



South Africa

ANNUAL REPORT

2018

Celebrating 40 years of Achievement



JA South Africa

40 YEARS OF ACHIEVEMENT

A Member of JA Worldwide

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JA South Africa

IN NUMBERS

JA SOUTH AFRICA'S 2018 FOOTPRINT



STAFF, AGENTS & FACILITATORS



PROGRAMMES AND LEARNERS

Programme	Progr. numbers	Learner numbers	Intervention numbers	Gender		Race			
				Female	Male	Asian	Black	Coloured	White
Premium									
Premium Youth Enterprise Development (Out of school) 20 sessions	13	342	342	283	59	0	308	34	0
Entrepreneurship Academy (Grade 10) 20 sessions*	20	650	5200	410	240	24	549	77	0
Entrepreneurship									
Enterprise Programme (Grade 10 - 12) 12 / 13 or 15 weeks	7	246	246	146	100	0	219	27	0
Digital Enterprise	9	249	249	176	73	4	233	8	4
Be Entrepreneurial (Grade 9 - 11) 12 hours	7	299	299	189	110	0	299	0	0
Enterprise Dynamics (Grade 4 - 7) 42 hours	12	495	495	258	237	0	495	0	0
JA Titan (Grade 10 - 12) 12 weeks	1	27	27	11	16	3	23	1	0
Financial Literacy									
More Than Money (Grade 5 - 7) 6 - 10 hours	120	5763	5763	3213	2550	4	4863	881	15
More than Money in a Day	12	1685	1685	871	814	0	1575	110	0
Workplace Readiness									
Success Skills (Grade 10 - 12) 12-15 hours	3	99	99	66	33	0	35	64	0
Special Programmes*	27	1204	1204	618	586	0	882	322	0
Total	231	11059	15609	6241	4818	35	9481	1524	19

*Special Programmes are ad hoc one-day interventions.

JASA programmes were hosted at a total of 118 schools and community centres. For a full list, please [click here](#).

Our year in review:

2018 HIGHLIGHTS

Last year marked the beginning of an innovative STEAM2D pilot, launched in partnership with Standard Bank Tutuwa Foundation and Siyafunda CTC, as well as the piloting of the JA More than Money Programme in a Day, where teachers were trained to facilitate the programme. USpeak, the debating series that JA South Africa produced, in partnership with Soweto TV, aired in February and nine JASA alumni graduated from a Rapid Prototype Incubator Programme, hosted in collaboration with Investec and Transnet's SABS Design Institute. Many new businesses emerged from the Youth Enterprise Development programmes funded by Mastercard and Transnet while the Citi Company of the Year national winners went on to represent South Africa in the African regional finals. JASA actively engaged in several forums on addressing youth unemployment and advancing entrepreneurial skills training in education. [Click here to read more.](#)



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Our year in review:

2018 HIGHLIGHTS

Last year kicked off on a high note, what with recruitment drives and enrolments; training facilitators; meeting teachers and community centre managers; running information sessions and ensuring that materials were delivered for programmes to begin smoothly.

January

We joined the fourth annual STEAM2D Kasi Career Fair roadshow, which launched at the Elkah Stadium in Soweto, where JASA guided over 250 students through the Spaza Game. In March, we repeated the workshops in Mpumalanga and also ran these workshops daily at the Department of Education's Career Expo in June.

[Read more here.](#)



JASA formed an innovative partnership with Standard Bank's Tutuwa Community Foundation that will provide STEAM2D Programmes to a single cohort of students – in Gauteng, Free State and Mpumalanga – for six consecutive years, as they move from Grade 7 through their high school careers.

Launched in 2018, the pilot will continue until 2023 and this group of 600+ learners will be exposed to

a succession of Science, Technology, Engineering, Mathematics, Manufacturing and Design (STEAM2D) Programmes. [Read more here.](#)

In November, the Grade 7 students got their first taste of coding in digital skill workshops, conducted by JASA's long-term partner Siyafunda CTC. The students not only got to learn the basics of how to use a computer but were also introduced to coding language, Scratch, where they learn to programme a computer game. [Read more here.](#)

[Watch the students presenting here.](#)



February

The JASA Youth Council had a busy 2018 preparing Gauteng school debating teams to compete in a televised debate competition, USpeak, produced in partnership with Soweto TV. The motions focused on entrepreneurial issues and the series aired on Soweto TV in the first quarter of 2018. Hosted by Programmes Manager Terence Modiba, the series was adjudicated by Youth Council Members.

Here are some behind-the-scenes photos and a few clips from one of the episodes, edited together to give you a taste of the show. [Click here to view.](#)



April

Further More than Money in a Day programmes, sponsored by AIG, were rolled out to three Gauteng primary schools, demonstrating the value of embedding programmes like this into the educational curriculum.

[Read more here.](#)

"The connection this programme has with our curriculum is very good. We are still going to start teaching finance this semester so the children are getting a head start in familiarising themselves with the finance terms and ideas." - EMS Teacher Bongwiwe Ngobese



March

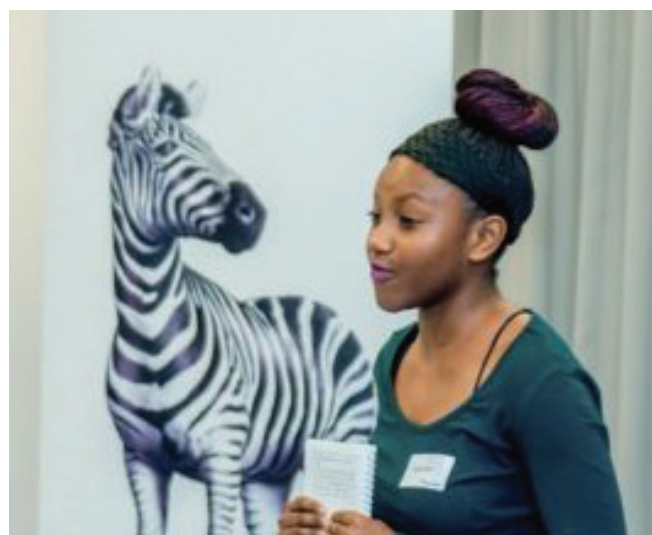
During Global Money Week, JASA teamed up with the Banking Association South Africa and the Gauteng Department of Education to pilot the More than Money in a Day Programme, with teachers trained to facilitate the five back-to-back sessions. [Read more here.](#)

Peter Van Wyk, then Deputy Chief Education Specialist at Gauteng Department of Education, commented that it would really be good to see more of these types of interactive activities and games in the curriculum. "When you engage them like this the learners enjoy it very much," he said.

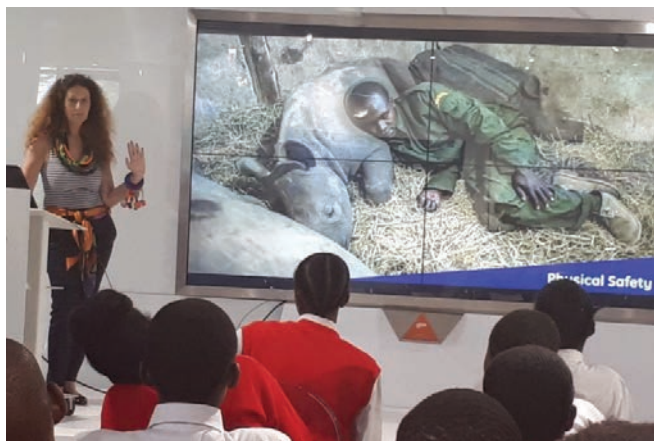


May

Nine participants of the pilot Rapid Prototype Accelerator Programme, a partnership between Investec and the SABS Design Institute, graduated from the year-long programme, where they developed initial prototypes. These participants had all reached the top three at the Junior Innovators Competition from the prior three years. [Read more.](#)



Students attending the two Digital Enterprise Programmes sponsored by General Electric's Londvolota Trust went on a field trip to the GE Innovation Centre, where they were taken through the process of design-centred innovation by GE's Celiwe Zondo and consultant Kathy Berman. The student teams had a chance to present their ideas and gain constructive feedback. [Read more here.](#)



June

Three Youth Enterprise Development Programme alumni were awarded cash prizes at a pitching competition for JASA graduates, held by We Connect at their annual conference at Ernst & Young in Sandton on 1 June. [Read more here.](#)



Over 1500 primary and high school learners were exposed to WiSTEM2D careers, through a partnership between Johnson & Johnson and JASA in Gauteng and the Western Cape. This entailed interactive classroom sessions with J&J volunteers and excursions to science and technology centres. The aim was to inspire more girls to pursue studies and careers in WiSTEM2D. [Read more here.](#)



July

This was a peak month due to the overlapping of Mandela Day and Savings Month campaigns, the national Company of the Year Competition, and several Youth Enterprise Development Programme graduations.

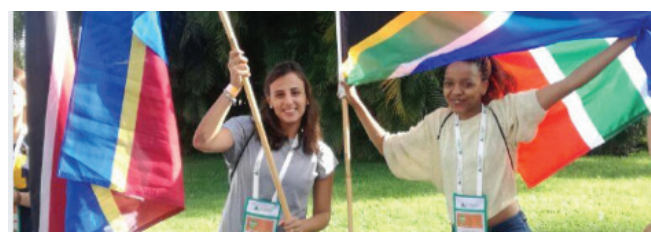
Funded by Citi, nine provincial teams came to Johannesburg for two days of intensive strategy, finance and pitching workshops. Then six teams were shortlisted in the first round of Company of the Year and the final presentations took place at a showcase event. The winning team was Meraki, from McAuley House, Johannesburg and their programme was funded by Delta. Our MC, guest speaker and judges at the final event were all JASA alumni! [Read more here.](#)



Thanks to generous grants from Delta Air Lines, JASA alumni Kate Kekana and Ashley Dhlamini attended the first ever JA Worldwide Global Youth Forum, held in Mexico.

"My trip to Mexico was the most extravagant trip ever in life, it was eye-opening and life-changing. I can confidently say I've travelled the world because I met people from all over the world and made friends and future business partners." - Katsana Kate Kekana

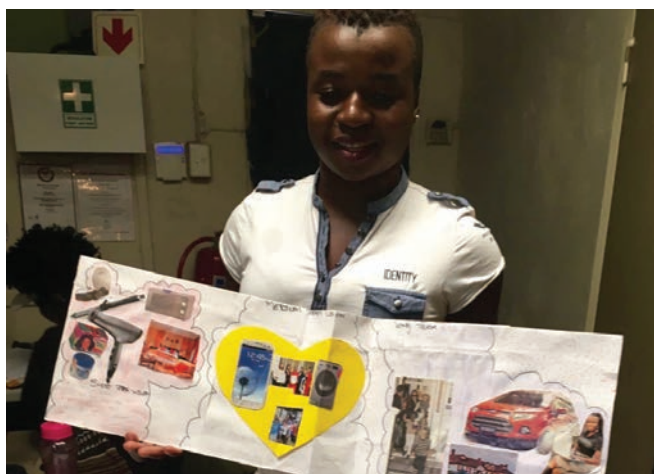
[Read more.](#)



On Thursday 26 July, 128 Gauteng-based young women graduated from the coursework component of the JASA Youth Enterprise Development Programme, funded by Mastercard. The Western Cape and Limpopo also hosted graduation ceremonies in their respective provinces. Mastercard has partnered with JA South Africa for the past eight years, reaching 2 500 young women. [Read more here.](#)



Transnet funded several Youth Enterprise Development Programmes, and many fledgling businesses emerged. In Ivory Park, Sibusiso Mkhwanazi mentored 16 students who had collectively created six businesses. [Read more here.](#)



From the Transnet-funded Youth Enterprise Development Programme held at the Umkhumbane Entrepreneurial Support Centre in Durban, 24 participants have started 19 business ventures, ranging from the making of clothes, shoes and food to starting crèches and beauty salons, and even venturing into construction. [Read more here.](#)



This Mandela Day, our More than Money in a Day campaign grew massively to reach close to 1 200 Grade 7 learners, involving 16 schools in six provinces. With the help of trained volunteers, our facilitators guided the learners through five interactive sessions that introduce good financial habits. [Read more here.](#)



The More than Money Savings Challenge was launched in April, as part of the More than Money programmes sponsored by HSBC. Around 7 500 Grade 7 learners received cardboard money boxes, set savings targets and had twelve weeks to prove they could achieve their targets. Those that did were entered into provincial draws and the highest amount saved was R1 650. [Read more here.](#)

August

The Foundation for the Advancement of Entrepreneurial & Technology Education hosted a conference at GEN Africa at 22 On Sloane, supported by JASA. Chartwell Leadership School is setting a benchmark for entrepreneurial education nationwide and this conference marks the next phase of the foundation, which is to extend the learning to 20 other schools.

JASA has partnered with Chartwell by running financial literacy programmes. JASA MD Nelly Mofokeng presented on how the organisation's entrepreneurial capacity can be leveraged in the advancement of this culture of entrepreneurship. [Read more here.](#)

The KZN Stakeholders Breakfast was successful in terms of networking and bringing new donors on board, specifically a dynamic new partnership with Trade and Investment KZN. [Read more here.](#)



September

Funded by Citi, students were pooled from Willowmead Secondary in Lenasia, Nova Pioneer High in Ormonde and Curtis Nkondo in Soweto for a Digital Enterprise Programme.

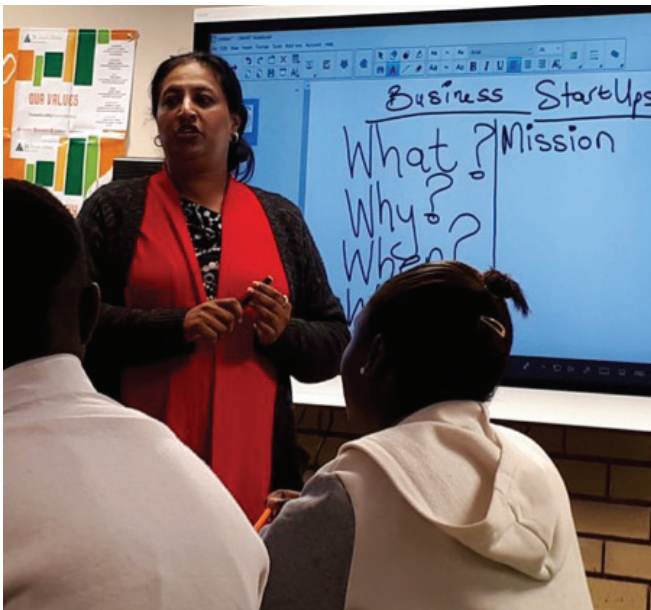
“

I learnt that in life people are either with you or not with you and in our company everyone wanted to be a boss and give orders. No one wanted to do the work but at the end of the day everyone wanted to see the work produced. With that said I ended up creating a business selling snacks and a business where people can record in my studio.

”

- Participant Celokuhle Ncayiyana

The group was fortunate to have Rooksana Modan, CEO of Apex Development, facilitating some of the sessions. She was one of the many volunteers who gave of their time to visit sessions and teach, inspire and engage with the students. A big shout out to all our wonderful volunteers. She added a personal touch to the programmes and made them memorable learning experiences for the participants. [Read more here.](#)



Amahle Makwela, one of the students on this programme, also joined the Molo Africa project, where 20 students spent 10 days building the body of a Sling 4 light aircraft. If sufficient funds are raised then the Molo Africa team plan to fly from Cape to Cairo. [You can follow them on Facebook.](#)



October

Transnet not only funds JA programmes, both in school and out, but has also sponsored the Young Movers Competition for the past five years, from 2014 to 2018, in partnership with the SABS Design Institute. Participants on JASA programmes at high schools around the country are eligible to enter, by submitting an innovative business solution. Every year finalists have impressed the judges by their ability to recognise needs in their communities and come up with creative solutions. The JASA programmes, and competition like these, are vital ways of exposing students to new ways of thinking and providing them with a platform that allows them to explore their creativity and gain confidence in their ability to shape their own futures, irrespective of their socio-economic background. You can watch Clinton Mdluli explain what being on a JASA programme and participating in the Young Movers Competition has meant to him [here.](#)

In first place was Terri-Lee Heuvel, from Kensington High in the Western Cape, with her innovation of a watch that can monitor your health. Taking second place, also from Kensington High, was Reece Van der Merwe, who came up with the idea of a wristband with an app that allows parents to locate their children.



Since 2012, Investec has partnered with JASA to host the Junior Innovators Competition (JIC) and 2018 marked the 7th consecutive year. Once again the lucky three winners received generous grants towards their tertiary studies. They were chosen from the 11 finalists, who were shortlisted from the 27 contestants, who made it through the first round and were privileged to attend the JIC week of workshops and pitches.

First prize went to Kabelo Thato Nkonyane from the National School of Arts in Johannesburg, with an innovation for a Cashless Tuckshop Card. In second place was Kehauhetswe Diamond Machaka from Kgakoa Secondary School for his Lullaby Pillow that helps babies to sleep. Sibongakonke Zulu from Poneelopele Oracle Secondary School came third for his Early Warning Headphones, aimed at keeping pedestrians safe. For all the photos please click through to our Flickr album. To see all the innovative ideas of last year and to see the 2018 participants. [Read more here.](#)



In October, JASA MD Nelly Mofokeng was one of the 250 leaders who came together to shape a path forward to ensure that more youth are empowered, at the 5th annual Accelerating Inclusive Youth Employment Conference in Stellenbosch. [Read more here.](#)

November

Bank of Tokyo once again generously sponsored a JA Success Skills Programme for Grade 10s at Liberty Community College. [Read more here.](#)



Entrepreneurship Academy Programme beneficiaries from Lamula Jubilee Secondary School attended a leadership and teamwork camp at Bosco Youth Centre in Walkerville, sponsored by Investec.



December

The regional JA Africa Company of the Year 2018 was held in Ghana in December. JASA MD Nelly Mofokeng, Board Chair Dolly Mokgatle, Programmes Manager Terence Modiba, Programmes Coordinator Elias Sebola and three members of the South African winning team Meraki travelled to Accra to attend. [Read more here.](#)



Overall, this highly networked and results-driven conference got each stakeholder introspecting on their role and how they can improve their contributions to alleviating youth unemployment.

- JA South Africa MD Nelly Mofokeng



This experience made me see that there are a lot of opportunities out there, that we live in a small world, and that it's not easy to go out there and be what you want. But, by having hope and inspiration, and applying yourself, you can make your dreams come true.

- Team Member Mmatladi Laka



Please visit our Alumni page to read or watch more inspiring stories of self-empowerment.

Did you know there are an estimated 100 million JA alumni alive in the world today? Local JASA alumni can join Gather to connect to the global network and access resources such as the free motivational videos posted by JA University. [Read more here.](#)

My daily motivation is:

The most powerful asset is me, my most powerful obstacle is me. Entrepreneurship is not about creating a business but about thinking of how you can tackle life in a successful way.

– Alumnus Katsana Kate Kekana

Together with like-minded organisations like JASA, we can advance opportunities for young South African women by helping them develop the skills and expertise they need to thrive as entrepreneurs, in turn empowering them to be better able to provide for themselves and their families. This creates knowledge transfer and employment opportunities for their community, too.

– Mark Elliott, Division President for South Africa at Mastercard



Joint message from our BOARD CHAIR & MD

The year 2018 has been one of transition for JA South Africa, following purposeful shifts in terms of sustainability and growth priorities. This has required different approaches for the organisation, including adopting dynamic programme roll-out strategies and developing complementary initiatives.

Through the sustainability lens, it is more evident that empowering young people to acquire skills that will help them to continuously adapt to the changing demands of today's world of work requires a consistent and collaborative approach.

As an organisation we are really excited to be pioneering a pipeline for continuous learner development, where we are engaging a number of partners and working with a single cohort of learners as they move from Grade 7 to Grade 12, using the Opportunities Out There programmes that focus on entrepreneurship, technology and work readiness.

Over this period of six years, selected learners from Gauteng, the Free State and Mpumalanga will be exposed to the concepts of Science, Technology, Engineering, Arts, Mathematics and Manufacturing (STEAM2D), with the aim of inspiring and motivating them to take up STEAM2D subjects as they proceed through high school and to tertiary studies.



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Joint message from our BOARD CHAIR & MD

These learners will explore the world of work, focusing on the employment realities and the possibility for self-employment in STEAM2D fields. As part of their training they will go on study visits and job shadows to innovation centres and companies active in the tech space. They will also attend innovation camps and generate ideas for businesses they will set up when they get to grade 10.

Another initiative we have introduced this year is the schoolenterpriseclub, where high school learners do not liquidate their businesses at the end of the programme but are encouraged and supported to continue as enterprise clubs and hand over the businesses to the next cohort of learners as they leave school. These enterprise clubs will also participate in competitions including the JA Company of the Year Competition; the Youth Entrepreneurship Exchange Programme, in partnership with the Global Entrepreneurship Network SA; and the School Enterprise Challenge, managed by Teach a Man to Fish, where students can invest their prize money into growing their businesses.

In 2018, we have increased our student reach by 66% to 11 059 with more impactful interventions that go beyond the normal programme time. Nurturing entrepreneurial thinking at an early age was taken to another level when we reached more than 7 000 primary school learners through the More than Money programme, where students learn to earn, save and spend responsibly. More than 5 000 of these students took part in the post-programme Savings Challenge, where the top nine savers across the country had their savings matched up to the value of R2 000.

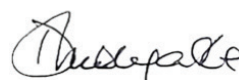
We continue to gain traction on our Youth Enterprise Development Programme, with more young people choosing entrepreneurship as a viable option for economic success. This year more new businesses started during the programme and more students signed up for the six-month post-training mentorship programme, where they are supported to start or grow their businesses, study further or gain employment.

Women graduates from the programme had an opportunity to pitch their businesses at the WEConnect Conference SA, with the top three winning cash prizes to the combined value of US\$5 000. First prize winner – 2017 JASA alumnus Nthabiseng Tomotomo – was also the guest speaker at the Gauteng Youth Enterprise Development Programme graduation ceremony. There, she explained how being an employee had been frustrating for her. Wanting to start a business, she joined the closest JASA programme, which meant commuting from Soweto to Katlehong to attend classes. Though she had to take two taxis to get to the programme, she never missed a single session! Her commitment has paid off as she builds her business Baby Sonic, which delivers baby and personal hygiene products to busy mothers, as the primary target market.

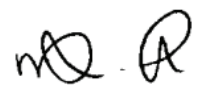
It is a great pleasure to welcome Collen Ngundu who joined us as Finance Director in April 2018. He brings a wealth of experience in all aspects of financial, HR and programme management combined, with international experience in the management and real-time oversight of multi-million dollar grants.

The year 2019 marks 100 years of achievement for JA Worldwide, JA South Africa also celebrates 4 decades this year! As an organisation we can only continue to make a sustainable impact through our collaborations – we are truly grateful to our sponsors and partners for the continued and enthusiastic support.

In line with building on Sustainable Development Goal four, which seeks to ensure inclusive and equitable quality education and equal learning opportunities for all, we do look forward to continue working with you in 2019 to prepare the 21st century learner for economic success.



Dolly Mokgatle
Board Chair



Nelly Mofokeng
Managing Director

Board of Directors

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Ms Wendy Luhabe

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Managing Director
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Peotona Group Holdings
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Humaira Choonara
Executive Manager
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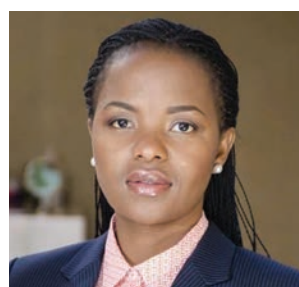
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Student Funding

National Programmes

REPORT

JA South Africa reached 11 059 students in 2018, which is 66% more than the 6 661 reached in 2017. This is an immense increase, in terms of the footprint of the organisation, at a time when entrepreneurship is becoming a focal point in our country. We continue to run the same type of programmes as implemented in the previous year, covering the pillars of entrepreneurship, financial literacy and work readiness, with an inclusion of shorter versions of some programmes and more volunteer involvement from corporate companies.

The major reach in 2018 was on the financial literacy pillar. Primary school learners through the More than Money Programme, which is implemented during school hours in most instances over a five-session interval. This is followed by the accredited 20-session programmes; namely, the in-school Entrepreneurship Academy and out-of-school Youth Enterprise Development programmes.



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National Programmes

REPORT

Youth Enterprise Development Programme

The Youth Enterprise Development Programme (YEDP) is JA South Africa's programme targeting out of school youth between the ages of 18 and 35 years. The programme is extremely practical and hands on, where participants start up and run their own real small businesses or enhance existing ones. They are required to conduct formal market research, prepare budgets and product/service costing, plan effectively for their businesses, manage the finances and market and sell their products/services. This programme is implemented over 20 contact sessions, followed by six months of mentoring.

Across six provinces – Eastern Cape, Gauteng, KwaZulu-Natal, Limpopo, North West and Western Cape – **342 youth** successfully completed these programmes. Some of these businesses are already employing people in their communities. Pre and post programme assessments indicated a record 23% knowledge increase. During the 20-week contact sessions, **93 start-up businesses** were formed and these businesses were also put through a six-months mentoring programme, upon completion of the training. Some of these businesses are already employing people in their communities. The mentoring programme is a platform for the graduates to access skills and guidance from volunteer experts to grow their business.

The YEDP is accredited by the **Services SETA at NQF level four** and 2018 saw the full roll-out of the accredited programme, which gave an opportunity for learners to be assessed and acquire credits towards a **New Venture Creation qualification**. This is a great addition to the experiential business learning obtained as most of the learners do not have any post-matric qualification.

Through the sponsorship of Mastercard, which is committed to empowering women entrepreneurs; Transnet; and JET Education Services; the programmes reached marginalised youth. JA South Africa continues to partner with local organisations at community level in the rollout of these programmes, to empower the youth with entrepreneurial, work readiness and financial literacy skills.

Entrepreneurship Academy Programme

The Entrepreneurship Academy Programme is a seven to eight-month long intervention, with weekly sessions of three hours, incorporating entrepreneurship, financial literacy and workplace readiness training. It aims to provide training on business and life skills to South African high school learners, from low to medium income households, equipping them with the necessary skills to establish their own businesses while still in school.

Across South Africa, **650 students in Grades 10 and 11** from **20 high schools** successfully completed the programme. These learners created **40 mini companies**, where they identified products or services to offer their target market, conducted market research, appointed managers, went through the financial process to ensure a competitive price for their products, and managed the cash flow. For a period of eight weeks they produced products or rendered services. These learners were also exposed to personal financial management learning and underwent a process of personal development, as well as having the opportunity to visit local businesses to learn about operational and sustainability strategies.

The success of such lengthy programmes relies on the commitment of the students to learning and is only made possible through the support from the schools and their management, and the parents. It is through sponsorships from Investec and Transnet that we were able to run these programmes in schools that are mostly disadvantaged and located in rural areas, as well as townships.

Digital and Enterprise Programmes

In 2018, **16 Enterprise Programmes** were rolled out. Of these, nine utilised the digital platform developed by JA South Africa and seven were text-based. The Enterprise Programme is JA South Africa's **flagship programme** and affords students in grades 10 and 11 the opportunity to participate in an experiential business immersion over a period of 12 weeks. The **Digital Enterprise Programme** is an integration of the paper-based Enterprise Programme but delivered on a digital platform, where the students learn through **interactive e-learning**.

In 2017, we ran one digital programme and this number increased to **nine in 2018**. The development of the digital programme offers a great opportunity for students to incorporate valuable technological skills with entrepreneurial learning.

The **495 students** that successfully completed the programmes were able to establish and run **38 mini companies**. An average of 22 students join each company at the beginning and once they start running their businesses, their leadership, commitment, team work and sales skills are tested. By the time of completion, these self-managed groups have been reduced to between 10 and 15 learners per company. They receive continuous coaching and guidance from a trained facilitator while running their businesses, in order to make the enterprises profitable and incorporate learnings, on a weekly basis.

BE Entrepreneurial Programme

Successful Grade 9 BE Entrepreneurial programme participants numbered **299 students** from seven schools. This programme, which introduces learners to the concept of putting together a business plan and preparing for a market day, supplements the academic curriculum requirements at this level. The programme also serves as a foundation for students to join the more intensive and experiential Enterprise Programme targeted at grades 10 and 11. After writing their business plans, the learners get to present them and receive feedback on the improvements they need to implement to make their businesses successful.

Success Skills

The Success Skills Programme introduces students to the world of work and the necessary **soft skills** required to be employable. One element entails a **Job Shadow** experience, where students spend a day immersed in a company's work environment combined with mentoring from employees – the host company is usually the funder of the programme.

While unemployment continues to be a big challenge in our country, employers are also battling to find skilled labour and work-ready employees. Exposing the youth to the world of work helps to close this gap.

JA South Africa was able to provide **99 students** in Grades 10 and 11 with work readiness skills training and facilitate contact sessions with professionals who advised the learners about the pathways they need to follow to pursue the careers they are aspiring to. The learners also gained an understanding of what the world of work is like, through the in-class sessions and the job shadow for a day. This programme provides companies the opportunity to give back to the community by inspiring students to realise the

importance the role that their education plays, in terms of their future career aspirations.

More than Money

The More Than Money Programme is JA South Africa's **flagship financial literacy programme** at primary school level. The introduction of the shorter version of the programme in the form of JA More than Money in a Day has allowed us to introduce new partners to the programme, including the Gauteng Department of Education, the Banking Association of South Africa and corporate sponsor AIG. This programme introduces the students to the concepts of money, income, savings, spending and investing. Students also learn strategies that they can use, such as engaging in entrepreneurial activities or chores, to earn an income while at school.

A combined total of **7 448 students** have been reached with the modular More than Money and the More than Money in a Day programmes, which aim to teach Grade 7 students financial literacy. The More than Money in a Day Programme is a dynamic platform for corporate volunteers to get involved in teaching financial literacy to students, as it is implemented in one day. This one-day intervention is also themed around calendar events like the Global Money Week and Savings Month in July.

This year the five-session modular More than Money Programme also introduced students to a savings challenge. The students were challenged to set a savings target and given a period to save towards a goal they had set, which provided an opportunity for the students to apply the principles of savings they had learned. Long-term partner HSBC continues to sponsor the More than Money financial literacy programme, with involvement from their staff members.

JASA has been running financial literacy programmes at Chartwell Leadership School, which has set a high academic standard while shaping an entrepreneurial culture. Not only is entrepreneurship embedded into the formal school curriculum but children are encouraged to start-up businesses and save their profits. By age five, learners at the school already understand the four means of production and some are even testing their first business ideas.

One of Chartwell's young entrepreneurs is 11-year-old Latoya. After learning to knit at school, she passed on this skill to five fellow learners and together they knitted scarves to sell. The R300 they made has enabled them to grow the business. Another 11-year-old, David, has diversified from knitting, which earned him R800, to selling Tupperware to family members.

Enterprise Dynamics Programme focusing on STEAM2D

In partnership with the Standard Bank Tutuwa Foundation, we successfully rolled out the first cohort of learners on the **Opportunities Out There Programme**, focusing on **STEAM2D** (Science, Technology, Engineering, Arts, Mathematics, Manufacturing and Design), which also included training in coding. This **six-year programme** aims to provide the same cohort of learners, as they pass from Grade 7 through to Grade 12, with a sequence of interventions that expose them to the world of STEAM2D, while equipping them with skills related to entrepreneurship, work readiness and financial literacy, as well as coding up to robotics.

The pilot phase started with learners in Grade 7, who were introduced to the Opportunities Out There Programme, focusing on STEAM2D and **Coding**. This pilot was implemented in three provinces – Gauteng, the Free State and Mpumalanga and is

reaching **495 students** across seven schools. This programme explores the world of work, focusing on employment realities and the potential for self-employment in STEAM2D industries. Thus, as they move through high school, this cohort will be guided to make wise career choices and build the motivation and discipline to successfully follow their chosen pathways.

JA South Africa has partnered with Siyafunda CTC to offer training in the coding programme, Scratch. Siyafunda runs Scratch coding programmes with schools and other partners within the space of technology. This cohort of learners were taught Scratch and the basics of coding by Siyafunda facilitators, who travelled to the schools to teach the two-day workshops.

Terence Modiba
Programme Manager



In 2017 we had enormous challenges in getting some of our programmes into high schools. This was due to changes that emerged within the education space, where the Grade 11s were involved in more intensive activities on weekdays, requiring them to attend extra classes after school in preparation for Grade 12. So to address this issue, in 2018 we experimented by running a number of programmes on Saturdays. This proved to be a good a solution to the battle for finding time for students to attend the programme during the week.



- Bonga Khumalo, JASA Programmes Coordinator



The year in review has been an incredibly fulfilling year for JA South Africa. The support of our agents and facilitators has really sustained us, as they continue to carry through the vision of the organisation. Their determinations and commitment is revealed in the number of beneficiaries we have reached in the past year. As an organisation, we have observed our reach increasing by a massive 66%, as compared to 2017. Let's continue to commit ourselves to creating #Opportunitymakers for the greater good of our young people and the organisation.



- Mashudu Mabela Monitoring and Evaluations Coordinator



Marketing

OVERVIEW

In 2018, we focused our communications and marketing endeavours at further developing platforms for the broader JA South Africa network to engage as a community. Our organisation also featured prominently at events that brought a broad range of stakeholders together to strategise on tackling youth unemployment. We have also continued to refine the website and have increased the content on our YouTube channel significantly.



Marketing

OVERVIEW

Events

Three highlight events – **Company of the Year**, sponsored by Citi; **Junior Innovators Competition**, funded and hosted by Investec, and the **Transnet Young Movers Competition**, in partnership with the SABS Design Institute – showcased the most impressive ideas and businesses to emerge from the JA South Africa programmes, garnering media attention and peaks of engagement on social media.

The finalists travelled to Gauteng to participate in workshops to refine their understanding and deployment of financial, marketing and design thinking skills. They also had the opportunity to hone their presentation and practice pitching, in preparation for the presentation rounds, where the winners emerged. JA South Africa staff work tirelessly throughout these events to ensure the sessions and the presentation rounds run smoothly, as well as mentoring the students.



Website

Being the hub of our communications, the website has undergone further refinements since we relaunched a more responsive site in 2017. We have been gathering the stories of our former learners in the **alumni** section and have developed sections on our home page to share opportunities and useful information. There is also a new **history** page that celebrates the many significant milestones of the past 40 years, recording the impact of the remarkable individuals that have served JASA and the pivotal role of our funder and partners, while tracing the evolution and success stories of our achievers.

As part of this anniversary year, with JA Worldwide turning 100 and JA South Africa turning 40, we call on you to send in your stories. We would love to know how you have shaped your entrepreneurial journeys since completing a JASA programme or how you have been involved in the organisation's evolution. We welcome submissions in the form of voice notes or text, accompanied by photos where possible, to info@jasa.co.za. Our **newsletters** are now digital and if you are not receiving them and you want to sign up then please get in touch. If you are on **LinkedIn** please connect with JASA and follow us for updates.



YouTube

In the past 18 months we have added nearly 30 videos to the JA South Africa YouTube channel and the centerpiece is our new **organisational film**. There are also alumni stories, videos of some of our competition events and even tips. One favoured video of 2018 is the recording of Johannesburg **Mayor Herman Mashaba's speech** at the African regional Company of the Year, where he spoke about his life under Apartheid and how difficult it was to pursue his entrepreneurial aspirations within very limiting circumstances. Inspiring indeed. We honoured our JASA staff and facilitators on World Teachers Day and these video interviews proved to be very popular on social media and YouTube.



Media Coverage

Through our partnership with Tribeca PR, JA South Africa gained extensive coverage in the media throughout the year. In April, the reach of our More than Money Programme in a Day, which was piloted in Global Money Week, was extended with the publishing of an article about teaching your child to be money savvy, in parenting and lifestyle media. Other thought leadership pieces included an article on Why business mentorship is crucial for entrepreneurs.

Several alumni were featured in various media, such as alumnus Annwen Jordan through Career Planet. There were also radio interviews on the topic of entrepreneurship as a viable option for school-leavers with JASA Youth Council members and JA South Africa staff.



Social Media Highlights

As part of documenting the competitions, we posted short video clips of staff, facilitators and student winners, which proved to be very popular. With Company of the Year, engagement on Facebook peaked with 1,196 people reached. Other peak days on social media included October 4th, during the Transnet Young Movers and Junior Innovators Competition week, and October 16, where we posted a video interview we did with an urban farmer for World Food Day.

We also celebrated various highlights of the international and national calendar, such as Women's Month and for Intellectual Property Day in April we interviewed Junior Innovators Competition judge and Intellectual Property lawyer Kirsten-Lee Dinnes on the importance of registering a patent. On Twitter, JASA Programmes Coordinator Bonga Khumalo is always active in sharing organisational activities.



Campaigns

For the HSBC-funded More than Money **Savings Challenge** that targeted over 7 000 Grade 7 students, we had cardboard piggy banks, savings trackers and posters made.

Mentorship Programme

Thank you to all the people who have signed up to become mentors. This programme is being piloted in the early months of 2019 and we will be in touch with you as mentorship opportunities arise in your respective areas.

Networking

JA South Africa MD Nelly Mofokeng represented the organisation at high-level forums on entrepreneurship in education and tackling youth unemployment. These included the 5th annual Accelerating Inclusive Youth Employment forum and the Foundation for the Advancement of Entrepreneurial & Technology Education conference.

We also made use of the opportunity to attend other networking events, such as the Edutech Conference, where we met potential partners that working the STEAM2D, technological Innovation and/ or digital education ecosystems.

Thank you for shaping the JA South Africa story with us.

Finance

REPORT

According to CSI and sustainability consultancy Trialogue, while NPOs remain the preferred channel through which companies direct their CSI expenditure, CSI funding to NPOs has declined to below 45% of CSI total spend.



JA South Africa
40 YEARS OF ACHIEVEMENT
A Member of JA Worldwide

Finance

REPORT

Our Finances

Thanks to the generosity of our donors and partners, JA South Africa remains strong financially, positioning us to give more youths a second chance to pull themselves out of poverty and into tertiary education, entrepreneurship and/or employment in South Africa.

How We Raise Our Funds

JA South Africa is constantly striving to find new, innovative ways to connect with those who share our commitment to youths. Operating income increased by 1% percent in 2018, to R13,8 million. The marginal increase of 1% was due to a general decline in CSI total spend. According to CSI and sustainability consultancy Trialogue, while NPOs remain the preferred channel through which companies direct their CSI expenditure, CSI funding to NPO's has declined to below 45% of CSI total spend.

How We Use Our Funds

Junior Achievement South Africa works to ensure that the funds we raise are used in the most effective way possible to achieve our mission. We are pleased to report that 79% percent of total operating expenses in 2018 were spent directly on programs costs to impact youths. In 2018, we deployed R13,2 million in total operating expenses, an increase of 4,4% percent over 2017, to implement much-needed programs in nine provinces around South Africa.

Investing in the Future and Sustainability

To ensure we continually find new and better ways to make an impact, in 2018, we made critical investments for the future, including:

- Our innovation initiative, we piloted a demand driven programme to increase interest and uptake of Science, Technology, Engineering, Art and Manufacturing (STEAM) subjects at high school.
- Increased collaborations with donors and partners to generate other methods of funding

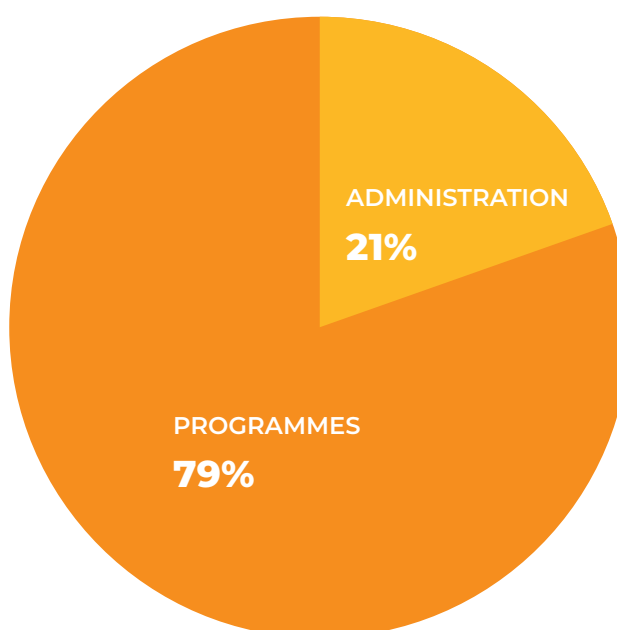
our work, i.e. engaging giving from donor employees and volunteering on programmes delivery (non-cash giving).

- Diversifying our source/s of funding and income to generate fresh sources of funding our work.

Strong Balance Sheet

JA South Africa closes 2018 with R20,6 million in net assets. This financial strength gives us the basis to invest in Youths over the long term, as we have for almost 40 years, so that every youth in South Africa secures a second chance to pull themselves out of poverty and into tertiary education, entrepreneurship and or employment.

EXPENDITURE



- Administration (includes marketing, audit, depreciation)
- Programmes & Competitions

Independent Auditor's REPORT



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INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL STATEMENTS TO THE MEMBERS OF JUNIOR ACHIEVEMENT SOUTH AFRICA (NPC)

Opinion

The summary financial statements, which comprise the summary statement of financial position as at 31 December 2018, the summary statement of comprehensive income, changes in equity and cash flows for the year then ended, and related notes, are derived from the audited financial statements of Junior Achievement South Africa (NPC) for the year ended 31 December 2018. We expressed a qualified audit opinion on those financial statements in our report dated 5 April 2019.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, in accordance with the International Financial Reporting Standards and the requirements of the Companies Act of South Africa as applicable to summary financial statements. However, the summary financial statements are misstated to the equivalent extent as the audited financial statements of Junior Achievement South Africa (NPC) for the year ended 31 December 2018.

Summary Financial Statements

The summary 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 financial statements. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

The Audited Financial Statements and Our Report Thereon

We expressed a qualified audit opinion on the audited financial statements in our report dated 06 March 2019. 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 auditor's report on the audited financial statements also includes:

- An "Other matter" paragraph: Without further qualifying our opinion, we draw attention to the fact that the detailed statement of comprehensive income set out on page 24 and the detailed statement of sponsorship income set out on page 25, does not form part of the annual financial statements and are presented as additional information. We have not audited these schedules and accordingly we do not express an opinion thereon.

Directors' Responsibility for the Summary Financial Statements

The directors are responsible for the preparation of the summary financial statements in accordance with International Financial Reporting Standards 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 summary *[consolidated]* financial statements that are free from material misstatement, whether due to fraud or error.

**INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL STATEMENTS
TO THE MEMBERS OF JUNIOR ACHIEVEMENT SOUTH AFRICA (NPC) (continued)**

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), *Engagements to Report on Summary Financial Statements*.

Deloitte & Touche

Deloitte & Touche
Registered Auditors
Per: Faatema Coovadia
Partner
5 April 2019

National Executive: *LL Barn Chief Executive Officer *TMM Jordan Deputy Chief Executive Officer; Clients & Industries *MJ Jarvis Chief Operating Officer
*AF Mackie Audit & Assurance *N Sing Risk Advisory DP Ndlovu Tax & Legal TP Pillay Consulting *JK Mazzocco Talent & Transformation
MG Dicks Risk Independence & Legal *KL Hodson Financial Advisory *TJ Brown Chairman of the Board

A full list of partners and directors is available on request

* Partner and Registered Auditor

B-BBEE rating: Level 1 contribution in terms of the DTI Generic Scorecard as per the amended Codes of Good Practice

Associate of Deloitte Africa, a Member of Deloitte Touche Tohmatsu Limited

Abridged Financial STATEMENTS

JUNIOR ACHIEVEMENT SOUTH AFRICA ABRIDGED STATEMENT OF FINANCIAL POSITION

31 December 2018

	2018 R	2017 R
ASSETS		
Non-current assets		
Property, plant & equipment	39 444	23 954
Current Assets		
Deposits & prepayments	-	50 505
Other receivables		
Cash and cash equivalents	26 348 334	25 338 479
Total current assets	26 348 334	25 388 984
Total assets	<u>26 387 778</u>	<u>25 412 938</u>
RESERVES AND LIABILITIES		
Reserves		
Accumulated funds	20 616 989	19 956 989
Total reserves	<u>20 616 989</u>	<u>19 956 989</u>
Current liabilities		
Trade and other payables	2 386 336	1 417 564
Provisions	249 691	213 159
Income received in advance	3 134 762	3 825 226
	<u>5 770 789</u>	<u>5 455 949</u>
Total reserves and liabilities	<u>26 387 778</u>	<u>25 412 938</u>

JUNIOR ACHIEVEMENT SOUTH AFRICA

ABRIDGED STATEMENT OF CHANGES IN EQUITY

for the year ended 31 December 2018

	Accumulated funds R
Accumulated funds at 31 December 2016	18 864 692
Total comprehensive income for the year	<u>1 092 297</u>
Accumulated funds at 31 December 2017	19 956 989
Total comprehensive income for the year	<u>660 000</u>
Accumulated funds at 31 December 2018	<u>20 616 989</u>

JUNIOR ACHIEVEMENT SOUTH AFRICA

ABRIDGED STATEMENT OF CASH FLOWS

for the year ended 31 December 2018

	2018 R	2017 R
Cash flows from operating activities		
Cash (utilised in)/generated from operations	(781 356)	(39 371)
Interest received	<u>1 831 801</u>	<u>1 726 730</u>
Net cash generated from operating activities	<u>1 050 445</u>	<u>1 687 359</u>
Cash flows from investing activities		
Additions to equipment to maintain operations	<u>(40 590)</u>	<u>(8 797)</u>
Net cash utilised in investing activities	<u>(40 590)</u>	<u>(8 797)</u>
Net increase in cash and cash equivalents for the year	1 009 855	1 678 562
Cash and cash equivalents on hand at beginning of year	<u>25 338 479</u>	<u>23 659 917</u>
Cash and cash equivalents on hand at end of year	<u>26 348 334</u>	<u>25 338 479</u>

JUNIOR ACHIEVEMENT SOUTH AFRICA

ABRIDGED STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 December 2017

	2018 R	2017 R
Revenue	12 031 034	12 011 138
Interest income	<u>1 831 801</u>	<u>1 726 730</u>
	<u>13 862 835</u>	<u>13 737 868</u>
Operating costs	<u>(13 202 835)</u>	<u>(12 645 571)</u>
Surplus funds for the year	660 000	1 092 297

A Special Thank You to our FUNDERS

We appreciate the ongoing contribution of our enduring sponsors and partners and are pleased to welcome new funders on board.

Our relationships with our donors not only encompass the provision of material support but represent the forging of partnerships and collaborations. Together we host showcase events and pitching competitions, and shape further opportunities for outstanding learners.

We are grateful that you take the time to meet with, motivate, and mentor students; that you play an advisory role in your capacity as board members and that you always go the extra mile to ensure our mutual success.

Thank you to every person who has assisted us in our work. Every act of support – whether it be advocating on our behalf, volunteering and sharing expertise, or engaging on social media – makes an impact. We hope that you will continue to be active members of our network and assist us in growing our reach.

R4 000 000+



R2 000 000+



R1 000 000+



R500 000+



R400 000+



R200 000+



R100 000+



R30 000+



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M Ntaopane
N Nienaber
R Ganda
R Du Preez Wison
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