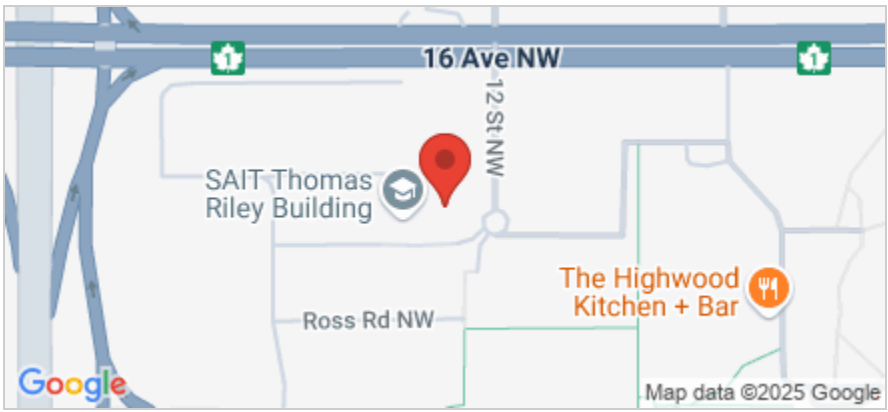
GlobalCIS Credit Information Services — The leading supplier of global credit reports

Informe de Crédito Online - Resumen Ejecutivo

SOUTHERN ALBERTA INSTITUTE OF TECHNOLOGY

Fecha : 28 Apr, 2025

Detalle de la Compañía

Identificador global	:	P5917832
País	:	Canadá
Nombre Legal	:	SOUTHERN ALBERTA INSTITUTE OF TECHNOLOGY
Dirección Comercial	:	Suite 1301, 16 Ave Northwest, Calgary, Alberta T2M 0L4
		
Teléfono	:	[+1] 403-2847248
	:	[+1] 877-2847248
	:	[+1] 403-3892707
Email	:	info@sait.ca foip.coordinator@sait.ca social.media@sait.ca giving@sait.ca
Website Principal	:	https://www.sait.ca/
Website Secundario	:	https://connect.sait.ca/
Actividad Principal	:	Servicios
Actividad Principal	:	Servicios profesionales

Factores Clave

Domicilio Legal	:	Suite 1301, 16 Ave Northwest, Calgary, Alberta T2M 0L4
Número de Inscripción	:	N/A (1)
Tipo de Empresa - Categoría	:	Educational Institution
Tipo de Empresa - Nombre legal	:	N/A
Tipo de Empresa - Abreviación	:	Not Applicable

Estatus de la empresa	:	Not Applicable - Only tax number required
Estatus de la empresa	:	Normal
Empleados	:	2,323
Capital Social	:	N/A (2)

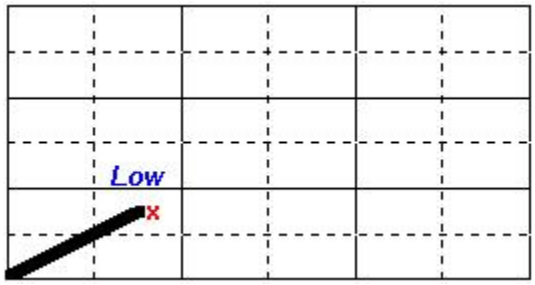
Notas:

(1) No license number is applicable for this type of Legal Form - Category.

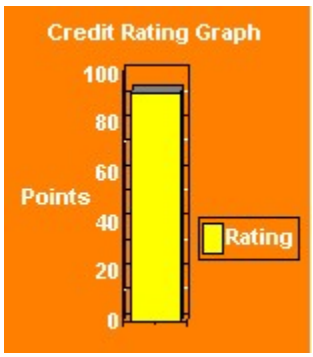
(2) Not applicable.
According to the corporate statutory laws for this type of Legal Form - Category (Educational Institution) in Canada, there is no requirement for Authorized Capital.

Scoring Crediticio y Análisis de Riesgo

Scoring Crediticio : Low



Análisis de Riesgo : Excellent



Puntaje : 92

Análisis de Riesgo

The GlobalCIS® Credit Rating ("GCR") is a score based on statistical analysis of both financial and a wide range of non-financial data. The GCR algorithm predicts the probability of the Subject Business Entity (SBE) becoming insolvent in the 12 months following the date on which the algorithms generate the corresponding GCR score.
An integral part of the GCR and Risk Assessment provides an estimated credit amount that can generally be considered for a specific period, based on the facts available at the time of review.

Factores Determinantes

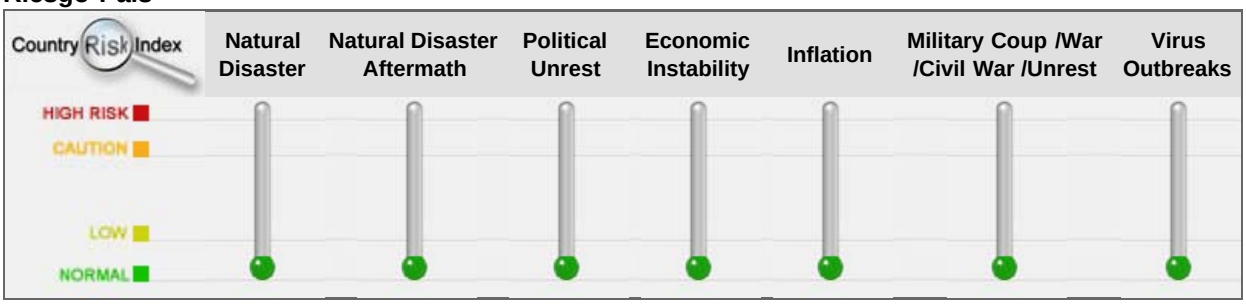
GlobalCIS® Credit risk assessment is gauged on 12 key business factors.
Each factor is assigned a rating and the total is aggregated and weighed in consideration of any other influencing factors relevant to the final assessment.

These factors include but are not limited to:

Estatus Financiero	Legal Form & Management	Sector Industria y Tendencias
Financial impact by related parties	Shareholders, Principals, Family involvement & support	Adverse information (Civil litigation, contractual defaults)
Consecutive years of Profitability and/or Liabilities	Escala de operaciones	Years in business & Corporate milestones
		Third party points of

Assets (Real estate, Patents, Machinery, etc.)	Referencias Comerciales y Reputación	references (Import agencies, Distribution rights, etc.)

Riesgo País



Información Negativa

Resultados : Total de **0** de registro encontrado

Estados Contables - Resumen (Moneda: USD - Dólar de Estados Unidos)

Año	Facturación	Activos (inmuebles, patentes y relacionados)	Utilidad Neta
2022 Annual	276,800,000	489,147,619	243,099,206
2023 Annual	282,241,606	477,369,343	232,257,664
2024 Annual	356,028,889	540,873,333	263,877,037

Tendencia de Ventas - Análisis

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
-	-	-	-	-	-	-	-	1.97%	26.14%

Resultados Consolidados - Corporación Controlante Indirecta (Moneda: USD - Dólar de Estados Unidos)

Nombre Legal : GOVERNMENT OF CANADA

País : Canadá

Identificador global : P1823596

Tipo de Empresa - Categoría : Government-owned Organization

Año	Facturación	Activos (inmuebles, patentes y relacionados)	Utilidad Neta
2022 Annual	327,997,619,048	597,073,015,873	n/a
2023 Annual	326,872,262,774	548,919,708,029	n/a
2024 Annual	340,406,666,667	608,615,555,556	n/a

Tendencia de Ventas - Análisis

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
-	-	-	-	-	-	-	-	0.34%	4.14%

Monto de Crédito recomendado - Crédito Comercial

Máximo Crédito Recomendado : USD $25,000,000 basado en Días 30

Persona Clave

Cargo	:	Chief Executive Officer - CEO
Nombre	:	Dr. David Ross
Nacionalidad	:	Canadian

Productos Principales

Productos / Materiales / Descripción de Servicios	Actividad Principal
Charity projects	Servicios
Educational institution	Servicios
Public school	Servicios
Technical institute	Servicios

Consultas

Fecha de Consulta	Industria del Consultante	Tipo de Crédito (* / **)	Monto de Crédito	Período
28 Apr, 2025	Servicios Financieros - Seguros	MRC	USD 25,000,000	Días 30

Notas:

* **MRC :** Máximo Crédito Recomendado

** **ISC :** Monto de Crédito consultado por el Cliente

Detalle del Informe

País	:	Canadá
Nombre Legal	:	SOUTHERN ALBERTA INSTITUTE OF TECHNOLOGY
Acrónimo	:	SAIT
Actividad Principal	:	Servicios
Actividad Principal	:	Servicios profesionales
Detalles de Contacto de Oficina Principal		
Dirección Comercial	:	Suite 1301, 16 Ave Northwest, Calgary, Alberta T2M 0L4
Teléfono	:	[+1] 403-2847248
	:	[+1] 877-2847248
	:	[+1] 403-3892707
Email	:	info@sait.ca foip.coordinator@sait.ca social.media@sait.ca giving@sait.ca
Website		
Website Principal	:	https://www.sait.ca/
Website Secundario	:	https://connect.sait.ca/
Estatus	:	Normal - Operativa
País de Registración	:	Canadá
Tipo de Propiedad	:	Propiedad de SBE
CUIT Detalles		
Autoridad Registral	:	CANADA REVENUE AGENCY (CRA)
Número de CUIT	:	107995789
Autoridad Registral	:	CANADA REVENUE AGENCY (CRA)
Número de CUIT	:	107995789RR0001

SIC Nomenclador de Productos & Actividad

Descripción de Productos/Servicios	Código	Actividad Principal
Educational Services	8200	Servicios

Código armonizado de producto y actividad

Descripción de Productos/Servicios	Código	Actividad Principal
Education/teaching	9954	Servicios

NACE PRODUCT CLASSIFICATION & ACTIVITY

Descripción de Productos/Servicios	Código	Actividad Principal

Activities of business and employers membership organisations	9411	Servicios
Activities of business, employers and professional membership organisations	9410	Servicios

Descripción de Actividad Principal

Rubro

El negocio principal de SOUTHERN ALBERTA INSTITUTE OF TECHNOLOGY es Specialized professional services , incluye:

- Educational institution

Servicios clave:

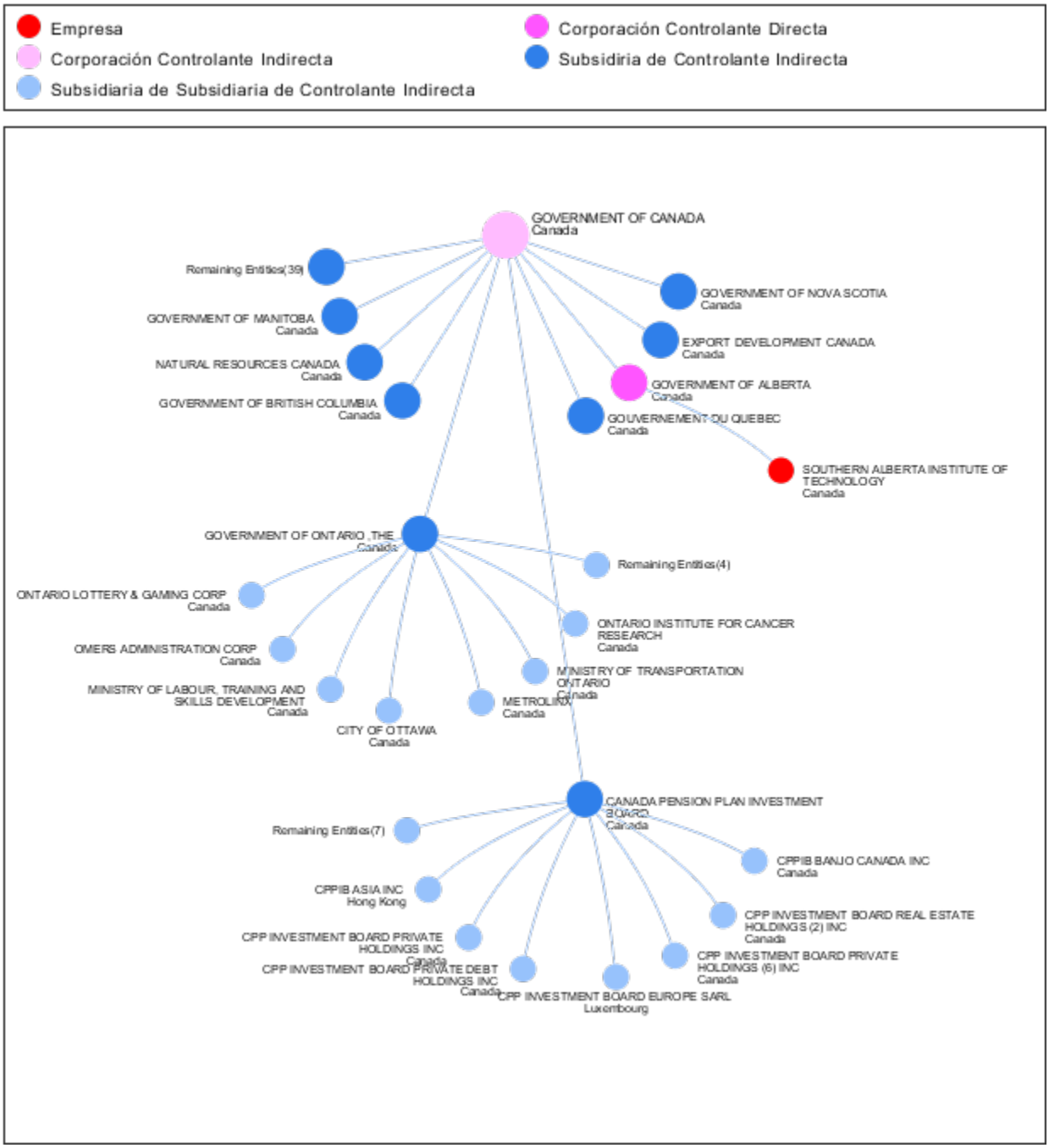
- Charity projects
- Public school
- Technical institute

Controlantes Directos e Indirectos - Detalle

Corporación Controlante Directa	:	**GOVERNMENT OF ALBERTA**
Identificador global	:	P2554716
Tipo de Empresa - Categoría	:	An organization created through the process of Government legislation
País	:	Canadá
Domicilio Comercial	:	7Fl Peace Hills Trust Tower 10011 - 109 St Edmonton Alberta T5J3S8
Actividad Principal	:	Servicios
Corporación Controlante Indirecta	:	**GOVERNMENT OF CANADA**
Identificador global	:	P1823596
Tipo de Empresa - Categoría	:	Government-owned Organization
País	:	Canadá
Domicilio Comercial	:	80 Wellington St Ottawa Ontario K1A 0A2
Actividad Principal	:	Servicios

Estructura Corporativa

Leyenda



Management

Organigrama

	Nombre	Nacionalidad	Descripción de Funciones	Departamento/División
1	Ms. Emily Bourassa	Canadá	Chief Financial Officer - CFO	-
2	Ms. Marcia Buchholz	Canadá	Vice President	-
3	Mr. Mark Butler	Canadá	Vice President	Corporate Affairs
4	Gov. David Erickson	Canadá	Non-Executive Chairman	-
5	Ms. Heather Magotiaux	Canadá	Vice President	-
6	Ms. Cassandra Robinson	Canadá	Supervisor	-
7	Dr. David Ross	Canadá	President	-
8	Mr. Anthony Salekin	Canadá	Representative	-

9	Ms. Jordyn Semeniuk	Canadá	Representative	-
10	Dr. Janet Welch	Canadá	Vice President	-

Detalles de Management - 1

DNI	:	MI06391832
Nombre	:	Ms. Emily Bourassa

Detalles de Management - 2

DNI	:	MI06391840
Nombre	:	Ms. Marcia Buchholz

Detalles de Management - 3

DNI	:	MI06391835
Nombre	:	Mr. Mark Butler

Detalles de Management - 4

DNI	:	MI06391842
Nombre	:	Gov. David Erickson

Detalles de Management - 5

DNI	:	MI06391838
Nombre	:	Ms. Heather Magotiaux

Detalles de Management - 6

DNI	:	MI06391931
Nombre	:	Ms. Cassandra Robinson
Email	:	cassandra.robinson@sait.ca
Teléfono	:	[+1] 403-2848148

Detalles de Management - 7

DNI	:	MI06391810
Nombre	:	Dr. David Ross

Detalles de Management - 8

DNI	:	MI06391928
Nombre	:	Mr. Anthony Salekin
Email	:	anthony.salekin@sait.ca
Teléfono	:	[+1] 403-2847046

Detalles de Management - 9

DNI	:	MI06391929
Nombre	:	Ms. Jordyn Semeniuk
Email	:	jordyn.semeniuk@sait.ca
Teléfono	:	[+1] 403-5129082

Detalles de Management - 10

DNI	:	MI06391833
Nombre	:	Dr. Janet Welch

Estados Contables - Detalle

Type: Consolidated

Estados Contables

Moneda : CAD
Denominación : 1
Ejercicio Económico : March

Aspectos financieros más destacados	2022 Annual	2023 Annual	2024 Annual
Assets			
Total Assets(*)	616,326,000.00	653,996,000.00	730,179,000.00
Liabilities And Shareholders' Equity			
Total Liabilities(*)	306,274,000.00	335,517,000.00	370,549,000.00
Shareholders Funds(*)	310,052,000.00	318,479,000.00	359,630,000.00
Financial Assets Excluding Portfolio Investments Restricted For Endowments			
Cash And Cash Equivalents	139,575,000.00	163,221,000.00	239,895,000.00
Portfolio Investments - Non-Endowment	132,600,000.00	142,948,000.00	138,407,000.00
Investment In Government Business Partnerships	861,000.00	468,000.00	316,000.00
Accounts Receivable	10,169,000.00	15,014,000.00	15,153,000.00
Total Financial Assets Excluding Portfolio Investments Restricted For Endowments	283,205,000.00	321,651,000.00	393,771,000.00
Liabilities			
Accounts Payable And Accrued Liabilities	50,940,000.00	56,617,000.00	70,819,000.00
Employee Future Benefit Liabilities	10,599,000.00	9,137,000.00	9,610,000.00
Debt	109,519,000.00	103,529,000.00	97,235,000.00
Deferred Revenue	107,036,000.00	144,212,000.00	170,379,000.00
Asset Retirement Obligations	28,180,000.00	22,022,000.00	22,506,000.00
Total Liabilities	306,274,000.00	335,517,000.00	370,549,000.00
Net Financial Assets/(Net Debt) Excluding Portfolio Investments Restricted For Endowments	(23,069,000.00)	(13,866,000.00)	23,222,000.00
Portfolio Investments - Restricted For Endowments	59,212,000.00	57,998,000.00	62,641,000.00
Net Financial Assets	36,143,000.00	44,132,000.00	85,863,000.00
Non-Financial Assets			
Tangible Capital Assets	642,069,000.00	629,222,000.00	624,787,000.00
Prepaid Expenses	6,496,000.00	9,016,000.00	7,482,000.00
Total Non-Financial Assets	648,565,000.00	638,238,000.00	632,269,000.00
Net Assets Before Spent Deferred Capital Contributions	684,708,000.00	682,370,000.00	718,132,000.00
Spent Deferred Capital Contributions	374,656,000.00	363,891,000.00	358,502,000.00
Net Assets	310,052,000.00	318,479,000.00	359,630,000.00
Net Assets Are Comprised Of:			
Accumulated Surplus	306,305,000.00	318,193,000.00	356,234,000.00
Accumulated Remeasurement Gains	3,747,000.00	286,000.00	3,396,000.00
Total Net Assets Are Comprised	310,052,000.00	318,479,000.00	359,630,000.00

Notas: (*)

Aspectos financieros más destacados

Estado de Resultados

Moneda : CAD
Denominación : 1
Ejercicio Económico : March

Aspectos financieros más destacados	2022 Annual	2023 Annual	2024 Annual
Turnover(*)	348,768,000.00	386,671,000.00	480,639,000.00
Profit (Loss) Before Tax(*)	298,055,000.00	306,305,000.00	318,193,000.00
Profit After Tax attributable to Shareholders(*)	306,305,000.00	318,193,000.00	356,234,000.00

Revenues			
Government Of Alberta Grants			
i.Operating Grants	156,044,000.00	151,823,000.00	154,953,000.00
i.Expended Capital Recognized As Revenue	17,999,000.00	15,829,000.00	16,182,000.00
Federal And Other Government Grants			
ii.Operating Grants	5,520,000.00	6,054,000.00	11,368,000.00
ii.Expended Capital Recognized As Revenue	1,057,000.00	611,000.00	1,514,000.00
Student Tuition And Fees	126,917,000.00	164,308,000.00	238,422,000.00
Sales Of Services And Products			
Total Sales Of Services And Products	20,289,000.00	24,827,000.00	31,359,000.00
iii.Expended Capital Recognized As Revenue	170,000.00	86,000.00	131,000.00
Donations And Other Contributions			
Donations	8,409,000.00	8,980,000.00	9,248,000.00
iv.Expended Capital Recognized As Revenue	6,519,000.00	6,025,000.00	5,628,000.00
Investment Income	5,844,000.00	8,128,000.00	11,834,000.00
Total Revenues	348,768,000.00	386,671,000.00	480,639,000.00
Expenses			
Instructional	105,018,000.00	110,509,000.00	130,922,000.00
Operational	88,104,000.00	90,053,000.00	94,373,000.00
Academic Support	42,268,000.00	47,513,000.00	56,993,000.00
Student Support	29,721,000.00	33,587,000.00	43,173,000.00
Computing And Communication	25,399,000.00	34,007,000.00	44,896,000.00
Administration	25,365,000.00	27,561,000.00	35,200,000.00
Other	28,352,000.00	33,323,000.00	39,210,000.00
Total Expenses	344,227,000.00	376,553,000.00	444,767,000.00
Annual Operating Surplus	4,541,000.00	10,118,000.00	35,872,000.00
Endowment Contributions And Capitalized Investment Income			
Endowment Contributions	1,169,000.00	1,367,000.00	1,634,000.00
Endowment Capitalized Investment Income	1,565,000.00	-	291,000.00
Transfer From Deferred Contributions	975,000.00	403,000.00	244,000.00
Total Endowment Contributions And Capitalized Investment Income	3,709,000.00	1,770,000.00	2,169,000.00
Annual Surplus	8,250,000.00	11,888,000.00	38,041,000.00
Accumulated Surplus, Beginning Of Year	298,055,000.00	306,305,000.00	318,193,000.00
Accumulated Surplus, End Of Year	306,305,000.00	318,193,000.00	356,234,000.00

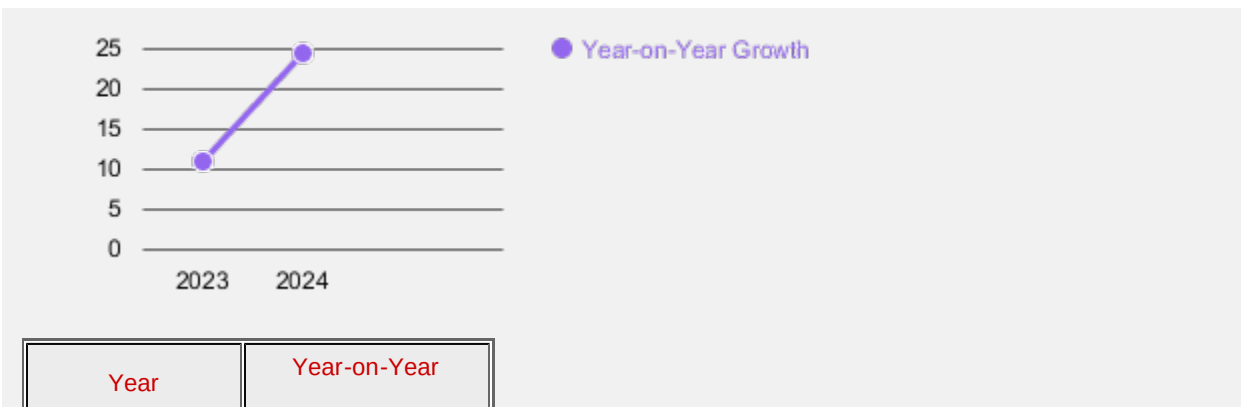
Notas: (*)

Aspectos financieros más destacados

Ratios Financieros

Aspectos financieros más destacados	2022 Annual	2023 Annual	2024 Annual
Growth %			
Year-on-Year Growth	-	10.87	24.30
Profitability			
Profit Margin (%)	87.82	82.29	74.12
Return on Equity (%)	98.79	99.91	99.06
Return on Assets (%)	49.70	48.65	48.79
Leverage			
Total Debt Equity (Times)	0.99	1.05	1.03
Total Asset To Total Equity	1.99	2.05	2.03
Asset Management			
Total Assets Turnover (Times)	0.57	0.59	0.66

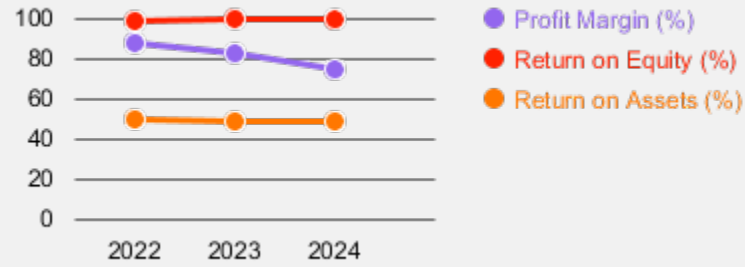
Growth %



Year	Year-on-Year

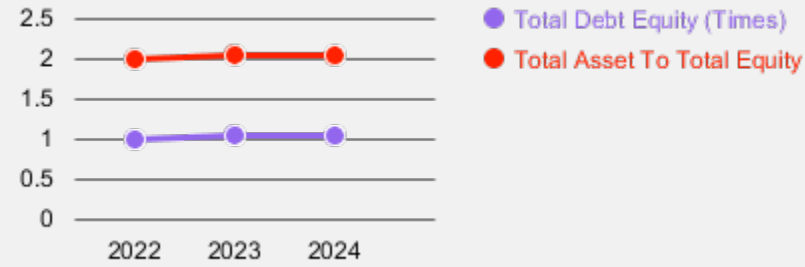
	Growth
2024	24.30
2023	10.87

Profitability



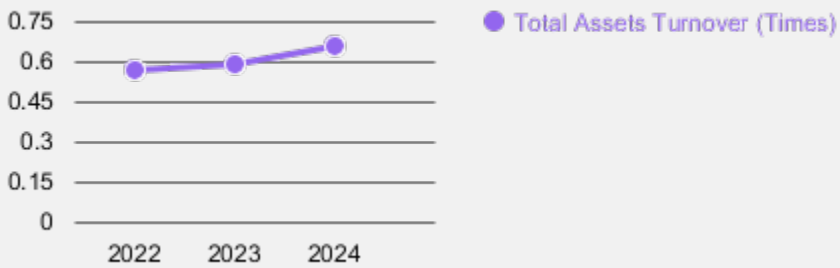
Year	Profit Margin (%)	Return on Equity (%)	Return on Assets (%)
2024	74.12	99.06	48.79
2023	82.29	99.91	48.65
2022	87.82	98.79	49.70

Leverage



Year	Total Debt Equity (Times)	Total Asset To Total Equity
2024	1.03	2.03
2023	1.05	2.05
2022	0.99	1.99

Asset Management



Year	Total Assets Turnover (Times)
2024	0.66
2023	0.59
2022	0.57

Due to the nature of this entity, there are no financials available. Although basic financials were obtained for reference.

Reputación

Reference checking for the purpose of establishing SOUTHERN ALBERTA INSTITUTE OF TECHNOLOGY's reputation within the respective industry failed to reveal any adverse information.

Nega-Scan - Monitor de Información Negativa

CHEQUES RECHAZADOS	**No se encontraron registros**
DEUDA	**No se encontraron registros**
JUICIOS CIVILES	**No se encontraron registros**
RECLAMOS	**No se encontraron registros**
PRENSA NEGATIVA	**No se encontraron registros**

ACCIONISTAS

Cantidad de accionistas	:	1
Cantidad de Acciones	:	N/A

Moneda : CAD - Canadian Dollars

No.	Accionistas	País	Acciones		
			Número	Monto (CAD)	Porcentaje (%)
1	GOVERNMENT OF ALBERTA	Canadá	N/A	N/A	100.000
Total			N/A	N/A	100.000

Tipo de Cambio al día de hoy : **1.00 CAD** Canadian Dollars **=** **0.699301 USD** United States Dollars

Directores

1

DNI	:	MI06391810
Nombre	:	Dr. David Ross

2

DNI	:	MI06391842
Nombre	:	Gov. David Erickson

Auditores

Auditor
AUDITOR GENERAL OF ALBERTA

Oficina e Instalaciones

Nombre	**: SOUTHERN ALBERTA INSTITUTE OF TECHNOLOGY - CALGARY, ALBERTA**
Uso Principal	: Office & Administration facilities
Tipo de Locación	: Propiedad Estatal - Leasing
Dirección	: Suite 1301, 16 Ave Northwest, Calgary, Alberta T2M 0L4
País	: Canadá
Propietario	: Alquilado
Estatus	: Operacional

Historia de la Empresa

Fecha	Detalles
1916	Year Founded.

*** Final del reporte relacionado a SOUTHERN ALBERTA INSTITUTE OF TECHNOLOGY ***

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