



PUBLIC ACCOUNTABILITY STATEMENT

**2007**

Citi is today's pre-eminent financial services company and was built to create a highly diversified financial services company that could act as one to deliver solutions to clients throughout the world.

With the most diverse array of products and the greatest distribution capacity of any financial firm in the world, our 325,000 employees manage 200 million customer accounts across six continents in more than 100 countries.

Citi has had a presence in Canada for over 50 years. We have a consumer and corporate customer base of more than 6 million individual accounts and businesses. Our more than 5,000 employees are located in every province and the Yukon. We proudly serve our customers and local communities every day, providing financial solutions in corporate and investment banking, credit cards, consumer finance, investment, leasing, private banking and retail banking. Citi operates in Canada through the Citibank®, Citi Cards Canada, CitiFinancial, Citi Funds Services, The Citi Private Bank, CitiCapital and Primerica franchises.



Citibank Canada delivers retail banking services to our clients through remote access channels including our 24-hour telephone service and Citibank Online.

Citi Markets & Banking provides total solutions to satisfy our customers' financial needs. Dealing with Canada's top tier corporate, financial and government organizations we offer global expertise, local insight, quality and innovation unmatched in the industry. The CMB businesses in Canada are Corporate Banking, Investment Banking, Global Transaction Services and Fixed Income.

Citibank Corporate Card and Purchasing Card programs are available to Fortune 2000 companies with an existing Citibank global relationship.



Citi Cards Canada is the leading full spectrum payment and credit services company in Canada. We offer a full range of MasterCard® products including Silver, Gold and Platinum as well as innovative products such as the Citi PETRO-POINTS™ MasterCard and the Citi Driver's Edge® MasterCard.

We offer Diners Club card members and corporate clients our expertise in managing their business travel and entertainment expenses worldwide. Our customers include individual business people and professionals, mid-to-large size corporations, including many of Canada's top 500 corporations, as well as government departments. Canadian Diners Club Cards are welcomed at nearly 24 million MasterCard credit card locations worldwide.

Citi Cards also manages one of the largest portfolios of consumer and commercial retail private label credit cards in Canada for large retail partners such as Staples, Zales, IKEA and The Home Depot. Our goal is to establish deep and long lasting relationships with our customers and partners.



Since 1912, CitiFinancial® has been helping people realize their financial goals and dreams. With more than 340 branches in neighbourhoods all across Canada, we provide our customers with local, friendly, personalized service. At CitiFinancial, we believe in "getting personal." That's why we work hard to understand our customers' needs. With a variety of personal and home equity loan solutions, we're able to find a solution tailored to meet those needs. We also offer credit payment protection to provide peace of mind when faced with the unexpected. And loan decisions are made locally, by team members that live and work in the communities they serve.



Citigroup Fund Services Canada, Inc. (“CFSC”) is a Canadian provider of third party administrative services to asset management clients across Canada. Services provided to asset managers by CFSC include transfer agency services, fund valuation services and other fund administration services offered through a full-service outsource offering, as well as technology based services provided by CFSC’s technology team.

## Citi Private Bank



The Citi Private Bank is the largest non-Swiss private bank in the world. Citi’s global capabilities and reach are ideally suited for individuals with international interests and assets. Our wealth management capabilities include investment advice and portfolio management, business financing, risk management, trust and estate services, foreign currency trading, real estate financing and investments, as well as art and family advisory practices. Drawing on expertise from all areas of Citi’s global talents, our Private Bankers are able to deliver customized solutions tailored to our clients’ individual needs and objectives.

## Citi Capital

CitiCapital provides creative leasing and financing programs to manufacturers, dealers and other vendors of office technology, healthcare, electronics and industrial equipment. We are a market leader and a preferred source of financing for equipment vendors, dealers and buyers of material handling and construction equipment, business technology and medical equipment, as well as a top provider of master leasing services to large corporate clients.



Primerica Financial Services of Canada is among the largest financial services marketing organizations in Canada, with 7,600 licensed representatives. Through its representatives, the company markets quality financial products and services, principally term life insurance and mutual funds to consumers in all Canadian provinces. In Canada, the company’s representatives contract with Primerica Financial Services Ltd., the general agent, and also contract with the Canadian Primerica Companies to market their products. The life underwriter is Primerica Life Insurance Company of Canada, the mutual fund dealer is PFSL Investments Canada Ltd., a member of the Mutual Fund Dealers Association of Canada.

### **The affiliates also include the following companies operating in Canada:**

Citi Cards Canada Inc.  
Citigroup Global Markets Canada Inc.  
CitiCapital Commercial Corporation  
CM Leasing  
CitiCapital Commercial Leasing Corporation  
CM North America Holding Co  
CitiCapital Limited  
CM Tulip Holding Co.  
CitiCapital Technology Finance Ltd  
London & Midland General Insurance Company  
CitiFinancial Canada Inc.  
PFSL Investments Canada Ltd.  
Citigroup Energy Canada ULC  
Primerica Financial Services (Canada) Ltd.  
Citigroup Finance Canada Inc.  
Primerica Life Insurance Company of Canada  
Citigroup Funds Services Canada Inc.

### **All of these entities are controlled or wholly owned subsidiaries of Citigroup Inc.**

# Principles and policies



## Our Shared Responsibilities

Citi's goal is to be the most respected global financial services company. As a great institution with a unique and proud history, we play an important role in the global economy. Each member of the Citi family has three Shared Responsibilities:

- 1 We have a responsibility to our clients**  
We must put our clients first, provide superior advice, products and services, and always act with the highest level of integrity.
- 2 We have a responsibility to each other**  
We must provide outstanding people the best opportunity to realize their potential. We must treat our teammates with respect, champion our remarkable diversity, share the responsibility for our successes, and accept accountability for our failures.
- 3 We have a responsibility to our franchise**  
We must put Citi's long-term interests ahead of each unit's short-term gains, and provide superior results for our shareholders. We must respect the local culture and take an active role in the communities where we work and live. We must honour those who come before us and extend our legacy for those who will come after us.

## Guiding Workplace Principles

What we stand for as an employer is defined in a set of workplace principles. These principles guide our continuing efforts to support the mutual success of employees, clients, and shareholders.

### Working at Citi

We are committed to being a company that attracts highly skilled and talented people, where innovation and an entrepreneurial spirit are encouraged and rewarded and where employees are provided with the necessary tools to help them meet the challenges of their work and personal responsibilities.

### Training and Development

Our employees benefit from development programs that are tailored to the specific needs of each business. Throughout the company, employee training needs are considered during the appraisal and individual performance planning process. In addition to these formal processes, employees may receive informal feedback on a regular basis.

### Balancing work and life

We understand that the rigours of our businesses may make balancing work and life a challenge for many employees. In response to this, we had developed a variety of programs to help employees meet their commitments outside of work and enjoy a fulfilling career at Citi.

# Employment in Canada

Citi has approximately 5,685 employees in Canada.

## Citi Employment in Canada

As at December 31, 2007

Provinces and Territories	Number of Employees	Full-time	Part-time
Newfoundland and Labrador	110	105	5
Prince Edward Island	17	15	2
Nova Scotia	95	92	3
New Brunswick	97	90	7
Quebec	568	416	152
Ontario	4,357	4,100	257
Manitoba	69	67	2
Saskatchewan	37	34	3
Alberta	179	177	2
British Columbia	151	143	8
Yukon, Northwest Territories and Nunavut	5	4	1
<b>Total</b>	<b>5,685</b>	<b>5,243</b>	<b>442</b>

# Taxes

In 2007, the overall tax contribution in Canada was \$218,611,914. This amount includes \$198,358,872 of income taxes and \$20,253,042 in capital taxes.

## Taxes in Canada and other jurisdictions

As at December 31, 2007 (in \$ millions)

Provinces and Territories	Capital Taxes	Income Taxes	Total Taxes
Newfoundland and Labrador	\$ 0	\$ 0	\$ 0
Prince Edward Island	\$ 0	\$ 0	\$ 0
Nova Scotia	\$ 181,000	\$ 0	\$ 181,000
New Brunswick	\$ 0	\$ 0	\$ 0
Quebec	\$ 3,096,182	\$ 4,024,130	\$ 7,120,312
Ontario	\$ 16,387,190	\$ 54,751,923	\$ 71,139,113
Manitoba	\$ 54,203	\$ 9,177	\$ 63,380
Saskatchewan	\$ 302,686	\$ 0	\$ 302,686
Alberta	\$ 0	\$ 2,692,210	\$ 2,692,210
British Columbia	\$ 231,781	\$ 0	\$ 231,781
Yukon, Northwest Territories	\$ 0	\$ 0	\$ 0
Nunavut	\$ 0	\$ 0	\$ 0
Federal	\$ 0	\$ 136,881,432	\$ 136,881,432
<b>Total Taxes</b>	<b>\$ 20,253,042</b>	<b>\$ 198,358,872</b>	<b>\$ 218,611,914</b>



# Access to banking

## Reaching out to clients 24/7

Citibank Canada, a Schedule II bank and member of the Canada Deposit Insurance Corporation, provides its customers with access to banking services 24 hours a day, 7 days a week through online banking, telephone banking (agent assisted and Interactive Voice Response) and ABMs. As a member of THE EXCHANGE® network, Citibank customers can access their bank accounts at over 2,000 THE EXCHANGE® ABMs surcharge free.

## Banking network in Canada

Citibank offers a wide range of banking products for personal and business customers including an affordable “pay as you go” chequing account and a no fee savings account to personal banking customers and two low fee operating accounts to business customers. Citibank Global Transfers offer customers a low cost online money transfer service that allows customers to send funds instantaneously to other Citibank customers at participating locations around the world.

There were no branches or ABM's opened or closed in 2007.



# Debt financing for businesses in Canada

Citi is committed to making debt financing available to our clients across Canada. As at December 31, 2007, authorized amounts available to businesses in Canada totaled approximately \$8,957,659,924

## Debt financing for businesses in Canada

For the year ended December 31, 2007 (in \$ millions)

Provinces and Territories	Metrics	\$0 – \$24,999	\$25,000 – \$99,999	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$4,999,999	\$5,000,000 and greater	Grand total
Newfoundland and Labrador	Number of clients	2,771	22	*	0	0	0	0	2,793
	Authorized amount	\$ 8,624,242	\$ 795,000	\$	\$	\$	\$	\$	\$ 9,419,242
Prince Edward Island	Number of clients	1,247	14	0	0	0	0	0	1,261
	Authorized amount	\$ 3,645,350	\$ 585,000	\$	\$	\$	\$	\$	\$ 4,230,350
Nova Scotia	Number of clients	9,636	32	0	0	0	0	*	9,668
	Authorized amount	\$ 32,402,352	\$ 1,095,000	\$	\$	\$	\$	\$	\$ 33,497,352
New Brunswick	Number of clients	6,676	56	*	*	0	*	*	6,732
	Authorized amount	\$ 19,166,257	\$ 1,935,000	\$	\$	\$	\$	\$	\$ 21,101,257
Quebec	Number of clients	78,182	225	8	6	1	9	17	78,448
	Authorized amount	\$ 266,355,850	\$ 7,850,099	\$ 1,075,000	\$ 1,973,943	\$ 750,000	\$ 20,767,239	\$ 1,090,083,001	\$ 1,349,605,132
Ontario	Number of clients	171,516	965	64	26	15	31	68	172,685
	Authorized amount	\$ 645,279,062	\$ 34,891,203	\$ 8,824,451	\$ 8,565,871	\$ 9,783,323	\$ 65,650,948	\$ 4,446,733,720	\$ 5,219,743,578
Manitoba	Number of clients	14,265	73	**	**	0	*	**	14,338
	Authorized amount	\$ 53,394,292	\$ 73,268,500	\$	\$	\$	\$	\$	\$ 56,079,292
Saskatchewan	Number of clients	10,778	39	**	0	1	0	**	10,818
	Authorized amount	\$ 40,176,375	\$ 1,359,000	\$	\$	\$ 600,000	\$	\$	\$ 42,135,375
Alberta	Number of clients	49,742	194	20	3	0	9	18	49,986
	Authorized amount	\$ 180,068,904	\$ 6,906,111	\$ 2,749,127	\$ 1,264,666	\$	\$ 16,581,277	\$ 1,213,846,398	\$ 1,421,416,483
British Columbia	Number of clients	64,663	341	22	3	2	0	13	65,044
	Authorized amount	\$ 235,200,108	\$ 12,255,600	\$ 2,562,597	\$ 875,000	\$ 1,004,371	\$	\$ 547,227,638	\$ 799,125,314
Yukon	Number of clients	120	0	0	0	0	0	0	120
	Authorized amount	\$ 398,450	\$	\$	\$	\$	\$	\$	\$ 398,450
Northwest Territories	Number of clients	157	***	0	0	0	0	0	157
	Authorized amount	\$ 661,949	\$	\$	\$	\$	\$	\$	\$ 661,949
Nunavut	Number of clients	45	***	0	0	0	0	0	45
	Authorized amount	\$ 196,150	\$	\$	\$	\$	\$	\$	\$ 196,150
<b>Total</b>	<b>Number of clients</b>	<b>409,798</b>	<b>1,961</b>	<b>114</b>	<b>38</b>	<b>19</b>	<b>49</b>	<b>116</b>	<b>412,095</b>
	<b>Authorized amount</b>	<b>\$ 1,445,569,341</b>	<b>\$ 70,357,013</b>	<b>\$ 15,211,175</b>	<b>\$ 12,679,480.00</b>	<b>\$ 12,152,694</b>	<b>\$ 102,999,464</b>	<b>\$ 7,298,690,757</b>	<b>\$ 8,957,659,924</b>

\* Client counts and authorizations for Newfoundland and Labrador, Nova Scotia and New Brunswick have been added to Quebec for the same dollar band to preserve confidentiality.

\*\* Client counts and authorizations for Manitoba and Saskatchewan have been added to Alberta for the same dollar band to preserve confidentiality.

\*\*\* Client counts and authorizations for Northwest Territories and Nunavut have been added to British Columbia for the same dollar band to preserve confidentiality.



# Community

From affordable housing to educating the next generation to financial education: our community relations work in Canada builds upon Citi's 200-year history of service, success and leadership. This past year we put in place dedicated community relations resources to leverage Citi's vast array of resources and closely coordinate with the Citi Foundation to make communities better – because we are there.

Ours is a work culture that encourages, supports and rewards participation in community, and this value is supported by a wide variety of company sponsored tools:

## **The Citi Volunteer Management System (VMS)**

VMS is an on-line tool available to all employees. Citi sponsored events and Volunteer Day opportunities are loaded on the system for employees to browse, consider and then sign up. Upon completion of the activity, the system tracks volunteer hours in a personal Volunteer Tracking Tool. The tool is available for both personal and Citi sponsored volunteer efforts.

## **Volunteer Day**

Every employee is entitled to a paid day to volunteer (during regular work hours) each calendar year. Employees may use this day for any charitable activity at a registered charity or a school. In 2007 employees across Canada used their Volunteer Day to support dozens of organizations, totaling more than 2700 hours in Volunteer time.

## **Employee Time and Talent**

AIDS Committee  
Lupus Foundation  
Big Sisters  
London Humane Society  
Canadian Cancer Society Daffodil Campaign  
MS Carnation Campaign  
Children's Aid Society - Labatt 24 Hour Relay  
ReForest London  
Clothing Works Salvation Army Centre of Hope - Christmas Hamper program  
Girl Guides of Canada  
Thames Valley District School Board - Special Olympics  
Habitat for Humanity  
United Way Day of Caring  
London Boys and Girls Club  
United Way Football Games  
London Food Bank  
Variety Village  
Women's Community House



Pictured left and above: Global Community Day –Saturday November 17, 2007. More than 500 Citi volunteers in Canada joined 58,000 Citi volunteers around the World on the second annual Citi Global Community Day

### **Global Community Day**

More than 61,000 Citi volunteers around the world volunteered on a single day – Saturday, November 17 – on Citi's second annual Global Community Day, impacting thousands of lives around the world.

In Canada, more than 250 Citi Volunteers positively impacted their communities with a variety of projects including the provision of after care to 600 trees as part of ReForest London's 10,000 Trees for the Medway Valley initiative; 10 Habitat for Humanity builds in Lakeshore Village; the assembly of 40,000 gold heart pins for Variety - The Children's Charity and the collection of 6,224 pounds of food at CitiFinancial Branches for local food banks across the country.

## Corporate Community Involvement

In 2007 employees in Canada walked, rode, rowed, shaved, collected, sorted, bowled, built, pinned, trained and performed a myriad of other tasks in support of community initiatives.

Local and national charitable organizations were supported by a host of employee-led fundraisers, participation in fundraising events and through Citi corporate matching gifts and corporate charitable contributions:

Charitable Contributions & Sponsorships (C\$)	Corporate Contributions	Employee Giving
Acadia University	\$ 1,000	
Allergy Asthma Association	\$ 250	
Alzheimer Society of Canada	\$ 250	
Apollo Soccer Club	\$ 500	
Big Brothers of London	\$ 500	\$ 5,200
Brain Tumor Foundation	\$ 950	
Caisse de Bienfaisance du Canadien National	\$ 200	
Camp Trillium	\$ 14,000	
Canada Safety Council	\$ 250	
Canadian Breast Cancer Foundation		\$ 660
Canadian Cancer Society	\$ 21,000	
Canadian Cancer Society Relay For Life – Event Sponsor	\$ 16,000	\$ 11,236
Canadian National Institute For The Blind	\$ 1,037	
Centre for Addiction and Mental Health	\$ 1,500	
Childhood Cancer Foundation	\$ 500	
Children's Aid Foundations	\$ 10,890	
Children's Health Foundation of Western Ontario	\$ 500	\$ 3,305
Clubs des Petits Dejeuners du Quebec	\$ 2,000	
CN Employees and Pensioners Community Fund	\$ 1,000	
Cure Foundation		\$ 636



Pictured above and below: Citi rides the Big Bike for Heart and Stroke



Pictured above and below: Citi in Mississauga helps Variety – The Children's Charity



Cystic Fibrosis Charity Golf Tournament	\$	450	
EPIROC Inc.	\$	1,500	
Grand Theatre	\$	750	
Habitat for Humanity	\$	9,900	
Heart & Stroke Foundation Chapters	\$	4000	\$ 18,722
Interval House	\$	145	
Investing in Children – TVDSB Special Olympics	\$	1,100	
Junior Achievement			\$ 780
Kidney Foundation	\$	500	
Ko-Ach Adventures	\$	1,000	
London Boys & Girls Club			\$ 395
London Devillettes Hockey	\$	200	
London Lynx Ringette	\$	500	
London Minor Hockey Association	\$	2100	
London Shriners	\$	530	
Multiple Sclerosis Society	\$	3000	\$ 3,028
Oakridge Optimist baseball	\$	500	
Orchestra London	\$	500	
Pillar Nonprofit Network – Citi Executive Director and Nonprofit Leader's Breakfast	\$	3,000	
Pillar Nonprofit Network Community Innovation Awards	\$	2,500	
President's Choice Children's Charity	\$	11,500	
ReThink Breast Cancer Foundation			\$ 2,640
Rotary Club of Bolton	\$	500	
Salvation Army Centre of Hope			\$ 3,060
Shelter House	\$	500	
Southend London Sabres Hockey	\$	500	

St. Margurite d'Youville	\$ 150	
Sun Youth of Montreal		\$ 70
Sunnybrook Health Sciences Centre Foundation	\$ 5,000	
Thorold Soccer Club	\$ 400	
Tobias House of Toronto Attendant Care Inc.	\$ 2,500	
United Way	\$ 61,500	\$ 354,198
Whitby Chiefs Baseball	\$ 250	
Women's Community House		\$ 980
YMCA of Greater of Montreal Foundation	\$ 35,000	
<b>Total</b>	<b>\$ 222,302</b>	<b>\$ 404,910</b>

### United Way

Citi sites across the country develop relationships with their local United Ways and come together to share best practices in a nationally coordinated United Way campaign. In 2007, Citi employees supported the United Ways in four communities contributing more than \$354,000 in pledges.



# Citi Foundation

Raising the quality of life in communities around the world

The Citi Foundation is committed to enhancing economic opportunities for underserved individuals and families in the communities where we work throughout the world.

In 2007, the Citi Foundation invested \$583,000 in Canadian communities.

Globally, the Citi Foundation focuses its giving on Microfinance and Microentrepreneurship to help individuals become economically self-sufficient; Small and Growing Businesses leading to economic expansion and job creation; Education, which prepares young people for personal and professional success; formed financial decisions; and the Environment with a focus on sustainable enterprises that generate jobs and stimulate economic growth while preserving the environment.

In Canada and the U.S., the Citi Foundation supports Community Development programs that help build and revitalize neighbourhoods and Education programs that prepare students for post secondary education and careers.

## **Community Development**

The Citi Foundation is committed to maintaining economically vibrant communities throughout Canada and the U.S. We look for partners such as nonprofit community development corporations, community development intermediaries and community development financial institutions to implement programs that have a positive impact on their communities.

Specifically, we are interested in programs that:

- Develop or preserve affordable housing for rent or purchase by low- to moderate-income individual and families;
- Revitalize underserved neighbourhoods through the rehabilitation of commercial corridors; brownfield clean-up; or the development of community facilities such as community centres or after-school facilities; or
- Build the capacity of community development organizations to better serve their communities through management training and technical assistance in such topics as program development and implementation, impact measurement, strategic planning, finance and board governance.

## **Education**

Specifically, we are interested in programs that:

- Build awareness of post-secondary education and career options;
- Increase academic readiness for college and university through study skills, course planning and test preparation;
- Assist students throughout the college and university search, application and financial aid process; or
- Provide financial education about paying for post secondary education.



### **Financial Education - Youth**

Specifically, we are interested in programs that:

- Provide personal financial education to young people through in-school and after school programs that develop students' financial planning and money management skills; or
- Increase knowledge about the importance of budgeting, spending wisely, saving and investing and managing credit and debt responsibly.

### **Financial Education - Adult**

Specifically, we are interested in programs that:

- Provide personal financial education for adults through workshops and/or counselling;
- Provide pre- and post-purchase homeownership workshops and/or counselling;
- Provide business-focused financial education to microentrepreneurs and small business owners;
- Support asset building through savings, insurance, individual development accounts (IDAs) and Tax Credit programs; or
- Train nonprofit organizations, financial institutions, intermediaries and networks to deliver financial education programs in the communities they serve.

### **Microfinance and Microentrepreneurship**

A microenterprise is generally defined as a business with 5 or fewer employees requiring start-up capital of \$35,000 or less. Microfinance institutions provide microentrepreneurs with access to credit and other financial services that they could not otherwise obtain due to a lack of collateral or credit history.

We consider supporting programs that:

- Build institutions through capacity building and management training activities for staff of microfinance networks and microfinance institutions;
- Develop microfinance products and services for clients through market research, testing and financial education;
- Provide microentrepreneurship training including business plan development, business development skills, management skills, accessing capital, mentoring and networking; or
- Build awareness of microentrepreneurs, microfinance institutions or networks through awards or other forms of recognition.



### **Small and Growing Businesses**

The Citi Foundation defines small and growing businesses as enterprises that employ 5 to 100 individuals, generating up to \$1 million in revenues. The Citi Foundation will consider funding nonprofits whose programs support the development of small business and growing businesses and that:

- Build institutions through capacity building and management training activities for staff of small business intermediaries;
- Provide training for small business owners including business plan development, business development skills, management skills, accessing capital, mentoring, and networking; or
- Build awareness of small business owners through awards or other forms of recognition.

### **Environment - Sustainable Enterprise**

Sustainable enterprises can be micro or small and growing enterprises that act as the catalysts for economic and environmental change to improve our communities for future generations through monetary benefits to low-to moderate-income entrepreneurs, increased employment opportunities, reduced energy and resource consumption, land conservation and improved air and water quality.

We consider supporting programs that:

- Provide entrepreneur training including business plan development, business development skills, management skills, accessing capital, mentoring, value chains, and networking in such areas as forestry, sustainable agriculture or ecotourism; or
- Build institutions through capacity building and management training for staff of local intermediaries.

## Citi Foundation Grants in Canada in 2007

Alberta	Habitat for Humanity Calgary: Mayland Heights Project	\$ 25,000
British Columbia	Big Brothers Big Sisters Abbotsford Mission Ridge Meadows: In-School Mentoring Program	\$ 5,000
British Columbia	Big Brothers Big Sisters of Langley: Teen Mentoring Program	\$ 5,000
British Columbia	Big Brothers Big Sisters Upper Fraser Valley: In-School Mentoring Program	\$ 5,000
British Columbia	Habitat for Humanity, Prince George Society: Norwood St. Project	\$ 10,000
Canada Wide	Frontier College Foundation: Beat the Street Program	\$ 10,000
Manitoba	Big Brothers and Sisters of Brandon: Friend for a Day Program	\$ 5,000
Manitoba	* Finance Alliance for Sustainable Trade Program	\$ 93,000
Manitoba	Hunger in Moose Jaw: Child Nutrition Program	\$ 5,000
Manitoba	Winnipeg Harvest: Resources Program	\$ 5,000
Newfoundland	Botwood Boys and Girls Club Computer Lab Project	\$ 5,500
Newfoundland	Junior Achievement of Newfoundland and Labrador: Avalon West Programs	\$ 10,000
Newfoundland	Junior Achievement of Newfoundland and Labrador: Economics of Staying In School, Dream Big, Company Program and JA Titan Programs	\$ 10,000
Nova Scotia	Big Brothers Big Sisters of Pictou County: Peer Mentoring Program	\$ 5,000
Nova Scotia	Junior Achievement Nova Scotia: Economics of Staying in School Program	\$ 5,000
Ontario	Big Brothers Association of Sault Ste Marie: Volunteer Recruitment Program	\$ 10,000

Ontario	Big Sisters Association of Woodstock: Keep in Touch Program	\$ 5,000
Ontario	Bloorview Kids Rehab Foundation: Independence Program	\$ 10,000
Ontario	Boys and Girls Club of Peel: New Beginnings Breakfast Program	\$ 13,500
Ontario	Children's Aid Foundation, Canada: Ambassador School Program	\$ 18,000
Ontario	Community MicroSkills Development Centre: Building Women's Capacity for Economic Self Reliance Program	\$ 25,000
Ontario	Future Possibilities Canada Inc.: Ready, Set, Go Program	\$ 6,000
Ontario	Habitat for Humanity Grey Bruce: 20/20 Vision: 6 Homes for 6 Families; 20 Homes in 20 Years Build Project	\$ 5,500
Ontario	Habitat for Humanity Halton: John Street, Georgetown Project	\$ 10,000
Ontario	Harbour Youth Services: Kids Come First Program	\$ 11,000
Ontario	Holy Trinity Elementary School: Kids Eat Smart Breakfast Program	\$ 13,500
Ontario	Human League Association: Breakfast Program	\$ 5,000
Ontario	Hutton House: Financial Education Program	\$ 5,000
Ontario	Jean Tweed Centre: Moms and Kids Too Program	\$ 12,000
Ontario	Jennifer Ashleigh Children's Charity: Educational Therapy Program	\$ 10,000
Ontario	Kawartha-Haliburton Children's Foundation: Margaret Davies Bursary Program	\$ 8,500
Ontario	Kids Eat Smart: Child Nutrition Programs	\$ 17,000
Ontario	Leave Out Violence: Photojournalism Program	\$ 6,000

Ontario	London Children's Connection: I'm Home Program	\$ 25,000
Ontario	Nokee Kwe Occupational Skill Development Inc.: Financial Literacy Program	\$ 15,000
Ontario	Organization for Literacy in Lambton: Together in Math Essentials Program	\$ 6,000
Ontario	Royal Ontario Museum, Canada: School Visits Bursary Program	\$ 25,000
Ontario	Salvation Army London Centre of Hope, London: Financial Management and Tenant Education Program	\$ 15,000
Ontario	University of Western Ontario: Financial Fitness Program	\$ 25,000
Ontario	Women's Shelter, Saakaate House: Financial and Computer Literacy Program	\$ 8,500
Ontario	Youth Employment Services: Financial Education and Training Program	\$ 10,000
Ontario	Youth in Motion: Opportunities Unlimited Program	\$ 10,000
Prince Edward Island	Junior Achievement Prince Edward Island ESIS Programs	\$ 9,000
Quebec	l'Association Sportive et Communautaire du Centre-Sud: Summer Day Camp Program	\$ 15,000
Quebec	Quebec Breakfast Club: Breakfast Programs	\$ 25,000
Saskatchewan	Big Brothers Big Sisters of Yorkton: Rural Teen Mentoring Program	\$ 5,000
Yukon	Learning Disabilities Association of Yukon: Mobile Assistive Technology Training Program	\$ 5,000
	<b>Total</b>	<b>\$ 593,000</b>

\* To improve access to credit and other financial services for developing country producers, particularly those most in need, who have entered, or wish to enter “sustainable” supply chains and markets by adopting recognized sustainable agricultural practices.