



Annual Report

2016



JA Americas

A Member of JA Worldwide

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Mission

“Inspire and prepare youth to be successful in a global economy.”

Our Programs are based in three fundamental pillars:

- Entrepreneurship
- Financial Literacy
- Work Readiness

Welcome!

Letter from our Board Chair

Following over a decade of significant economic growth and positive impact on economic development, the region finds itself in an ongoing adjustment to low commodity prices, domestic political disturbance in a few countries, poor outlook of global growth and increased social expectations from an emerging middle class that is more connected, more involved, and demanding more. Governments and the private sector will need to continue to invest in people, specially the youth and particularly the most needed to continue to reduce persistent inequality. Investment in quality education must continue in order to allow the disadvantaged youth to contribute and benefit from future economic growth.

During these uncertain times, we at Junior Achievement have decided to re-focus our efforts, our experience and much of what we have learned to continue to prepare the future generations that will take the social and economic leadership of the region. We intend to do it with enthusiasm, passion, commitment, rigor and discipline. We will be more open to incorporate new business models to reach our mission, be more collaborative with other partners that share our goals in helping youth to be the best they can be while supporting our three pillars; Entrepreneurial-ship, Financial Literacy and Work Readiness.

In Junior Achievement we do not see the glass half empty. We see an abundance of talent and while we touch more than 1 million youth annually, we want to keep growing our reach and impact in the region. We have a lot of work to do. We must and will connect with other actors and leverage each other strengths, to empower each other and make ourselves available to the youth, wherever they are, in or out of school.

I want to thank all the members of our organization throughout the region, our partners, our funding companies, government and non-government organizations, schools, teachers, volunteers and the young people who, like us, believe that together we will make a better future.

Let's keep inspiring youth in the Americas together!

Jose C. Brousset
Board Chair



Regional Board

- **Mr. Jose C. Brousset**
Regional Board Chair
JA Americas
- **Mr. Héctor Aguilar**
CEO
ALS Bioenergy
- **Ms. María Eugenia Avila**
Director
Inversiones Vision
- **Mr. Gilberto Caldart**
President Latin America and Caribbean
Region
MasterCard
- **Mr. Mariano G. Dall'Orso**
Senior Vice President & M.D, MCC
The Western Union Company
- **Mr. Raúl Diez Canseco**
CEO and Founder
San Ignacio del Loyola University
- **Ms. Jasmin Eymery**
Public Affairs & Sustainable Development
Manager Latin America
GE Latin America
- **Mr. Nathaniel V. Hedman**
Lead Country Manager Mexico & CCA
Cluster Manager
Exxon Mobil Mexico
- **Mr. Fernando Iraola**
Managing Director, Head of Latin America
Corporate Banking
Bank of America Merrill Lynch
- **Mr. Alvaro Jaramillo**
Treasurer and CAO
Citi LATAM
- **Mr. Basil Khalil**
Vice President of Planning & Engineering
FedEx Express Latin America and Caribbean
Division
- **Mr. Charles Kim**
Managing Partner
Alpine Group USVI
- **Mr. Miguel Angel Laporta**
Head of Corporate Sustainability
HSBC Latin America
- **Mr. Carlos Morales**
President
Espacios del Oriente
- **Mr. Claudio Muruzabal**
President
SAP Latin America & the Caribbean
- **Mrs. Jessica Poliner**
Regional Industry Sales Manager
Latin America - Caterpillar
- **Mr. Shane M. Spyak**
Managing Director - Latin America and
Caribbean - Delta Air Lines, Inc.
- **Mr. Edmundo Vallejo Venegas**
Professor at the General Management
Department. Academic Director of the
InnovAD Program
IPADE
- **Mr. Robert Williams**
Senior Vice President and Country Head
Dominican Republic
Scotiabank
- **Mr. Raymond Winder**
Managing Partner
Deloitte Bahamas

Regional Operations Center (ROC) JA Americas Our team



BOARD CHAIR
José C. Brousset



PRESIDENT
Leo Martellotto



STRATEGY CONSULTANT
Leticia Chaparro



COMMUNICATIONS DIRECTOR
Hernán Zocco



OPERATIONS DIRECTOR
Paula Pastor Flores



DEVELOPMENT DIRECTOR
Celia Deitz



**CSR COORDINATOR
SAP / PROGRAMS
INTERN**
Cecilia Quinones



PROGRAMS COORDINATOR
Gabriela Correa



DEVELOPMENT INTERN
Camila Ceballos



The Americas region doubles its partnerships

JA Americas is making a difference in the region, not only by inspiring youth and fighting unemployment, but also through partnerships that bring more opportunities for youth in Canada, Latin America and the Caribbean. This year, JA Americas achieved one of the biggest partnerships in its history, the "Road to Success" initiative with Scotiabank.



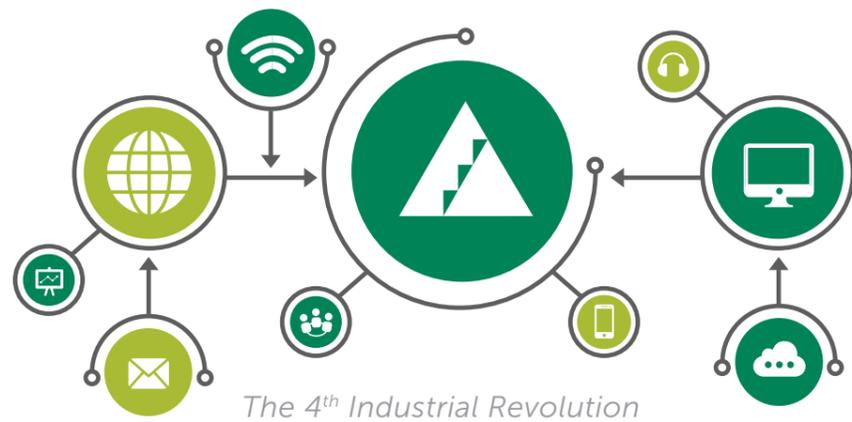
During 2015 – 2016, JA Americas grew from 7 to 14 regional partners, generating an expansion of its network and the ability to offer more opportunities to the youth in the 31 countries that are part of the region. More organizations are joining the JA effort to inspire and prepare youth through hands-on learning programs: Western Union, Delta Air Lines, SAP, Marsh, MetLife Foundation, Equifax and MercadoLibre became JA's newest partners in the region.

"We are honored to have new partners on board, this is not only a reflection of the hard work that our countries are doing, but also of the private sector's commitment to the future of our youth. Now we have the opportunity to raise the bar and have more resources to face youth unemployment", said Leo Martellotto, JA Americas President.

JA Americas was also able to renew and grow an important partnership, which became the biggest one in its history: Scotiabank made an investment of USD2,000,000 in JA Americas to implement "Road to Success", a three-year initiative that will reach 17 countries and is based on the program JA Economics for Success. "Road to Success" will benefit more than 50,000 students between 16 and 20 years old.

More connected to youth

One of the biggest challenges in the Americas region is to transform education. To do that, JA Americas is working to combine the contents of JA programs and the volunteer experience with digital modules. Nowadays, more than 60% of regional initiatives have digital components, which help better prepare youth with the abilities they need for the future.



We are all living in the “Fourth Industrial Revolution”: the combination of technology and the growth of the Internet, gaining traction in every aspect of human life. The world is changing, so our initiatives must change as well. The JA programs have a very consistent “in-classroom” experience with volunteers and youth facing different challenges, together. We don’t want to lose this, but we need to complement this experience with tools that can teach youth the abilities and skills they need.



Last year, JA Americas started incorporating technology into the JA experience: thanks to our partners, we have been able to implement a blended model of learning in more than 60% of the regional initiatives, including digital components such as e-learning platforms, e-commerce and e-shops modules, interactive deliveries and even an online job bank that is currently being developed. The “Stairway to Success” initiative, powered by Citi Foundation, is a great example of this blended model: Citi and JA combined digital content with face-to-face sessions, to provide students with a high school diploma and work-readiness skills, increasing not only their educational level and therefore chances of employability, but also allowing them to pursue higher education after getting their high school diploma.

The pilot benefited youth from Colombia and Dominican Republic. Next year, the digital initiative will impact more than 15,000 youth in Guatemala (through the “Herramientas para Emprender” program), Colombia and Dominican Republic (through the “Stairways to Success” initiative).

Stairways to Success
JUNIOR ACHIEVEMENT

Generating new opportunities

for financial inclusion across the region, together with Citi Foundation

JA Americas and Citi Foundation renewed their alliance to continue creating better communities in the region. Over the last six years, JA and Citi have reached more than 17,000 women through the Women for Development program. This year's grant portfolio will allow JA to continue the Women for Development program in 10 countries.

JA Americas and Citi Foundation has reached more than 17,000 beneficiaries since 2010



During the last year, more than 4,200 women (11% more than the 2015 grant) from 9 countries took part in the Women for Development program. Microfinance institutions in each country and more than 50 Citi volunteers across the region took part in this 6th edition. This flagship program of JA Americas has reached more than 17,000 beneficiaries since 2010 when the initiative started in Paraguay.



My oldest daughter helps me with everything. She is in charge of the two younger boys when I'm working, however, I wanted to provide her with more opportunities for her future. The Women for Development program helped to teach me how to better handle my finances and because of that I'm doing better with my clothes and hair products business. After participating in the program, I felt so confident that I included new fabrics to my lists of products, which has increased my sales, allowing me to pay for my daughter's college.



Felicita Maria
Dominican Republic



More than 1,000 new businesses were created in 2016 thanks to this Program, which offers training sessions to the women as well as the chance to apply for a micro credit to start a business or improve an existing business they own. This year's grant will reach 10 countries from the region and will allow Citi and JA to inspire nearly 5,000 women.

More than 50 Citi volunteers across the region took part in this 6th edition

Scotiabank brightens the future of thousands of youth

For over 175 years, Scotiabankers have had a history of giving back to their communities in order to create better places to live and work. As a prominent financial institution on a global level, Scotiabank has provided a unique opportunity to help people around the world. Over the last three years, Scotiabank and Junior Achievement have made financial literacy and life skills courses available to more than 12,000 students in the Americas region through the JA Economics for Success program.



JA Economics for Success
(2012 - 2015)



Regional Board Development

- Robert Williams: JA Americas Board
- Patricia Adams: JA Turks & Caicos Board
- Hector Quiñones: JA Colombia Board
- Diego Masola: JA Uruguay Board
- Nestor Blanco: JA Panama Board



2014 US President's
Volunteer Service Award



2015 JA Americas
Partners' Cocktail Panama
(powered by Scotiabank)



I did not know the true relationship between work world and education. Now I can also teach my family how to create a family budget. Thanks to this program I am feeling more motivated



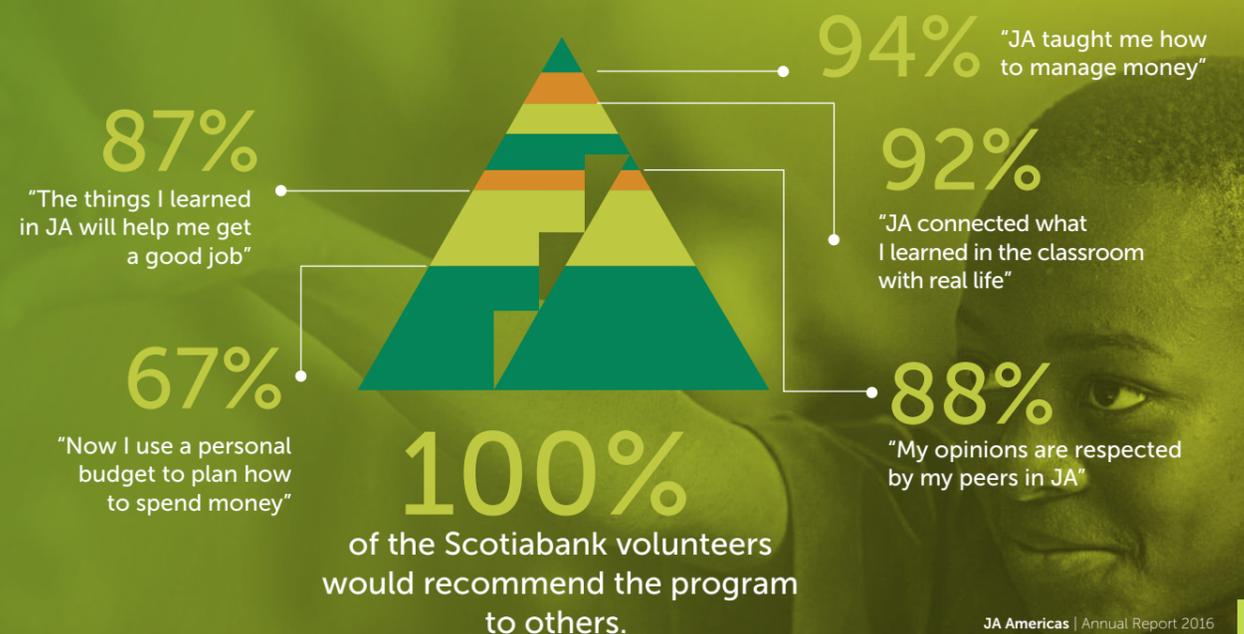
Our Impact working together

Americas Region

2012 | 2015



Inspiring Youth



ImaginART, from Ecuador, chosen the 2015 Company of the Year

The winners of the Company of the Year Competition 2015 in Montego Bay, sponsored by FedEx, were the Ecuadorian of the company ImaginART, who demonstrated a high level during the entire competition and developed an attractive and functional didactic product that promotes creativity and imagination.



After three days of activities and different evaluation stages for the 20 finalist companies of the Company of the Year Competition in Montego Bay, Jamaica; finally, the jury chose the Ecuadorian company, ImaginArt, as the Company of the Year 2015. ImaginART produces creative didactic sketchbooks that invite people to develop their imagination and art, which amazed everyone during the competition at the Hilton Rose Hall. The COY 2015 was carried out for the first time in the Caribbean and had the support of Delta Air Lines, who became a new sponsor of the event organized by JA Jamaica.

1st Place: **IMAGINART** (Ecuador)

2nd Place: **TEEN LABOR ENTERPRISE** (Jamaica)

3rd Place: **NEUROGAMES** (Brazil)



FedEx, main sponsor of the COY competition in the Americas during its seven editions, awarded its traditional recognition: the FedEx Access Award went to PoisE (Brazil) who developed an innovative personal organizer.



2015 Social Impact Award: Delta Air Lines recognized IlluminARTE (Guatemala) for the social impact their product exhibited in Jamaica.

David de los Reyes was the 2015 #COYReporter



JA Americas developed the 3rd Edition of the online "COY Reporter" contest, which provides a JA alumni with the opportunity to become the Official Reporter and cover everything that happens during the Company of the Year Competition. This year, the chosen young person was David de los Reyes (Uruguay), a 19-year-old. The contest, managed through an App for Facebook, invited the candidates to upload a 1-minute video in which they had to share a problem faced by youth from their communities.

Our Network

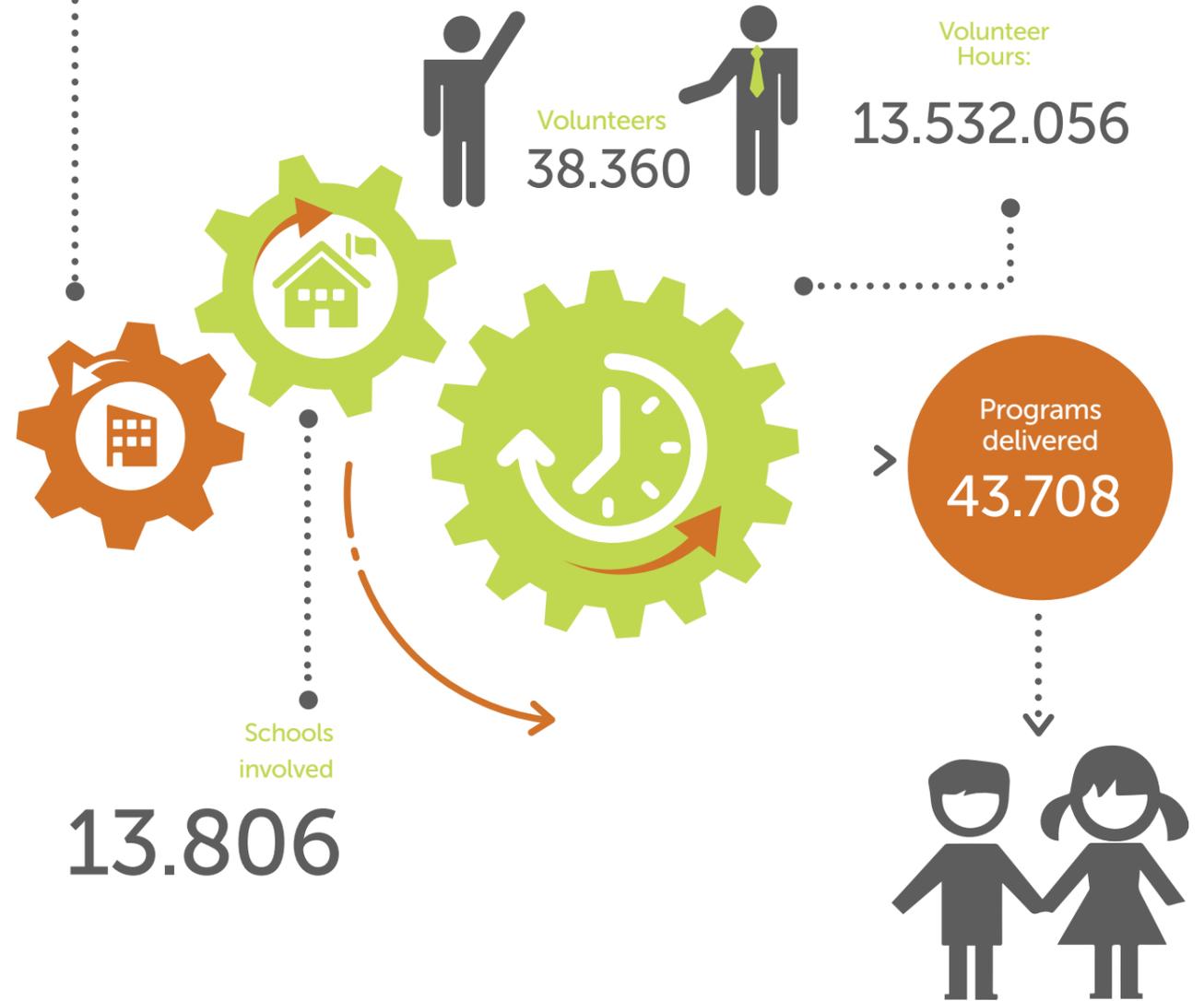


- Argentina
- Bahamas
- Bolivia
- Brazil
- Canada
- Cayman Islands
- Chile
- Colombia
- Costa Rica
- Dominica
- Dutch Caribbean Island
- Ecuador
- El Salvador
- Grenada
- Guatemala
- Honduras
- Jamaica
- Mexico
- Nicaragua
- Panama
- Paraguay
- Peru
- Puerto Rico
- Dominican Republic
- St. Lucia
- St. Kitts & Nevis
- Trinidad and Tobago
- Turks and Caicos
- Uruguay
- US Virgin Islands
- Venezuela

Our Impact

Companies supporting JA Programs:

8.397



Our Partners



Children and youth benefitted:
1.023.287

MasterCard provides opportunities to more than 600 women

MasterCard decided to join effort with Citi and JA Americas to provide opportunities to women from Brazil, Mexico and Peru through the Women for Development Program. The program delivers training to young women in a situation of vulnerability, to allow them to develop their own business and also receive a start-up credit, through alliances with local micro-finance institutions.



The Women for Development Program, created 6 years ago by JA Americas and Citi Foundation, has added the support of MasterCard to train more women in the region. The project reached more than 600 women in its first implementation period. The chosen cities to recruit and train the participants were Minas Gerais (Brazil), Lima (Peru) and Mexico City. Women for Development not only empowers participants by providing them with tools and opportunities to improve their quality of life, but also facilitates the access to credit, through a joint work with micro - finance institutions in each country.



MasterCard rewarded in Peru for "Transforming Education"

During the JA Partners´ Meeting celebrated in Lima (Peru), Gilberto Caldart, President at MasterCard for Latin America and the Caribbean and Board Member of JA Americas, received the "Transforming Education Award" on behalf of the company. With this prize, JA recognizes MasterCard's outstanding support to JA in the region and its decision to join the Women for Development program.



From the left: Raul Diez Canseco (San Ignacio de Loyola University and Board Member of JA Americas), Mayu Avila (Board Member of JA Americas), Gilberto Caldart (MasterCard and Board Member of JA Americas), Francesco Vanni d´ Archirafi (Citi Holdings and Board Chair of JA Worldwide) and Jose Brousset (Board Chair of JA Americas)



SAP and JA Americas: co – creating the workforce of the future

SAP and Junior Achievement will join forces once again to have an impact on the lives of thousands of youth across the region, creating a new program that will give youth skills they need to thrive in the 21st century, and become key actors of Latin America's economic development and workforce

It is undisputed that the lack of a prepared local workforce is a significant problem in Latin America, and is particularly compelling in the STEM fields - Science, Technology, Engineering and Mathematics. Youth who excel in these fields give themselves and their countries added competitiveness on the global playing field and increased chances for economic prosperity. SAP and JA Americas decided to co – create an initiative that will give the youth the technical skills they need, as well as life and business skills that promote financial education. For the first time, a partner came to JA to create a new program through a co – design process. The initiative will start in 4 countries (Argentina,

Colombia, Brazil and Mexico) in 2016. "It is undeniable the lack of technical profiles in the region, in the field of STEM (Science, Technology, Engineering and Maths). In this context, programming or Coding is the new basic language needed to succeed in a digital economy, which holds the power to put thousands of youth in the path to technology education", commented Jose Caceres, Director of Corporate Social Responsibility of SAP for the Latin American and the Caribbean region. During the co – creation meeting celebrated at the SAP facilities in Miami, JA Americas organized its first Innovation Camp, at Florida International University (Miami).



First JA Innovation Camp at FIU (Miami)

The Goal: to inspire 50,000 women and youth!

JA Americas became the regional anchor partner of The Western Union Foundation for its Education for Better initiative, which seeks to train 50,000 women and youth around the world in five years together with various organizations.

With an ambitious goal to train 50,000 women and youth over the next five years, the Western Union Foundation announces it will team up with JA Americas as well as five other global non-governmental organizations to help meet this and other goals of the Education for Better initiative.

"We are proud to continue the Education for Better campaign, leveraging the strength of The Western Union Company's global network, the Western Union Foundation and its NGO partners, to provide meaningful educational opportunities and positive social impact throughout many of the communities Western Union serves," said John Dye, Board Chairman, Western Union Foundation.

According to the National Center for Education Statistics, the unemployment rate for women ages 25-64 with a college degree was nearly four times lower (3.4 percent) versus those who did not complete high school (12.7 percent)



Empowering youth together with AT&T

In 2013, AT&T and JA decided to start working together in different countries in the Americas Region, to empower youth with developing and improving their job skills through the JA program Success Skills. This program meets the needs of a diverse group of high school students by providing engaging, academically enriching, and experiential learning sessions in work-readiness education and career perspectives.

AT&T and JA Americas inspired more than 800 youth in Mexico and Brazil through the JA Success Skills Program and also the JA Job Shadow Day Program (Mexico):

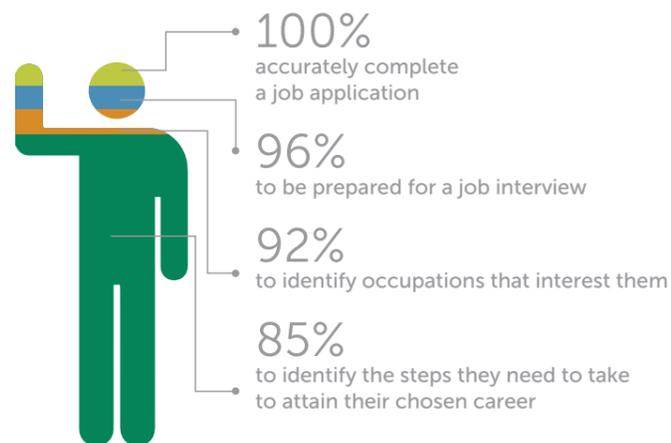
Mexico



Brazil



Skills improvements



All these contents developed during the class certainly make our students awaken for other professional and personal possibilities. Therefore, we realize how necessary is to bring these topics to inside school taught by different people that students usually has a contact.



Education Administrator
Rio Claro School, Brazil

Equifax adds value to Transforming Education through JA Americas

Both organizations announced that their first regional joint initiative will be implemented in El Salvador, Paraguay and Uruguay and will impact 1,600 students that are preparing to go to college. The program will focus on the importance of financial literacy as a fundamental aspect for the future of youth of the region.

The President of Equifax for Latin America, Chris Jones, stated that "with almost 61% of Latin American population with no access to banking services, focusing everything that we carry out on financial inclusion is of great importance for Equifax. As trustworthy administrators and defendants of consumers, we believe that making a difference in the communities where we live and work is essential to reinforce the positive and profound effects of our industry in the financial inclusion. Furthermore, this is a change that helps consumers and students to grow with economy. By empowering youth to better understand their financial position through education and broadcasting, Equifax will help improving the local communities and the future workforce."

Leo Martellotto, President of Junior Achievement Americas added that "Equifax and JA are joining efforts in the entire region to assure financial



literacy achieves empowering youth to assume the control of their own economic future. This is just the beginning of what we hope will be a long term partnership to ensure that the Latin American young feel inspired and better prepared to become levers for change in their communities."

Through the program JA Economics for Success, Equifax joins the JA Americas mission and develops their first initiative with JA in the region, through which they hope to promote inclusion and financial literacy to thousands of youth.



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