Annual Report
2013–2014
Our Mission:
To inspire and prepare young people to succeed in a global economy.
In This Annual Report

4  A message from the CEO
5  The difference JA made in my life
7  Why I volunteer at JA
8  Program Statistics
9  Programs
10 Events that make a difference
11 Financial results
12 Our Supporters
14 Board of Directors
16 Contact Us
A Message from our CEO & President

Bev Robinson

As I look back over last year one of the things I am most proud of is the dedication and effort of our terrific volunteers. With a lean staff to reach more than 65,000 students in our charter, the only way we can do that is through the work of hundreds of volunteers that lend their life and career experience to deliver quality JA programs to thousands of youth in our community.

Volunteers are the backbone of Junior Achievement and this year we have a strong focus on growing our volunteer pool and extending it to our more rural locations in order to serve more youth. We have a strategic plan to engage those communities and are already seeing early signs of participation from groups like Chambers and service clubs alike to help us get connected.

There are several different volunteer capacities at Junior Achievement, all highly valued and required to uphold a strong and notable organization. From front line volunteers delivering programs to youth, and the event volunteers keeping events planned, timely and organized, to our Board and committee members, JA volunteers repeatedly go above and beyond expectation and we cannot thank them enough for all they do!

And the reasons they do it….. “Junior Achievers are more likely to stay in school, pursue a career in business, be prepared for work, open their own business, create jobs, and earn more. Across Canada, Junior Achievement impacts the most students, delivers the most programs, and provides both quantity and quality outcomes.”¹ As noted after a year-long independent study, completed by The Boston Consulting Group, Junior Achievement is not only critical toward the development of a skilled and talented workforce, they motivate a new generation of responsible citizens as well.

We see first-hand the influence these programs have on youth. And what’s especially exciting is watching former Junior Achievers feel so inspired and engaged they come back as young adults to volunteer and give back to the programs that made such an effect on their own lives. That type of impact is what we strive for year over year, and with the support of community members and generous donors we will carry on this amazing momentum……and hope you too will join our JA team and be part of this continued success!

Warmest regards,

Bev Robinson
President and CEO

¹ Independent study completed by The Boston Consulting Group
The difference JA made in my life

Since the age of 10 Nick Lavery, founder of Take5 Digital, has been interested in running a business of his own. As a youngster, he shoveled neighbourhood driveways and sidewalks and went on to build and sell home-made bird feeders and bird seed.

Nick began making sports highlight videos for friends and realized he could turn it into an ambitious business. In 2012, while in JA Company Program Take5 Digital was formed. Now attending university, Nick’s growing client list includes several businesses, from financial services, restaurants, charitable organizations and fitness studios.

Nick remembers the impact JA had in his life and this year prepared four amazing promotional videos for Junior Achievement London & District, sharing not only his time and talent back with the organization that helped him develop but doing it in a way he is passionate about.

Videos can be seen at https://www.youtube.com/user/JALondonTV
Achievers save more, borrow less, and do better financially than the average Canadian. As a result, they are more self-reliant, put a lower burden on the social safety net, and they provide better for their own retirement.

Why I volunteer at JA

Meet Mili

All in all, the best part of volunteering is seeing the children grow through these very educating experiences. I can see them all get excited about the opportunities in financial literacy, entrepreneurship and work-readiness and the impact this has on their future. For me, I want these children to build confidence in themselves to fulfill their dreams, and have basic business knowledge to become more informed Canadian citizens and make financially sound decisions going forward. I love inspiring others and these programs are a direct outlet for developing business professionals like myself to give back to the community in the most meaningful way.

In December 2014 TD Economics published a Special Report that shared the impact of volunteerism and charitable giving in Canada. Of particular interest to JA is the impact on youth when they are mentored or supported to develop their skills and attitudes. Excerpt below.

“Participation in one or more youth-club-supported activities clearly has a positive impact on a young person’s life. The impact can be long-lasting. Improved school attendance and higher grades are both associated with a higher probability of high-school completion. In turn, high school graduates have higher long-term economic productivity, earn more, and are more likely to be employed than those who did not graduate. It is clear than, that giving time or money in support of youth programs creates more than immediate impact, resulting in a brighter future for at-risk youth.”

For more on this report: http://www.td.com/document/PDF/economics/special/CharityVolunteering.pdf

Toronto, ON, October 6, 2014 – Junior Achievement (JA) of Canada, the largest provider of youth business education programs in Canada today announced that TD Bank Group has donated $1 Million to support JA’s business education programs and digital learning. The bank’s support also includes a commitment to provide TD employee volunteers to deliver programs in classrooms across the country.
“Now I know what I can do with my education and how to keep it on track.”
- Economics for Success Student

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Programs</th>
<th>Students</th>
<th>Student Hours</th>
<th>Volunteers</th>
<th>Volunteer Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td>239</td>
<td>5998</td>
<td>36490</td>
<td>341</td>
<td>3450</td>
</tr>
<tr>
<td>Secondary</td>
<td>32</td>
<td>563</td>
<td>25054</td>
<td>65</td>
<td>3940</td>
</tr>
<tr>
<td>Totals</td>
<td>271</td>
<td>6561</td>
<td>61544</td>
<td>406</td>
<td>7390</td>
</tr>
</tbody>
</table>
## Elementary School Programs

All elementary school programs take place in a regular classroom with the teacher present for support.
JA provides all lesson plans, materials, coordination with the school, training and support, and follows-up with teacher and volunteer surveys.

### A Business of Our Own—Grade 6
Coach a grade 6 class through the process of setting up their very own retail sales stand in their school. Students develop an awareness of the decision-making, creative thinking, and responsibility involved in operating a business in a free enterprise system.

**Volunteer Commitment:**
- Training = 1-1.5 hours, Prep = 2 hours
- Delivery = 2 half school days or 4 one-hour sessions

### Dollars with Sense—Grade 7
Challenge students to apply personal money management skills in their own lives, starting now! From the origins of trade to the ins and outs of investing, Dollars with Sense provides students experience they need to make better economic decisions.

**Volunteer Commitment:**
- Training = 1-1.5 hours, Prep = 2 hours
- Delivery = 1 full school day (generally 9:00am—3:30pm)

### Economics for Success—Grade 8
Encourage students to consider the advantages of staying in school and how the choices they make can positively impact their future dreams and aspirations. Students recognize the costs associated with living on your own and make the link between their own definition of success and setting goals to achieve that success.

**Volunteer Commitment:**
- Training = 1-1.5 hours, Prep = 2 hours
- Delivery = 1 full school day (generally 9:00am—3:30pm)

## High School Programs

High School programs take place both in the regular classroom and in an after-school setting.
JA provides all lesson plans, materials, training and support and follows up with surveys to collect volunteer, teacher and student feedback.

### Company Program—Grades 9—12
Work with a team of mentors to foster the entrepreneurial spirit in a group of 15-20 students as they plan and operate their own small company. Students establish goals, raise capital, prepare a business plan, manufacture a product or provide a service, develop marketing and sales strategies, liquidate the company, distribute dividends and issue a shareholders’ report. Key learning areas include communication, problem solving, teamwork, building, time management, basic financial accounting and business principals.

**Volunteer Commitment:**
- Training = Two 2-hour sessions in late September
- Delivery = One evening/week for 21 weeks (October – April)

### Be Entrepreneurial—Grades 9—12
Provide students with a thorough introduction to entrepreneurship. Guide students though practical lessons that assist them in envisioning and building upon their own ideas for entrepreneurial ventures. Be Entrepreneurial takes place in a high school classroom with the support of the class teacher.

**Volunteer Commitment:**
- Training = 1-1.5 hours, Prep = 2 hours
- Delivery = Four 60 minute sessions during the regular school day

### Summer Camp—ages 8 to 13
Engaging students in hands-on activities that teach and reinforce basic concepts of business. Campers go through all the steps to create a business of their very own!
Events that make a difference

Business Hall of Fame
As is every year, the 23rd Annual London & District Business Hall of Fame Gala was an outstanding evening. Noted as our trademark fundraising event, business leaders and stakeholders from all over our charter come to join in celebrating the dynamic individuals inducted into the Hall of Fame. This year’s proud laureates are: Tony Marsman, Founder and Owner of Rembrant Homes and Howard Rundle, President Emeritus of Fanshawe College from 1995 through 2013. These exceptional business leaders are community focused while providing an excellent example of direction to the young entrepreneurs of our future.

Dragons’ Lair
_Innovative products. Compelling pitches. One winner._
January 8, 2014 proved to be an inspiring and energetic afternoon as students from the Company Program competed for the title of Top Company in the Dragons’ Lair. These future business leaders were persuasive and prepared and judges were captivated by their products and personalities. Congratulations to all Companies for their performances!

Celebration of Excellence
In October 2013, students met to establish fourteen Junior Achievement companies in London, Strathroy, St. Thomas, Stratford and Tillsonburg. They formed companies, elected management members, presidents and vice presidents. They led their companies through brainstorming, business planning and various sales, marketing and production strategies. They met new people, who quickly became friends, and learned a lot through running their own business in a hands-on, learn through doing manner.

Celebration of Excellence formally rewards and recognizes the outstanding accomplishments of our top performing Achievers and their Companies. Students can feel a real sense of pride in these awards and will often highlight it when seeking job prospects, scholarship opportunities and post-secondary applications.

Invest in Kids Golf Tournament
May 26, 2014 marked an amazing day as we ran our 25th Annual Invest In Kids Golf Tournament at the beautiful RiverBend Golf Community in London. This year’s tournament was an outstanding success and we thank our golfers, our supporters, our sponsors, our volunteers, the committee, and our JA Friends who were instrumental in making it another incredible tournament.
# Financials

## JUNIOR ACHIEVEMENT OF LONDON & DISTRICT, INC.

### Statement of Financial Position

June 30, 2014, with comparative information for 2013

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$177,184</td>
<td>$48,511</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>42,316</td>
<td>39,531</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>7,753</td>
<td>12,354</td>
</tr>
<tr>
<td>Furniture and equipment (note 2)</td>
<td>227,250</td>
<td>100,416</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Liabilities, Deferred Contributions and Net Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current liabilities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities (note 7)</td>
<td>$24,121</td>
<td>$17,901</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>116,225</td>
<td>25,995</td>
</tr>
<tr>
<td></td>
<td>140,346</td>
<td>43,896</td>
</tr>
<tr>
<td>Deferred contribution related to furniture and equipment (note 4)</td>
<td>2,374</td>
<td>4,119</td>
</tr>
<tr>
<td>Net assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td>86,904</td>
<td>56,520</td>
</tr>
<tr>
<td>Investment in furniture and equipment (note 5)</td>
<td>8,189</td>
<td>8,636</td>
</tr>
<tr>
<td></td>
<td>95,093</td>
<td>63,175</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$237,813</td>
<td>$111,100</td>
</tr>
</tbody>
</table>

## Revenues:

- Programs (Schedule) | $208,343 | $192,492
- Special events (Schedule) | 106,364 | 203,014
- Annual giving | 33,021 | 25,133
- Other revenue | 24,558 | 7,080
- Nevada tickets | 18,252 | 20,431
- Amortization of deferred contributions related to furniture and equipment | 1,745 | 1,905
- **Total** | 482,283 | 451,033

## Expenses:

- Special events (Schedule) | 93,470 | 64,477
- Programs (Schedule) | 41,870 | 43,518
- Other | 7,868 | 5,416
- **Total** | 143,198 | 143,411

## General expenses (Schedule):

- Staff | 225,541 | 215,544
- Administration and development | 66,471 | 52,663
- Facilities | 15,155 | 14,831
- **Total** | 307,167 | 283,136

**Excess of revenues over expenses** | $31,918 | $25,384
Our Supporters

Junior Achievement London and District is grateful to all our amazing supporters. Sponsors and donors enable JA to deliver high quality programs to participants free of cost, allowing us to focus on inspiring and mentoring youth to live out their full potential. These supporters are an essential element to keeping our organization strong and we thank them for all their generosity.

$25,000 +

Libro Credit Union

London Life

STRONGER COMMUNITIES TOGETHER™

Ontario Trillium Foundation

Fondation Trillium de l’Ontario

$10,000-24,999

London Community Foundation

Sifton Family Foundation
### $5,000-9,999

- Amway
- Aylmer Community Foundation
- Business Development Bank of Canada
- BDO Canada
- Burling & Griffith Flooring
- CIBC Children’s Foundation
- Corporation of the City of Stratford
- Davis Martindale
- Ronald Dawson
- Elgin Business Resource Centre
- Ernst & Young
- Highstreet Asset Management
- Ingredion
- J.P. Bickell Foundation
- Kiwanis Club of Forest City London
- KPMG
- Lerners
- Robert B. Livingstone
- London Economic Development Corporation
- London Health Sciences Foundation
- London Lightning Basketball Club
- Marcus & Associates – Hoare Dalton
- Metroland Media
- Optimist Club of Komoka-Kilworth
- Pacific & Western Bank of Canada
- Phoenix Interactive Design
- Rambri Management Inc.
- Rob & Bev Robinson
- Rotary Club of Stratford
- Southwest Media Group
- Spriet Associates
- Michael St. Denis
- Stratford Perth Community Foundation
- Tigrerac
- Trojan Technologies
- Trudell Medical
- Union Gas
- United Communities Credit Union
- Verspeetan Cartage
- Xerox Canada Ltd.
- Your Neighbourhood Credit Union
- Zucora

### $1,000-4,999

- Amway
- Aylmer Community Foundation
- Business Development Bank of Canada
- BDO Canada
- Burling & Griffith Flooring
- CIBC Children’s Foundation
- Corporation of the City of Stratford
- Davis Martindale
- Ronald Dawson
- Elgin Business Resource Centre
- Ernst & Young
- Highstreet Asset Management
- Ingredion
- J.P. Bickell Foundation
- Kiwanis Club of Forest City London
- KPMG
- Lerners
- Robert B. Livingstone
- London Economic Development Corporation
- London Health Sciences Foundation
- London Lightning Basketball Club
- Marcus & Associates – Hoare Dalton
- Metroland Media
- Optimist Club of Komoka-Kilworth
- Pacific & Western Bank of Canada
- Phoenix Interactive Design
- Rambri Management Inc.
- Rob & Bev Robinson
- Rotary Club of Stratford
- Southwest Media Group
- Spriet Associates
- Michael St. Denis
- Stratford Perth Community Foundation
- Tigrerac
- Trojan Technologies
- Trudell Medical
- Union Gas
- United Communities Credit Union
- Verspeetan Cartage
- Xerox Canada Ltd.
- Your Neighbourhood Credit Union
- Zucora

### Under $1,000

- Aero Support Canada
- Angela Abdallah
- Accuride Canada Inc.
- Alikin Corporation
- Arden Park Hotel
- Bluestone Properties
- Bre-Ex Limited London
- Fiona Brekelmans
- Marilyn Butterly
- Jean Comfort
- Community Service Learning Western
- Elgin St. Thomas Community Foundation
- Famme & Co.
- FPH Group
- Foster, Townsend, Graham & Associates LLP
- GEV Management Limited
- Thomas W. Hawke
- Patricia Hoffer
- J.A. MacDonald (London) Ltd.
- Kiwanis Club of Forest City
- Kiwanis Club of London North
- Kiwanis Club of Middlesex (London)
- Dan Knight
- Ed Landry
- Mitchell & Pearce Prof. Corp.
- National Leasing
- Optimist Club of East London
- Optimist Club of White Oaks
- Refcio & Associates.
- Robuck Contracting
- Rotary Club of Hyde Park
- Howard Rundle
- John Siambanopoulos
- St. Anne’s Community Festival
- Noah Tepperman
- The Marketing Department
- Wayne Tjoelker
- Twilight Acre Farms
- Wealth Insurance Group
- White Owl Cleaners & Laundromat

### In Kind Supporters

- Air Canada
- Amway
- Boxwoods
- Bud Gowan Formal Wear
- Business London Magazine
- Civa Communications
- Freeman Audio Visual
- Lasik MD Vision
- The London Free Press
- Next Dimension
- Nothers
- OTC Group
- Ray Cullen Chevrolet Oldsmobile LTD
- Rogers TV
- Ritation
- Seed
- Signature Graphics
- Voyageur Transportation Services/ Checker Limousine
- Xerox
Achievers are 3x more likely to spend less than they earn and are far less likely to be unemployed or rely on social assistance.

**Board of Directors**

Brad Geddes  
Chair  
Zucora Inc.

Fiona Brekelmans  
Director  
Fortune Minerals Limited

Ian Gray  
Director  
Buying Group Services Inc.

Lynne Griffith-Jones  
Director  
Thames Valley District School Board

Ed Landry  
Director  
Xerox Canada Ltd.

Patricia Hoffer  
Director  
Lashbrook Group Inc.

Angeline MacIvor  
Director  
IES Group

Andy Mavrokefalos  
Director  
Attica Manufacturing Inc.

Greg McQueen  
Director  
Libro Credit Union

William Mitches  
Director  
Chinneck Law Professional Corporation

Andrew Service  
Director  
General Dynamics Land Systems - Canada

Robert Skinner  
Director  
McKay-Cocker Construction

Linda Staudt  
Director  
London District Catholic School Board

Wayne Tjoelker  
Director  
BDO Canada LLP

Bev Robinson  
President & CEO  
Junior Achievement London & District

**Advisory Council of Trustees**

Dianne Cunningham  
Ivey Business School

Ron Dawson

Larry G. Myny  
CIBC Wood Gundy

John Nash  
Nash Jewellers

Robert Schram  
Sterling Marking Products

Jeff Segeren  
Libro Financial Group

Andrew Spiet, Chair  
Spriet Associates

Janet Stewart  
Lerners LLP

Britta Winther  
Winther Consulting Services
By helping youth stay in school, encouraging entrepreneurship, and teaching financial literacy skills, Junior Achievement in Canada creates an annual return to society of $45 for every one dollar spent.

Junior Achievement
London & District

Charitable Registration No: 10755 4263 RR0001

15 Wharncliffe Road North
London, ON N6H 2A1
T: 519.439.4201
F: 519.438.2331
jalondon.org

Meet the Team

Bev Robinson
President & CEO

Karen Chafe
Senior Program Manager

Eric Clark
Rural Program Manager

Melissa Derbyshire
Development Officer

Denise Pelley
Executive Assistant/ Community Relations

Lesley Quesnelle
After School Company Program Manager