act in that manner and it was an incredibly valuable, humbling experience to work with some amazing people. Particularly in brand marketing, the brand marketing team at Virgin is just unbelievable and to learn from them, um, and start to recognize that my job as a leader was almost to make sure everybody's heard and to get out of their way as they want to get things done as opposed to have the best idea in the room or be the smartest in the room.

WHITNEY What a valuable lesson and what, um, what an interesting experience for you because up to that point you probably in many instances have been one of the smartest people in the room, and so to have an opportunity to make that adjustment must have been a really important developmental experience for you.

ASHEESH It was. You know, my, my first employee who worked at Circle Lending, his name is Jeff Ma, he's actually quite successful in his own right. He's the guy who the book, *Bringing Down the House* and the movie *21* is based on. He's Kevin Lewis in that movie.

WHITNEY Oh wow.

ASHEESH Uh, he's the MIT Blackjack guy who, um, he's just brilliant. So I used that example to say I was never the smartest person in the room, Jeff was always smarter than me, um, but um, I think he's certainly, 'cause he was mainly having a technology sort of hat that he wore as

Chief Technology Officer, he deferred to me on all the product decisions so, um, you know, I- I think I was very lucky in being able to attract smart people like him around me but at the end of the day because I was wearing the CEO hat people kept deferring to me and I started to think of myself as the decision maker when in reality what, you know, is the best role for CEO at times is just to be, um, the person who removes obstacles so other people can succeed.

WHITNEY Well said. All right, what is the lesson that you learned by staying on with Covester?

ASHEESH So Covester I, I didn't stay on like I did with Virgin. Um, the company was bought, um, and two months later I was CEO of Junior Achievement. So it was a very-

WHITNEY Oh.

ASHEESH ... quick transition, yes.

WHITNEY Okay, all right, which brings us to Junior Achievement. Um, tell us, I guess first of all, um, you became CEO but before that what was the experience that you had in high school with Junior Achievement? Talk to us a little bit about what that was like and why when someone reached out to you about Junior Achievement, I love to hear how that happened, you said, "Yeah, this is interesting."

ASHEESH So I went through, uh, Junior Achievement in actually junior high school or middle school, um, and, uh, the organization has programs for elementary school kids, middle school kids, and high school kids and, you know, every country in every region of the world sort of works with the local education authorities to make sure that, um, our programming fits into, uh, the educational sort of laws and needs.

Um, so my experience with JA was in Toronto and, uh, it's with JA's probably most famous, and most global program. It's called the JA Company Program where kids actually create, um, a real business while they're in school and they wear different hats. So they can wear a Chief Marketing Officer hat or even, um, a head of Human Resources or people development hat, CFO hat, or CEO hat.

And I'll tell you one of the biggest, um, life changing experiences for kids who go through JA is that mindset shift that happens when you actually have the title of CMO or CEO when you're at 14. You all of a sudden start to believe that's something you can achieve when you're in your 20s or 30s when if you haven't gone through that, it's amazing how even the small things sort of feel like a barrier to think, "Oh, it's being a CEO is what other people do, not what I do."

WHITNEY So what was your role that you had when you were in middle school?

ASHEESH So I was CEO, I was CEO-

WHITNEY Oh.

ASHEESH ... and, um, yes. Go figure. Um, and, um, you know, my parents and a- a- all my friends and family, sort of I would say, um, have always told me I have a quote, head for business. You know, sort of get that, that, that, um, uh, encouragement and, um, I think JA ... you know, the, uh, the fun part of it is as CEO even in the small companies you end up having to motivate your friends, who are doing this as a student club, to really get behind what you're doing.

So (laughs), um, just like being the president of a student club, you, you've got to twist arms, and you're got to find people who are interested in, um, in the goals of the club. And

JA in many ways is yet another experience like that although it is very focused on business and, and the mindset of being an entrepreneur.

WHITNEY Do you remember what you a- a- anything that you did in particular to motivate the other, your fellow, uh, employees or colleagues? D- any recollection there?

ASHEESH Yeah, well I'll tell you we didn't win any awards. Our product was a t-shirt so this was not a, um, it's not like we created a product that um, uh, was so innovative, um, and particularly in those days, um, unlike now where I see kids developing, you know, tech forward products while they're in high school. I was in Korea and I saw these kids in South Korea who developed, um, a tracker that you put in your backpack that allows your friends to track on their smart phone where you are based on where your backpack is. Um, and they ordered all these things off, off Alibaba and they can, you know, you can buy all this stuff now with a click of a mouse. In those days, you know, the vast majority of the businesses were standard products like t-shirts.

WHITNEY Interesting. Okay, so you had this experience in high school. You've just sold Covester, it's two months later. How did you end up becoming the CEO of Junior Achievement.

ASHEESH So I'd done two tech businesses. Um, I had worked at The World Bank and, um, I'd studied, um, development economics and finance, um, so as I was reflected on what I wanted to do next, in my mind it was either doing another company whether it's a tech company, or a financial services company, or it was doing something else with my life that could benefit from the skills that I've learned. And I'd been pretty good at fundraising, um, given that, you know, a- both at, at Circle Lending and Covester we had to raise a fair amount or money and we succeeded in raising money for people like Jeff Bezos and Pierre Omidyar and obviously Richard Branson, so I felt that I had this, um, skillset to raise money from forward thinking people, um, and I could use it perhaps to do more good for the world than to do yet another company so-

WHITNEY How old were you at this point? Early 40s, right?

ASHEESH Yeah, early 40s. Yeah.

WHITNEY Yeah, okay, all right.

ASHEESH Um, so-

WHITNEY Keep going.

ASHEESH Yeah, so the opportunity for JA, um, uh, was referred to me by somebody I know who's one of the funders of JA. Um, I can actually share, uh, her name 'cause I'm, I should be incredibly thankful to her and the spirit of thanking my brother. Her name Brandee McHale who's, um, the head of the Citi Foundation and, um, she reached out to me and said, "Hey, you should take a look at this job," and she wasn't on the search committee or anything like that so she didn't have any sort of direct role but the fact that she really, um, was one of the big funders of JA and also connected the dots to say this could be a job that's a good fit for me was incredibly insightful on her part and frankly I'm just so incredibly grateful to her for that.

WHITNEY So you applied or how did you, how did you make your-

ASHEESH Yeah.

WHITNEY ... way into actually getting the job once she said, she flagged it for you?

ASHEESH So they had a recruiting process and they had a recruiting firm. They had a whole process with multiple rounds of interviews and, uh, a selection panel et cetera so it was a very formal process. Um, but in the course of interviewing for the job and meeting the board members who are just, you know, if you go to our website and look at our board members, these are some of the world's, um, most successful business leaders. To just even get to know them and realize that, um, uh, they considered me a good candidate for the role or at least a serious candidate for the role was an empowering experience and a confidence boosting experience. Um, and, uh, I got more and more interested in, for example, how technology is going to be a bigger part of JA's future because the world has changed so much with educational technology enabling JA to be a distributor to reach young people of the latest, best programs as opposed to just a creator of the latest, best programs.

WHITNEY What does Junior Achievement do? What is its mission? Tell us about Junior Achievement and why you're so excited about.

ASHEESH So in 2019, um, JA turns 100. The organization was founded in 1919, um, and, uh, so what, listen what excites me about this organization beyond just reaching a lot of kids which obviously is wonderful to have this platform that allows you to create genuine social change in the world, but what excites me is the way in which even one person who goes through JA is impacted by the organization. And when I say a person I mean, not only the kids, we reach, you know, 10.8 million kids last year but 11.5 million this year, um, uh, in over 100 countries but also the volunteers who deliver our programs.

These are individuals who are, um, working for corporations, entrepreneurs, business people, who come into the classroom or connect with kids outside the classroom through our programs and they inspire kids with their stories. They deliver our programs for us, we have a very cost-effective model, we don't have to hire a bunch of people but our volunteers. We have over 400,000 volunteers all over the world who connect with kids and they, um, can truly change the life direction of a child by virtue of a small amount of inspiration and encouragement.

WHITNEY All right, so let's drill down for just a moment for people who are not familiar with Junior Achievement. What does a program look like specifically? And what does a volunteer do in that program?

ASHEESH Right.

WHITNEY In case for people listening who are thinking, "I want to do this."

ASHEESH Well, that will be phenomenal. Obviously, I mean, I mean, you have listeners all over the world. I, I, I heard you tell me you have listeners even in countries, um, as far away as sort of India and, and in Europe and, and all over the Americas so, um, we have, um, many different programs. I'll give you a couple of examples to make it kind of simple.

One example of a program would be to, um, teach, uh, economics and business in schools and when I say teach I don't mean with a textbook. Um, our programs are all "learning by doing" programs. So the way we teach is by having kids actually participate in almost like a simulation or a game-like experience where in school or even in an out-of-school setting, um, one of your listeners let's say who's a, who works for a company would come in and either tell their story to the kids of how they succeeded, a bit like I'm telling you on this podcast or, um, they would deliver our programs and be available to kids to encourage them and to expose them to different career choices.

So we have a program here in the US, uh, called, JA BizTown and this program is designed, there's actually Finance Park and BizTown and they're for fifth graders and eighth graders and we have about 14 physical facilities, it might be up to 16 now, but 14 physical facilities about the size of say like a, um, a gymnasium or maybe a large gymnasium like a football field. And this is an includ- an enclosed space that's built to look like a mini-city. So a city bank would have a branch in the mini-city. Uh, we'd have a restaurant that brands, the, the restaurant piece, and we'd have different corporate partners who, um, have almost like a mini-city that we built. And kids come out of school for a day and they, um, experience basically like The Game of Life for a day in the city.

And before going and after going they have a curriculum they do with their teacher and they all play different roles so, uh, one kid would be the bank manager who turns down the applicants. One kid would be the entrepreneur who's trying to get the loan. One kid would be the mayor. One kid would be, um, working at the restaurant. Et cetera. And, um, they have to reflect on being economic agents in this city with a standard budget and with a set of roles to play. So when they reflect on what they've gone through, some of the comments we get is, "Oh my God, I had no idea my parents had to work so hard to earn money." (laughs).

WHITNEY Hmm. Hmm.

ASHEESH That's the kind of things these kids learn, right? So it's very, very experiential and the role the corporate volunteer there, the, the role of the sort of mentor is to be in the city playing different roles alongside the kids. So you're actually having a highly interactive experience with the kids and, um, you come out of it actually I'll tell you, the comments we get from volunteers is: "I have not thought about personal finance from that perspective before." So even the adults, I think, end up learning important financial literacy skills.

WHITNEY Interesting, so just for our listeners you may remember Dave Meltzer was on the podcast a couple months back and he is a Junior Achievement grad and, uh, so I, w- one thing I'm wondering, Asheesh, is there, um, uh, one specific story that you would like to share about someone? Maybe not, not of your generation but recently of an experience in the last five years, they went through Junior Achievement and a story that you'd like to share around that?

ASHEESH Wow, what a great opportunity. Thank you for asking me this question. Um, I think the one I'll choose to share is, um, a story, um, of, um, of a woman, or a girl I guess, in Saudi Arabia. So we're one of the only NGOs that has the privilege of working in schools in Saudi Arabia and, um, I had a chance to be a judge of the business plan competition, the business, a small business, the Young Entrepreneurs Competition it's called. Um, uh, o- of the Middle East, North Africa region. Our brand in Mina is called Injaz, um, which means achievement in Arabic and, uh, so I had a chance to go to this competition and meet this girl who was one of the team of competitors of young girls from Saudi. And, um, she was the CFO of her student business.

So when it was time for the judges to question all of the, uh, key executives of the company, the CEO, the CFO, et cetera, we asked for the financial questions associated with their margins and their growth plans and how they succeeded in selling products and remember these are not theoretical businesses, these are businesses where they actually have to sell products. And I remember, um, how her eyes lit up and you've got to remember she's in, in a full burka so you can only see her eyes, I remember her, how her eyes lit up when she was talking about the financial results of the company. She answered all of our questions very articulately and diligently and I, I had a chance to speak to her just after she was done along with the other judges and I said: "You know, I, I think you have a knack for finance and I think you could really, if you wanted, have a career in financial

services," and then she wrote me a week later a long e-mail, um, through LinkedIn saying that comment has changed her career direction and how she is now going to study finance and how nobody really had ever encouraged her to consider a career as a business person, let alone a professional in finance. Um, and it just kind of reminded me of how even one comment by one person can truly change the career direction of a person particularly if you reach them at that young, impressionable age in their teens.

So being a CEO for me when I was f- whatever 14 or 13, um, and a comment from a person who has corporate credibility to a young person like this girl can fundamentally change a life.

WHITNEY Mmm. That is so powerful, Asheesh. So powerful. Thank you for showing that. Um, I'll hope you stay in touch with her so you can find out what she does over the next-

ASHEESH Oh, I, I-

WHITNEY ... five-

ASHEESH In fact, in fact, it's not I'm staying in touch with her, she's staying in touch with me. So she has pinged me on LinkedIn, she's actually found another mentor whose part of the JA ecosystem and she's indicated the jobs that she would even like to have and to the extent that we can help her, of course we're going to help her, but she's so self-motiv- I think she can make it happen on her own frankly.

WHITNEY Mmm. That certainly must help you wake up in the morning every single day. Um, something you've said, I think really encapsulates this beautifully - "There's nothing quite so compelling as seeing young people start to believe in themselves and understand their own power to change their circumstances."

ASHEESH As I travel around the world in this organization and meet such amazing staff, our staff are just, you know, these are passionate people who are so motivated by what, what the mission of the organization i- is all about. What, what keeps them coming back despite, you know, not having the best paying job and, and having, you know, all the challenges for working for non-profit, um, is that they get a chance to see up close and personal how lives are changed. And they even get to share that.

Frankly seeing it is one thing but sharing it with others, I get to share with you on this podcast, but they get to share it with our corporate volunteers who have, you know, regular day jobs or even sometimes kind of unique day jobs but they get to share that change with other people and you see the pay-it-forward ripple effect of sharing it with other people which frankly sometimes is even more motivating.

WHITNEY For people who want to get involved, what's the best way to do that?

ASHEESH Um, so the easiest is to go to our website which is www.jaworldwide.org and, um, we have a way for you to click on volunteer and because we have so many different JAs all over the world, wherever you live, there will be a JA and our website will allow you to get that local JA and automatically populate their, their volunteer form. Um, and of course, a really simple way also if you don't like going to websites and stuff is just to send an e-mail. Uh, you can send an e-mail to me, um, uh, directly and I'll sort of connect you right to, uh, whoever is in your geography. So it is asheesh.advani@ja.org so it's A-S-H-E-E-H dot A-D-V-A-N-I at J-A dot org.

WHITNEY Fantastic. Very last question let's bring this full circle. We talked at the beginning of the conversation how you had come as an immigrant into Canada. Your parents were, uh, i- in

many respects refugees if not actual refugees and there's this sense of the world needed to be stable and get a stable government job. Talk to us now just a minute, I know you have young children, or fairly young children. Um, what do you want your children to see and believe about the world because you are their parent?

ASHEESH Um, wow. Um, God, parenting questions are, are, um, so challenging because we have such hopes and dreams for our kids and we at times kick ourselves for sometimes pushing them too hard or sometimes pushing them in a self-serving way as opposed to a, in a sort of, kind of focusing-on-them-first way and, uh, I've got twin boys who are now 13 years old and, um, you know, they have it tough, right?

They have both, both my wife and I are, um, working in a field where we're both educators or at least are kind of all about youth empowerment and entrepreneurship so my, my poor kids get so much, so much (laughs) of, of, of push to, um, kind of believe in themselves and to go through programs that are all about entrepreneurship and self-actualization, um, that I guess my real hope for them honestly is just to be happy.

WHITNEY Mmm.

ASHEESH And to not, um, to find their own passion in life. Hopefully early enough that, um, they can sort of exercise it to the max. I will say one observation is, um, most young people are going to have over 20 jobs in the course of their life. 20 jobs. Uh, and they may even have to choose multiple careers over the course of, of those 20 jobs and you know, as you may know, if you have 20 jobs and you know this probably more than most given, um, kind of, the, uh, your books and the purpose of this podcast.

Um, you might actually get fired five times over the course of your 20 jobs. In fact, it's highly likely you're going to have at least five cases where you have to transition involuntarily as opposed to voluntarily so you have to have the resilience and the self-confidence and the self-belief to get through those transitions, and I guess what I wish for my kids is they develop that resilience and that self-confidence to navigate the world of the future.

WHITNEY Mmm. Lovely. Asheesh Advani, thank you so much for joining us, it's been an absolute pleasure.

ASHEESH Thank you so much, Whitney.

Some important takeaways, especially at the start of a new year. If we aren't thriving somewhere, we can move. Like Asheesh did when he switched schools. Whether planned or unplanned, sometimes a move is the best thing that can happen. (Remember how [Lisa Kay Solomon from Episode 82 switched schools as well?](#)) With this kind of challenge comes a new perspective and a chance to forge a new identity. Good to keep in mind for ourselves and for our kids for any parents who are listening.

And I keep thinking about the importance of having a powerful model. First, Asheesh's brother going to University, then Ben Johnson, a fellow immigrant, track star and stutterer. For the girl in Saudi Arabia, she is finding models at [Junior Achievement](#).

And happy, happy birthday – happy 100th birthday to [Junior Achievement](#)! Such an outstanding organization. If you would like to become involved with them, please visit their website, or reach out to Asheesh directly.

Practical tip:

It's the beginning of a new year - do you need to move? Are there things in your environment that you need to move away from or away from you? We know from my conversation with [Benjamin Hardy \(Episode 46\)](#) that environment is powerful. What can you change in your environment to set you up for success this year?

And when you see a 12 year old do something exceptionally well, acknowledge their gift and call it out. Your words can make all the difference.

Now, thank you for listening! We'd love it if you would take moment and subscribe if you haven't already, and consider [leaving us a review](#) as it helps others find the podcast. When you do, if you do, e-mail us at wj@whitneyjohnson.com so we can say thank you personally.

Thank you again to Asheesh Advani for being our guest, thank you to sound engineer Whitney Jobe, manager / editor Macy Robison, content contributors Emilie Davis and Libby Newman, and art director Brandon Jameson.

I'm Whitney Johnson

And this is Disrupt Yourself.