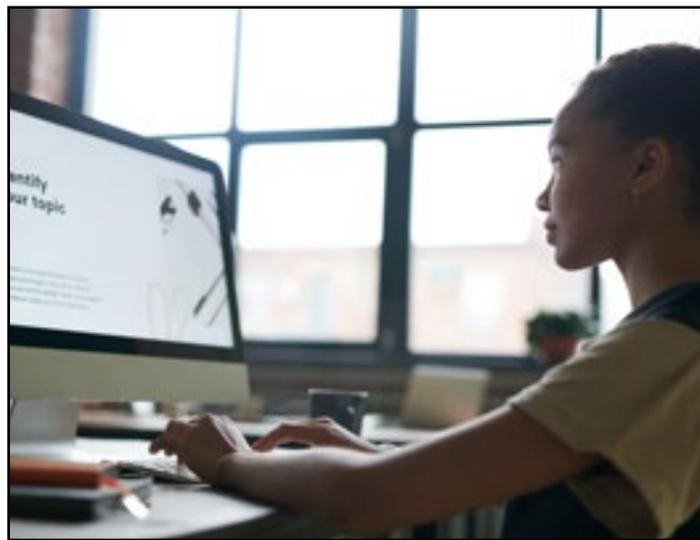




ANNUAL REPORT 2020-21

Stronger Together



This is JA

MISSION

JA prepares young people for employment and entrepreneurship.

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 educational and motivational impact of relevant, hands-on learning.
- Belief in the power of partnership and collaboration.

Our journey towards equity, diversity and inclusion within our teams, our business and our programs, is an ongoing one that will help us be a better inspiration to youth.

VISION

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

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.

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Message from our Chair and President & CEO

For each of us, the 2020-2021 year marked a time in history we won't forget. The ongoing pandemic kept us isolated and fearful, and social issues brought to light deep-rooted inequities that sadly still exist in our country today. But, in the midst of this, there came opportunities for individuals and communities to find new ways forward. Across the country, we saw people come together in innovative and creative ways to keep local businesses open, build connections, embrace new ways of learning, and support each other in meaningful ways.

The JA community is no exception. Through longstanding and new partnerships, JA has continued its work to meet the needs of young people when they've needed it most. While the pandemic has kept us

physically apart, at JA in Canada, we have been committed to moving our mission forward on the premise that we are stronger together.

We have celebrated diversity in our country and worked together with supporters, volunteers, and educators to empower students through the pandemic. We have leveraged the assets of our JA teams and worked in collaboration across the national and global JA network to be innovative and adaptive in our program design and delivery. We have also continued to invest in the JA Campus to create a quality and accessible platform where teachers, parents, and students can come together for financial literacy, work readiness, and entrepreneurship learning opportunities.

The impact of social isolation and issues of injustice we've experienced this past year have been difficult. We believe that now it's more important than ever to work together, so we can achieve more. Thank you to those who have partnered and journeyed with us to invest in preparing youth with the skills they need today. Together we can build a better tomorrow.

Sincerely yours,



Dawn de Lima
Chair, JA Canada



Scott Hillier
President & CEO

Our Education Pillars

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

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.

Over 75% of Achievers cite JA as having a significant impact in developing financial literacy and decision making skills.

JA IN CANADA



226,079
Youth Impacted



12,275
Indigenous Youth



7,016
Schools



18,168
At Risk Youth



3,892
Volunteers

JA prepares **young people** for **employment** and **entrepreneurship**

Entrepreneurship

Financial Literacy

Work Readiness

205,803
Facilitated Learning Experiences



20,276
Self-Directed Learning Experiences



ADAPTIVE DELIVERY MODELS

Virtual
In-Class
Self-Directed
Blended



KEY COMPETENCIES STUDENTS DEVELOP



Money & risk management



Perseverance



Goal orientation & initiative



Resilience



Self-motivation & self-control



Self-efficacy & self-belief

Proof of Outcome



VS.



JA Achievers are **2x** more likely to open their own business



They earn **50% MORE THAN NON - JA ALUMNI**

"JA allowed me to push my limits and discover my true potential."

Playing around in my mom's toy shop when I was a young child is how my passion for business began to develop. I enjoyed observing all the activities of the shop and coming up with new product ideas. The experience of shadowing the day-to-day operations of a small company ignited my dream of becoming an entrepreneur. It was Junior Achievement that allowed me to push my limits and discover my true potential.

The JA Company Program took me out of my comfort zone. With JABC, I got

the chance to launch our student-led company Restorit with several like-minded peers. By re-purposing discarded books into decorative storage boxes, our team fused entrepreneurship with environmental stewardship and literacy awareness.

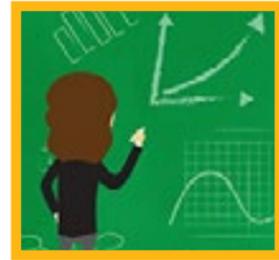
Together, we collected old books from our schools and community book-drives and turned them into boxes that can last for years more. My passion and commitment to our company have allowed me to overcome my fear of public speaking and

strengthen my skills as a leader. The satisfaction of building a successful business as well as helping out my community is just the tip of the iceberg of how I benefited from being a Junior Achievement member. I have become more confident, resilient, and have a better understanding of myself. My experience of leadership, service, and team-building in JA has empowered me and given me the courage to pursue an entrepreneurial journey that I have come a long way.

Estelle Pu
JA British Columbia
2021 Al Beech Award Winner



Our Programs



A Business of our Own

Students learn how to start a business, produce and promote their products, track their finances, and manage a team.



More than Money

Teaches elementary students about earning, spending, sharing, and saving money.



Our Business World

Using games and multimedia, students learn about innovation, start-ups, and self-employment.



Our Community - Needs, Jobs, Tools

The program shows students how business shapes our lives and strengthens society.



Our Country – Technology & Innovation

Students learn about Canada's technological past and present, as well as, share ideas that could become our next great innovation.



Dollars with Sense

Students learn personal money management skills that they can apply to their lives ... beginning now.



Economics for Success

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.



Stronger Together

Stronger Together: Diversity in Action teaches the value of diversity and how it contributes to improving morale, creativity, teamwork and productivity.



Personal Finance

This program teaches students personal money management skills including the key elements of personal finance.



Be Entrepreneurial

This program is designed to help ignite students' entrepreneurial spirit and help them create business plans.



Company Program

Over a four-month period, grade 9-12 students learn how to organize and operate a real business. Volunteers from the local business community work with students.



Investment Strategies

Teaches students how to save and invest for the future. It includes both interactive classroom lessons and an online stock market simulation.



Success Skills

Helps students develop the communication and personal skills needed to achieve career and lifelong learning success.



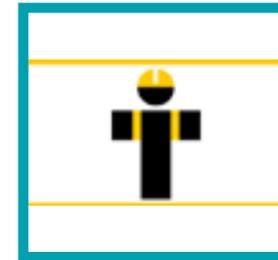
TITAN

Students take part in an interactive online challenge where they become CEOs of their own company.



World of Choices

Brings together gender or industry specific high school students with career mentors to explore different career paths.



Entrepreneurial Trades

Assists students in understanding, analyzing, evaluating and applying financial and business skills essential for a successful trades career.

Legend

 Elementary school program

 Middle school program

 Secondary school program

Partner Programs

At JA Canada, we believe in strengthening our impact by working together with other like-minded, youth-focused organizations. Thank you to our 2020-2021 program partners for collaborating with us to increase our impact to Canadian youth.



Ingenious+

Powered by the Rideau Hall Foundation in partnership with JA Canada, ingenious+ is a national youth innovation prize with a strong regional and community focus. The goal is to give students aged 14 to 18 the opportunity to innovate for good, and to share their strategies to address problems at home, across Canada, and around the world.



Code.org

Start coding with algorithms, events, loops, conditionals, and functions! Code.org is committed to bringing computer science education to all students in grades K-12.



Digital Campus 2.0

JA Canada is committed to building capacity through digital transformation, to enable all Canadian students to benefit from JA's programs and ensure our continued impact and relevance.

In the spring of 2020, JA Canada invested in building a quality, accessible platform where teachers, parents, volunteers and students could come together for learning opportunities. The JA Campus has served as an important part of JA's response to the complex challenges brought about by the COVID-19 pandemic.

One year later, the development work continues as we strive to create a user-friendly, accessible platform to support

JA program activities online and in the classroom. Users visiting the JA Campus today will experience a new landing page and re-imagined, expanded, program catalogue.

Throughout the year, JA continued to invest in building content and enhancing interactivity in the Campus program offerings. Together, with input from Charters across the country, numerous activities within the digital programs were redeveloped. Enhancing programs is an ongoing process and priority for the JA Canada team.

In the spring of 2021, JA began work on developing CEO and Teacher dashboards.

Both of these developments will enable us and our stakeholders to draw insights on JA activities both in the classroom and across the country.

As we reflect on the past year, we are proud of the advancements we have made on our digital strategy that have enabled us to continue our work through the pandemic. By leveraging new technologies to support foundational JA programs and experiences, we have emerged stronger. The transformation journey will continue, and we will find our way forward by bringing together successful practices of the past with new, innovative approaches that will increase our impact in the future.



"I discovered my love for entrepreneurship..."

In 2019-2020 I participated in JA's Company Program as president of my company Arrière-Saison, selling eco-friendly made-in-Canada clothing. In 2020, we were named best retail/manufacturing company in Canada. This had an enormous impact on my overall psyche while simultaneously overturning my established views on my future career paths.

At the outset of Junior Achievement, it was hard to predict clear finalities to the program, one of which was a new turmoil in my views on my future career paths. My whole life I had

been confused on what to do in the future, which is also one of the main reasons why I wanted to be involved in Junior Achievement. However, I did not expect to become so passionate about a project. For my entire life I have been a person eager to learn, so I decided to study Health Sciences at CEGEP in Québec, while answering my entrepreneurial needs through my extra-curricular activities. To this day, less than a year from university applications, I still do not know what path to choose. Yet, I discovered my love for entrepreneurship and everything around it during the

program, and it will most definitely be a part of my career one way or another. To conclude, Junior Achievement did have an important impact on me because of my immense involvement in my company Arrière-Saison. While changing my way of thinking, it also oriented my future career choices. To any career-confused student like myself reading this text, my advice to you would be to try everything out while you have the chance: learn new things, learn what you love, and learn what you hate. While you're at it, why not give Junior Achievement a shot! You won't regret it.

Nicolas Dostie
JA Québec
2021 Seymour Schulich Scholarship Winner



Student Events

JA Youth Success Summit

On April 24, 2021, JA Canada hosted the virtual Youth Success Summit. High school students had the opportunity to network, participate in online learning activities, and hear from inspiring speakers to enable them to develop universal success skills and unlock their leadership potential.

Thanks to the support of the McCall MacBain Foundation, JA student delegates from across Canada gained insights on 10 key skills that will help them achieve personal and professional success.



Canadian Company of the Year (COY)

On August 26, 2020, JA Canada hosted the 2020 Canadian Company of the Year (CoY) championships. The finalists included 4U, Arriere-Saison, and Stackd.

Stackd from JA Central Ontario was announced as the winner. They offer a gaming player matchmaking platform and events platform focused on creating safe and inclusive gaming experiences for the next generation gamer.

For the last two years, Rogers Communications has provided a Ted Rogers Community Grant to JA's Company Program and is the proud National Supporter of the Canadian CoY Championship. Through its community grants, Rogers supports organizations that help young people succeed inside and outside the classroom.

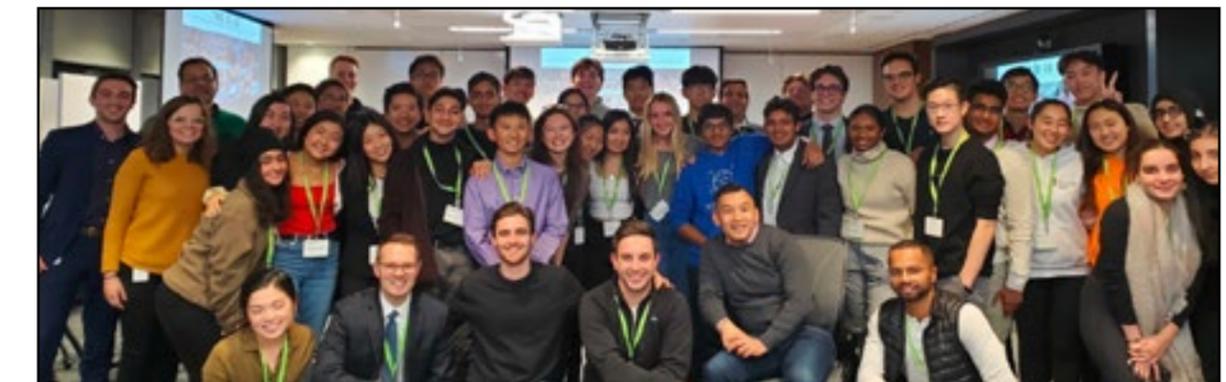
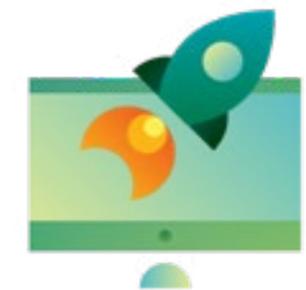
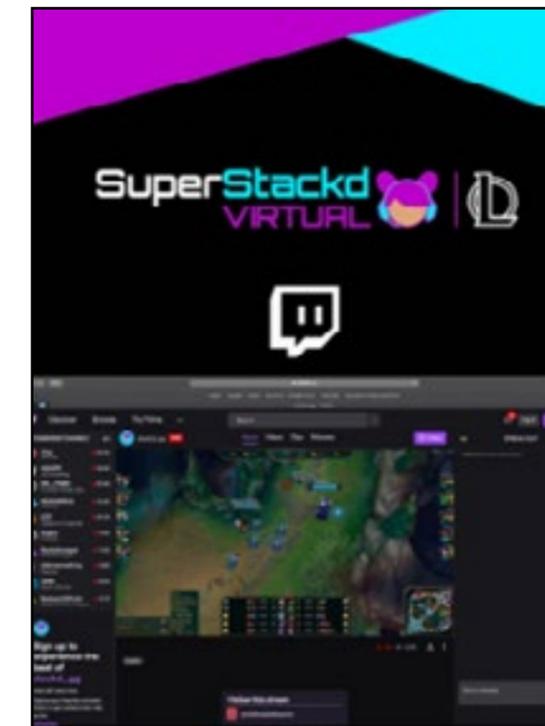


JA Americas: Company of the Year (CoY) Competition

Following their success at the Canadian Company of the Year competition, Stackd represented Canada at the JA Americas' Virtual CoY competition in December 2020. During CoY, teams from Canada, Latin America and the Caribbean competed for the honour to be the JA Americas Company of the Year.

During the three-day event, team members presented their company and shared what they learned from their Company Program experience. A panel of independent judges compared company performance against strict competition criteria. The judges were looking for evidence of business know-how, personal development, innovation and application of new ideas in all aspects of company operations.

Congratulations to Stackd who took home the 3rd place prize.



"I have grown into an entrepreneurial leader..."

Participating in Junior Achievement for the past three years has changed my life. I have grown into an entrepreneurial leader, ready to embrace any opportunity I encounter.

My favourite part of JA has been the events and opportunities to network with mentors, business professionals, and other like-minded students. I count down the days to specific JA events every year such as the Alberta Business Hall of Fame, Leading Ladies Luncheon, and JA Youth Success Summit. Participating in international conferences and

pitch competitions has allowed me to create worldwide connections with mentors, successful entrepreneurs, and possible future business partners. As well, team events like tradeshow and pitch competitions help us grow as entrepreneurs and develop our sales and pitch strategies.

The skills I learn in JA not only are preparing me for my future, but I have also been able to adapt to my day-to-day activities like academics, sports, and part-time job.

JA provides students with limitless opportunity and exposure to the business world, preparing us for our careers and teaching us skills that transcend the traditional classroom. Skills that only come from hands-on learning in a real-world setting. JA has helped me realize my interests, so I can make informed decisions about my future. Hopefully a future that one day leads to becoming a CEO or company founder. Regardless, I know I am preparing for what my future holds.

Maya Bezubiak
JA Northern Alberta
2021 Evelyn Ruskin Scholarship Winner



Canadian Business Hall of Fame

A Year of Firsts

On May 27, 2021, the 42nd Class of Companions was inducted into the Canadian Business Hall of Fame (CBHF). Traditionally an in-person gala, the CBHF event was re-imagined to be a virtual ceremony in light of the pandemic. The celebration of our outstanding slate of Companions was second to none.

Each inductee shared personal success stories with over 500 attendees. Stories with themes around mentorship, perseverance, attitude, teamwork, and ambition were told by these exemplary individuals. They reinforced the important role we all play in creating a diverse and inclusive society, which benefits from everyone's unique contributions.

Our host, Catherine Murray, Former Senior Anchor BNN Bloomberg, was instrumental in making this year's virtual CBHF Induction Event so special. She conducted a thoughtful and compelling question & answer session with each of our Companions. Catherine was an instrumental part in making this event so special.

We would like to thank our sponsors for their loyal and generous support and our individual donors who gave in honour of the inductees. Your generosity both made this year's virtual Induction Ceremony possible, and is supporting JA's mission to equip youth for success in life and business.



David Patchell-Evans with his wife Silken Laumann



Catherine Murray, our MC



David Denison



Zita Cobb

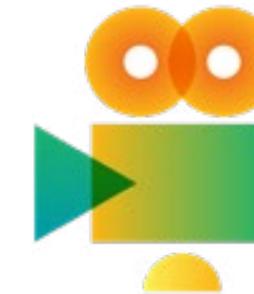


Calin Rovinescu with his wife Elaine



Gordon C. Gray with his wife Pat

The 2021 Class of Champions:



As we prepare for the 43rd Canadian Business Hall of Fame, we're delighted to have Janice Fukakusa leading our selection committee as *Chancellor*.



Click on the images above to watch a video about each of our 2021 Champions.

Al Beech - a Legacy

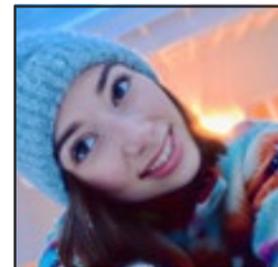
For 20 years, Al Beech was a dedicated JA executive volunteer who tirelessly supported the work of JA Canada. Upon his death in 1990, his family created a scholarship in his memory to honour an outstanding Junior Achievement graduate. The award was presented to a graduating student who demonstrates the greatest advancement in personal development and increased achievement in a JA program.

We are grateful for the contributions of the Beech family, for honouring Al's legacy through the Al Beech Scholarship Award, and for supporting more than 20 exemplary students to achieve their dreams and to become their best version of themselves.

If you would like to create a lasting legacy of a loved one through a gift to JA Canada, please reach out to Sheryl Barlage, Vice President, Development at sbarlage@jacanada.org.



Michael Lay, 2015 Al Beech winner



Juliette Lennox, 2017 Al Beech winner



Dollar Luo, 2018 Al Beech winner



Kamea Bellows, 2019 Al Beech winner



Nathan Young, 2020 Al Beech winner



Estelle Pu, 2021 Al Beech winner

Economic Achievers Society



The Economic Achievers Society (EAS) is JA Canada's annual giving program to recognize key supporters.

Members of the EAS share the belief that JA programs are an essential component of a young person's education and should be accessible to all Canadian students. Armed with financial literacy and business education, today's students will go on to be

tomorrow's business leaders and have a positive impact on the Canadian economy.

As part of the EAS, donors support strategic initiatives where increased resources and capacity will enable JA to scale its reach to youth across the country.

The further launch of the JA Campus and development of digital programs are of strategic importance. The support of EAS

members is instrumental to the success of scaling digital resources, and has a profound impact on JA Canada and the work we do preparing Canada's youth to succeed.

On behalf of JA Canada, charters across the country, and the more than 217,000 youth we served this year, thank you for your commitment and passion to sustainably improve the futures of our youth and our economy!

Founders

Clive Beddoe

Jack Cockwell

JR Shaw

Paul & Paula Kennedy

Members

Anonymous Donors
Estate of Sonja Ingrid Bata
Tim Christmann
Kevin Dane
Cindy David

Dawn de Lima
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Scott Hillier

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Gerard McInnis
Scott Munn
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Brian Phillips
Gary Smith
Janeen Speer
Nick Thadaney

Thank you to all donors, contributors, and supporters to JA Canada.

Thank you for your Support

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 inspire Canada's future leaders.

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

Over 80% of Achievers cite JA as important in developing their leadership and problem solving skills.

\$1,000,000 +



Foundation

\$250,000 - \$499,999



Deloitte.
Digital



\$100,000 - \$249,999



Deloitte.



\$50,000 - \$99,999



Employees of RBC Canada

Paul and Paula Kennedy

The Estate of Sonja Ingrid Bata

John & Pattie Cleghorn

\$25,000 - \$49,999



Clive Beddoe

Dawn de Lima

Gavin Semple

Jack Cockwell

JR Shaw

\$10,000 - \$24,999



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David Forbes

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John & Pattie Cleghorn

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Pierre Lessard

Rovinescu Family Foundation

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\$5,000 - \$9,999



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\$1 - \$999

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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.

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Dawn de Lima
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Corporate Services
TC Energy*

Tim Christmann
*Chief Strategy & Innovation Officer
Deloitte*

Cindy David
*President & Estate Planning Advisor
Cindy David Financial Group Ltd.*

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Shopify*

Nick Thadaney
*Founder
Partners Capital Corp*

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President & CEO

Joanne Walker
Executive Assistant to the
President & CEO

Karen Gallant
Vice President, Programs & Charter
Services

Andre Gallant
Director, Programs & Charter Services

Vanessa Underwood
Director, Finance & Administration

Mary Ellen Bockler
Accountant Technician

Andrew Finn
Vice President, Resource Development

Christina Beyer
Senior Director, Resource Development

Ossana Ber
Communications & Events Coordinator

Kate Webb
Manager, Resource Development

Katherine Gagne
General Manager
JA in Saskatchewan

Donna McCreery
Program Coordinator
JA in Saskatchewan

Elizabeth Strom
Volunteer & Community
Relations Coordinator
JA in Saskatchewan

65% of Achievers indicate that JA had a significant impact on staying in high school and enrolling in post secondary.

JA Offices Across Canada

Across Canada, there are 14 regional offices serving students from coast to coast. JA Canada's national office and these local offices work in partnership with educators, volunteers and businesses to educate students about financial literacy, work readiness and entrepreneurship.

JA British Columbia

#360-475 West Georgia St.
Vancouver, BC V6B 4M9
www.jabc.ca

JA Northern Alberta & NWT

#200, 10150 100 Street
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www.janorthalberta.org

JA Southern Alberta

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www.jasab.ca

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JA Nova Scotia

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JA Newfoundland & Labrador

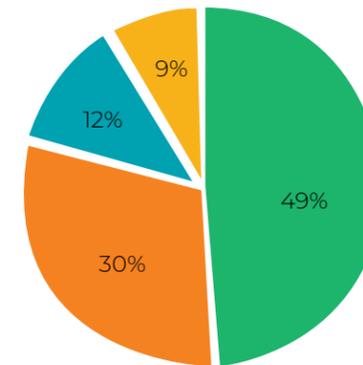
3rd Floor, Delgado Building, 171 Water Street
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www.janl.org/

JA Prince Edward Island

P.O. Box 21
Charlottetown, PEI C1A 7K2
www.jacanada.org/pei

Our Financials*

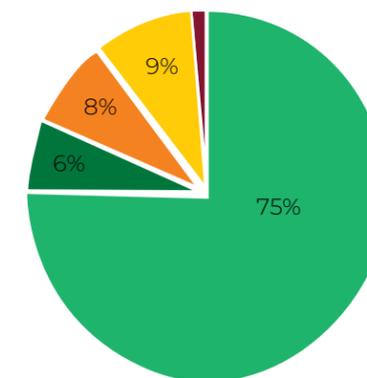
REVENUE:



- Program Direct - \$2,480,556
- Contributions - \$1,543,305
- Events - \$614,585
- Charter License Fees - \$441,154

TOTAL: \$5,079,600

EXPENSES:



- Program Direct - \$3,662,149
- Resource Development - \$309,175
- Marketing & Events - \$382,761
- General & Administration - \$439,379
- General Depreciation - \$61,352
- Other - \$8,848

TOTAL: \$4,863,664

*JA Canada national office revenues and expenses depicted. Across Canada, JA raised a total of \$17,610,139 in 2020-2021. Charter revenue of \$12,530,539 is derived from internal reporting. JA Canada's financials were audited by Grant Thornton LLP.



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