

ANNUAL REPORT

2023-2024



**JA
Canada**

Member of JA Worldwide

Success Starts Here

Inspiring Youth Across Canada



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Photos in this document are by Garcia Creative and/or Henry Lin

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LEADERSHIP MESSAGE

As we look back on the past year, we are filled with immense pride and gratitude for the remarkable progress we have made together. This year's theme Inspire truly captures the spirit and dedication that continues to advance JA's mission in Canada.

Inspiring youth through increased Impact

We are proud to share that this past year JA inspired, prepared and lead youth in Canada to success through more than 445,000 JA learning experiences! This remarkable 30% increase in the number of learning experiences demonstrates that wherever youth are at in their learning journey, from initial inspiration to achieving mastery of skills that set them up for success, JA is there for them. JA's reputation is strong, and we continue to see new opportunities for JA to be recognized as an education provider of choice that delivers real world experiences youth need to succeed.

Inspirational learning content

As educational models continue to evolve, JA has adapted its learning experiences to include models and learning pathways beyond traditional classroom programs. Our commitment to inspiring young minds has never been stronger. Through innovative learning content and our belief in the value of mentorship, we have equipped youth with the skills and knowledge necessary to navigate and thrive in an ever-changing world. The stories of success we have witnessed are truly inspiring and reinforce our belief in the transformative power of learning and connections.

Inspired by our dedicated partners

JA's extensive network of businesses, communities, and government is crucial for us to effectively fulfill our mission. We are deeply grateful to our partners and friends who provide essential resources, expertise, and support to enhance our inspiring learning initiatives. Together, these partnerships create a robust ecosystem that empowers youth with the skillset and mindset to build thriving communities.

As we look ahead, we remain steadfast in our commitment to inspire and prepare Canadian youth for success. We are excited about the future and the endless possibilities that lie ahead. Together, we will continue to create a brighter and more prosperous future for all. We sincerely thank you and look forward to continuing our journey with you to inspire the next generation.

Dawn de Lima, Board Chair, JA Canada
Gary Kalaci, Vice-Chair, JA Canada
Scott Hillier, President & CEO, JA Canada



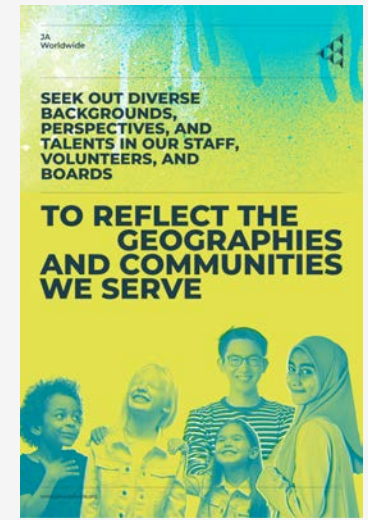
VALUES

MISSION

Junior Achievement inspires and prepares young people to succeed in a global economy.

VISION

Young people have the skillset and mindset to build thriving communities.



JA's boundless ambition is underpinned by a strategic framework that will serve as our blueprint to accelerate inclusive growth and impact over the next three years.

In 2023-24, JA Canada engaged with stakeholders and members to develop a renewed three-year strategic plan!

[View 2025-27 Strategic Plan](#)



JA'S IMPACT

Young people who participate in JA will benefit from skills-based, inclusive, interactive programs with real-world connection and adaptive learning experiences. Equipped with new knowledge, skills, and relationships, youth build self-efficacy and are better prepared to thrive in their chosen path.



THEORY OF CHANGE

JA inspires and prepares young people to succeed in a global economy

Young people have the skillset and mindset to build thriving communities

JA offers youth...



skills-based inclusive, interactive programming



connections to real world



adaptive learning experiences



Empowered youth will thrive...



in an academic journey



in a career path



in contributing to their community

Youth build self-efficacy

Through skill acquisition, competency development and others who believe in their ability to succeed.



LOCATIONS

JA in Canada includes a network of local offices to inspire youth from coast-to-coast.

JA British Columbia

jabc.org

JA Southern Alberta

jasab.org

JA Northern Alberta

janorthalberta.org

JA in Saskatchewan

jacanada.org/saskatchewan

JA Manitoba

jacanada.org/manitoba

JA Northern and Eastern Ontario

ja-neo.org

JA Central Ontario

jacentralontario.org

JA South Western Ontario

jaswo.org

JA Ottawa

onfe-rope.ca/our-work/jaottawa

JA Quebec

jaquebec.com

JA New Brunswick

janewbrunswick.ca

JA Nova Scotia

janovascotia.ca

JA Prince Edward Island

jacanada.org/pei

JA Newfoundland and Labrador

janl.org

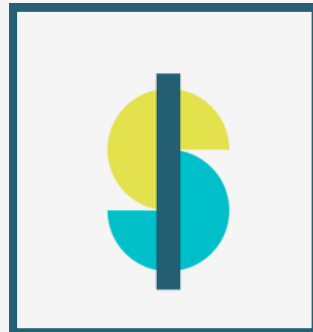


Coming Soon: JA expands to the NWT, Yukon and Nunavut

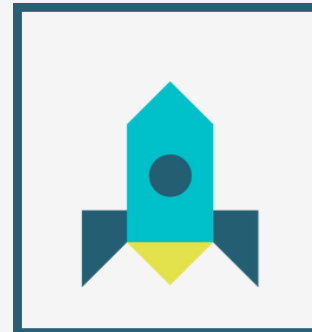
INSPIRING STUDENTS

JA Learning Experiences

JA Canada prepares students for success in three key areas of learning.



Financial Literacy



Entrepreneurship

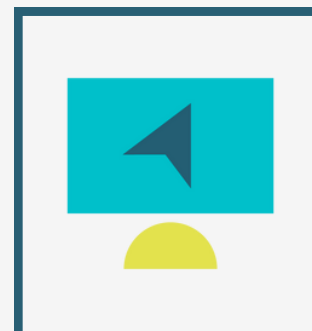


Work Readiness

JA learning experiences are inclusive and accessible meeting youth where they are.



Facilitated Programs



Online Resources and Learning



Virtual/In-Person Events



HOW DOES JA MEASURE IMPACT?

JA tracks its impact by focusing on student learning experiences, capturing an accurate, comprehensive, and meaningful picture of its influence. This approach reflects the diverse and evolving nature of JA as a relevant youth-serving educational organization. By categorizing learning experiences as *Inspire*, *Prepare*, or *Succeed*, JA can effectively communicate the degree of impact at different stages of a student's learning journey—from initial inspiration to achieving mastery of skills that set them up for success.

JA LEARNING EXPERIENCE CATEGORIES



Inspire Experiences:
Examples include:

Introductory JA learning experiences to spark and interest youth.
Webinars and online learning modules.



Prepare Experiences:
Examples include:

JA learning experiences that equip youth with skills to help prepare them for the future.
JA Classroom programs and student events.



Succeed Experiences:
Examples include:

Applied JA learning experiences that allow youth to demonstrate mastery of skills.
Trade Shows, speaking engagements and competitions.

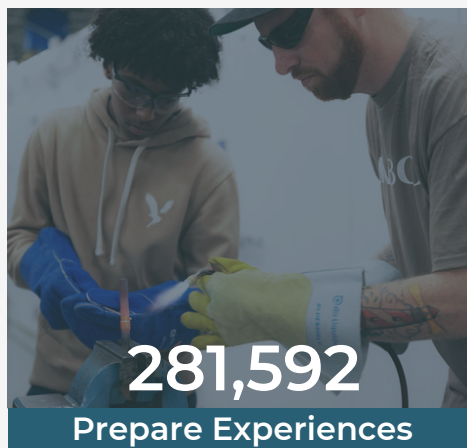
2023-24 IMPACT

Inspiring youth across canada

445,560
Learning
Experiences

31%
Year-Over-Year
Growth

1,738,885
Student
Learning Hours



PROGRAM MENU



Elementary



Middle



High School



More than Money

Students use innovative thinking to learn money-management skills and the fundamentals of running a business.

Experiences: 31,622



Our Community

Students actively define the cornerstones of a strong society and learn about their role in its growth and prosperity.

Experiences: 4,892



A Business of Our Own

Students become the Presidents and CEOs of their very own retail sales business.

Experiences: 7,993



Our Country

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

Experiences: 7,097



Our Business World

Students learn what businesses are, how they make a profit and how their operations affect the community.

Experiences: 17,198



Diversity in Action

Students learn how diversity contributes to morale, creativity, teamwork and productivity.

Experiences: 6,889

PROGRAM MENU



Dollars with Sense

Students gain essential personal money management skills they can apply to their own life.

Experiences: 32,029

National Development and Delivery Supporter, TD Ready Commitment



Economics for Success

Students reflect on how to acquire the knowledge, attitudes and skills needed for long-term career success.

Experiences: 43,487

National Development and Delivery Partner: CIBC



Success Skills

Students identify and build a toolkit of transferable skills to prepare them for future success.

Experiences: 21,867

National Development and Delivery Partner: Z Zurich Foundation



Personal Finance

Students develop an understanding of financial decisions faced by teens and young adults.

Experiences: 19,273

National Development Partner: Neo Financial



Investment Strategies

Students learn about investing and participate in a six-week Stock Market simulation.

Experiences: 25,076



Be Entrepreneurial

Students examine critical business processes such as how to decide on an innovative product or service to deliver.

Experiences: 7,724

PROGRAM MENU



World of Choices

Students come together with career mentors to explore different career paths.

Experiences: 58,974

*National Community Partner:
RBC Future Launch*



JA Company Program

Over several months, students learn how to organize and operate a real business.

Experiences: 5,273

*National Supporting Partner:
Neo Financial*

Word of Choices is an event-based experience that allows youth to connect to mentors and speakers to learn about various career pathways.

World of Choices Skilled Trades Summits are hosted at a local college and include additional immersive learning experiences facilitated by college instructors in learning labs.



Bite-Sized Learning

Inspirational and short-form interactive modules, tools or webinars that can be completed in 30 minutes or less.

Experiences: 63,643



Specialized Experiences

Unique or localized learning experiences coordinated by JA offices across the country.

Experiences: 92,523

IMPACT HIGHLIGHTS

Inspiring youth across Canada

Below is a small sampling of some great initiatives that took place this year!

JA Northern Alberta launched a new mentoring movement – SHE Leads. This is an expansion of their JA Company Program focused on girl cohorts surrounded by women mentors. This initiative has a goal to mentor 120 SHE Leads Company Program participants.



Photo: Caroline Jenner, COO, JA Worldwide & Cheryl Watson, President & CEO, JA Northern Alberta

JA Northern Alberta

In March 2024, JA Company Program students participated in a trade fair at St Vital Centre in Winnipeg. Students set up booths to showcase their products, make sales and see the other student companies.

Global TV was onsite and featured the trade fair: [watch the video clip here](#).



JA Manitoba

In June 2024, JA Central Ontario hosted a Mental Well-Being Summit! Through interactive workshops and teamwork activities, 100+ grade 7-8 students explored mental health, learned to make stress balls, broke down mental health stigmas, and fostered resilience and teamwork with low ropes course.



JA Central Ontario

In July 2023, JA Quebec hosted a Diversity Olympics event at Patro de Charlesbourg which included more than 675 young people participating in the Stronger Together: Diversity in Action program. As part of the event, students had the opportunity to experience an unforgettable day with inspiring activities, healthy competition, communication and collaboration.

JA Quebec



JA Nova Scotia ran a modified version of JA Company Program for a local YMCA March-Break camp. Adaptations were made to accommodate students aged 8-12 and to avoid the use of actual currency for the week-long camp. The program included classic CP activities such as Team Norms, Bag of Junk & Pitching, Brainstorming & Idea Generation, and pitching of their actual products.

JA Nova Scotia



JA PEI introduced the pilot JA Field Day event for Grade 5/6 students from Cardigan Consolidated School. The day began with the delivery of the JA in-class program Our Business World. After completing the JA program, the afternoon was filled with supplementary activities that further enhanced the program's outcomes and student learning.

JA Prince Edward Island



COMMITTED COMMUNITY

JA Inspires youth thanks to our dedicated
community of supporters

DEDICATED EDUCATORS BRING JA LEARNING EXPERIENCES TO LIFE

“

The growth I have seen in many students is exponential. I always tell them to apply YOGO WYPI to their company program experience— You Only Get Out, What You Put In. Therefore, go outside your comfort zone, so that you will grow, enhance existing skillsets, and acquire and develop new skillsets to benefit your future.

Margot Arnold
JA in Saskatchewan



[Learn More](#)

VOLUNTEERS SHARE THEIR EXPERIENCES AND ARE INSPIRATIONAL MENTORS

“

Volunteering helps youth build their networks and provides them a window into future careers that they did not know existed.

Volunteers also play a significant role in building youth's confidence and interest in pursuing entrepreneurship.

Johannes Valdes
Shopify



[Learn More](#)

NATIONAL YOUTH ALUMNI ADVISORS INSPIRE FUTURE STUDENTS

“

After joining JA Company Program in grade 11, my unique experience helped me start my entrepreneurial journey by co-founding a youth organization and solidified my choice to study business after high school. As a Youth Advisor, I hope to help shape JA initiatives to create the next generation of youth leaders and connect with the Canadian entrepreneurial ecosystem.

Sriya
JA Central Ontario



McCall MacBain Foundation & Shopify: Expanding Entrepreneurial Education for Underserved Youth

Through a shared commitment to reaching un/underserved youth across Canada, the McCall MacBain Foundation and Shopify contributed to provide special funding for innovative initiatives across the country. These efforts focused on expanding the [JA Company Program](#) outreach, adapting the program to removed barriers to access, and scaling engagement of youth from un/underserved communities.

In the 2023/24 academic year, our partnership powered 10 unique initiatives, reaching an incremental **524 students** who dedicated over **23,500 hours** to learning the fundamentals of running a business.

Together, we are empowering the next generation of diverse entrepreneurs!



CIBC: Equipping Youth for Financial Success

CIBC's generous commitment to youth development spans multiple initiatives, including their role as the National Program Delivery Partner for [Economics for Success](#). This program equips young Canadians with the skills and knowledge they need to navigate post-secondary life with confidence. CIBC provided special support to teams in the JA Company Program, as well as sponsoring events and activities across Canada that celebrate both emerging entrepreneurs and established business leaders.

In the 2023/24 academic year, our partnership empowered over 14,000 youth, helping them prepare for future success. CIBC's volunteers actively engage as program facilitators across the country.

We're excited to continue working together with CIBC Foundation to shape the lives and futures of Canadian youth!



INSPIRING PARTNERS

TD Bank: Empowering Financial Literacy Across Canada

As JA Canada's National Financial Literacy Partner and National Program Development & Delivery Partner for Dollars with Sense, TD Bank continues to play a pivotal role in shaping the financial futures of Canadian Youth. During 2023/24, our partnership reached 22,492 students, equipping them with essential tools to make informed financial decisions.

Through TD's commitment to Equity, Diversity, Inclusion, and Accessibility (EDIA), we've strengthened the Dollars with Sense program to ensure that financial literacy resources are more accessible to youth with different learning abilities, available in a variety of formats and increased our outreach to underserved youth.

TD's investment in JA is empowering a broader and more diverse generation with strong financial foundations!



RBC: Preparing Youth for the Future of Work

Through a dynamic partnership with JA Canada, the RBC Foundation is empowering the next generation by equipping youth with essential transferrable skills and introducing them to a wide range of career pathways in the skilled trades. With their vital support of our signature work readiness program, World of Choices, we are helping young Canadians explore diverse career options and develop the skills needed to thrive in an evolving workforce.

In 2023/24, we engaged 36,000+ youth through over 55 events held across the country, offering hands-on experiences that helped participants feel more prepared to make informed career decisions and gain new, practical skills. RBC's support has enabled JA to expand our World of Choices offering, and anchor skilled trades career education in our program fabric.

Together with RBC, we are paving the way for a brighter future for youth in Canada!



Z Zurich Foundation: Prioritizing Youth Mental Well-being

Last year, we expanded our partnership with the Z Zurich Foundation and Zurich Canada to integrate mental well-being education and skill-building into the fabric of our career readiness and entrepreneurship programs. Working with expert mental health organizations, we have embedded mental wellbeing education within multi-faceted program offering—including webinars, courses, mental well-being challenges, youth summits, a relaunch of our [Success Skills Program](#), and introduction of Resiliency Modules into the [JA Company Program](#).

In 2023/24 we have scaled the programs across the country equipping youth with the resilience and skills needed to thrive in both their personal and professional lives. These efforts have positively impacted 80,000 people across Canada, ensuring that mental well-being is a central part of their career and life.

Join JA and Z Zurich Foundation in promoting well-being as a critical skill for sustainable career success and entrepreneurship!



Neo Financial: Money Independence Starts Here!

In 2023/24, we launched a groundbreaking partnership with Neo Financial empowering teens with new tools built for them to take control of their finances and to get their money questions answered.

The JA Money Card- powered by Neo, is a gamechanger. The JA Money Card is a debit card alternative linked to everyday account that provides access to a youth high interest savings account. The card designed for teens and great for all, gives youth the tools to manage their money, save smarter by setting personalized goals and earning high interest, and get rewarded like adults do. Every transaction contributes to JA's mission at no cost to the cardholder.

Neo has also supported program development of JA Personal Finance, enhancements to JA Company Program, and collaborated to develop the JA Knowledge Hub hosting a new suite of bite-sized financial literacy modules- "the Money Questions Answered Series"- making it easy for teens to build essential financial skills and knowledge.

We are proud of the collaboration that gives youth tools to bring their learning to life and equips them for money independence!

**Meet the new
JA Money card
—powered by Neo**

Money independence starts here 



neo
FINANCIAL

STUDENTS SUCCESS

The JA Canadian Company of the Year Championships were held in July 2023. Winners were selected in each of the three categories and our top team, Wonder, went on to compete in the JA Americas COY competition.



The 2023 Category Winners:



Technology
Nyft-e
JA Central Ontario



Manufacturing/Retail
Supernational Delights
JA South Western Ontario



Social Enterprise
Wonder
JA Central Ontario

Team Wonder: Canadian Company of the Year Champion

As the Canadian COY winner, three members of the team were invited to participate in the JA Americas Company of the Year competition in Argentina in November 2023 as one of the top 20 teams in the region!



Video: COY Americas 2023 event recap.



Video clip: President from Wonder speaking at the 2024 CBHF.

CELEBRATING INSPIRATIONAL VOLUNTEERS

2024 Royden Richardson Volunteer Awards



Junior Achievement is developing the next leaders in our country. Being involved at every level of Junior Achievement Northern Alberta from a volunteer to Board Chair, it is truly one of the most rewarding opportunities I have experienced.

Shad Smereka

Governance Volunteer Recipient
JA Northern Alberta



I'm proud to work alongside the JA-NEO team because I know they make my volunteer efforts effective, efficient and positive.

Thank you for this honour. Together, we make Peterborough a better community.

Allan Hill

Program Volunteer Recipient
JA Northern and Eastern Ontario



[Learn More about the Royden Richardson Volunteer Awards](#)

INSPIRING STUDENTS

2024 National Award Winners



SEYMOUR SCHULICH ENTREPRENEURSHIP SCHOLARSHIP

“ JA's mission to build future leaders could not have been more evident in my experience. Through JA, I gained not only a fundamental understanding of business principles but also invaluable lessons about leadership, resilience, and the power of vision.



May Sharma
JA Northern Alberta



PRIX JA FUTURE LEADER

« JA m'a aidé en m'apprenant une variété d'aspects sur comment chaque rôle entrepreneurial fonctionne et j'ai pu vivre les expériences moi-même. Les compétences que j'ai pu développer me seront sans doute utiles dans mes études et dans mon métier. »



Rafael Nicholas Bagan
JA Québec



JA COMPANY PROGRAM COMMUNITY AWARD

“ As I enter my final JA year and, I've come to realize that JA is a space for students to meet other community-minded achievers, to develop our skills, and to drive collective change. JA has imbued within me the confidence and skills to propel this mission.



Anson Lee
JA Central Ontario



Our 2024 Companions are outstanding business leaders who have made transformational impact across diverse industries, putting Canada on the world business stage. Louis Audet, C.M., O.Q., Jay S. Hennick, C.M., J.D., Stanley Marshall and Prem Watsa, C.M., have demonstrated their vision and leadership, agility and innovation and civic engagement, contributing greatly to our country's prosperity. Their achievements and generosity serve as incredible inspiration for the next generation of business leaders. It is our distinct honour to welcome them into the Canadian Business Hall of Fame.

The 45th Class of Companions were inducted into the Canadian Business Hall of Fame on May 23, 2024, at the Metro Toronto Convention Centre. It was a wonderful evening to celebrate four Inductees. Supporters in attendance included prominent business leaders, officials, and philanthropists who shared a common goal of fostering entrepreneurship and business education among the next generation of Canadian youth leaders.

Congratulations to the 2024 Canadian Business Hall of Fame Companions!



CBHF IMPACT & HIGHLIGHTS



... inspired Canadians with leadership insights & impact stories: 407,587 Globe & Mail readers



... generated public awareness and brand recognition: 12,502 press release and media impressions.



CBHF engaged 600 business leaders and youth leaders at the CBHF Celebration.



... powered 445k+ learning experiences equipping the next generation with skills for success.



THANK YOU TO OUR PARTNERS



We are grateful for the many corporations and foundations that support JA Canada program development, digital innovation, national delivery across JA Charters, and fuel healthy national operations and special events.



accenture

AIR CANADA



BARCLAYS

COGECO

Colliers

FAIRFAX
FINANCIAL HOLDINGS LIMITED

Fairstone

FirstService

FORTIS INC.

Korchinski Family Foundation

KPMG

NATIONAL BANK
FINANCIAL MARKETS

shopify

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LA FONDATION ACTUARIELLE DU CANADA

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FOUNDATION

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- Davies Ward Phillips & Vineberg LLP
- EY Canada
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- Nokia Canada Inc.
- Northbridge Insurance
- OMERS
- Ontario Teachers Pension Plan Board
- Plain Midstream & PAA
- PricewaterhouseCoopers
- RCK Securities Inc. for SickKids Foundation
- Rotman School of Management
- RPIA
- Salesforce
- SaskMilk

- Saskatoon Community Foundation
- Stingray Group Inc.
- Teck Resources Limited
- The Boiler Inspection & Insurance Company of Canada
- The Investment Funds Institute of Canada
- The Paquin-Thevenoz Foundation
- Toronto Metropolitan University
- Torquest Partners Inc.
- Torys LLP
- Triovest
- United Way Calgary
- Veeva Systems
- Wagepoint Holding Inc.



ECONOMIC
ACHIEVERS
SOCIETY

Thank you to Our Individual Donors

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

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.

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.

This year JA Canada is grateful to have received contributions from individual donors who have helped achieve significant impact. Your gifts supported program development, impact measurement, technology platforms expanding delivery models to serve diverse groups of students, and scale our reach across the country!

Thank you to those individuals who have made it possible for youth across the country to have access to best-in-class experiential learning opportunities in financial literacy, entrepreneurship and career readiness.

Founders Level

- John Cleghorn
- Stephen Smith
- Dawn de Lima
- Gavin Semple
- Jack Cockwell

Leaders

- Brian Phillips
- Lawrence Lewis
- Stanley Marshall
- Tim Christmann

ECONOMICS ACHIEVERS SOCIETY

Thank you to Our Individual Donors

Mentors

- Andrew Marchant
- Cheryl Graden
- Damien Chan
- Erin Barton
- Gary Kalaci
- Gary Smith
- Heather Crosby
- Janeen Speer
- Jaqueline Ottman
- Jennifer James
- Jeremy Trickett
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- Employees of Allstate Canada Group
- Employees of ATB
- Employees of Bell
- Employees of BMO
- Employees of Canadian Pacific Railway Company
- Employees of Cenovus
- Employees of Ceridian HCM Inc.
- Employees of Chandos Consturction
- Employees of CIBX
- Employees of Google
- Employees of Hydro One
- Employees of IBM
- Employees of Mosaic
- Employees of Parkland Corporation
- Employees of RBC
- Employees of Scotiabank
- Employees of Sephora
- Employees of Shell
- Employees of Sun Life Financial
- Employees of TCE
- Employees of The CLOROX Company
- Employees of UPS

BOARD OF DIRECTORS

Chair of the Board

Dawn de Lima

Executive Vice - President,
Corporate Services, TC Energy

Vice-Chair

Gary Kalaci

CEO, Alexa Translations

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Accenture Inc.

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SVP Retail Distribution Strategy &
Transformation,
RBC Royal Bank

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First Nations University of Canada

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and Caribbean Operations,
Fortis Inc.

Director

Janeen Speer

Chief People Officer,
Benevity Inc.

Director

Jeremy Trickett

Chief Legal Officer,
British Columbia Investment

FINANCIALS

This year, our focus was threefold:

- Increasing our reach and impact through the funding of classroom-based and digital programs
- Enhancing our program offerings to provide the best learning opportunities for youth
- Continuing to invest in systems that support and enable sustainable growth for JA in Canada

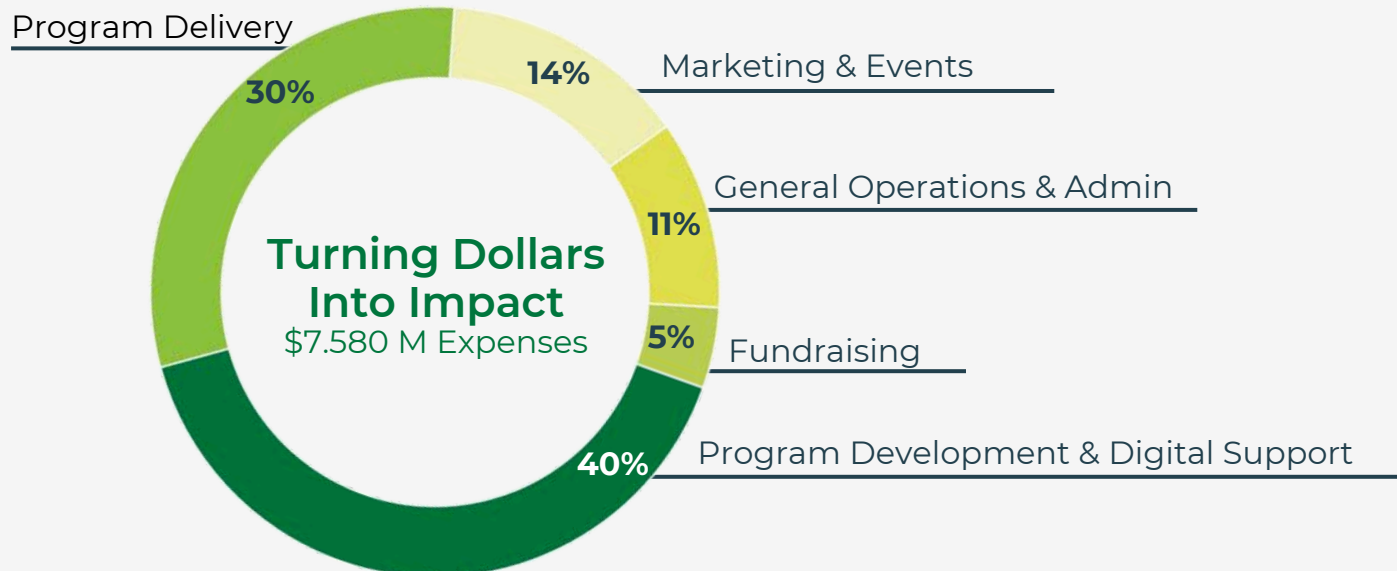
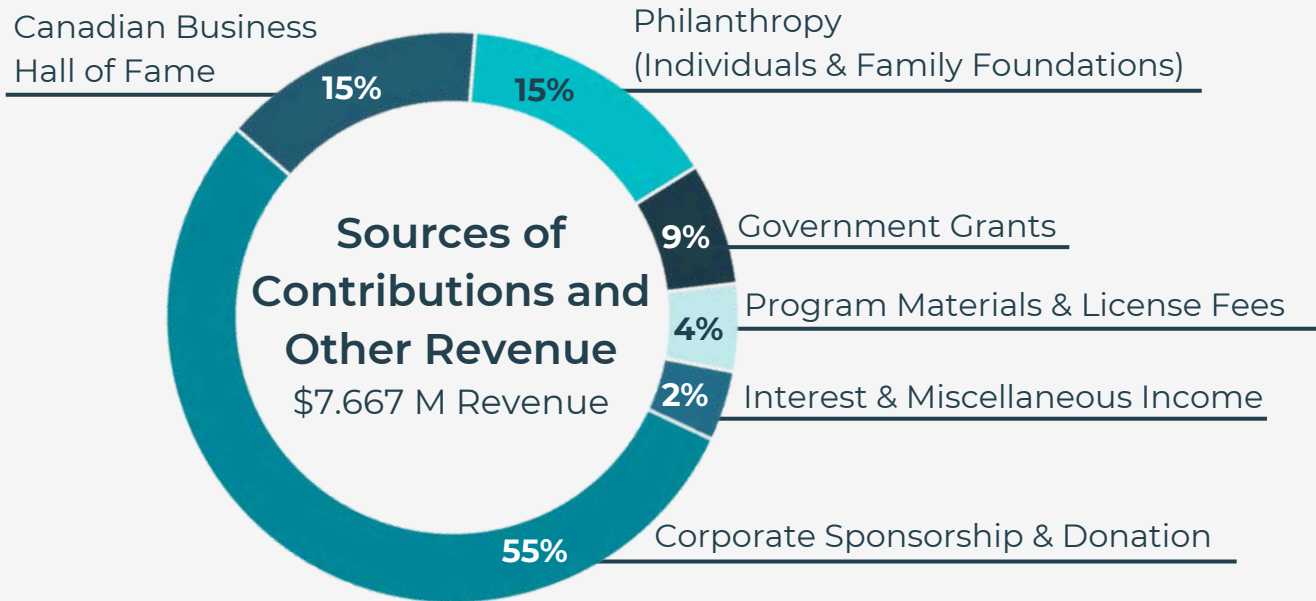


Financial health is not only what we teach, it's integral to our mission.

We are once again immensely grateful to our donors, whose support this year provided the highest level of funding to JA Canada on record! This fueled the scaling of our impact, with a 31% YOY increase in our learning experiences, and supported key operational investments.

The growth came from national fundraising efforts, new grants and partnerships, sustained support from longstanding contributors and the proceeds from our annual successful Canadian Business Hall of Fame event. With these, we increased direct program delivery funding for our network of JA offices across Canada, made further investments in platforms and new delivery models, and expanded communications initiatives. Our positive balance and healthy reserves reflect our commitment to financial sustainability. As we build on this momentum, we will continue to ensure that our resources are effectively utilized to maximize JA's impact and support our mission.

FINANCIALS



The above financials represent JA Canada national office.
Total revenue for all of JA in Canada (including area offices) was \$20.9M in 2023-24.
JA Canada's financials were audited by Grant Thornton LLP.



JA Canada

Member of JA Worldwide



161 Bay St., 27th Floor, Toronto ON M5J 2S1 | 1-800-265-0699 | Charitable Registration#: 10755 4222 RR002

jacanada.org | jacampus.org



JA Canada



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