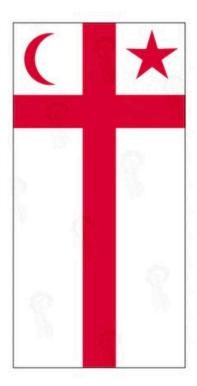


JA Nova Scotia works to support youth in Entrepreneurship, Financial Literacy and Work Readiness across Nova Scotia. We all live, work, learn, and play in the unceded territories of the Mi'kmaq people. We acknowledge them as the past, present, and future caretakers of this land as they hold inherent rights to these lands, and we each carry collective obligations under the Peace & Friendship Treaties. We are all Treaty People.





JA Nova Scotia recognises that Nova Scotia is home to over 50 African Nova Scotian communities, whose culture, heritage, and histories have been and remain a key part of this province for more than 400 years. The board and staff of JA Nova Scotia honour those ancestors of African descent who came before us to this land.

SUCCESS STARTS HERE

MISSION

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



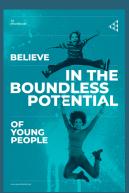
VISION

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



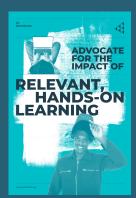
VALUES













Message from our Board Chair

This past year at JA Nova Scotia (JANS) was defined by connection: building relationships, strengthening partnerships, and offering opportunities to youth across our province.

The JANS team has worked hand-in-hand with educators, business leaders, volunteers, and community partners to provide youth access to new skills, new networks, and new possibilities. These partnerships have ensured that Nova Scotia youth are equipped with financial health, an



entrepreneurial mindset, and the work readiness skills they need to thrive in an ever-changing world. Every classroom visit, mentorship conversation, and community event has been a reminder that our impact is strongest when we work together!

We saw these moments firsthand: the spark in a student's eyes when a World of Choices volunteer shared their personal career journey; the excitement in a Company Program meeting as an entrepreneurial idea began to take shape; the sense of pride when a student realized they could turn their dreams into reality. These experiences are the reason we do this work, and they are only possible because of the people and organizations who walk alongside us.

Community involvement is paramount to our success: through supporters who shared our vision, volunteers who gave their time so generously, and educators who welcomed JANS into their classrooms. Together, we are empowering the next generation to dream bigger and aim higher. From the smallest rural classrooms to the largest urban schools, we will continue to build a foundation of skills and knowledge that will serve Nova Scotia's next generation for a lifetime.

Karen Gardiner

JA Nova Scotia Board Chair



JA Nova Scotia Staff and Board

Board Executive

Karen Gardiner, McInnes Cooper - Chair Alison Chandler, KBRS - Secretary Roberto Menendez, BMO Financial Group - Treasurer

Board of Directors

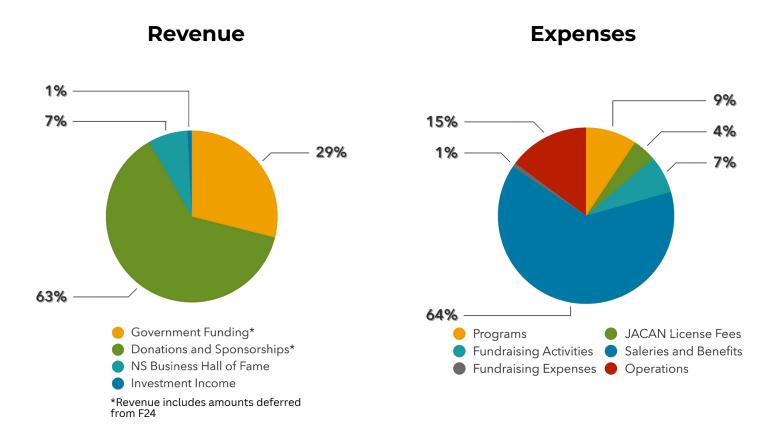
Kathy Greeno, Province of NS
Jennifer Liu, Halifax International Airport Authority
Amy MacIsaac, CPANS
Braden Newell, Jamf



Staff (left to right in photo)

Carmen Boyko - Director Philanthropy & Communications
Shannon Harding - President and CEO
Kiah Matthews - Program Lead
Sophie Wells - Intern
Julie Coutinho - Operations and Events Coordinator

Financial Snapshot



Treasurer's Report

Overview

While FY2025 closed with a deficit, JANS maintained a strong cash position and liquidity throughout the year. The variance noted is primarily due to revenue timing differences and one-time adjustments.

Key Drivers of FY2025 Deficit

- The end of a multi-year Government Grant.
- Multiple NS Business Hall of Fame (BHoF) Galas in one calendar year saw revenue drop, additionally, a portion of sponsorship and ticket revenue was deferred into FY2026 under accrual accounting.

Financial Position

- Revenue decreased however expenses remained stable.
- Cash at year-end reported was \$327,980 (up from \$316,116 in FY2024).
- Working Capital Ratio is ~2.47, indicating strong liquidity.
- Sustainability Reserve at 33% of operating budget vs. 25% required by JA Canada, ensuring resilience.

Program Impact

Total In School Programs Accessed

265

Students
Receiving Day
Program Instruction

5224

319 French Students

8076

Total Youth

Benefiting from JA

Programming

Inspire

Introductory learning experiences that develop an interest.

14123

Students
Accessing SelfDirected Programs

173

Total # of Youth Engagement Hours

37566

Prepare

Experiences that prepare youth for meaningful work and starting sustainable businesses.

5513

Students
Accessing Bite Size
Learning Modules
Online

2627

Total Rural In School Programs Accessed

177

Succeed

Experiences that demonstrate mastery of competencies

831

Volunteer Hours Dedicated to JA Programming

2686.5

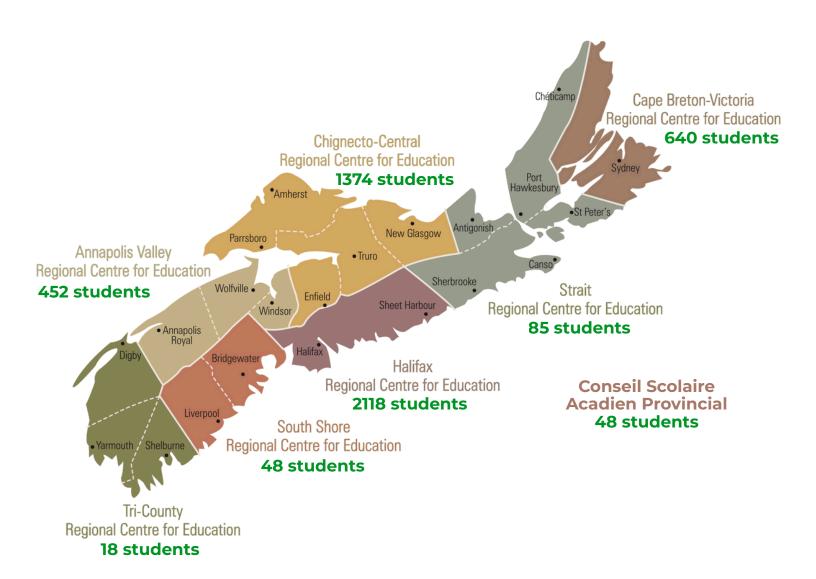
Volunteer Value to JA \$75,222





Educational Reach

JA Nova Scotia has been an educational partner with the Government of Nova Scotia's Education and Early Childhood Development department since 2003. This partnership supports our work with each Regional Centre for Education in the province.



Inspiring Students







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

FINANCIAL HEALTH

Our Financial Health programs introduce young people to smart saving and investing, thoughtful spending and credit, taxes, methods of payment, and the role of creating and managing a budget. By better understanding how the financial system works young people can create a plan and hold themselves accountable to the goals they set. They can set a course for achieving their goals.

WORK READINESS

Our Work Readiness programs support youth in exploring careers and developing their own career pathways. Whether learning from experienced mentors, testing their skills through digital experiences, or developing solutions during business challenges, JA students are preparing for the future of work.

ENTREPRENEURSHIP

66-

Our Entrepreneurial programs support youth in exploring and/or developing an innovative product or service. With the support of experienced mentors, JA students are preparing to start their own business.

66-

In Class and Self-Directed Programs

GRADES 3-5

More Than Money

Financial Health / Work Readiness / Entrepreneurship

Use innovative thinking to learn moneymanagement skills and the fundamentals of running a business.



GRADES 5-6

Our Business World

Work Readiness / Entrepreneurship



Through an immersive learning experience, learn what a business is, how businesses make a profit and how the way they operate can affect the community.

GRADE 7

It's My Future

Work Readiness

Students research careers and learn how to plan for and keep a job. They learn about and develop personal branding and job hunting skills for the future.



GRADES 7-9

Dollars With Sense

Financial Health



Develop financial health and literacy skills through activities on budgeting, money management, credit management, saving, investing and financial goal-setting.

Economics for Success

Financial Health / Work Readiness

Look at personal interests, skills, strengths, and passions. Learn to map these to career clusters. Learn to budget, develop interview skills, and strategies to help achieve your goals.

Additional: Post Secondary Questions Learning Modules



GRADES 8-10

In Class and Self-Directed Programs

GRADES 8-12

World of Choices Events

Work Readiness / Entrepreneurship

Students hear from career mentors and participate in group discussions to help them understand skilled trades opportunities and the education necessary to pursue them.



World of Choices Summit

Work Readiness / Entrepreneurship

Students spend a day at a local community college and participate in a variety of skilled trades, learning about education and career opportunities.

GRADES 8-10

Success Skills

Work Readiness

Students learn identify and build a toolkit of transferable skills that will enable them to increase resilience and improve outcomes through challenging situations.



GRADES 9-12

In-Class Company Program After School Company Program

Financial Health / Work Readiness / Entrepreneurship

Students start and operate a business, under the guidance of experienced mentors or your teacher. This is your opportunity to design, manufacture, market, and sell a product before liquidating the company.

Extras available include a local market and awards.



GRADES 9-12

YY

Investment Strategies

Financial Health

In this virtual opportunity, receive a simulated portfolio of \$100,000 and learn about the stock market and matching goals to aligned investment options. Then have an opportunity to manage trades within a national competition.

Quick Inspiration Programs

GRADES 5-8

Bizcraft

Entrepreneurship

You start a business! Bizcraft is a simulated game where each business decision affects the outcome of your corporation.



GRADES 9-12

Scam Smarts

Work Readiness

Through engaging, real-world scenarios and guided discussion questions, youth can put their scam smarts to the test while empowering themselves with essential skills and knowledge to navigate the digital world safely.



GRADES 6-9

Financial Futures

Financial Health

These short interactive educational modules are focused on various money concepts, and can be completed in any order and any quantity.

- My Career Goals My Credit and Spending
- The Financial Roller Coaster My Transferable Skills
- Paying for my Wants and Needs Planning for my Future Income



GRADES 6-9

Curious About Currency

Financial Health

Dive into the world of currency! Explore what currency is and why it's important. Learn about exchanging currency and how to manage your money when using different currencies.

- What Do I Need to Know About Currency?
- What Do I Need to Know About Exchanging Currency?
- How Can I Manage My Money When Using Other Currencies?





Quick Inspiration Programs

GRADES 9-12

Success Skills Webinars

Work Readiness

Career Exploration

Centre

Work Readiness

GRADES 9-12

A centre where youth can access resources to learn more about career pathways and opportunities in various sectors.



This three-part on-demand series empowers youth with skills to enhance their resilience, build confidence, and learn transferable skills.

Transferable Skills

As part of the Success Skills Webinar Series, this webinar supports learning relevant skills that can be used to adapt to different situations.

Resilience

As part of the Success Skills Webinar Series, this webinar supports learning to build resilience, navigate setbacks and identify your strengths.

Stories for Success

This webinar series aims to enhance resilience, build transferable skills, and support the success of students. The Success Skills webinar series helps to explain resilience and identify critical skills to enhance one's ability to be successful.

GRADES 9-12

Your Money Questions Answered

Financial Health

From payment options to savings and debt, teens have money questions. With new interactive learning modules built just for them, teens can gain the money knowledge and skills they need and develop financial independence along the way.

How do I pay for things?

Dive into this introductory digital learning experience and discover how to pay for things! Differentiate between various payment methods and discover how to make informed decisions when choosing a payment method. Start your journey to becoming independent with your money by watching the introductory video and participating in the interactive learning module included.

How can I have money for the things I need?

Ready to learn about how you can better manage your money? Take the next step with this digital learning experience to explore the difference between needs and wants and how you can have money for the things you need while saving for the things you want.

How can I keep my money safe?

As you work towards financial independence, safeguarding your money is a priority! In this digital learning experience you can explore how to find reliable financial information, identify fraudulent credit and loan opportunities, protect your financial details, and embrace your consumer rights and responsibilities.

What do I need to know about credit?

As you prepare for your financial future, get ready to explore the world of credit in this digital learning experience! Learn about the different types of credit, how to build and maintain good credit, and tips on how to use credit cards responsibly.

Quick Inspiration Programs

GRADES 9-12

Post-Secondary Questions Answered

Financial Health / Work Readiness

Explore the various post-secondary pathways, learn about important financial considerations and discover how to budget effectively for your post-secondary journey.

What are the different post-secondary pathways?

Discover the different post-secondary pathways! Learn about university, college and apprenticeship training and feel empowered to choose a learning path that's right for you.

How much does post-secondary cost?

Explore the important financial considerations of attending post-secondary. Learn about tuition costs, fees and financial aid options, and discover helpful saving tools to prepare you for your post-secondary expenses.

How can I budget for post-secondary?

Learn the fundamental steps of creating a post-secondary budget. Gain insights into budgeting and saving strategies with practical scenarios and key takeaways that will help set you on a financially secure path to post-secondary success!

How can post-secondary impact my future income?

Discover how your post-secondary pathway and other factors contribute to your earning potential! Use this interactive tool to explore the average lifetime of earnings for various post-secondary pathways to help you make informed decisions about your future.

"These students learn valuable skills related to developing and operating a business. Critical thinking, leadership and speaking skills are also developed through these programs. Students learn first hand the role of businesses in society." Julie, Guidance Counsellor

"Dollars with Sense provided me an opportunity to learn about responsibility of "my" future life and using money in a financial problem." Grade 9 Student

Volunteers Making Waves in Nova Scotia

We would like to recognize this year's volunteer contributions, without which these accomplishments would not have been possible.

Day Programs for the 2024-25 school year were supported by volunteers from Butterfield, Deloitte, Saint Mary's University's Women in Business Society, Alpha Gamma Delta – Alpha Eta Chapter and RBC. These volunteers delivered 1-4 hours of programming to classrooms from elementary to high school. They covered topics of financial health, work readiness, and entrepreneurship and engaged in hands-on learning with the students.









Our Company Program was supported by our dedicated Advisors. These volunteers each contributed over 60 hours of mentorship with their student groups, guiding them through projects, activities, and events throughout the program.

Each year Company Program volunteers support achievers as advisors, mentors, presenters, and judges from RBC, CPHRNS, Halifax Stanfield International Airport, and our JA Alumni, Laureates, and Board of Directors.

Volunteer judges evaluate various student competitions during the program, including the annual video pitches, market presence and sales, and award interviews for our annual scholarship and celebration event.

Volunteers Making Waves in Nova Scotia

This year's World of Choices program was supported by various skilled trades organizations and individuals.

The amazing career mentors spent time sharing industry insights with our students and answering hot topic questions about their fields.

The following organizations supported this program:
AEM Ltd., Atlantic Roofers, Baddeck Marine, Baddeck
Veterinary Clinic, BMR Structural Engineering, Bras D'or
Boatworks, Breton Diesel, Brock Construction, Cherubini
Metal Works, Creative Curve Media Group Inc., Double
Ghost Merch Co., Eastward Energy, First Step
Physiotherapy, Halifax Convention Centre, Inverary Resort,
Irving Shipbuilding, NS Apprenticeship Agency,
NSCC, NSCC - Women Unlimited, NS Dept of
Environment & Climate Change,
NS Dept of Natural Resources,
O'Regan's Mercedes Benz & Sprinter,
RBC, The Rounds, Safety Services NS,
Shortstop Agency, Skills Canada NS,
Virgin Radio, and Unsworth Resin & Grain.



BONUS: Company Program volunteer advisor, Greg Thomson, continued to Make Waves and was recognised during National Volunteer Week, as one of our Company Program advisors. On April 30, 2025, Greg received a Halifax Regional Municipality Volunteer Award for his commitment to JA. The awards spotlight the amazing people who give their time and skills - something Greg has done for years and we love sharing his experience, talent and support with youth participating in our program.



Company Program Showcase

This marks another successful year for Company Program and we couldn't have done it without the dedicated support of our volunteer Advisors! A huge thank you to them for providing their guidance and leadership, making this program the enriching experience it is.

With a growing awards event, more personal In-School CP engagement, and the newly introduced CP Retreat, we have had a busy year of exciting updates. We are excited to continue to see this program grow and develop over the next year and beyond.





Presented by

Company Program Awards



INDIVIDUAL AWARDS

- President of the Year: Jill Stover for outstanding responsibility while collaborating with their team on the Company's vision, mission, and overall direction.
- VP of Human Resources: Hannah MacDonald for developing, implementing, directing, and evaluating the Company's Human Resources function and performance.
- VP of Finance: Liv Pratt for assisting in the creation of short and long-range Company goals, objectives, policies, and operating procedures while managing all company money.
- VP Technology: Julia Sampson for ensuring information security, monitoring social accounts, and providing technology assistance to all company departments.
- VP of Health, Safety & Environment: Kayla Sanderson for monitoring and ensuring that the Company establishes a safe workplace for all members by monitoring and addressing concerns, ensuring that the best workplace environment is provided and maintained.
- VP of Production: Manuela Roemer for managing the handson operation of the company's manufacturing function while ensuring capabilities meet or exceed industry standards as well as evaluating and maintaining product cost, quality, and responsiveness to customers.
- VP of Marketing: Sarah Mitchell for developing and managing the Company marketing plan and budget as well as acting as a spokesperson, overseeing marketing communications, and working close with the VP of Sales.
- VP of Sales: Abby Jarvis for driving business growth through development, implementation and evaluation of targeted sales and training initiatives while working closely with the VP of Marketing to ensure the Company is integrating marketing initiatives with overall sales strategy.



Company Program Awards



INDIVIDUAL AWARDS (con't)

- Outstanding Achiever: Jane Anderson for excelling in many areas throughout their time in the JA Company Program.
- Catherine Elizabeth Colson Memorial Scholarship: Liv Pratt
- Annual Achievement: Ava Dibble and Cambden Pratt
- Team Anchor: Georgia Boutilier

ADVISOR AWARDS

- Advisor Team of the Year: Sophia Hein, Ryan Hartley, and Brandon Zwicker
- Advisor of the Year: Tanya DeVenne

COMPANY AWARDS

- Company of the Year: Knock Knock
- Pitch-It: Knock Knock for the best Pitch of their product/service.
- Most Resilient Company of the Year: ColorWave Apparel for demonstrating entrepreneurial resilience and the ability to overcome obstacles, sticking with the program through any adverse situations
- Best Company Business Plan: Knock Knock for the best plan for their business, outlining their product and strategies for success.
- Sustainable Company of the Year: Mugged for incorporating, at minimum, one UN Sustainable Development Goal to guide their operations.

TRADE FAIR AWARDS

- Highest Unit Sales: Carry for a Cause
- Trade Fair Award Highest Dollar Sales: Knock Knock
- Trade Fair Award Best Display Carry for a Cause
- Trade Fair Award Best Overall Impression: Clink
- Trade Fair Award Best Customer Service: Feeling Felt





THE CATHERINE ELIZABETH COLSON MEMORIAL SCHOLARSHIP

World of Choices In School Events

This year's World of Choices Career Exploration events were proudly hosted at three schools across the province, where skilled career mentors generously volunteered their time to inspire students. NSCC's student recruitment team and program coordinators from the Women Unlimited initiative attended all three events, offering additional insight into post-secondary opportunities.

Grade 9 students from Rocky Lake Junior High and mentors representing a variety of skilled professions (drafting, construction crew supervisor, Red Seal crane operator, medical tech engineer, cabinetmaker, Red Seal ironworker, and more).

Grades 8 through 12 at Baddeck Academy connected with local professionals who spoke about their fields (veterinary tech - with her dog, Mr. Bigby, heavy machinery operator, physiotherapist, construction manager, esthetician, land surveyor, and a boat repair/restoration expert, among others).

Grade 8 and 9 students at Graham Creighton Junior High met with a Red Seal chef, roofing project estimators, an advertising and creative director, radio show host, director of automotive apprenticeship development, safety services experts, as well as other skilled professionals.

These events showcased the power of real-world connections in helping students explore diverse career possibilities and pathways.

My favourite part was when I got to learn from the Carpenters and other jobs. It the things they built."

Student, Rocky Lake Junior

"Learning the guests' stories and how they have gotten to where they are now." Student, Baddeck Academy

"My favourite part was learning about the apprenticeship programs." Student, Graham Creighton



World of Choices Cumberland Campus Summit

The World of Choices Summit was held, for the second consecutive year, at NSCC's Cumberland Campus in Springhill, NS. Over 75 students from four schools participated in hands-on sessions focused on the following trades: Geothermal & Refrigeration, Plumbing, Carpentry, Powerline & Utility, and Electrical. The NSCC professors led engaging activities for the students—such as building birdhouses in Carpentry and crafting copper wire bracelets in Electrical. A volunteer from national sponsor RBC joined the event to share RBC's commitment to empowering youth through career exploration and financial support.

Thanks to the incredible support from NSCC staff, professors, and event sponsors, youth experienced a day full of learning, inspiration, and real-world connections they'll carry with them into the future.

Student feedback about the Summit included, "My favorite part about today was building a birdhouse. It was nice to be able to try different tools—everything was great."





Connecting With Purpose

In August 2024, 82 youth and 16 career mentors spent the day exploring the health sector. Together they learned there are more than 2,500 different job classifications within Nova Scotia Health as well as what the next steps would be for youth interested in any of the positions represented. A special thanks to the Health Minister, the Honourable Michelle Thompson, for joining the team and sharing her thoughts, saying: "There's room for everyone in health care. Your ideas matter. Your input matters."

Thanks to Nova Scotia Health Authority and the panelists Doug Allen (Paramedic), Kathy Spurr (Respiratory Therapist), Sherry Chauder, (Diagnostic Medical Sonographer) and Kandis Neil-Sampson (Continuing Care Assistant) as well as all the career table hosts, representing careers from pharmacy to finance and information analytics.







In May of 2025, we had a great time connecting with youth at the Canadian Council on Rehabilitation and Work, facilitating a modified version of our Dollars with Sense program. Good luck to these youth as they work toward a positive future!

On March 23, 2025, the JANS team joined Halifax Convention Centre's Welcome Weekend. As part of the Local Nova Scotia event, we had the opportunity to engage with youth of all ages with an adapted JA Ourselves program. We connected with 119 young people and discussed the difference between wants and needs, giving each of them the opportunity to share their ideas.

Deepening Community Ties

On February 12, 2025 the team had the opportunity to travel to Annapolis Royal and participate in an African Heritage Month event where 2024 Laureate Rose Fortune was remembered and honoured with her portrait in LEGO.

Rose's descendants, students, and members of the public joined the Friends of the Annapolis Royal Library to create a masterpiece using over 13,000 pieces of Lego.

The LEGO portrait was based on the original oil painting completed by James Middleton, from Bridgewater, and hanging in the Laureate Gallery, located at the Dalhousie University, Faculty of Management building in Halifax.



Original Oil Portrait



LEGO Portrait







In January 2025, our Program Lead, Kiah, was on <u>CBC/Radio-Canada</u> Maritime Noon with Bob Murphy to discuss the best ways to teach young people about money and budgeting.

A new youth experience conference - Uncover Your Essence - was held on April 15, 2025 at the Halifax Convention Centre. Almost 1,300 youth from 50 schools, 4 youth organizations, and homeschooled youth were in attendance.

The team took the "Build Your Brand" module from the It's My Future program as a youth activity. It was a busy day but we were able to engage over 300 students who created their own brand and walked away with a branding and transferable skills passport.



NOVA SCOTIA BUSINESS HALL OF FAME ANNIVERSARY



BILL BLACK

Category - Community Building

KEITH CONDON

Category - Vision



JA Nova Scotia and the Nova Scotia
Business Hall of Fame celebrates the lifetime
achievements of Nova Scotia's most successful business leaders, change makers and entrepreneurs. Each year, inductees are chosen for their unmatched significance and for their contributions to the economic development and growth of Nova Scotia.



October 8th, 2024



Halifax Convention Centre



Guests: 400 Youth: 27





PROFESSOR JEFF DAHN

Category - Innovation



Category - Perseverance



Chairperson Tables

Acadia University Cape Breton University Students and JA Company Program Achievers Charm Diamond Centres East Coast Credit Union Limited Eastlink Lou Maroun McCarron Auto Group MacPhee Ford Nova Scotia Power / Emera **Novonix Group** Tri-Star Industries **WM Fares**



MADELEINE ELLIS & MANUELA ROEMER

Madeleine is a grade 11 French immersion student at Bay View High School, participating in her second year of the JA Company Program.

Manuela has been involved with JA Nova Scotia since Grade 9, and it has been one of the best decisions of

Governor Tables

Acadian Seaplants Limited Dalhousie University, Faculty of Management Dalhousie University Deloitte Management Services LP Diane Campbell IG Wealth Management Invest Nova Scotia West Nova Fuels Limited Office Interiors O'Regan Automotive Group PricewaterhouseCooper LLP RBC Dominion Securities Saint Mary's University (SMU) Scotia Investments Steele Auto Group

Additional Guests

The Honourable Susan Corkum-Greek Dr. Lisa Lachance, MLA Halifax Citadel-Sable Island, Deputy Speaker,
Mayor Amery Boyer, Town of Annapolis Royal Casey Concrete Limited Cox & Palmer **CPA Nova Scotia** Education & Early Child Development KBRS McInnes Cooper RBC Royal Bank Royer Thompson Management & HR Consultants The Shaw Group

Laureate Breakfast & Panel Discussion

A special thanks to everyone who joined us on Friday November 15, 2024 at the Kenneth C. Rowe Management Building, Dalhousie University for our small discussion event.

Panel introduced by Dr. Mike Smit, Dean of the Faculty of Management, Dalhousie University Panel Facilitated by JA Company Program Alum Emma McGill

Laureates Keith Condon (Tri-Star Industries) and Professor Jeff Dahn (Department of Physics & Atmospheric Science/Department of Chemistry, Dalhousie University)



















Thank you to our Partners

All funding received is used to ensure our programming remains free to youth, schools, and teachers as well as to help provide youth with the tools and confidence they need to succeed!

Together, we are building a stronger Nova Scotia. Their financial gift directly transforms the lives of youth across the province.

NATIONAL SUPPORTERS

Actuarial Foundation of Canada

AMEX

Avanade

CIBC

Coca-Cola Canada Bottling Limited

College & Institutes Canada

Enterprise Mobility

Fairstone Financial

Imperial Oil

KPMG

McCall MacBain Foundation

Net Good by CIRA

RBC

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The Coca-Cola Company

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PROVINCIAL SUPPORTERS

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Nova Scotia (CPHRNS)

Fred & Elizabeth Fountain

Halifax Stanfield

Halifax Youth Foundation

J&W Murphy Foundation

NSCC

NS Department of Education & Early

Childhood Development

River Philip Foundation

Rogers

ScotiaRise by Scotiabank

IN-KIND SUPPORTERS

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Changemakers

Creative Curve

Dalhousie University

Encore

Halifax Convention Centre

James Middleton

Nova Scotia Power / Emera

Saint Mary's University Inspiration Hub



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