



Preparing the
Next Generation
to Succeed

ANNUAL REPORT 2018-19



Since 1955, JA Canada has been inspiring and preparing youth to succeed by providing opportunities to acquire financial literacy, entrepreneurship and work readiness skills through engaging programs and with the help of dedicated volunteers.

MISSION

To inspire and prepare young people to succeed in a global economy.

VALUES

- Belief in the boundless potential of young people.
- Commitment to the principles of economics and entrepreneurship.
- Passion for what we do and honesty, integrity, and excellence in how we do it.
- Respect for the talent, creativity, perspectives, and backgrounds of all individuals.
- Conviction in the education and motivational impact of relevant, hands-on learning.
- Belief in the power of partnership and collaboration.

VISION

Be the partner of choice for business, education, and policy makers around the globe seeking to expand youth education and economic development.

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Message from our JA Chair & President and CEO

2018-19 was a pivotal year for JA in Canada as we focused on the digital transformation envisioned in our three year strategic plan. Working with Deloitte Digital, we're creating a unified digital experience that will allow us to expand our student reach, facilitate online engagement, and help us to not only remain relevant but to grow and increase our impact. This major initiative will make JA programs accessible to students in a variety of ways...with volunteers and teachers at schools, at home with their family, or with a group of friends wherever they are.

Although youth are already able to access two programs - BizCraft and eTrades – entirely online, the majority of programs are delivered in classrooms across the country. Our delivery network of 16 Charters ensured that 268,476 youth benefitted from a JA program last year! We couldn't have achieved this without the outstanding contributions of 11,043 volunteers across the country, so thank you!

In 2019 we ran our 3rd Innovation Day in partnership with Rideau Hall Foundation as well as launched the 1st JA Youth Success Summit which included the Canadian Company of the Year Competition. We were happy to recognize the JA 100 Centennial at

all of these events.

We welcomed the 41st Class of Companions into the Canadian Business Hall of Fame (CBHF) with some of the country's most esteemed and admired business leaders and their guests. The CBHF was pleased to honour four outstanding Canadian business leaders for their achievements and service to the economy, community and our nation.

As a registered charity, we are funded by our generous donors. Thank you to the companies, foundations and individuals who have helped to make such a positive impact through their commitment to developing Canada's next generation of leaders. We couldn't do it without you, and we look forward to your continued support as we strive for an even stronger year ahead!

Sincerely yours,



Dawn de Lima
Chair, JA Canada



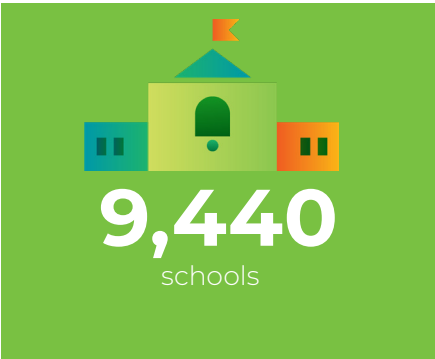
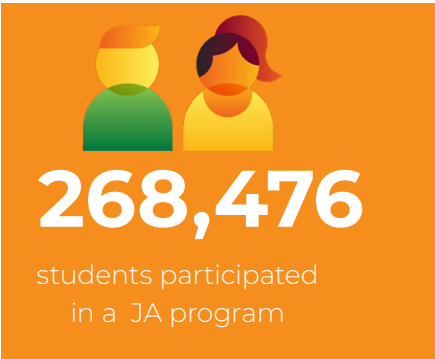
Scott Hillier
President & CEO, JA Canada



Fast Facts - 2018/2019

Over 10,000 programs delivered

BB - Our Community: Jobs, Needs, Tools	385
BB - Our Country: Technology and Innovation	324
BB - Our Business World	1121
BB - Our Business World (French)	90
A Business of Our Own	353
More than Money	599
More than Money (French)	46
Pilot Programs	447
Total Elementary Programs	3,365
Economics for Success	2637
Economics for Success (French)	117
Dollars With Sense	1848
Dollars With Sense (French)	99
Stronger Together (DIA)	312
Stronger Together French (DIA)	11
Success Skills	109
Success Skills (French)	15
Pilot Programs	77
Total Middle Programs	5,225
Company Program (CP)- After School	213
CP - In School	246
CP - After School (French)	39
CP - In School (French)	24
eTrades	14
Investment Strategies Program	678
Titan	133
Be Entrepreneurial	198
Be Entrepreneurial (French)	25
Personal Finance	183
Dream Big	3
World of Choices (#events)	349
Pilot Programs	69
Total Secondary Programs	2,174



JA Education Pillars

Our Pillars

JA programs inspire students to understand their potential, set life goals and succeed at school and in business.

JA in Canada reaches more than 268,000 students annually in 9,440 schools through a network of approximately 11,043 corporate and community volunteers spread throughout ten provinces.

JA works in partnership with educators, volunteers, and businesses to bring the “real world” into the classroom to educate students about:

Financial Literacy

JA empowers students to make smart, lifelong financial choices. Through our financial literacy programs, students learn how to create and manage wealth. They develop skills in areas such as budgeting, investing, and creating financial plans.

Work Readiness

Achievers are more likely to stay in school and earn more than students who don’t participate in our programs. Our work readiness programs give students invaluable career-building skills that they can use throughout their lives. Students learn how to communicate, network, interview for jobs, and collaborate with diverse groups of people to achieve common goals.

Entrepreneurship

JA inspires youth to start their own businesses, create jobs, and contribute to the Canadian economy. In our entrepreneurship programs, students gain first-hand experience in running a successful business. They learn how to create business plans, innovate, manage teams, and take a new product to market.

Our volunteers use a variety of learning methods in our programs including hands-on activities, classroom discussions, and e-learning. They also share their personal experiences to help students see how these lessons apply to the real world. This engages students, so they can retain and use the knowledge long after the program ends. Students leave programs feeling inspired, ready to make a positive difference in their communities and confident in their abilities.

New tools to expand our impact

Canada's business landscape is rapidly changing. To prepare youth to succeed in this dynamic environment, JA Canada is committed to increasing the use of technology to engage more students, enhance their experience and support our dedicated volunteers. Over the course of the last year, JA Canada has continued to deliver on this commitment through:

- The Royden Richardson Virtual Volunteer School helped support and train our dedicated volunteers*
- The Bizcraft game continues to be a fun way for youth to play and learn ; and*
- The eTrades program gives high school students who are interested in the trades the business skills and knowledge they need to understand about running a business in that industry.*

Our Programs



A Business of our Own

In JA's newly updated A Business of Our Own program, grade 3-6 students put on entrepreneurial hats and run their own retail business. Students learn how to start a business, produce and promote their products, track their finances, and manage a team.



More than Money

The JA More than Money program teaches elementary students about earning, spending, sharing, and saving money.



Our Business World

In JA's Our Business World program, elementary students explore how businesses are created and what makes them thrive. Using games and multimedia, students learn about innovation, start-ups, and self-employment.



Our Community

Our Community – Needs, Jobs, Tools gives elementary school students the building blocks for a successful career – right here at home! The program shows students how business shapes our lives and strengthens society.



Our Country – Technology and Innovation

In JA's Our Country - Technology and Innovation, elementary school students develop innovative, new ideas for business and society. They learn about Canada's technological past and present, as well as, share ideas that could become our next great innovation.



Dollars with Sense

Through the newly updated program, Grade 7-9 students get the vital tools they need to make smart financial decisions, live debt-free and become savvy investors. Students learn personal money management skills that they can apply to their lives ... beginning now.



Economics for Success

In Economics for Success, grade 8-10 students take a closer look at the advantages of staying in school, as well as learn what's needed to succeed in today's workforce. This program will help students see the link between education and achieving their goals.



Stronger Together

Stronger Together: Diversity in Action is an exciting program from JA that teaches grade 6-8 students the value of diversity and how it contributes to improving morale, creativity, teamwork and productivity.



Be Entrepreneurial

JA's Be Entrepreneurial program inspires grade 9-12 students to imagine a business venture while still in school. This program is designed to help ignite students' entrepreneurial spirit and help them create business plans.



Company Program

Over a four-month period, JA's Company Program teaches grade 9-12 students how to organize and operate a real business. Volunteers from the local business community work with students to launch and run a small enterprise.



Investment Strategies

JA's Investment Strategies program teaches students how to save and invest for the future. The program includes both interactive classroom lessons and an online stock market simulation, Invest JA, where students manage their own simulated stock portfolio.



Personal Finance

Personal Finance is JA's new financial literacy program for Grade 9-12 students. The program teaches students personal money management skills including the key elements of personal finance such as spending wisely, budgeting, saving, investing and using credit.



Success Skills

JA's Success Skills is an exciting program that helps students develop the communication and personal skills needed to achieve career and lifelong learning success.



TITAN

JA's TITAN program gives grade 10-12 students the confidence to go after their entrepreneurial dreams. Students take part in an interactive online challenge where they become CEOs of their own company. They must create a business strategy and strive to succeed in a highly competitive industry.



World of Choices

The new World of Choices program brings together gender or industry specific high school students with career mentors to explore different career paths.

Visit jacanada.org/programs for more information and to request a program



elementary school program



middle school program



secondary school program

Supporting the Next Generation of Entrepreneurs

Inspiring and preparing students to succeed in a global economy.

Beyond the classroom, JA Canada helps students experience the real world of business and provides opportunities to learn from our country's most recognized leaders.

Innovation Day (iDay)

In partnership with Rideau Hall Foundation, we held our 3rd Innovation Day (iDay). This inspirational and educational experience was held in Waterloo Region on May 30, 2019. Students from across Ontario explored the innovation culture as inspired by the "Ingenious: How Canadian Innovators Made the World Smaller, Smarter, Kinder, Safer, Healthier, Wealthier and Happier" book released by former Governor General Rt. Hon. David Johnston and Tom Jenkins. In addition to hearing from keynote speakers, students took part in interactive activities related to innovation, participated in roundtable discussions with both new and experienced entrepreneurs, and enjoyed the opportunity to learn about life as an entrepreneur from a panel of diverse business leaders.

iDay was developed by JA Canada in 2017 to help high school students understand and explore entrepreneurship, innovation and growing opportunities provided by innovation in Canada. Having developed insight and skills, students will return to their schools and communities with a new perspective on what is possible and how they can help make a positive impact for all Canadians.

JA Americas Company of the Year (COY) Competition - Peru

Congratulations to Recycled Sounds who represented Canada at the JA Americas COY competition in Lima, Peru in November. During COY, teams from Canada, Latin America and the Caribbean compete for the honour to be the JA Americas Company of the Year. The team from JA British Columbia was a by a group of high school students as part of an after-school Company Program called Steminstits intended to give young women hands-on experience in STEM (Science, Technology, Engineering and Math) and entrepreneurship. Recycled Sounds is an eco-friendly speaker and smartphone accessory engineered from recycled wood. The customizable device can be used for amplifying music, watching videos and streaming services on all sizes and models of phones.



JA Awards

JA Canada's 2019 awards and scholarships highlight extraordinary students. Congratulations to this year's winners!

Peter Mansbridge Positive Impact Award

This award is given to a student who has proven their commitment to making positive change and to bettering their community, their world, their future and the future of generations to come.

2019 Winner: Alice Ko

Peter Mansbridge Youth Innovation Award

This scholarship is presented to a student for personal accomplishments and innovations in their school or in their community.

2019 Winner: Mathurah Ravigulan

Volunteers are the Inspiration

JA is part of the solution to securing Canada’s future success, and volunteers are an instrumental part of that solution. In the 2018-2019 school year, 11,043 volunteers contributed 152,024 hours inspiring youth to explore career possibilities, manage finances, start a company and realize their potential. This dedication is what makes life achievements possible for our future employees, consumers and leaders.

Recognizing our Outstanding Volunteers

The Royden Richardson National JA Volunteer Awards

The Royden Richardson National Volunteer Awards recognize volunteers whose participation in, and lasting contribution to, JA and its programs locally and/or nationally has immeasurably furthered the aims and objectives of JA in Canada.

The 2019 Recipients were:

Royden Richardson JA National Volunteer of the Year Award – Programs - Joanna Williams, Toronto, ON

Joanna Williams has been volunteering with JA Central Ontario for 18 years, and during that time she has delivered all of the eleven programs offered by JA Central Ontario. She has been a volunteer with Company Program for thirteen years, impacting hundreds of students and supporting dozens of other volunteers involved with the program. In addition to her volunteer involvement with JA Central Ontario, Joanna volunteers with several other organizations in the community while working full-time at RBC.

Royden Richardson JA National Volunteer of the Year Award – Governance- Phil Lehn, Vancouver, BC

Phil Lehn has served on the JA British Columbia board since 2009 and served two terms as Board chair. He has been instrumental in raising funds for the organization as a member of the fundraising committee and the Business Laureates Cabinet. Phil is the Vice-President Commercial Banking, BC & Yukon, for CIBC.

As a JA volunteer you help:

- Develop a skilled and talented workforce
- Motivate a generation of responsible citizens
- Secure our future economic prosperity
- Ensure Canada's competitiveness in a global market
- Build vibrant and healthy communities



Supporting our Volunteers

In 2016, JA Canada launched the Royden Richardson Virtual School for Volunteers (“RRVS”). As JA Canada’s first centralized online volunteer training portal, RRVS provides volunteers with a convenient and flexible platform for training and community engagement. The virtual school allows volunteers to access information at any time, as well as provides them a forum on which to share their experiences, insights, and best practices with each other.

Throughout the course of the last year, 2,854 volunteers used the Royden Richardson Virtual School to successfully prepare online to deliver JA programs, as well as plan how they will share their real-life lessons with students. It provided our volunteers with flexible options for training and interacting with their peers, while they develop their communication, presentation and leadership skills.

To honour the late Royden Richardson, an avid JA Volunteer, the Richardson Foundation provided a transformative gift that funded the development of the Royden Richardson Virtual School for Volunteers. Royden Richardson, a proud Canadian, passionate about family, business, community, and volunteering, was a long standing and active supporter of JA. Throughout his life he was always willing to give back to his community, offering his time and talent, his most precious resource, to making a better future for youth. He understood the importance of mentoring the next generation to achieve success in business and in life.

JA Celebrates 100 Years

Junior Achievement (JA) celebrated its centennial in 2019. JA started in 1919 in Springfield, Massachusetts by Strathmore Paper Founder Horace Moses, AT&T Chairman Theodore Vail and U.S. Senator from Massachusetts Murray Crane. JA’s founding was in response to families moving from farms to the growing industrial cities. The goal was to provide young people with the skills they would need to be successful adults in their new communities.

During the course of the past 100 years, JA has evolved from an organization operating primarily in the Northeastern United States and teaching teens how to start a business into a multinational organization reaching more than 10 million students in 100 countries with programs that promote entrepreneurship, career and work readiness and financial literacy.

The CANADIAN Business Hall of Fame

In support of JA Canada

On June 19, 2019, the 41st Class of Companions was inducted into the Canadian Business Hall of Fame. This year's inductees were:

Claude Lamoureux, Retired President & Chief Executive Officer, Ontario Teachers' Pension Plan

Chief Clarence Louie, First Nations leader, Chief of the Osoyoos Indian Band

Stephen J.R. Smith, Chairman & CEO, First National Financial Corporation, and

Annette Verschuren, Chair & CEO, NRStor Inc.

"These individuals being recognized have demonstrated excellence in business leadership, outstanding professional achievements and dedication to bettering Canada's social fabric," said David Denison, Chancellor of the Order of the Canadian Business Hall of Fame as he honoured the four new inductees.

After accepting their award, each inductee shared personal success stories with the 800 guests in attendance. Themes around mentorship, perseverance, attitude, teamwork, and ambition were

common. The companions reinforced the important role all of us play in creating a diverse and inclusive society that benefits from each individual's unique contributions.

The emcee for the evening was Peter Mansbridge, who has emceed this event for more than a decade. Mansbridge himself was honoured for his tremendous support of JA over the years, providing two deserving students each year with a scholarship. "I've chosen to lend my support to JA for a couple of pretty simple reasons. I believe in Canada's future, and JA works with the people who will lead that future," said Mansbridge. On behalf of the award recipients, as well as JA Canada, thank you Peter, for your support!



The 41st Class of Companions: Claude Lamoureux, Chief Clarence Louie, Annette Verschuren, Stephen J.R. Smith, flanked by CBHF Chancellor David Denison (left) and JA Canada CEO Scott Hillier



Jim Mitchell, President, Lee Hecht Harrison Knightsbridge - the evening's national partner



JA Canada Past Board Chair Kevin Dane honouring Peter Mansbridge for his work with JA



Annette Verschuren accepting her induction from CHBF Chancellor, David Denison



Chief Clarence Louie, receiving the CBHF pin from his granddaughter



Scott Hillier President & CEO, JA Canada with Peter Mansbridge Award winners Alice Ko & Mathurah Ravigulan

Thank You

As a registered charity, JA Canada is supported by generous donors who provide critical funding needed to develop and deliver our programs, train our volunteers, and offer scholarships to Canada’s future leaders.

We are extremely grateful for your commitment and ongoing support. Your generous support is helping us to build a stronger future for all Canadians.

\$1,000,000 & above



\$250,000 - \$499,999



\$100,000 - \$249,999



\$50,000 - \$99,999



\$25,000 - \$49,999



\$25,000 - \$49,999



\$10,000 - \$24,999



\$5,000 - \$9,999

Gerald R. Heffernan
MaRS Discovery District

Metro Inc.
Scott Hillier

Wildeboer Dellelce LLP

\$1,000 - \$4,999

Alexa Translations
Angela Hountalas
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CAIRP
Cindy David Financial Group Ltd.
David Dalziel
Evelyn Paris and Andrew Finn
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Nicholas Thadaney
Northbridge Insurance
Russell Crawford
Scott Munn
Shirley Malloy

Stéphane Leblanc
The Boiler Inspection and Insurance
Company of Canada
Tim Christmann
Wendy Brookhouse

* A note to our supporters: We appreciate your generous donations to JA Canada, and we want to recognize everyone accordingly with 100% accuracy. If we have inadvertently made an error, please contact JA Canada at (416) 622-4602 with concerns or corrections.



We are pleased to announce the launch of our first ever annual giving club – the Economic Achievers Society (EAS). The EAS is a new recognition program for individuals that financially support JA Canada. Members of the EAS share the belief that JA programs are a valued addition to a young person's education and as such should be accessible to as many Canadian youth as possible.

EAS members believe JA programs help our youth to succeed and their achievements in turn strengthen the Canadian economy. Funds from donors will help support the creation and execution of a fully integrated digital plan for JA that will serve the needs of all learners, staff, and volunteers across Canada while also providing much needed funding for innovative programming at Charters all across the country.

As an annual giving club, everyone's support is valued! We are proud that some community members have chosen to lend their names and support to our Founders level - committing \$100,000 to JA over a 4 year period. Their participation helps encourage others to get involved and we hope you will!

Every individual donor to JA is automatically a member of the EAS with giving levels from \$50 annually to \$25,000+. Your support directly impacts our work across the country in preparing and inspiring youth to succeed in a global economy. Thank you for your support!

Founders:

Clive Beddoe

Jack Cockwell

JR Shaw

Members:

Andre Gallant
Andrew Finn
Angela Hountalas
Anne Lachance
Christina A. Beyer
Cindy David
David Dalziel
Dawn de Lima
Gary J. Smith

Gerald R. Heffernan
Gerard McInnis
Gerjon Kalaci
Janeen Speer
Joanne Walker
Judy Wu
Karen Gallant
Kevin Dane
Kim Ulmer

Marion Kirsh
Martin Langlois
Mary Ellen Bockler
Nicholas Thadane
Ossana Ber
Russell Crawford
Scott Hillier
Scott Munn
Shirley Malloy

Stéphane Leblanc
Tim Christmann
Vanessa Underwood
Wendy Brookhouse



JA Offices Across Canada

Our Charters: Making a Local Impact

Across Canada, there are 16 Charters and Program Delivery Affiliates (PDA's) serving students from coast to coast. JA Canada`s national office and these local Charters work in partnership with educators, volunteers and businesses to help activate students success by educating students about financial literacy, work readiness and entrepreneurship.

JA Northern Alberta & Northwest Territories
#200, 10150 100 Street
Edmonton, AB T5J 0P6
www.janorthalberta.org

JA Southern Alberta
870, 105 12 Avenue SE
Calgary, AB T2G 1A1
www.jasab.ca

JA British Columbia
#360, 475 West Georgia Street
Vancouver, BC V6B 4M9
www.jabc.ca

JA Manitoba
200 - 1460 Chevrier Blvd
Winnipeg, MB R3T 1Y6
www.jacanada.org/manitoba

JA New Brunswick
PO Box 631, Station A
Fredericton, NB E3B 5A6
www.janewbrunswick.ca

JA Newfoundland & Labrador
Delgado Building, 3rd Floor
171 Water Street, P.O. Box 7468
St. John's, NL, A1E 4V8
www.janewfoundland.org

JA Nova Scotia
201-1223 Lower Water Street
Halifax, NS, B3J 3S8
www.janovascotia.ca

JA Central Ontario
133 Richmond Street West, Suite 405
Toronto, ON M5H 2L3
www.jacentralontario.org

JA London & District
15 Wharncliffe Road North
London, ON, N6H 2A1
www.jacanada.org/london-district

JA Ottawa
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Ottawa, ON K2H 8K7
www.jacanada.org/ottawa

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Peterborough, ON, K9J 3H1
www.jacanada.org/plm

JA South Western Ontario
60 William St S
Chatham, ON N7M 4S3
www.jacanada.org/sw-ontario

JA Waterloo Region
40 Shirley Avenue
Kitchener, ON N2B 2E2
www.jawr.ca

JA Prince Edward Island
Holland College, Montgomery Hall
Office #'s 406, 407, 408 & 410 Montgomery Hall
305 Kent Street
Charlottetown, PEI C1A 1P5
www.jacanada.org/pei

JA Quebec
300 – 208, Saint-Sacrement
Street
Montréal QC H2Y 1X4
www.jaquebec.org

JA Saskatchewan
#600-410 22nd Street East
Saskatoon, SK S7K 5T6
www.jacanada.org/saskatchewan

In Canada, the JA organization consists of the national office and 16 Charters and PDAs (Program Delivery Affiliates) serving students from coast to coast.



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Vice President,
Resource Development

Joanne Walker
Executive Assistant to the President and CEO

Christina Beyer
Senior Director,
Resource Development

Karen Gallant
Vice President,
Programs & Charter Services

Thuy Hoang
Coordinator, Signature Events

Andre Gallant
Director, Programs & Charter Services

Ossana Ber
Communications & Events Coordinator

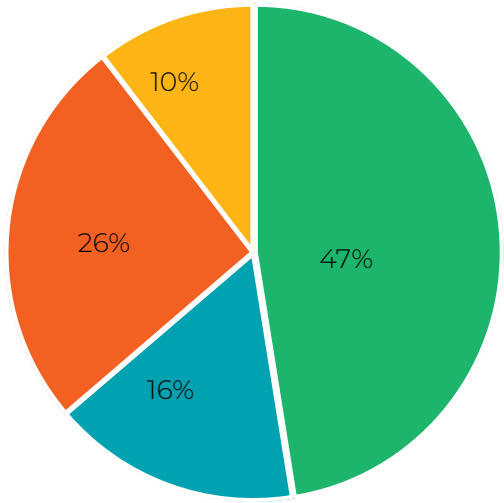
Vanessa Underwood
Director, Finance & Administration

Mary Ellen Bockler
Accountant Technician



Our Financials

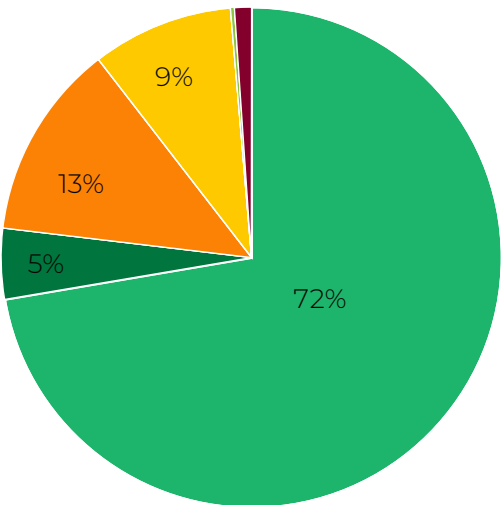
REVENUE:



- Program Direct - \$2,543,440
- Events - \$1,382,113
- Contributions - \$871,745
- Charter License Fees - \$561,075

TOTAL: \$5,358,373

EXPENSES:



- Program Direct - \$3,779,968
- General & Administration - \$477,048
- Marketing & Events - \$660,368
- Resource Development - \$238,317
- General Depreciation - \$13,423
- Other - \$57,099

TOTAL: \$5,226,223

Across Canada, JA raised \$19,942,725* in 2018-19.

*Charter revenue of \$14,576,932 is derived from internal reporting, not audited financial statements. JA Canada's financials were audited by Grant Thornton LLP.



www.jacanada.org

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1. 800. 265. 0699

Charitable Registration: 10755 4222 RR0002

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