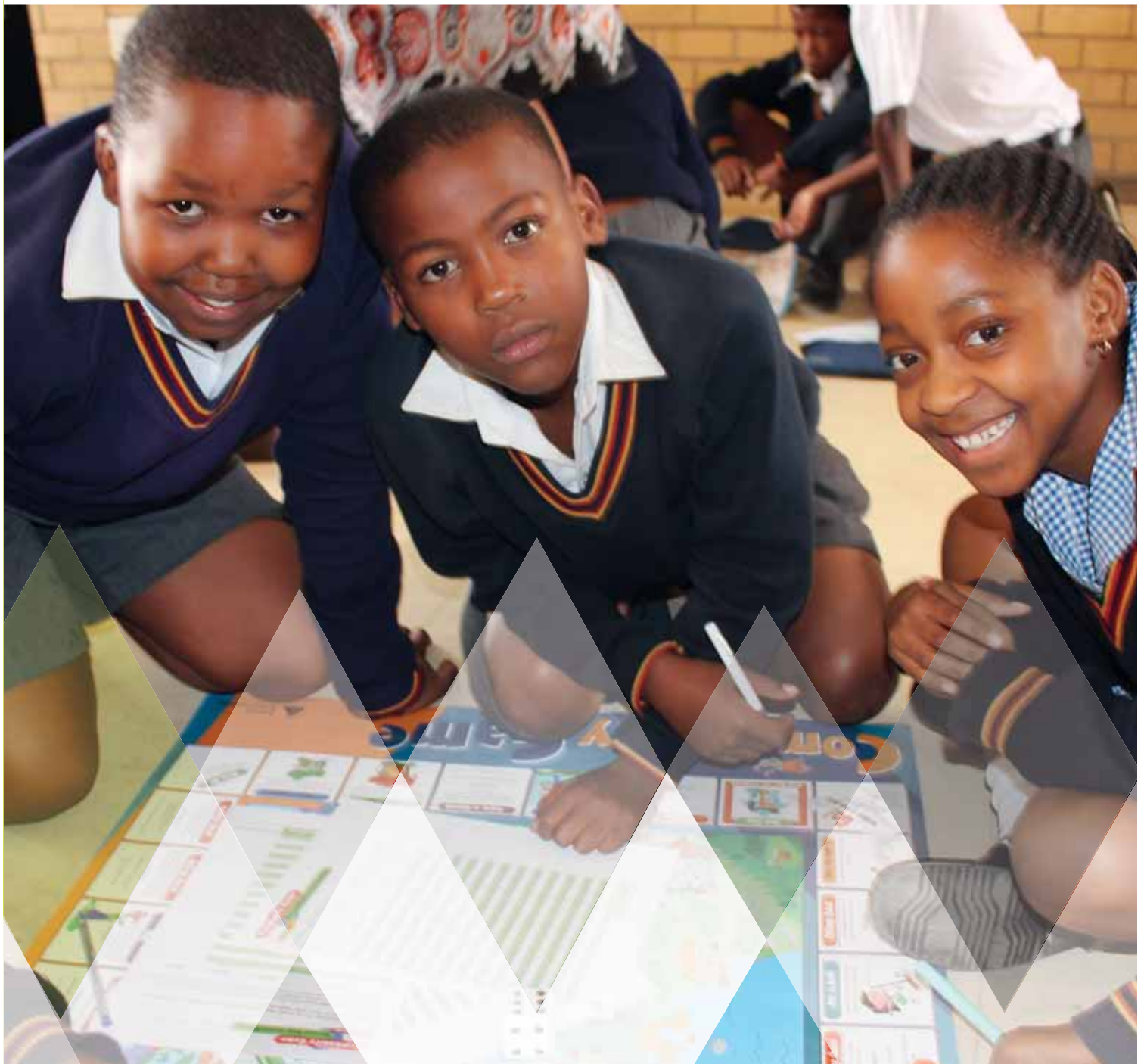


# Integrated Annual Report 2014





## VISION

To contribute to meaningful economic participation by nurturing entrepreneurial thinking amongst young people

## MISSION

To provide engaging entrepreneurial programmes which foster confident, empowered young people who are possibility seekers and creators of opportunity



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## 2014 HIGHLIGHTS

July 2014

### JA AFRICA 2014 STRATEGIC RETREAT

During the month of July various Junior Achievement (JA) Africa stakeholders converged in Johannesburg, South Africa for the JA Africa 2014 Strategic Planning Retreat. Those attending the retreat included the JA Worldwide CEO and President, Mr Sean Rush, members of the JA Africa Regional Board and Regional Operating Centre, including the President, Dr Chinwe Effiong and JA Executive Directors from Gabon, Kenya, Mauritius, Nigeria, Senegal, South Africa, Swaziland, Tanzania, Uganda, Zambia and Zimbabwe, as well as six of their respective Board Chairs.

JA Worldwide is a global network of 123 countries, 17 of which are in sub-Saharan Africa and form the JA Africa Region. JA Worldwide reached 10 230 680 students in 2013 across six continents, with 200 355 of those from Africa. Given the burgeoning youth population in Africa and high levels of youth unemployment across the continent, this number is just a fraction of those in need of the enterprise and life skills offered by Junior Achievement.

It is for this reason that JA staff and Board members gathered together in Johannesburg last month to determine how best to expand the reach and impact of JA programmes across the sub-continent. The team deliberated on a range of topics including reviewing the overall performance of the JA Africa region and its various member nations, determining how best to strengthen JA's presence and programmes in Africa and exploring opportunities for expansion into other countries.

JA Africa's regional priorities, as set out by the JA Africa Regional Operating Centre, are as follows:

1. Promoting enterprise and employability of young people;
2. Building meaningful public and private partnerships;
3. Expanding alternative programme delivery methods both in and out of school; and
4. Effectively engaging JA Africa alumni as programme facilitators while building their capacity as successful entrepreneurs.

The two day retreat included three separate meetings (kindly hosted by Citi South Africa):

1. The quarterly JA Africa Regional Board meeting;
2. The Executive Directors meeting; and
3. The Regional Advisory Board Meeting (consisting of Country Board Chairs and resulting in the Launch of the Country Board Chairs' [CBC] Forum).

The Country Board Chair's Forum is a key new initiative which will meet once per annum in rotating JA Member Countries. This initiative is being driven by the Board Chair of JA South Africa, and was launched in response to the need to strengthen the governance and leadership roles of the various country Boards in Africa. Ms Dolly Mokgatle will chair the Forum for the first two years. The next Forum will be hosted by JA Nigeria.

As Dr Chinwe Effiong, President of JA Africa noted, Africa is endowed with an abundance of resources, the most important being its human resources. However, these resources need to be developed at all levels, from early childhood onwards. JA is well positioned to assist governments and corporations to nurture the next generation of professionals, entrepreneurs and leaders. However, this can only be accomplished through strategic collaboration and partnerships with internal and external stakeholders. It is therefore very timely that the Country Board Chair Forum is being launched!

The day culminated in a gala dinner, hosted by JA South Africa, at the historic Women's Gaol at Constitution Hill, where delegates and other guests had an opportunity to interact and share their JA experiences with one another.

The evening included informative talks by JA South Africa Board Chair, Ms Dolly Mokgatle, Patron, Ms Wendy Luhabe and Alumnus, Ms Takura Mutemasago, as well as an enlightening discussion on entrepreneurship in South Africa by Dr Taddy Blecher.

The two-day retreat concluded with site visits to JA South Africa programmes in Thokoza and Kempton Park respectively. During the site visits, guests were encouraged to provide the programme participants with advice and guidance on their small businesses.

On behalf of JA South Africa and the other member nations, Ms Linda McClure, JASA Managing Director, expressed her deep gratitude to all sponsors for this event, namely Citi South Africa, Investec, the Coca-Cola Africa Foundation, Vantage Capital and the JA Africa Regional Operating Centre. "Without such support, the opportunity to meet, share and plan would be impossible". Linda further highlighted the fact that, "Spending time with fellow Country Directors not only allows us to share best practice across the region but re-inspires and motivates us all to continue the critical role we all play across the continent in driving an entrepreneurial culture among our youth!" ■



JA South Africa Patron, Ms Wendy Luhabe with JA Africa President, Dr Chinwe Effiong

## 2014 HIGHLIGHTS

February 2014



Although our work with high school learners remains a key focus for JASA, we're glad to announce that the official roll out of the ITS TYME Programme - which targets out-of-school individuals between the ages of 18 and 35 - has proved to be a huge success. With generous funding from Absa, we completed the programme with 327 young people in Gauteng, North West, Western Cape and KwaZulu Natal in 2013.

### ITS TYME TO START YOUR OWN BUSINESS

ITS TYME is an intensive three to four month programme which sees participants meeting once or twice a week for three hours.

The incubator style entrepreneurship programme trains participants on life skills and basic business education, and then mentors them to use their newfound skills to launch new ventures that generate income to improve their living standards.

We conducted a telephonic survey in December 2013 with just over 50% of the students who had successfully completed the programme.

#### Results showed that:

- ▲ 54% of the participants surveyed are running their own businesses;
- ▲ 16% are working towards starting their own entrepreneurial ventures;
- ▲ 15% are continuing to study further; and
- ▲ 15% of respondents aren't sure what they would like to do next.

We're exceptionally proud of this result, given that South Africa's entrepreneurial rate is extremely low at just over 7% (GEM Report, South Africa, 2013) and we look forward to rolling this programme out further, with the generous support of our sponsors. ■

May 2014

### MASTERCARD DONATES SIX COMPUTERS TO JASA

Global technology company MasterCard has collaborated with JASA for the past four years by providing R1 million in sponsorship for our Mini Enterprise Programme to be rolled out to schools across Gauteng.



They recently extended their support by donating funds to JASA to purchase six computers, giving us the mandate to decide how best and where to deploy them.

We elected to give the computers to six schools in Gauteng who were the most deserving according to our programme co-ordinators. The schools are New Comet Primary, Denver Primary, Madingoane Primary (top right), Chief Luthuli Primary, Kgalema Primary (bottom right) and Ramaphosa Primary.



This donation from MasterCard stems from our lasting relationship with the company, locally and abroad, and we are grateful that the work we do is top of mind in their business. ■

November 2014



### KARABO DENALANE, DUDU NCHOBA AND STHEMBISO TSHABALALA JOIN THE JA SOUTH AFRICA BOARD

We're excited to announce that the JA South Africa Board has welcomed three new Board members.

Karabo Denalane, Dudu Nchooba and Sthembiso Tshabalala have agreed to offer their wisdom, experience and insights to the organisation as we grow and diversify.

Karabo is Managing Director of McCann Johannesburg, and has worked at other heavyweight advertising agencies such as Ogilvy & Mather, Grey South Africa and FCB Lindsay Smithers, as well as launching his own agency, In-Continuum Communications Concepts in 2003. He also worked client-side for Cell C during its launch years.

Karabo brings a wealth of advertising, marketing and branding experience to the Board, along with his creativity and passion for entrepreneurship.

Dudu is Chief Director of Marketing at the Department of Arts and Culture and has held positions such as Campaigns Manager for the 2010 FIFA World Cup local organising committee, Communications Manager for Tiger Brands, Executive Manager of Marketing for the

Morula Casino and Hotel at Sun International, and Campaigns Manager at Standard Bank.

Her experience on international campaigns as well as her insights gained from launching her own communications consultancy sees her well equipped to play a guiding role in JASA into the future.

Sthembiso is a JA South Africa Alumnus, and is currently employed as a senior audit trainee at Deloitte & Touche. We're looking forward to having the insights of his experience with the JA South Africa programmes on the Board, as well as his insights from his current role in one of the world's largest auditing firms.

We welcome Karabo, Dudu and Sthembiso, and look forward to working with them as we expand JA South Africa's footprint. ■

## ► 2014 HIGHLIGHTS

September 2014

### ENTREPRENEURSHIP IS THE WINNER IN THE 2014 JUNIOR INNOVATORS COMPETITION



One of the highlights of the Junior Achievement South Africa (JASA) year is the Junior Innovators competition, hosted by Investec – and this year's event proved to be no exception, with 45 learners in Grades 10, 11 and 12 putting their entrepreneurial ideas to the test in the final round of the competition.

The 45 finalists were among the hundreds of high school learners nationwide who participated in JASA's Mini Enterprise and Entrepreneurship Academy Programmes, during which learners nurtured the skills needed to launch and manage their own small businesses.

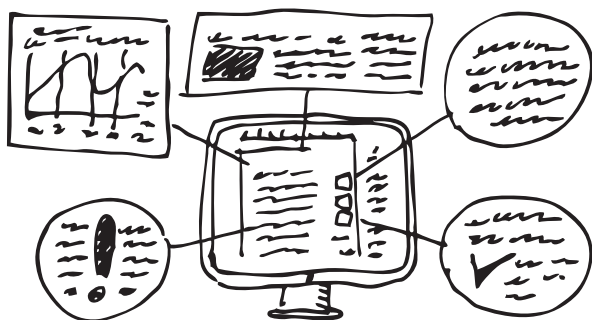
During the final week of the school-based programmes, JA South Africa alumni were on hand to mentor the finalists, to help them refine their business ideas and give them insights into microeconomics, business ethics and the practical details of being an entrepreneur. The finalists then participated in a four-day workshop at Investec's offices in Sandton, giving them exposure to a dynamic work environment and providing further mentorship to help them finesse their business ideas.

Tsakane Sono, a Grade 11 learner from McAuley House in Gauteng, walked away with the coveted 2014 Junior Innovators title for her 'Heating Kettle Bottle' idea and was awarded a R60 000 bursary towards her tertiary studies at a university of her choice. She plans to study a business-related degree when she finishes Grade 12, and wants to see her business proposal become a reality.

JASA's partnership with Investec has run for three years and is a wonderful example of how a big corporate can make a meaningful difference in the lives of young South Africans. Its practical nature shows South Africa's youth that they can be job creators too – they can be so much more than job seekers. ■

October 2014

### THE DIGITAL MINI ENTERPRISE PROGRAMME GOES LIVE!



JA South Africa has been working on creating a digital version of the Mini Enterprise Programme for some time and we were delighted to have launched it on 6 October 2014 at the Allanridge Secondary School in Gauteng, in one of seven such pilot programmes across the country.

Bonga Khumalo from JA South Africa introduced the digital programme to 42 enthusiastic Grade 10 learners during the recent school holidays. Each learner was given a tablet computer for the day, loaded with the course material.

Once the students were familiarised with the tablets and material, they were comfortable to carry on working with the programme independently until 2 November. Once the pilot phase is complete in November, Bonga and the JA South Africa team will evaluate whether the digital version of the programme can be used in urban and rural areas, and whether the programme can be introduced nationwide.

"When we worked with the learners during the holidays, we saw that they found the digital programme interesting, exciting and that is easier to find information," says Bonga.

**"The programme is very interactive and the learners found it easier to complete assignments before moving to the next level. The facilitators also value the digital programme, because they no longer have to carry a lot of course material around with them on public transport, when they travel from school to school."**

The digital Mini Enterprise Programme makes it easier for learners to work through the course outcomes, which include conducting a needs analysis ahead of initiating a new business, conducting market research and analysis, determining a break-even point, leadership and working as a team towards a common goal and business planning and strategy. ■



## 2014 HIGHLIGHTS

November 2014

### YOUNG ENTREPRENEURS GIVE BACK TO THEIR COMMUNITY

The Vini Club Company from JM Ntsime Secondary School in the North West Province wanted to give back to their community after they completed their Entrepreneurship Academy Programme, and enlisted the help of local JA South Africa agent Zipporah Segabetla to do so.

The team had beads left over from the business that it launched and managed as part of the programme, and made items of jewellery that they gave to people in their community. They then turned to their fellow learners at the school, asking each one to donate just 50 cents to their cause. The Vini Club Company members then doubled the total donations from their friends from their business's profits by adding money from their own pockets.

They used the money to buy cleaning materials and seeds, and headed to the St Catharina Hospice, home to 15 elderly adults and three children, where they spent a day cleaning floors, walls and windows, and washing and ironing linen. They also designed and planted a flower and vegetable garden.

***"We are so proud of the learners for undertaking this initiative. It shows that they truly understand how successful entrepreneurs can make all kinds of difference in their communities, whether it's by creating jobs or by helping to take care of people who are unable to look after themselves," Zipporah says. ■***



July 2014

## SANDTONVIEW COMBINED SCHOOL WINS THE SA SOCIAL INNOVATION RELAY AGAIN!

Junior Achievement South Africa learners have been competing in the Social Innovation Relay for four years and this is the second time a team from Sandtonview Combined School has walked away with the national title. This year more than 1 000 learners from 10 schools in Gauteng competed between February and June.

The Social Innovation Relay is an annual global competition, funded by HP. During the competition learners participate in an innovation workshop, where they are taught about social innovation, after which in teams of three or four they conceptualise a business that would uplift their immediate communities. This year more than 2 000 teams from 18 countries, supported by nearly 400 HP volunteers, submitted papers and presented their business concepts. Teams from each country compete at national finals and these winning teams then compete against each other in the online global finals.

100 ideas were uploaded to the Social Innovation Relay website and the best 20 ideas were selected by Nosipho Malotana, an experienced Junior Achievement South Africa facilitator. During the July school holidays, these teams all gathered at HP South Africa's head office in Rivonia, Johannesburg, and over three days, each team was required to

develop their concepts into comprehensive presentations with the assistance of dedicated HP volunteer mentors, who spent many hours with their teams, ensuring they were ready to participate in the SIR national finals. The finals were held at HP's Johannesburg offices on 3 July 2014, where the top ten teams were required to present their developed concepts to a panel of esteemed HP judges. Teams from Allanridge, Makgetse, McAuley House and Sandtonview High Schools were represented in these finals. The judges scored the teams on content, innovation and creativity, social impact, and the global scalability and feasibility of the concept.

The winning team, Re(D)y from Sandtonview Combined School, identified the current textbook shortages and low accessibility to technology South African learners face, as a serious problem facing their community and South Africans as a whole. Their solution, the Table Tablet, a large tablet computer installed into a school desk, could be used instead of textbooks. Teachers would be able to upload lessons,

homework and study guides to the tablets. Learners would access the table tablets using their LET cards, which would allow learners to access their information from any pc or tablet, meaning that their school work would be available anywhere. The main aim of the table tablet is to make information more accessible to the youth.

On 8 July, Team Re(D)y participated in the global finals of the competition and presented their concept online to a global panel of judges. Team Malre from Kenya walked away as winners for their innovative solution to combat malaria. Team Re(D)y performed well and gained valuable experience in social innovation and presentation skills. ■



## JA SOUTH AFRICA BOARD OF DIRECTORS

### PATRON:

*Ms Wendy Luhabe*

### NON EXECUTIVE DIRECTORS:

<i>Ms Dolly Mokgatle</i>	(Board Chair) Executive Director	Peotona Group Holdings
<i>Ms Donna Oosthuysen</i>	Director Capital Markets	Johannesburg Stock Exchange
<i>Ms Humaira Choonara</i>	Executive Manager Human Resources	Transnet Freight Rail
<i>Mr Sthembiso Tshabalala</i>	Analyst African Corporate Finance	Standard Bank
<i>Mr Karabo Denalane</i>	Managing Director	McCann Johannesburg
<i>Mr Eric Mabuza</i>	Attorney	Mabuza Attorneys
<i>Ms Dudu Nchoba</i>	Chief Director Marketing	Department of Arts and Culture
<i>Mr Chris Lister-James</i>	Director	Vantage Capital

### EXECUTIVE DIRECTORS:

<i>Ms Linda McClure</i>	Managing Director
<i>Mr Abdul Rajah</i>	Director
<i>Ms Nelly Mofokeng</i>	Finance Director





*Ms Dolly Mokgatle*



*Ms Donna Oosthuyse*



*Ms Humaira Choonara*



*Mr Sthembiso Tshabalala*



*Mr Karabo Denalane*



*Mr Eric Mabuza*



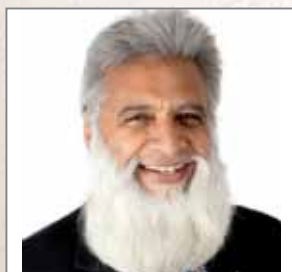
*Ms Dudu Nchoba*



*Mr Chris Lister-James*



*Ms Linda McClure*



*Mr Abdul Rajah*



*Ms Nelly Mofokeng*

## REPORT OF THE BOARD CHAIR

*2015 will be a year in which  
we build and strengthen  
existing partnerships while  
nurturing new ones.*



*Ms Dolly Mokgatle*

It is as always a pleasure to present the Junior Achievement South Africa annual financial statements and report for the year ended December 2014.

Although it is a little disappointing that we have not managed to maintain our learner numbers due to the dearth of funding for the popular primary school Environmental Entrepreneurs Programme, it is extremely gratifying to note the increase in learner contact hours. This bears testimony to the intensive nature of our programme interventions, leading to greater impact on the lives of the participants. The out of school Youth Enterprise Programme sponsored by Absa (ITS TYME), a three to four month incubator style programme for unemployed youth, has played a major role in this regard. This programme has yielded excellent results, with 70% of the 115 small businesses surveyed still fully operational six months after completion of the programme.

JA South Africa hosted a very successful JA Africa Summit in July of this year. Inspired by the need to raise the level and reach of the work of JA in Africa, the Summit provided a platform for a review of the strategic goals of the region. It was attended by the CEO of JA Worldwide and the President of the JA Africa Regional Operating Centre, JA Africa Regional Board members, and JA Africa member country Board Chairs and Executive Directors. The highlight of the two days of meetings was a gala dinner held at the Women's Gaol at Constitution Hill, with Dr Taddy Blecher as the keynote speaker. Dr Blecher presented exceptional insights into the key role that entrepreneurial education can play in South Africa and the importance of the inclusion of such education in Government's national agenda.

A significant outcome of the Summit was the launch of the JA Member Country Board Chairs' Forum. The newly launched Forum will play a pivotal role in governance matters as they pertain to the various member countries, as well as in increasing the reach of JA in Africa and raising awareness across the continent of the excellent work of the organisation in the region. The Forum will adopt a Charter in 2015 and will work closely with the JA Africa Regional Operating Centre to achieve its goals. I will chair the Forum for the first two years, after which the Chairmanship will pass to the JA Nigeria Board Chair. The Forum aims to meet twice a year in different JA member countries. The next meeting will be held in Nigeria in 2015.



We are excited to announce the completion of the development and piloting of the digital Enterprise Programme, through a generous grant from JP Morgan. With the innovative use of a device called the Raspberry Pi as a server, we are able to reach learners in areas with no access to the internet. In addition, the programme has been designed in such a way that reliance on an expert facilitator in the classroom has been minimised, thus enabling JA South Africa to increase its programme reach into those remote rural areas that are so in need of entrepreneurial development but where facilitators are not available and travel costs make a facilitated programme difficult or impossible to implement. The JA South Africa team is to be commended on this initiative, and our sincere appreciation goes to JP Morgan for the grant that enabled its development. We look forward to the official launch of the digital Enterprise Programme in 2015. It promises to put JA South Africa at the forefront of interactive entrepreneurial e-learning in the country.

It was very pleasing to learn of the new Ministry announced by President Zuma earlier in the year. The Ministry of Small Enterprise Development promises to play a key role in promoting entrepreneurship in the country and shows a real commitment on the part of Government to expand entrepreneurial activity. In addition, the recent report by the Human Resource Development Council's Task Team on Enabling Entrepreneurship, led by Dr Taddy Blecher, recommends the inclusion of practical entrepreneurial programmes in schools from primary school level. Both of these initiatives represent a perfect platform for JA South Africa to expand its reach into all schools across the country. Our years of experience and proven track record should ensure that we play a high level role in the future.

Youth unemployment continues to be a major challenge in our country. The unemployment statistics that are released on a regular basis show no improvement and are reflective of a very real potential threat to the economic growth and success of South Africa. There is no doubt in my mind that JA South Africa has a critical role to play in addressing this challenge and to this end we look forward to continued support from our generous funders and from Government.

I am particularly pleased with the appointment of three new Board members, including one of JA South Africa's very successful alumni. The new members, Karabo Denalane, Dudu Nchoba and our Alumnus Sthembiso Tshabalala, have already proved themselves invaluable to the organisation, especially in the areas of marketing and communications. We look forward to working with them in 2015.



*The recent report by the Human Resource Development Council's Task Team on Enabling Entrepreneurship recommends the inclusion of practical entrepreneurial programmes in schools from primary school level.*



## REPORT OF THE BOARD CHAIR CONTINUED



I would like to acknowledge Mr Sean Rush, the outgoing President of JA Worldwide, for setting the tone for a greater focus on creating entrepreneurial opportunities for out of school unemployed youth in Africa. We wish Sean well upon his retirement in 2015.

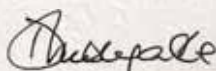
I also wish to acknowledge Ms Donna Oosthuysen for her longstanding support for JA, both in her position at Citi and in her personal capacity through serving on the JA South Africa Board of Directors as well as the JA Africa Regional Board. She generously hosted JA South Africa Board meetings at the Citi offices until her departure from Citi during the year. We wish her joy and success in her new position at the Johannesburg Stock Exchange, and hope to continue enjoying her valuable contribution, both on our Board and in the course of our activities.

2015 will be a year in which we build and strengthen existing partnerships, while nurturing new ones. New strategic alliances and Government policy drivers will be key to our future growth, success and sustainability, as they are critical ingredients for expanding our reach into schools and the out of school unemployed youth market.

I wish to express my sincere appreciation to the dedicated JA South Africa staff and to all my fellow Board Members who volunteer their time in support of JA South Africa. On behalf of the Board, I also extend my gratitude to our funders, many of whom have been supporting us for a number of years and have committed to continuing to do so.

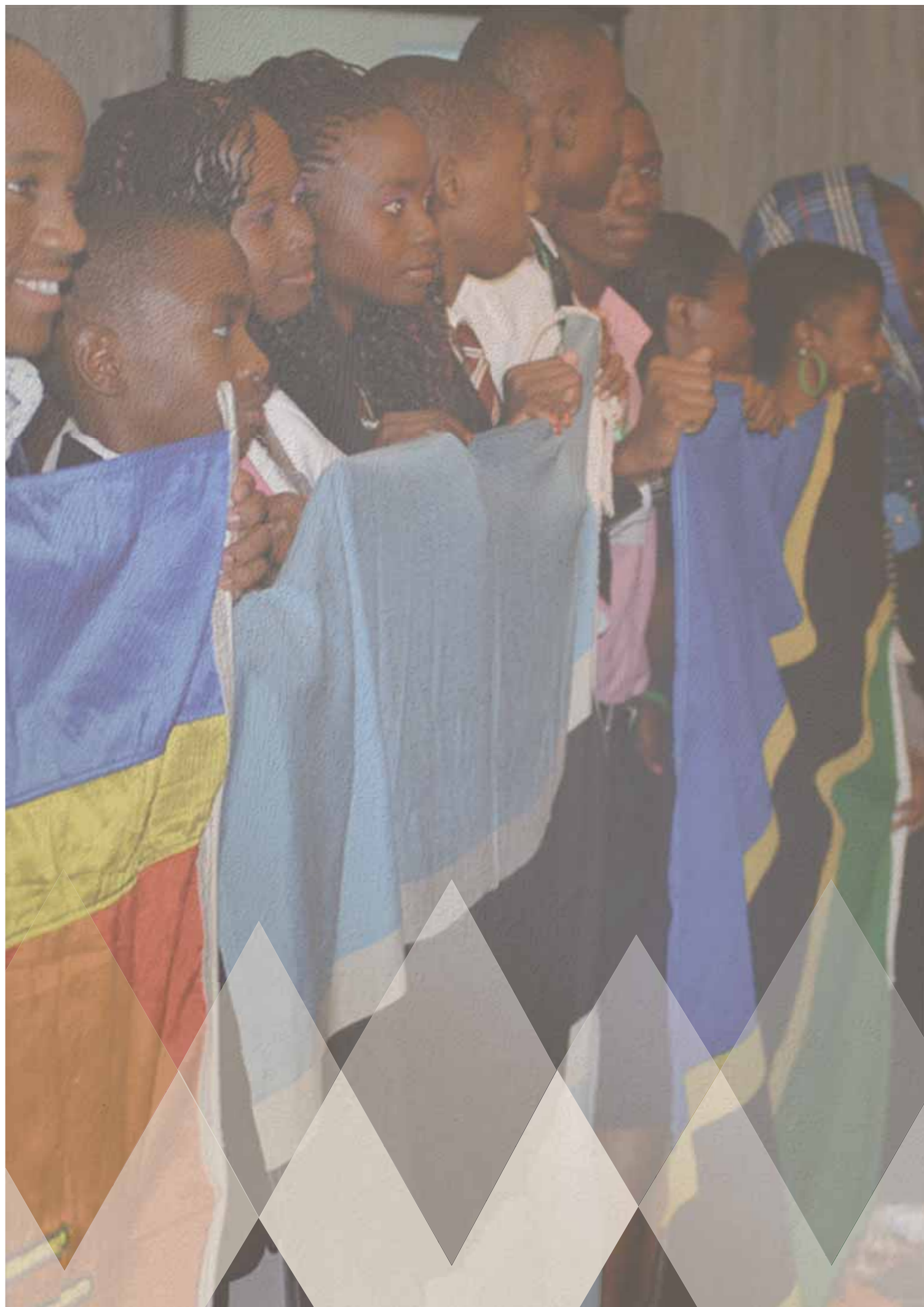
I look forward to another successful year of working with the entire team to build the entrepreneurial capacity of our youth. With your support and commitment, I am convinced that JA South Africa, as an organisation which has quietly and consistently been working with young South Africans since 1979, will continue to play a significant role in the development and empowerment of our youth.

God Bless,



Dolly Mokgatle  
Board Chair







## MANAGING DIRECTOR'S REPORT

*We are confident that the quality of our programme delivery remained high and that our methodology for measuring programme impact has improved considerably.*



*Ms Linda McClure*

The year 2014 proved to be one with a number of challenges but also exciting new projects. Despite the challenges, the year ended positively and with great team enthusiasm for 2015.

In keeping with JA Worldwide policy, we report on actual individual learner numbers as well as programme experiences, as one individual may be exposed to more than one programme intervention. Although our learner reach dropped off from previous years to 10 062 learners with a total of 15 695 learner experiences, we are confident that the quality of our programme delivery remained high and that our methodology for measuring programme impact has improved considerably. The drop in learner numbers was related to the lack of funding for the Environmental Entrepreneurs Programme which was very successfully implemented in previous years. However, our 532 581 learner contact hours for the year (an increase of approximately 9% from 2013 figures) bear testimony to the high level of learner interaction across all our programmes.

We have continued to focus on our key strategic objectives as determined in a strategic planning session and signed off by the Board of Directors at the end of 2013. The five key goals of JA South Africa are to nurture entrepreneurial thinking, particularly at primary school level, to promote entrepreneurship as a viable option for economic participation and as a career choice among school learners, to reposition the JA South Africa brand and expand our marketing activities, to become the leader in the field of entrepreneurial education, and to develop and implement a sustainability strategy.

The results of research conducted by the Human Resource Development Council's Enabling Entrepreneurship Technical Task Team, under the leadership of Dr Taddy Blecher, once again emphasise the need for practical, hands-on entrepreneurial education in school, starting at primary school level. "..... entrepreneurial education that encourages creativity and innovation, needs to be introduced from Grade 1 to Grade 12. All learners need to be exposed to entrepreneurship through action-based learning." (HRDC Enabling Entrepreneurship Technical Task Team; Final Report for the HRD Council, March 2014.)



Although the focus continues to be on our in school programmes, particularly the high school Mini Enterprise and Entrepreneurship Academy Programmes, our work with out of school unemployed youth has yielded good results.

As part of a Barclays Africa regional grant to four JA Africa member countries, 15 ITS TYME Programmes (being the JA South Africa Out of School Youth Enterprise Programme) funded by Absa, were implemented in 2014, reaching a total of 292 students. Although 326 students completed the business theory sessions of the programme, 292 went on to actually start up and run a small business with the guidance and support of trained facilitators. A further two Out of School Youth Enterprise Programmes were funded by GE South Africa, reaching an additional 54 students.

The subsequent impact report on the 2013 programmes indicates that of the 115 businesses surveyed, 81 (70,4%) were operational immediately after the students completed the ITS TYME Programme. Of those 81 businesses, 52 (64,2%) retained their original team members and 50 (61,7%) sustained their businesses throughout the six month review period. A total of 21 new business enterprises emerged during the analysis. These took the form of offshoots from existing businesses as well as new concepts that departed completely from the original business ideas formulated at the end of the ITS TYME Programme. It is clear from these results that the programme has significant impact and we are pleased that the grant has been renewed for 2015.

Telephonic mentoring of the students who completed the programme in 2013 also yielded excellent results. Such ongoing mentoring and support clearly has a direct impact on the sustainability of newly launched businesses.

A highlight of the year has been the development of the digital Enterprise Programme, with generous funding from JP Morgan. During our strategic planning sessions, the need to embrace the use of technology in programme implementation was identified as a key focus area, and to this end, JP Morgan agreed to support the development of the digital programme.

Trainiac, the company which developed the revised and modernised material for the high school Mini Enterprise Programme, was contracted to develop the digital version. Key elements of the brief to the developers were that the programme should be fun and engaging, make use of a variety of media such as video and voiceovers, not be internet based and as such, reliant on stable and high quality internet access, not require the presence of a class facilitator, and retain the highly interactive and practical action-learning elements of the current classroom-based, facilitated programme.

With the developers having been fully briefed at the end of 2013, actual development work commenced in early 2014. The JA South Africa National Programmes Manager, with her experience and training in computer based learning, managed the project in close partnership with Trainiac and myself.

Although development took longer than expected, the programme was ready for piloting in August. A major challenge in the development process was the requirement that the programme not be reliant on internet access. The final programme utilises a web based platform and a Raspberry Pi, a small external device which acts as a server giving participating learners access to the programme.



*We are very pleased to announce the signing of a five year contract with Transnet to facilitate five Entrepreneurship Academy Programmes in areas selected by Transnet, with a very specific focus on innovation and design.*

## MANAGING DIRECTOR'S REPORT CONTINUED

Six pilot programmes were completed using different hardware options, namely computers already in place in schools, tablets provided by the schools (using the school internet service), and tablets provided by JA South Africa using the Raspberry Pi as a server. The use of tablets with the Raspberry Pi proved to be the most successful and will be the model applied going forward.

We are very pleased to announce the signing of a five year contract with Transnet to facilitate five Entrepreneurship Academy Programmes in areas selected by Transnet, with a very specific focus on innovation and design. This contract forms part of a larger project in partnership with the South African Bureau of Standards, which includes an innovation and design competition called Moving Ideas.

With an initial grant of over R1 million, two programmes were facilitated in and around East London (Eastern Cape) and a further three in De Aar (Northern Cape), Rustenburg (North West) and QwaQwa (Free State). In Rustenburg, the participating school was one for learners with special needs, as per a request from Transnet.

The standard Entrepreneurship Academy Programme was modified to include two innovation and design workshops. The first workshop was conducted during the second session of the programme by JA South Africa facilitators, who had been trained by an external innovation and design consultant. The second workshop was conducted by members of the SABS Design Institute midway through the programme, in preparation for the completion of the Moving Ideas competition entry forms.

Competition entries were evaluated by a team of judges from JA South Africa, Transnet and the SABS. Four learners from each of the five programme interventions were selected to participate in a three day design clinic held at the SABS in Pretoria in October. Here they were assisted to develop their innovative ideas further, prior to final judging. The winning idea of a golf club with interchangeable woods and irons was that of a learner from the participating school in De Aar. All the learners thoroughly enjoyed the experience, which for many of them, was the first time they had travelled away from home.



This project has been expanded to include an additional five schools as well as five Out of School Youth Enterprise Development Programmes in 2015, and is our first project focusing on the development of sector-specific or theme-based programmes, which we are looking to expand over the next few years.

A highlight of the JA South Africa year is always the Junior Innovators Competition hosted by Investec, and this year's event proved to be no exception, with 45 learners in Grades 10, 11 and 12, putting their entrepreneurial ideas to the test in the final round of the competition.

The 45 finalists were among the hundreds of high school learners nationwide who participated in JA South Africa's Mini Enterprise and Entrepreneurship Academy Programmes which nurture the skills needed to launch and manage a small business.

During the final week of these school-based programmes, JA South Africa alumni were on hand to mentor the finalists telephonically, helping them refine their business ideas and giving them insights into microeconomics, business ethics and the practical aspects of being an entrepreneur, in preparation for the workshop hosted by Investec. During this four day workshop at the Investec offices in Sandton, learners were given exposure to a dynamic work environment and provided with additional mentorship, to help them further develop their business ideas.

Tsakane Sono, a Grade 11 learner from McAuley House in Gauteng, walked away with the 2014 Junior Innovators title for her 'Heating Kettle Bottle' idea and a R60 000 bursary towards tertiary studies at a university of her choice.

JA South Africa's partnership with Investec has run for the past three years and is a wonderful example of how a big corporate can make a meaningful difference in the lives of young South Africans. In addition to sponsoring the Junior Innovators Competition, Investec has supported ten Entrepreneurship Academy Programmes around the country. These are very successful high level entrepreneurship programmes for learners in Grades 10 and 11.

The primary school financial literacy programme JA More Than Money, which has been supported by HSBC for six years, continues to provide key financial literacy skills to Grade 5, 6 and 7 learners around the country.

We are extremely grateful to both new funders such as Transnet, who have seen the potential of our programmes to fundamentally shift the entrepreneurial mindset of young people, and the longstanding commitment of funders such as MasterCard, Investec, Citi, HSBC, Absa, GE Foundation and GE South Africa, SPAR, Toyota and the Anglo American Chairman's Fund.

JA South Africa was proud to host the JA Africa Summit in July of this year. Over two days, the CEO of JA Worldwide Mr Sean Rush, President of the JA Africa Regional Operating Centre Dr Chinwe Effiong, the JA Africa Regional Board of Directors, and the Board Chairs and Executive Directors of a number of JA Africa member countries met in Johannesburg to debate the goals and objectives of JA Africa, and to launch the JA Member Country Board Chairs' Forum, a concept initiated by and driven by our Board Chair, Ms Dolly Mokgatle.

In three separate sessions, kindly hosted by Citi South Africa, the various groups deliberated on a range of topics including the overall performance of the JA Africa region and that of its individual member nations, how best to strengthen JA's presence and programmes in Africa, and opportunities for expansion into other countries.





*A highlight of the year has been the development of the digital Enterprise Programme, with generous funding from JP Morgan.*

## MANAGING DIRECTOR'S REPORT CONTINUED

The two day Summit concluded with site visits to JA South Africa programmes in Thokoza and Kempton Park. During the site visits, guests were encouraged to engage with the programme participants and to offer advice and guidance with regard to their small businesses.

We specifically wish to thank the sponsors of this event, without whom we would not have been able to meet and engage so productively, namely Citi South Africa, Investec, the Coca-Cola Africa Foundation, Vantage Capital and the JA Africa Regional Operating Centre.

The Country Board Chairs' Forum is a key new initiative which will meet once a year in rotating JA member countries. This initiative was launched by our Board Chair in response to a need to strengthen the governance and leadership roles of the various JA member country Boards in Africa. Ms Dolly Mokgatle will chair the Forum for the first two years. The next forum will be hosted by JA Nigeria.

We are thrilled to announce three new members of our JA South Africa Board. Karabo Denalane, Dudu Nchoba and Sthembiso Tshabalala have agreed to offer their wisdom, experience and insights to the organisation as we grow and diversify. All three have already made valuable contributions.

Karabo is Managing Director of McCann Johannesburg, and has worked at other heavyweight advertising agencies such as Ogilvy & Mather, Grey South Africa and FCB Lindsay Smithers, as well as launching his own agency, In-Continuum Communications Concepts in 2003. He also worked client-side for Cell C during its launch years and brings a wealth of advertising, marketing and branding experience to the Board, along with his creativity and passion for entrepreneurship.

Dudu is Chief Director of Marketing at the Department of Arts and Culture and has held positions such as Campaigns Manager for the 2010 FIFA World Cup Local Organising Committee, Communications Manager for Tiger Brands, Executive Manager of Marketing for the Morula Casino and Hotel at Sun International, and Campaigns Manager at Standard Bank. Her experience with international campaigns, as well as the insights she gained in launching her own communications consultancy, see her well equipped to play a guiding role in JA South Africa into the future.

Not long after participating in the JASA Mini Enterprise Programme in 2004, Sthembiso started his own printing business. Not only did Texta Print win him an award as one of Absa's Top Five Entrepreneurs in 2005, it also funded his studies at the University of Johannesburg, where he obtained a B.Com Honours Degree in Accounting in 2010. He joined Standard Bank's Corporate Finance team in January 2014, focusing on mergers and acquisitions advisory. Sthembiso brings a passion for contributing to meaningful economic participation with him as the youngest new member of the JA South Africa Board.

We welcome Karabo, Dudu and Sthembiso, and look forward to working with them as we expand JA South Africa's footprint.

Towards the end of the year, we reviewed our achievements and looked to the future with the assistance of an external facilitator. We are excited about the opportunities in 2015. We are also in the process of developing a sustainability strategy for implementation in the new year which will ensure that we are effectively funded for many years to come and can continue the rewarding work we do with young people across the country.

It is with sadness that we bid farewell to our National Programmes Manager, Ms Joanne Bender, who has effectively managed the programmes team in the delivery of high quality programmes over the past few years. In her place, we welcome Ms Lisa Sonnekus who takes over as National Programmes Manager from the beginning of 2015.

I once again wish to express my sincere appreciation to the JA South Africa team, who have continued to maintain a high standard of programme delivery, ensuring that we met our goals and objectives for the year. Thank you also to our Board of Directors who generously volunteer their time to assist and guide our work, and in particular to our Board Chair, Ms Dolly Mokgatle.



Linda McClure  
Managing Director



## NATIONAL PROGRAMMES MANAGER'S REPORT

*The development of a digital version of the high school Enterprise Programme is an extremely exciting initiative with the potential to greatly increase JA South Africa's reach, particularly into the rural areas of the country.*



*Ms Joanne Bender*

2014 has been a very busy year for the JA South Africa programmes team, but all scheduled programmes were completed successfully and the year ended on a positive note.

One of the highlights of the year was the development and piloting of the digital version of the high school Enterprise Programme, which is a combination of the Mini Enterprise and Academy Programmes, funded by JP Morgan. This is an extremely exciting initiative, with the potential to greatly increase JA South Africa's reach, particularly into the rural areas of the country. The paper-based games and activities that were developed in 2013 and implemented during 2014, formed the basis for the design of the digital material.

The 2014 pilots (see details below) indicated the need for some adjustments, which are being attended to by the developers, but the response from both learners and facilitators has been positive and enthusiastic, and it is clear that the digital programme is a success.

Although the standard facilitated paper-based programme will remain a key element in our offerings, we are confident that JA South Africa is set to be the leader in moving onto an interactive digital learning platform within the JA organisation.

### **Entrepreneurship Academy Programme**

Investec funded 10 Entrepreneurship Academy Programmes in 2014, reaching 368 learners across all nine provinces.

The Entrepreneurship Academy Programme includes a field trip to expose learners to a real-life operating business and to give them the opportunity to interact with local entrepreneurs. One of the most memorable field trips during 2014 took place in QwaQwa, where the learners visited two local businesses, Bodibeng Chemicals and The Crown Bags. At Bodibeng Chemicals, learners met with the founder and Managing Director of the company, Mrs Ncongwane, who described how she started her company and stressed the importance of careful financial management of a business from the very beginning. Since she did not have the required knowledge and skills when she started out, she studied marketing and financial management while getting her business off the ground.



The learners then travelled to The Crown Bag, a factory which manufactures potato and charcoal bags, where they were taken through the entire production process. The manager conducting the tour described some of the challenges in the production process, such as high noise levels, also stressing the importance of safety measures.

For the second consecutive year, the top Investec-funded Entrepreneurship Academy company in terms of sales and profit came from JM Ntsime High School in North West Province. The company manufactured and sold beaded cross necklaces and made R25 289 in sales with a profit of R11 292.

Transnet also funded five Entrepreneurship Academy Programmes in 2014: one in QwaQwa, one in Rustenburg, one in De Aar (Northern Cape) and two in the East London area. The programmes were launched in May and completed in November, reaching 195 learners.

As part of a larger Transnet project, a competition called Moving Ideas was held for the most innovative new product idea or improvement to an existing product. 20 finalists, four from each of the five Entrepreneurship Academy Programmes funded by Transnet, travelled to the SABS in Pretoria on 7 October to participate in a design clinic given by the SABS Design Institute. The clinic covered topics such as research planning, design, putting ideas into action and pitching ideas. The finalists also went on a field trip to SciBono. The three day clinic finished with a pitching competition. The three winners, Vuyo Klaas from De Aar, Matlabane Ramashiane from QwaQwa and Asithabele Feni from East London, each received a tablet loaded with design software.

#### Mini Enterprise Programme

JA South Africa implemented 49 Mini Enterprise Programmes in 2014, reaching 1 824 learners.

The programme also underwent a comprehensive review and there will be some adjustments made in 2015.

Experience has shown that the Mini Enterprise Programme is only successful when implemented in a highly functioning school, with good leadership. An ongoing marketing effort has been needed to identify a pool of well run schools and to maintain a relationship with them, so that alternatives are available in the event of the leadership or level of functioning at a school declining from one year to the next.

End of year examinations have tended to make the implementation of the Mini Enterprise Programme in the second half of the school year rather difficult. To address this challenge, it has been proposed that in the first two weeks of the programme, there should be two sessions per week rather than only one. This effectively shortens the duration of the programme by two weeks and allows for better alignment with the school calendar.

In the 12 week version of the Mini Enterprise Programme, learners have only five sessions in which to produce and sell a product. Participants often have so many product ideas that they have difficulty choosing one, even after a thorough market research exercise. In future, learners taking the shortened programme will be provided with a list of products from which to choose. This will expedite both product selection and raw material procurement. Product choice does not present a challenge in the 15 week version of the Mini Enterprise Programme or in the Entrepreneurship Academy Programme, both of which allow more time for production.

## NATIONAL PROGRAMMES MANAGER'S REPORT CONTINUED

### Be Entrepreneurial Programme

The Be Entrepreneurial Programme was funded by UPS for the third year. The programme was very successfully run in six schools over the past year, introducing learners in Grades 8 to 9 to the idea of starting up and running a business while still in school, through learning basic business concepts.

This programme is an ideal precursor to participation in the Mini Enterprise Programme in Grades 11 and 12, and we are very pleased that UPS are extending their funding into 2015.

### Digital Enterprise Programme

The development of the Digital Enterprise Programme began in late 2013, with most of the work taking place in the first half of 2014. A major challenge in the design of the digital platform was the adaptation of a very hands on and group oriented programme, for implementation with minimal facilitator intervention.

The Digital Enterprise Programme consists of two components; the eLearning component, which is the instructional portion, and a workspace which manages the learners and their progress through the programme. The workspace is also where learners enter information about the operation of their mini companies, such as sales figures and raw material costs. The entire workspace area can be accessed by the programme facilitators and JA South Africa staff, making distance programme monitoring possible.

The programme was designed in HTML and runs within a browser. It can be run from the internet if there is connectivity at the implementation site, or from a Raspberry Pi. The Raspberry Pi is a very small computer which is configured to start up without human intervention and acts as a local server in the classroom. The digital programme is loaded onto the Raspberry Pi and learners connect to it with any device that has wifi capability.

Implementing the digital programme using the internet has the advantage that learners can work on the programme in their own time at school or at home, if they have connectivity. The advantage of the Raspberry Pi is that implementation of the programme is not dependent on connectivity or the quality of the internet connection at an implementation venue.

Seven pilots of the digital Enterprise Programme were conducted in the second half of 2014: one in Durban, one in East London and five in Gauteng. Two of the pilots used existing school desktop computers and two used the learners' own tablets, together with wifi connectivity at the schools. Another pilot was conducted in a Siyafunda Centre in Ratanda, with adult students using the centre's desktop computers. These five pilots required internet access.

The last two pilots were implemented using tablets supplied by JA South Africa with a Raspberry Pi as the server. This method of implementation proved to be the most effective in that there were fewer interruptions caused by technical problems. The five internet based pilots were hindered by several instances of lack of connectivity in the school, or by scheduling challenges in the computer centre. In the Raspberry Pi implementation, tablets were shared by two learners, which also proved beneficial in terms of peer learning.



A coordinator was in the classroom at all times during the pilots to observe learner interactions with the tablets or computers. Small focus groups were held with learners after each programme and the feedback analysed. Learners in all the pilots reported that they thoroughly enjoyed the programme and, for the most part, understood its navigation. The programme developers have been alerted to aspects that caused confusion and the necessary changes are being made.

There were instances where facilitators had to intervene and explain concepts further. While there will be enhancements to the programme content, the feeling among the facilitators is that someone does need to be available to offer additional explanation. It was also found that learners needed reminding that they must conduct company meetings during production and must enter data into the programme workspace.

Further pilots will be conducted in 2015 to test alternative implementation scenarios and determine the best way to present the programme.

#### **JA More than Money**

The JA More than Money Programme is funded by HSBC and continues to be effective in teaching financial literacy to Grade 5, 6 and 7 learners. It is also very popular among both learners and educators, who often ask if they may keep the programme game boards for use in the classroom throughout the year. This year, 3 848 learners were reached with the JA More than Money Programme.

#### **Environmental Entrepreneurs Programme**

Developed with funding from HSBC, the Environmental Entrepreneurs Programme is an extremely popular programme. A survey conducted at 45 Gauteng schools in 2013 indicated that participating learners not only changed their behaviour in terms of littering and recycling, they also showed improved communication skills and increased self-esteem and self-confidence. The programme encourages creativity and the development of social skills as learners work together in groups to discuss ideas, make plans, delegate tasks, share materials and deliver products.

With funding from SPAR, the programme was implemented with 152 learners in Gauteng and 163 learners in Mpumalanga in 2014. Thanks to HSBC funding carried over from 2012, programmes also reached 1 464 learners in the Western Cape, KwaZulu-Natal and North West Province.

#### **Out of School Youth Enterprise Development Programme**

Absa funded the implementation of 15 Out of School Youth Enterprise Development Programmes this year under the banner of ITS TYME, reaching 292 students. Eleven programmes were completed in Gauteng, two in North West Province, one in KwaZulu-Natal and one in the Western Cape. This funding is part of a three year regional grant for four implementing countries, namely Kenya, Zambia, Tanzania and South Africa.



*The JA More than Money Programme is very popular among both learners and educators who often ask if they may keep the programme game boards for use in the classroom throughout the year.*





*There are very real challenges involved in working with young unemployed students.*

*Nevertheless, the participant retention rate in the Out of School Youth Enterprise Development Programme continues to be approximately 50%, which is consistent with our experience in 2013.*

## NATIONAL PROGRAMMES MANAGER'S REPORT CONTINUED

GE South Africa funded a further two programmes, one in KwaZulu-Natal and one in Gauteng, which reached 54 students.

The design of this programme was based on that of the Mini Enterprise Programme but includes additional sessions about life skills and what it means to be an entrepreneur. In 2014, material on asset based community development was added to assist students in identifying businesses that are needed in their community. In the second half of the programme, students are required to start up and operate a business, with the facilitator as a mentor. Each company must provide weekly reports on progress made towards their sales targets, and produce accurate financial records kept during the week.

There are very real challenges involved in working with young unemployed students, many of whom have never been employed or earned their own money, have come through a public education system with many challenges of its own, and struggle with a number of socio-economic issues. Nevertheless, the participant retention rate in the programme continues to be approximately 50%, which is consistent with our experience in 2013.

Following a review of the Out of School Youth Enterprise Programme in 2013, the introductory session was modified to include a practical entrepreneurial exercise which can be used to screen students for acceptance into the programme. Teams of five students each are provided with the necessary ingredients and have a week to make and sell ginger beer, bring in their profit and report back on the experience.

One facilitator reported that providing such a tangible business experience right at the beginning of the programme is not only an excellent way of exposing students to the reality of being an entrepreneur before even starting with business theory, but serves to make the theoretical content of the programme more understandable. Students also find the exercise exciting - particularly when they make money.

In 2013 and 2014, funded by Vantage Capital, telephonic mentoring of alumni of the 2013 Out of School Youth Enterprise Programme was introduced. Face to face mentoring would be ideal, but this mentoring still appears to have been successful. A report by an external consultant indicates that more than 70% of the programme alumni received a passing grade in an assessment of their businesses six months after finishing the programme. JA South Africa will continue to explore alternative mentoring options for alumni who show a desire to continue their businesses.

We are very pleased that the grant from Absa has been renewed for the Out of School Youth Enterprise Programme ITS TYME in 2015. Funding for five programmes in 2015 has also been secured from Transnet.

### **Social Innovation Relay**

The Social Innovation Relay run in Gauteng this year reached 1 100 learners. Organised in collaboration with Hewlett-Packard, the SIR is a global competition that challenges secondary school students to develop an innovative business concept that addresses a social need. 18 countries participated in the 2014 SIR.

Participating learners completed a quiz and formed teams of up to five members. Each team submitted an idea for judging by JA South Africa. Under the mentorship of a Hewlett-Packard volunteer, the top 20 teams developed their ideas further into concept papers that went before a panel of HP volunteers.

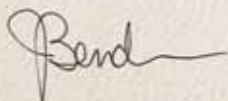
The 10 teams which made it through this round of judging traveled to the HP offices in Johannesburg for two further days of mentoring by HP volunteers, during which they refined their ideas and prepared a presentation. The National Final Round was held on 3 July, and the winners, a team from Sandtonview Combined School, competed in the Global Final Round on 8 July.

This is my last report as National Programmes Manager at Junior Achievement South Africa, as I will be leaving the organisation at the end of January 2015.

I have enjoyed my three plus years with the organisation and would like to thank everyone for their support. I specifically wish to express my appreciation to everyone in the programmes team for their dedication, hard work and willingness to work together during my tenure. I would also like to thank Linda for her guidance and coaching during this time. Not only have I learned a great deal about the running of an organisation in the non-profit sector, I have learned more than I could ever have imagined about the current system of education in the country and the social and economic climate among young adults.

I have no doubt that the programmes offered by Junior Achievement have a vital role to play in the growth and development of South Africa.

I wish the entire team all the best for the future of JA South Africa.



Joanne Bender  
National Programmes Manager



## MARKETING REPORT

*2014 has been an excellent year in terms of increasing JA South Africa's visibility and maximising our use of social media.*

Despite our Communications and Marketing Coordinator moving on to new employment and her position not yet being filled, 2014 has been an excellent year in terms of increasing JA South Africa's visibility and maximising our use of social media. During the second half of 2014 we have been ably assisted by an external PR company, Tribeca Public Relations, to ensure that we do not lose the momentum gained in 2013.

The rebranding exercise embarked on in 2013 in conjunction with JA Worldwide has also resulted in a fresh brand with youthful appeal, while retaining our existing corporate image.

On Twitter, our followers now number close to 4 000 and the platform is actively used by both the Managing Director and the Programme Coordinators, to ensure that interesting news items and programme progress are communicated to all stakeholders, and particularly our funders, on a regular basis.


On Facebook, interesting and inspiring links and organisational

news are posted on the Junior Achievement South Africa page, which currently has over 500 likes. We also have a Junior Achievement South Africa Alumni group on Facebook with over 700 members which ensures that we do not lose track of the career progress of our past learners.

Once again, a highlight of the year was the Junior Innovators Competition hosted by Investec. This competition provides an excellent opportunity for learners to hone their creative and entrepreneurial skills, which will most certainly prove invaluable once they have completed their schooling. With 45 Grade 10, 11 and 12 learners participating, the enthusiasm and idea generation was exciting and motivational for us all. We are all very proud of the achievements of our learners and grateful for Investec's continuing generous support and assistance.








**TWEETS**  
3,304


**FOLLOWING**  
4,300

**FOLLOWERS**  
4,396

**FAVORITES**  
37


**LISTS**  
2





 Follow

**JA South Africa**  
@JASouthAfrica


An NPO, specialising in equipping the youth via Experiential Entrepreneurial Business and Economics Education programmes. Member of JA Worldwide

 South Africa

 [jasa.org.za](http://jasa.org.za)

 Joined April 2011

 Tweet to JA South Africa



**Tweets**   Tweets & replies   Photos & videos

The emailing of our bi-monthly newsletters will continue in 2015, ensuring that stakeholders are kept abreast with important JA South Africa news. Previous newsletters are posted on the JA South Africa blog which can be accessed from the home page of our website. The website itself, a source of interesting facts and important information about the organisation as a whole, is also updated and refreshed on a regular basis.

In addition to these ongoing marketing initiatives, two new Board members with expertise and years of experience in communications and marketing, have been appointed. We are confident that their advice and support will be extremely helpful as we continue to expand JA South Africa's communications and marketing activities.

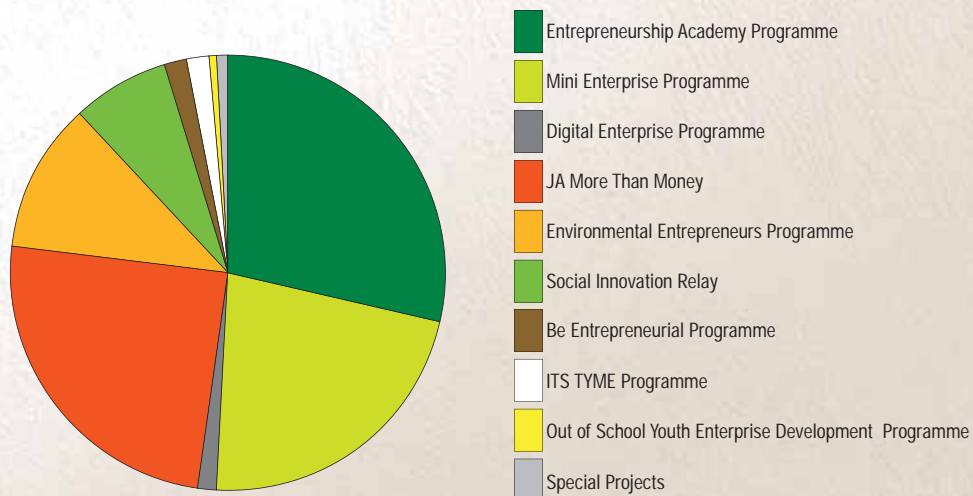
With the planned appointment of a new Communications Manager in 2015, the new year promises ever greater opportunities to market JA South Africa, an organisation which plays such an essential role in equipping young people with entrepreneurial skills, in an environment where a secure job in the formal sector is increasingly out of the reach of South Africa's young school leavers.

## PROGRAMME IMPACT

### TOTAL LEARNER INTERVENTIONS

Programme	Interventions
Entrepreneurship Academy Programme	4 504
Mini Enterprise Programme	3 516
Digital Enterprise Programme	209
JA More Than Money	3 848
Environmental Entrepreneurs Programme	1 779
Social Innovation Relay	1 102
Be Entrepreneurial Programme	267
ITS TYME Programme	292
Out of School Youth Enterprise Development Programme	54
Special Projects	124
<b>Total</b>	<b>15 695</b>

### INTERVENTIONS

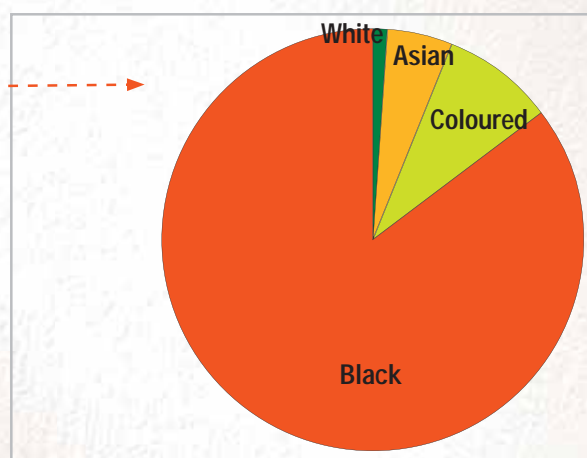


## LEARNER DEMOGRAPHICS

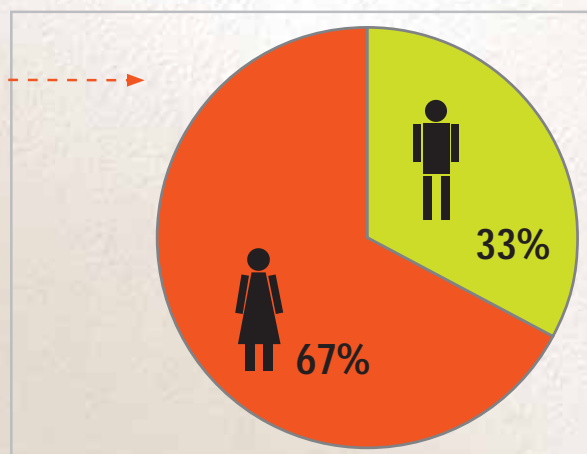


### LEARNER DEMOGRAPHICS (HIGH SCHOOL AND OUT OF SCHOOL PROGRAMMES)

Race	No of learners	%
Black	2 335	85
Coloured	238	9
Asian	136	5
White	24	1
<b>Total</b>	<b>2 733</b>	



Gender	No of learners	%
Male	894	33
Female	1 839	67
<b>Total</b>	<b>2 733</b>	





## PARTICIPATING SCHOOLS AND INSTITUTES

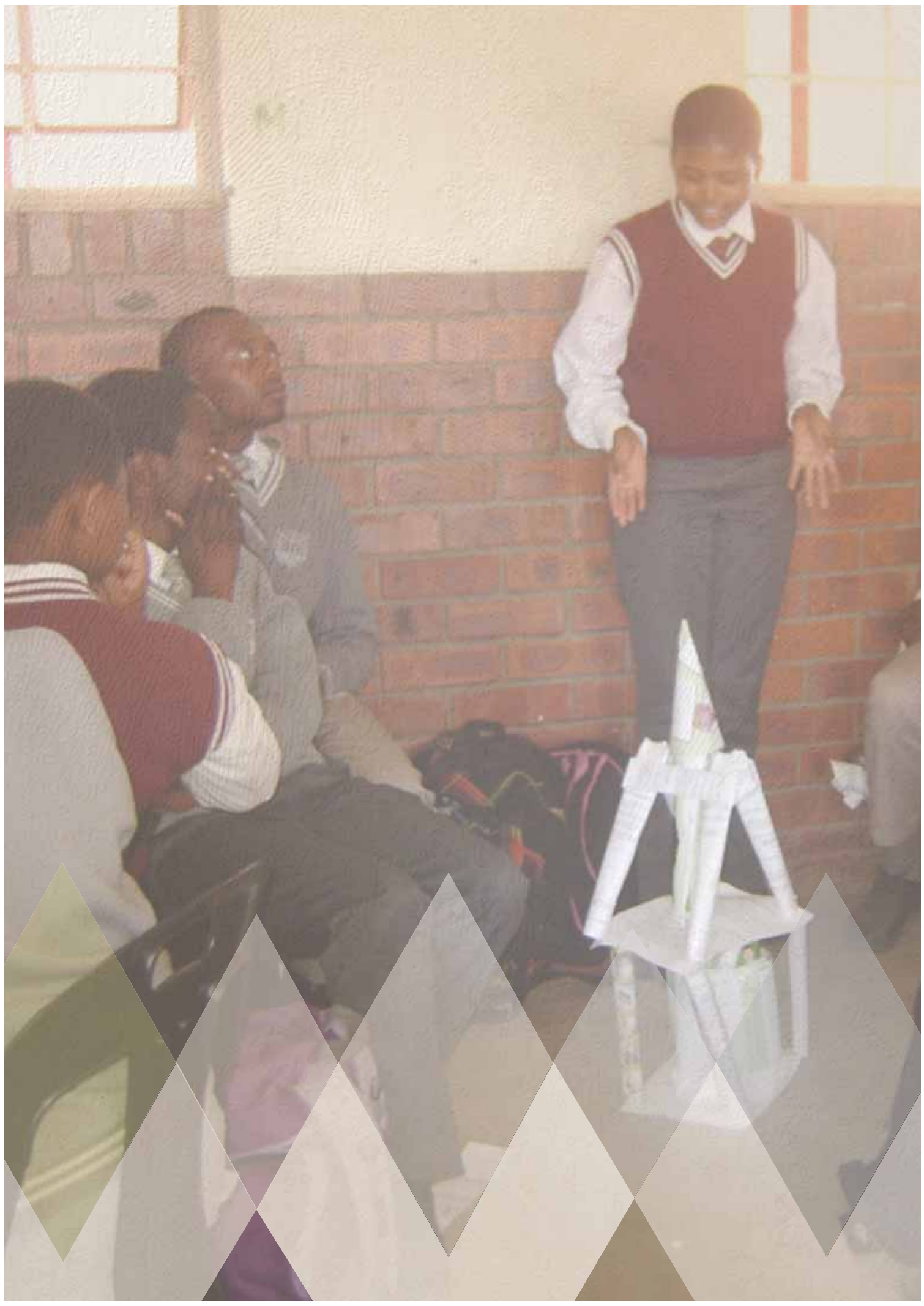
HIGH SCHOOL	PRIMARY SCHOOL	OTHER INSTITUTE
<b>EASTERN CAPE</b>		
Khulani Commercial High	Ben Nyati Primary	
Ngwenyathi High	Ebongweni Primary	
Sandisiwe High		
Soqhayisa Senior Secondary		
Vulamazibuko High		
<b>FREE STATE</b>		
Bluegumbosch Secondary		
Clubview Secondary		
<b>GAUTENG</b>		
Abbotts College Johannesburg South	Denver Primary	Cosmo City Multipurpose Centre
Allanridge Secondary	Dr Knak Primary	Eteleng Pele Community Centre
Bophelong Community	Educational Programme Centre (EPC Primary)	Ivory Park Siyafunda Centre
Bophelong Secondary	Goedehoop Primary	Jerry Moloi Library
Coronationville Secondary	New Comet Primary	Ekurhuleni Business Centre
Dawnview High	Njinga Sindane Primary	Entokozweni Youth Development Centre
Denver High	OR Tambo Primary	Stanza Bopape Skills Centre
Eketsang Secondary	Ramaphosa Primary	Meyerton Youth Development Forum
Florida Park High	Sandtonview	Mount Olive Outreach Khaya Centre
Forest Town	Tlou Kwena Primary	Siyafunda Centre Ratanda
Sikhululekile High		Khulisa Social Services
Ratshepo High		Youth Progressive Centre
Makgetse High		
PHL Moraka High		
Highlands North Boys High		
J Kekana Secondary		
Lamula Jubilee High		
McAuley House		
Meyerton High		
New Eestrust Secondary		
Ponelopele Oracle Secondary		
Realogile High		

HIGH SCHOOL	PRIMARY SCHOOL	OTHER INSTITUTE
Sandtonview		
Sunward Park High		
Tembisa High		
Thuto Bohlale Secondary		
Tlakula Secondary		
Tsosoloso Ya Afrika Secondary		
<b>KWAZULU-NATAL</b>		
Effingham Secondary	Greenbury Primary	Cato Manor Municipality
Avoca Secondary	Rydalvale Primary	
Kingsway High		
Grosvenor Girls High		
Grosvenor Boys High		
Strelitzia Secondary		
Merebank Secondary		
Mowat Park High		
Durban Academy		
Zuzumqhele High		
Nthathakusa Secondary		
New Forest High		
Newlands East Secondary		
Newlands High		
Northland Girls High		
Northmead Secondary		
Northwood High		
Danville Park Girls High		
Ridge Park College		
Sisebenzile Secondary		
Umlazi Comtech		
Reunion Secondary		
Umlazi Commercial High		



# PARTICIPATING SCHOOLS AND INSTITUTES CONTINUED

HIGH SCHOOL	PRIMARY SCHOOL	OTHER INSTITUTE
<b>LIMPOPO</b>		
Kgakoa Secondary		
Leolo High		
Mokwadibe Secondary		
Motse Maria Secondary		
<b>NORTH WEST</b>		
Bakwena Secondary	Bakgofa Primary	Robega Community Centre
Malefo Secondary	Bakubung Primary	Batthalerwa Education Support Centre
Charora Secondary	Borite Primary	
Herman Thebe Secondary	Bothibello Primary	
Holy Family Combined	Chaneng Primary	
JM Ntsime High	Makweleng Primary	
Oom Paul Tegiese Skool	Morongwa Primary	
	Motlhabe Primary	
	Mperebere Primary	
	Sedumedi Primary	
	Tshwara -O-Dire Primary	
<b>NORTHERN CAPE</b>		
Homevale High		
Monwabisi High		
Pescodia High		
<b>WESTERN CAPE</b>		
Aloe High	Athwood Primary	Football for Hope Centre
Bonteheuwel High	Grassy Park EC Primary	
Joe Slovo High	Prince George Primary	
Kensington Senior Secondary	Shawco Primary	
Sophumelela High	St Anthony's RC Primary	
<b>MPUMALANGA</b>		
Zikodze Secondary	Violet Jiyane Junior Secondary	Perdekop Community Hall



## SUCCESS STORIES

### STHEMBISO TSHABALALA

Analyst, Standard Bank and JA South Africa Alumnus 2004

Member of the JA South Africa Board of Directors



*As much as I love telling my story, I think that JASA's role in my growth is a more important story.*

"I took part in the JASA Mini Enterprise Programme in 2004 when I was in grade 10. I was the General Manager of our company which was called Teen T's. Our business sold personalised printed t-shirts. Out of all the MEP teams running at the time, our team had the most innovative product, at least I thought so. Despite the unique idea at the time and the huge demand for our product, our group just managed to break even at the end of the MEP.

In 2004 I decided to start my own business, Texta Print. The business led to me being chosen as one of Absa's Top Five Entrepreneurs in 2005.

Just like other entrepreneurs, I experienced the hurdle of a lack of capital when I started the business. To overcome this, I convinced my customers to pay me either all or half of the money up front. I rounded up my friends to be my employees. I also paid my employees on a commission basis. This, for me, was the beginning of my business journey. Texta Print and two other businesses that I ran throughout university helped to put me through my studies.

As much as I love telling my story, I think that JASA's role in my growth is the more important story. Today I am a B.Com Honours graduate and qualified Chartered Accountant of South Africa (CA(SA)). I am in the process of growing my small property investment portfolio. I am also a member of the Black Management Forum (BMF).

My entrepreneurial spirit was unleashed by Junior Achievement. As I believe that JASA is an important organisation, I decided to keep the people that I met at JASA close to me. Through JASA I have met industry leaders who have contributed to where I am today.

JASA's purpose to any youth in South Africa is very important, in that it opens up a whole new world of opportunity, thinking and teachings. My introduction to JASA has made me passionate about business and the role of business in developing the African continent.

As I share JASA's vision of contributing to meaningful economic participation, I call on all JASA stakeholders to join me in making this vision a reality."



Praise Ndebele hit the headlines at the beginning of 2014 after he achieved the best 2013 matric results in Gauteng, scoring eight distinctions including 98% for Economics and 100% for Mathematics, Accounting and Business Studies.

Using his hard earned results, he has decided to study Financial Accounting at the University of Cape Town, with the aim of becoming a Chartered Accountant.

This is indeed a young man who grabs every opportunity that comes his way and who is a true ambassador for the JA South Africa brand. In his Grade 10 and 11 years, he took part in several JA South Africa programmes, including JA Titan, the Social Innovation Relay, the Entrepreneurship Academy Programme and the Blackberry Innovation Camp.

The Academy Programme funded by Oracle, was hosted at Praise's school, Ponelelopele Secondary School in Midrand in 2012 and 2013, and was facilitated by Lucky Matsangu.

During the Entrepreneurship Academy Programme, Praise was the General Manager of his company, The Young Hustlers, which manufactured name tags. He and his team were able to scoop up a satisfying R8 000 profit.

"The JASA programmes taught me how to run a successful business," Praise says. "I also learned how to work with people and, as a General Manager, all about responsibility. Moreover, my business skills have since improved and I am optimistic that I will start my own business in the future, thanks to the foundations laid by the programme."

## PRAISE NDEBELE

Financial Accounting Student and  
JA South Africa Alumnus 2013



*The JASA programmes  
taught me how to run a  
successful business.  
I also learned how to work  
with people.*

## SUCCESS STORIES CONTINUED

### PALESA MILK

Business Administration Student and  
JA South Africa Alumnus 2009



Palesa Milk completed the JA South Africa Life Skills Mentorship Programme in 2009, when she was in Grade 12 at Letsibogo Girls High School in Soweto, Gauteng. She and her team, Billionnaires Inc., produced greeting cards and bookmarks from quality paper that they had bought.

Currently in her fourth year of studying towards a Business Administration (BA) degree at Maharishi Institute in Johannesburg, Palesa works as a sales consultant at fashion franchise Truworths, to fund her studies.

"The JASA programme taught me to grab every opportunity that comes my way," she says. "I'm determined to start my own business once I've graduated and have gained more work experience - something that I would not have been able to do if I hadn't done the Life Skills course."

Palesa says that gaining leadership skills was the most valuable lesson she learned from the programme, along with knowing how to work effectively as part of a team. "I learned the value of sharing and discussing ideas, and just how effective good collaboration can be."

"If a student asked me whether they should do a JASA programme, I would tell them to absolutely go for it," she adds. "Be open minded and willing to learn. Come up with innovative business ideas, participate confidently in activities and most of all have fun - it's the best way to learn!"

After finishing her studies and travelling abroad to gain more experience, Palesa's goal is to launch her own advertising and modelling agency.

*If a student asked me  
whether they should do a  
JASA programme, I would  
tell them to absolutely go  
for it.*



Siphesihle Madlala completed the JASA Mini Enterprise Programme in 2011, when she was in Grade 10 at Sandtonview Combined School. Her team created a business called Generation Innovation, which sold engraved bracelets. Siphesihle was the Accountant, and her team was the only business to make a profit among the teams at the school.

“Taking part in the Junior Achievement programme helped me decide what I wanted to study after school,” she says. “I was always interested in Accounting, but applying what I had learned in a real-life situation really showed me that it was what I wanted to do and that it wasn’t too big to take on.”

After the Mini Enterprise Programme, Siphesihle took part in the Social Innovation Relay, a global competition sponsored by HP, where she and her team, the Emulsified Environmentalists, won the international event with their plan to produce a solar powered lamp called EmulaRmp. EmulaRmp was a solution that was developed in response to erratic or non-existent electricity supply in Alexandra and Diepsloot.

“The Social Innovation Relay taught me that we spend too much time on big ideas to change the world,” she says. “The reality of it is that the solutions to our problems are often the smallest, most simple things, and if we focus on our experiences and how to improve our circumstances, we’ll come up with something that has real meaning to our lives.”

Now studying Accounting at the University of Johannesburg, Siphesihle points out that participating in a Junior Achievement Mini Enterprise Programme is an opportunity to learn lessons that you will use for the rest of your life.

“I learned how to work through relationships, how to manage a business and how to solve problems,” she says. “Whenever I come across another JASA alumnus we always talk about the great lessons we learned and how they are helping us make our dreams a reality.”

## SIPHESIHLE MADLALA

Accounting Student and  
JA South Africa Alumnus 2011



*Whenever I come across another JASA alumnus we always talk about the great lessons we learned and how they are helping us make our dreams a reality.*



## SUCCESS STORIES CONTINUED

**KENEILWE MOTSHOENENG**

Business Administration Student and  
JA South Africa Alumnus 2006



Keneilwe Motshoeneng is a vibrant young JA South Africa Alumnus with a passion for entrepreneurship. She participated in the Mini Enterprise Programme when she was in Grade 10 and has gone on to complete several other JA South Africa programmes. Currently Keneilwe is studying towards her BTech and Business Administration degree and is running two companies: Keneilwe M Events and Pause Think and Reflect.

Recently Keneilwe spotted an opportunity on the JA South Africa Facebook page to participate in the Power of 50, an Umuzi Photo Club initiative which aims to develop 50 talented young people to become the next generation of creative professionals. This innovative 12 month programme combines essential artistic skills with on-the-job training and offers placement opportunities for all graduates within the professional creative industry.

Keneilwe was inspired to apply for the programme as a result of the Film Making conference which she attended in 2010 in Bulgaria with JA and the International Management Institute. Keneilwe says "The Umuzi Photo Club uses creativity to amplify the voices of the young and we, as the Power of 50, have the passion and creative drive to be the next generation of creative professionals. This is a one year course through Vega School of Brand Leadership, the Da Vinci Institute and Umuzi Photo Club. So far it's been an enjoyable roller-coaster ride of hard work and fun."

*We, as the Power of 50,  
have the passion and  
creative drive to be the  
next generation of creative  
professionals.*



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## FINANCE DIRECTOR'S REPORT

*While fundraising proved to be challenging in 2014, we still managed to raise 92.7% of our budgeted income for the year.*



*Ms Nelly Mofokeng*

We are pleased to report on yet another successful year for JA South Africa.

We started off the year with R6.9 million in the bank. While fundraising proved to be challenging in 2014, we still managed to raise 92.7% of our budgeted income for the year. Total revenue in 2014 amounted to R12 602 694 compared to R11 729 188 in 2013, representing a 7.4% increase.

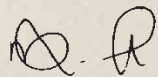
The visibility drive which was launched in 2013 is yielding good results. As a direct result of this initiative, Transnet committed to funding five JA South Africa Entrepreneurship Academy Programmes across the country over five years, starting in 2014. We are delighted to announce that this funding has been extended to include a further five Entrepreneurship Academy Programmes and five Out of School Youth Enterprise Development Programmes in 2015.

2014 saw an increase in the funding for our premium intensive Entrepreneurship Academy and Out of School Youth Enterprise Development Programmes. As a result, we were able to run five additional Entrepreneurship Academy Programmes and a further two Out of School Youth Enterprise Development Programmes funded by GE South Africa.

Through generous funding from JP Morgan, JA South Africa also developed and piloted the Digital Enterprise Programme in 2014.

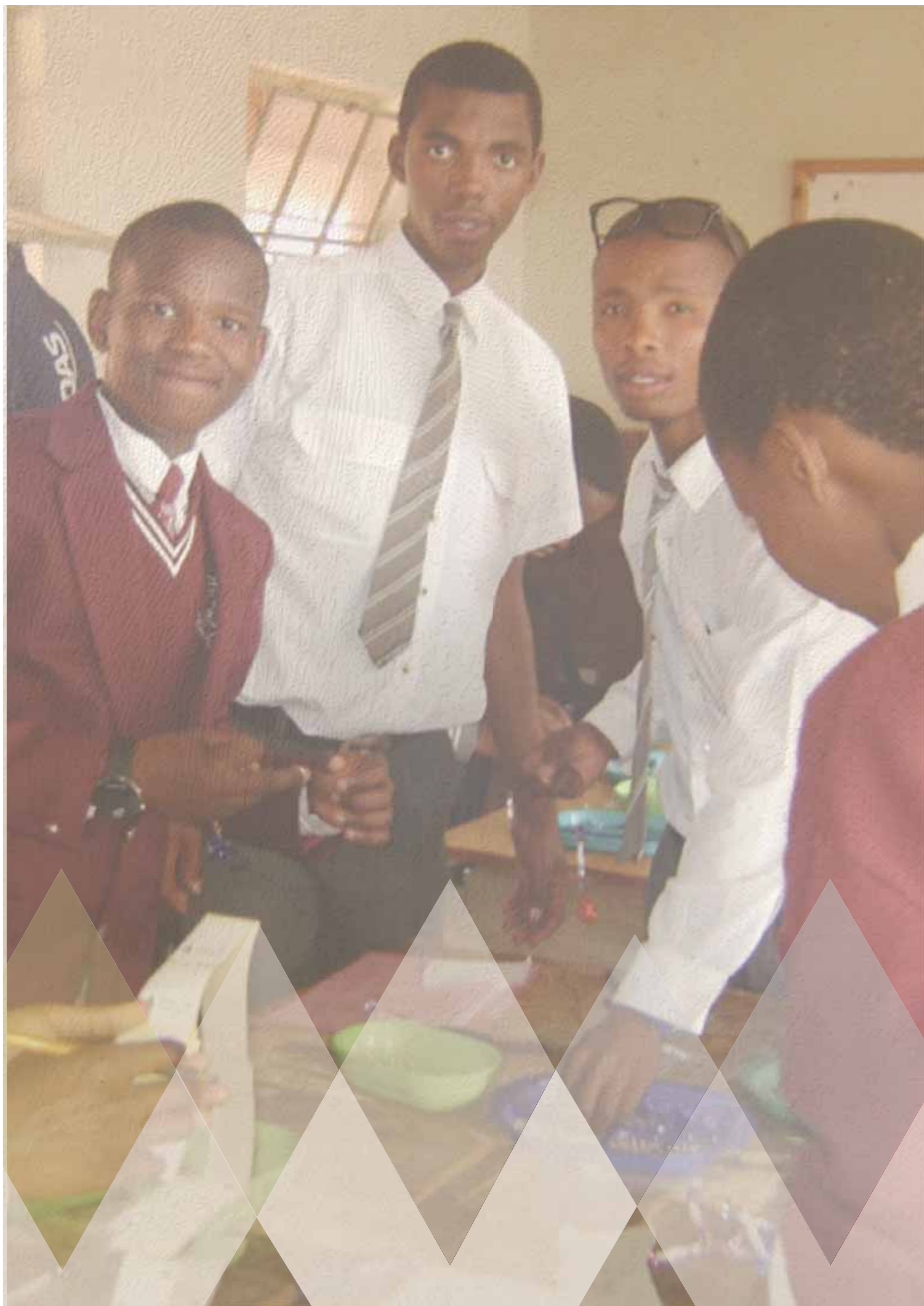
Through astute financial management and an ongoing cost cutting drive, we were able to recover the deficit of R394 921 incurred in 2013, ending the year with a surplus of R418 283, which more than covers the 2013 deficit.

With over R6 million in sponsorship income already secured, the ongoing implementation of JA South Africa's strategic goals, and sustainability initiatives soon to be launched to raise the organisation to the next level, we look forward to 2015 with great optimism.



Nelly Mofokeng  
Finance Director





# INDEPENDENT AUDITOR'S REPORT

## TO THE MEMBERS OF JUNIOR ACHIEVEMENT SOUTH AFRICA (NPC) ON THE ABRIDGED FINANCIAL STATEMENTS

The accompanying abridged financial statements comprise the abridged statements of comprehensive income and financial position of Junior Achievement South Africa (NPC) for the year ended 31 December 2014. We expressed a qualified audit opinion on those annual financial statements in our report dated 3 February 2015.

Our auditor's report on the audited annual financial statements contained an Other Matter paragraph "Other reports required by the Companies Act".

The abridged financial statements do not contain all the disclosures required by the International Financial Reporting Standards and the requirements of the Companies Act of South Africa as applicable to annual financial statements. Reading the abridged financial statements, therefore, is not a substitute for reading the audited annual financial statements of Junior Achievement South Africa (NPC).

### Directors' Responsibility for the Abridged Financial Statements

The directors are responsible for the preparation of the abridged financial statements in accordance with the International Standards on Auditing (ISA's) and the requirements of the Companies Act of South Africa and for such internal control as the directors determine is necessary to enable the preparation of the abridged financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express an opinion on the abridged financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810, Engagements to Report on Summary Financial Statements.

### Opinion

In our opinion, the abridged financial statements derived from the audited annual financial statements of Junior Achievement South Africa (NPC) for the year ended 31 December 2014 are consistent, in all material respects, with those annual financial statements, in accordance with the International Standards on Auditing (ISA's) and the requirements of the Companies Act of South Africa as applicable to abridged financial statements. However, the abridged financial statements are misstated to the equivalent extent as the audited annual financial statements of Junior Achievement South Africa (NPC) for the year ended 31 December 2014.

A qualified audit opinion was issued in respect of the annual financial statements. In common with similar organisations, it is not feasible for the organisation to institute accounting controls over income received from sponsorships prior to their initial entry in the accounting records. Accordingly, it was impractical for us to extend our examination beyond the receipts actually recorded. Our qualified audit opinion states that, except for the effects of the described matter, those annual financial statements present fairly, in all material respects, the financial position of Junior Achievement South Africa (NPC) as at 31 December 2014 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards and the requirements of the Companies Act of South Africa.

### Other reports required by the Companies Act

The "other reports required by the Companies Act" paragraph in our audit report dated 3 February 2015 states that as part of our audit of the annual financial statements for the year ended 31 December 2014, we have read the Directors' Report, the Audit Committee's Report and the Company Secretary's Certificate for the purpose of identifying whether there are material inconsistencies between these reports and the audited annual financial statements. These reports are the responsibility of the respective preparers. The paragraph also states that, based on reading these reports, we have not identified material inconsistencies between these reports and the audited annual financial statements. The paragraph furthermore states that we have not audited these reports and accordingly do not express an opinion on these reports. The paragraph does not have an effect on the abridged financial statements or our opinion thereon.

Yours faithfully



Deloitte & Touche  
Registered Auditor  
Per: N.B. Radebe  
Partner  
3 February 2015



## ABRIDGED FINANCIAL STATEMENTS

### ABRIDGED STATEMENT OF FINANCIAL POSITION

31 December 2014

	2014	2013
	R	R
<b>ASSETS</b>		
<b>Non-current assets</b>		
Property, plant & equipment	165 856	120 093
<b>Current Assets</b>		
Deposits	53 521	-
Cash and cash equivalents	20 608 827	22 307 495
Total current assets	20 662 348	22 307 495
Total assets	20 828 204	22 427 588
<b>RESERVES AND LIABILITIES</b>		
<b>Reserves</b>		
Accumulated funds	15 398 741	14 980 458
Total reserves	15 398 741	14 980 458
<b>Current liabilities</b>		
Trade and other payables	553 659	367 747
Provisions	121 945	143 269
Income received in advance	4 753 859	6 936 114
	5 429 463	7 447 130
Total reserves and liabilities	20 828 204	22 427 588

### ABRIDGED STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 December 2014

	2014	2013
	R	R
<b>Revenue</b>	11 396 073	10 620 764
Interest income	1 206 621	1 108 424
	12 602 694	11 729 188
Operating costs	(12 184 411)	(12 124 109)
Surplus/(deficit) funds for the year	418 283	(394 921)



## STAFF AND AGENTS

JA SOUTH AFRICA STAFF	
Ms Linda McClure	Managing Director
Ms Nelly Mofokeng	Finance Director
Mr Abdul Rajah	Director
Ms Joanne Bender	National Programmes Manager
Mr Bonga Khumalo	National Programmes Coordinator
Ms Fadeela Laher	National Programmes Coordinator
Ms Ishshah Bashe	National Programmes Coordinator
Mr Shabir Ismail	Materials Coordinator
Ms Paula Maloi	Programmes Administrator
Ms Mpho Mcunu	Office Administrator
JA SOUTH AFRICA AGENTS	
Ms Elena Meyer	Western Cape
Ms Mercedes Fredericks	Northern Cape
Ms Lulama Sidloyi	Eastern Cape – East London
Ms Ysanne Bosman	Eastern Cape – Port Elizabeth
Ms Linda Ford	KwaZulu-Natal
Ms Rosh Rajah	KwaZulu-Natal
Ms Helene Botes	Mpumalanga
Ms Zipporah Segabetla	North West
Mr James Sekele	Limpopo



## PROGRAMME FACILITATORS

GAUTENG		NORTHERN CAPE	
Busisiwe Kunene		Natalie Pieterse	
George Kekana		Shinaaz Poemedie	
Isaac Ganyiwa		Natasha Bushula	
Lucky Matsangu		FREE STATE	
Moses Tsotetsi		Jacob Molahlehi	
Moses Hlongwane		Moeketsi Mofokeng	
Nosipho Malotana		NORTH WEST	
Tinos Khucherera		Zipporah Segabetsa	
Siphila Bhembe		Jo Segabetsa	
Deedee Moshane		Thami Sobopha	
Sabelo Mlambo		Mpumi Ncobela	
Lungiswa Mphalala		Zanele Sikhosana	
Chloe Phuti		Neo Mokgoshi	
Zandi Nkabinde		Lesego Obuseng	
Pulane Malatja		Kelebogile Mosogo	
Mapula Matimela		EASTERN CAPE	
Power Masemola		Vuyiswa Sogoni	
Lionel Ridderhof		Lulama Sidloyi	
Lawrence Tlhapane		Cleo Mpofu	
Amanda Kulati		Ysanne Bosman	
James Moyo		Lindile Maihi	
James Sekhonyane		LIMPOPO	
Shaffie Itimu		Salome Sithole	
Tabeth Mhlana		James Sekele	
Webster Dlamini		WESTERN CAPE	
Moses Maloka		Elena Meyer	
Ponko Putso Nkabinde		Robinn Koeberg	
MPUMALANGA		Benorita Ockhuis	
Lucky Bhembe		Thandie Basela	
Spetho Madonsela		Norman Mentoer	
Franklin Darteh			
Nikki Ngwenyama			
Maria Makofane			
KWAZULU-NATAL			
Vivek Rajah			
Rosh Rajah			
Linda Ford			



## IN THE WORDS OF OUR LEARNERS

“My experience with Junior Achievement was the best thing that ever happened to me. The JA programme helped me learn more about business and also how to manage money for my business. Starting a business you must have a strategy. In your business you must start with a business plan and also have a business partner and staff that you can respect and who also respect you.

When running a business you have to know the people you are going to sell your product to and also make good contact with your customers. You must have many places where you can sell your product, not just a limited place. I have learnt about the different kinds of positions where you can put the people who work hard and deserve it.

I would like to thank Junior Achievement for the opportunity they gave me and for the know-how to make my own business a success.”

• **Lerato Mogola – Production Manager**  
**Zikodze Secondary School**  
**Entrepreneurship Academy Programme**  
**funded by Investec**

“My experience on the JASA programme was interesting. I learnt so much and I’ve also learnt how to interact and work with other students at my school. I also improved my communication as I’m a very quiet person. It made me think a lot about my future and things I need to change. Robin was a good teacher and he taught me so much about the programme and about myself ... I really loved the programme a lot. Thank you once again, JASA”.

• **Sisipho Tose – Company Member**  
**Sophumelela High School**  
**Entrepreneurship Academy Programme**  
**funded by Investec**

“I’ve learnt more than I thought I would learn. I never thought JASA would give me such a good experience. After this programme I feel like opening my own business, since I now know how it works in the real business world. Recovering from a loss is one important thing I have learnt from this programme. Exercising my creativity and being innovative is all I need to start my own business. I am sad that this wonderful programme has come to an end. I wish it could continue so that I can learn more things. Thank you, JASA!”

• **Trevor Mdluli – General Manager**  
**Leoloh Secondary School**  
**Mini Enterprise Programme**  
**funded by SPAR**

“The JASA programme opened my eyes to a lot of business ideas. If I become an entrepreneur, I can use all this information to start a business. The programme did not only give us business ideas, but it also helped us with problem solving in the company. Another thing I learnt, is that communication is very important. You talk to many different people – your staff in the company, the customer and the community, and suppliers. You must also report to your company and to the facilitator. Everything I learnt in the JASA programme is of great help and it has been a pleasurable experience. As one who was doing the Academy Programme, I can advise other learners also on this programme. You will learn a lot and can even become an entrepreneur or become your own boss. When you are a boss then you can give opportunities to the many unemployed people.”

• **Zikhona Stefane - Assistant General Manager**  
**Soqhayisa Senior Secondary School**  
**Entrepreneurship Academy Programme**  
**funded by Investec**



► "I was so happy when I was chosen to be a Production Manager and it was my first time to be in a project. It was hard at first, because I thought I didn't do things right in my company. JASA taught me how to manage stock and manage production. I had to think of quick ways to make hot dogs, to avoid having people wait too long. I learnt so much about why we need to have a business plan and how to do it and that in business, you take risks. I want to be a businesswoman one day. That is my dream.

I appreciate that JASA came to our school to teach young kids about business and how to make a living even if you are poor. My attitude is now positive because of this programme."

• *Siphosethu Faneme - Production Manager  
Vulamazibuko High School  
Entrepreneurship Academy Programme  
funded by Transnet*

► "Since being appointed in this position, I learnt that if you really want to achieve something you should put all the effort and your heart into it. I also learnt to be patient, more polite and not to fall for every little thing co-workers do or say that may derail me. I have learnt to be mentally strong and to be supportive to all members during production sessions.

I also learnt that as a Production Manager you must ensure all the time that your service or product is the best, to keep your customers happy so that they come back for more.

I would like to take this opportunity to say a big thank you to JASA and Transnet for bringing this programme to our school."

• *Tsotetsi Rorisang – Production Manager  
Clubview Secondary School  
Entrepreneurship Academy Programme  
funded by GE South Africa*

► "JASA has instilled a lot of practical knowledge in everyone that attended. The programme took us back to the basics of business and attended to matters that we often overlooked as entrepreneurs and aspiring business people.

A lot of us are already in business and implementing the methods and knowledge we have acquired in the programme and we are yielding positive results. A lot of us are happy about the programme, not forgetting an awesome facilitator we were presented with (she is truly inspirational).

We wish the programme was longer and that more information could be packed in the manuals. We were left very enriched and motivated.

Thank you, JASA!"

• *Mothusi Kevin Mamogale - Kempton Park  
Out of School Youth Enterprise  
Development Programme  
funded by Transnet*

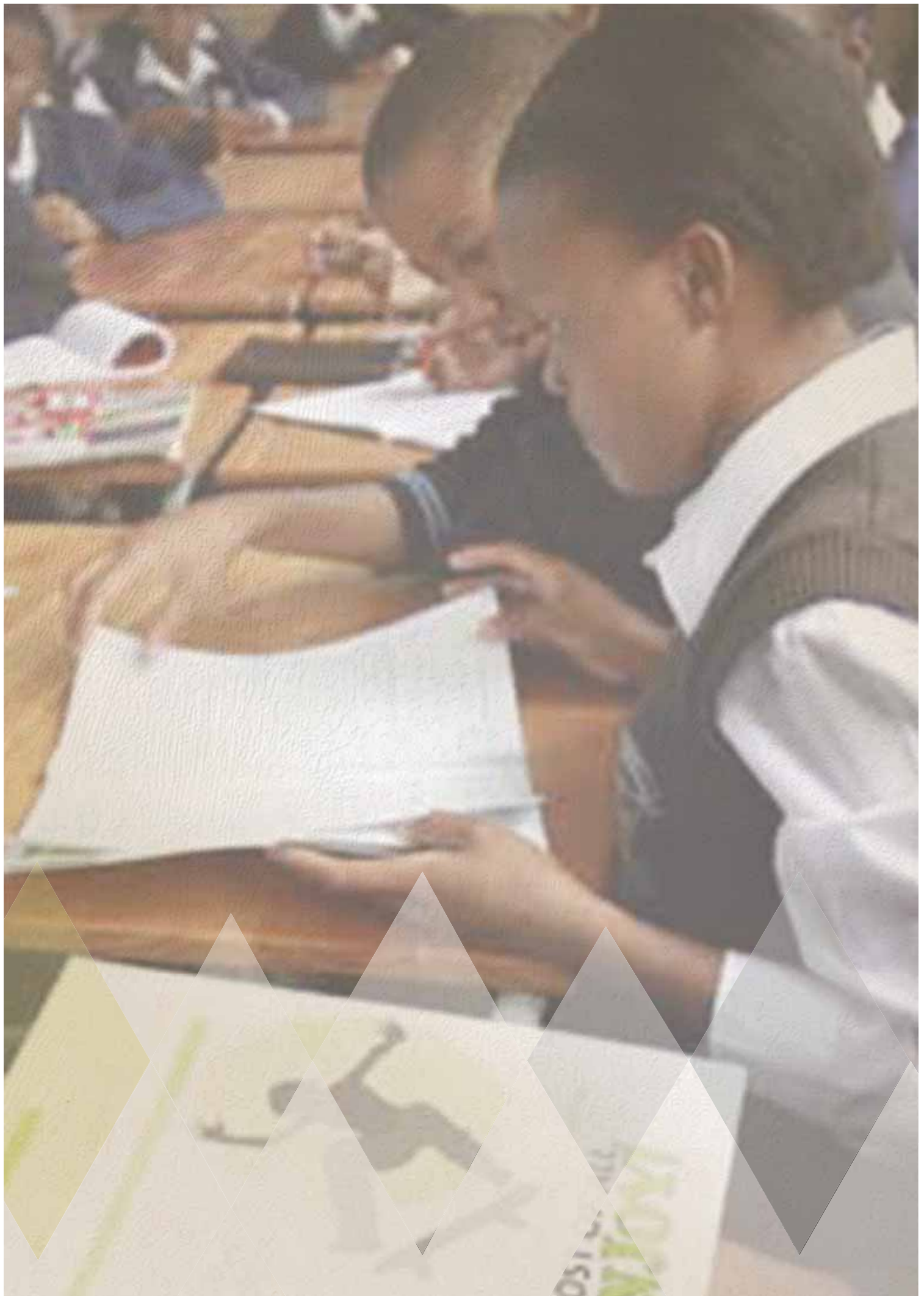
## OUR FUNDERS

<b>Up to R2 200 000</b>	<b>Up to R20 000</b>
Investec Bank Limited	M Ralebitso
	Give As You Earn
<b>Up to R2 000 000</b>	Smith & Nephew
ABSA	Howden Africa (Pty) Limited
JP Morgan Chase Foundation	JA Africa Regional Operating Centre
<b>Up to R1 200 000</b>	<b>Up to R2 000</b>
MasterCard	P du Plessis
Citi	S Mendes
Transnet	T Sikhwivhilu
HSBC	V Nomvalo
	J Grace
<b>Up to R600 000</b>	C Howard-Brown
GE South Africa	H Nienaber
Anglo American Chairman's Fund	P C Moyo
	N N Ntuli
<b>Up to R200 000</b>	P C Wilson
SPAR	R Mutshinya
Toyota	T M Morula
Hewlett-Packard	R Bainbridge
Federal Mogul	T Budlender
State Street	A Gordhan
	S Johnston
<b>Up to R100 000</b>	G Munn
Dept. of Social Development	L Sherman
UPS	S Manchidi
Sasol	
Sasfin	
<b>Up to R60 000</b>	
Oracle SA	
The Coca-Cola Africa Foundation	
Vantage Capital	



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**NATIONAL OFFICE**

6th Floor, Mathomo House  
134 Fox Street  
Johannesburg  
2001

**POSTAL ADDRESS**

PO Box 61540  
Marshalltown  
2107

**CONTACT DETAILS**

Tel: +27 11 331 3150  
Fax: +27 11 331 0278  
e-mail: [info@jasa.co.za](mailto:info@jasa.co.za)

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Junior Achievement SA



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