2021/2022 Winter Session Awards by Application

Please note: a number of awards are pending funding.

The following two awards are available to new BCom students (i.e., admitted to BCom in 21W)

1547 Real Estate Council of British Columbia Scholarship
A $9,150 scholarship has been endowed for an undergraduate student entering the Bachelor of Commerce Program at the Sauder School of Business. The award honours the Real Estate Council of B.C.'s 50th Anniversary and recognizes the long-standing partnership in education between the Council and the Sauder School. Candidates must be able to demonstrate an interest in or connection to the real estate industry.

1687 HSBC Bank of Canada Sauder School of Business Entrance Award
HSBC Bank Canada offers a $2,200 award that has been endowed through donations by employees who are Sauder Alumni. The award is available for an undergraduate student entering first year of the Bachelor of Commerce Program. The award is based on a combination of financial need and community service.

The remaining awards are available to continuing BCom students (i.e., registered in BCom in 20W and 21W)

International Student

1014 Sauder School of Business International Student Scholarship
Scholarships of amounts of up to $10,000 each are offered to continuing international students in the Sauder School of Business. Students selected for these scholarships must have completed 30 credits towards their undergraduate degree or be entering the second year of their program (i.e. any year level provided a minimum 30 credits have been completed). Students must demonstrate strong academic achievement, engagement in their faculty, and the potential to make a scholarly contribution within their chosen field of study.

Aboriginal Student

1021 TD Aboriginal Student Award in Business
Awards totalling $15,350 have been endowed by TD Bank Group to support Aboriginal students at UBC's Vancouver campus. Preference is given to Canadian Aboriginal students enrolled in the Sauder School of Business. The candidates' participation in community and university activities may be taken into account in selecting recipients.

Accounting

1039 Greg Yen Scholarship for Excellence in Accounting
A $2,000 scholarship is offered by Greg Yen, BCom '87, and past president of the Commerce Undergraduate Society, to support a third year student specializing in accounting at the Sauder School of Business. The recipient will be selected based on top academic standing and extracurricular involvement.

1514 Chartered Professional Accountants of BC Desmond O'Brien Memorial Scholarship
This scholarship of $2,000 has been established as a memorial to the late Desmond O'Brien, F.C.A. by the Institute as a tribute to his contribution to the accounting profession in British Columbia and in Canada. The award is made on the recommendation of the Faculty to a fourth year student in the Accounting option. The award is made to a student who has high academic standing, is deserving of financial assistance and expresses the intention to become a Chartered Professional Accountant (CPA).

7604 Chartered Professional Accountants Education Foundation of BC William G Rowe Memorial Scholarship
A $2,000 scholarship is available to a fourth year Commerce in the Accounting option. The award is made on the basis of scholastic standing and awarded to a student who intends to become a Chartered Professional Accountant (CPA).
1038 Chartered Professional Accountants Education Foundation Scholarship
Two scholarships of $2,000 each are offered annually by the Chartered Professional Accountants Education Foundation of British Columbia (CPAEF), to outstanding fourth year students completing the Bachelor of Commerce program with the Accounting option at the UBC Sauder School of Business. Preference will be given to students with demonstrated community involvement who have expressed interest in becoming a Chartered Professional Accountant and intention to enter the CPA Western School of Business immediately after graduation. The recipient must not be a recipient of any other CPAEF award in that academic year.

1017 Sean Gilbert-Crowe MacKay LLP Memorial Award
Awards totalling $4,550 have been made through an endowment established by family, friends and colleagues in memory of Sean Gilbert (1965-2012), for outstanding Bachelor of Commerce students in the Accounting option. In addition to academic merit, recipients must have demonstrated leadership and have plans to pursue the Chartered Professional Accountant designation. Financial need may be considered. Preference will be given to students that have been historically, persistently and systemically discriminated against. Sean Gilbert (B.Com. 1988) was a Chartered Accountant at MacKay LLP for twenty-five years. This award was established as a tribute to Sean and recognizes his legacy of selflessness, mentorship, and commitment to excellence in professional practice and education.

1537 KPMG Scholarship
A scholarship of $1,500, the gift of KPMG is awarded to a student with high standing in the Sauder School of Business who is proceeding to a further year of study in the School and who has a particular interest in Accounting. In making the award, consideration is given to extra-curricular activities or work experience, character and general academic record of the student.

1592 KPMG Scholarship in Accounting
A scholarship of $1,500 has been made available by KPMG in memory of Thomas A. Cook, B.Comm., FCA. The scholarship is awarded to a student entering his/her final year who has obtained a high standing in Intermediate Financial Accounting and demonstrated strong extra-curricular involvement within the university or community.

1677 Chartered Professional Accountants Education Foundation of BC Peter Stanley Scholarship
A $1,200 scholarship is offered to a full-time student entering fourth year in the Accounting Option of the Sauder School of Business. The recipient must be continuing with the Accounting Option, have a high academic standing, express intent to become a Chartered Professional Accountant (CPA), and be deserving of financial assistance.

1043 Chartered Professional Accountants Education Foundation Tom Kennedy Memorial Scholarship
A $1,000 scholarship is offered annually in memory of Tom Kennedy to an outstanding student entering their fourth year in the Accounting Option of the Sauder School of Business. The recipient must express an intent to become a Chartered Professional Accountant (CPA).

1044 Chartered Professional Accountants Education Foundation Lam A. Milne Memorial Scholarship
A $1,000 scholarship is offered annually in memory of Lam A. Milne to an outstanding student entering their fourth year in the Accounting Option of the Sauder School of Business. The recipient must express an intent to become a Chartered Professional Accountant (CPA).

1609 Baker Tilly WM Scholarship
Four $500 scholarships are provided by Baker Tilly WM LLP to four students in the third year of the Accounting option in the Sauder School of Business. They are made on the recommendation of the School based on academic standing, leadership qualities and interest in pursuing careers as Chartered Professional Accountants.
**Accounting or Finance**

1672 Methanex Brian Gregson Scholarship in Accounting or Finance
A $1,000 scholarship is offered by Methanex Corporation to a third or fourth year undergraduate student in the Accounting or Finance option of the Bachelor of Commerce Program in the Sauder School of Business. Demonstrated leadership and academic achievement are the criteria in evaluating candidates. Scholarship recipients may be invited to apply for an internship with Methanex.

**Finance**

1045 Connor, Clark & Lunn Foundation Award for Women in Finance
A $5,000 award is offered annually to a female undergraduate student in the Bachelor of Commerce program specializing in Finance at the Sauder School of Business who has demonstrated academic excellence. Financial need may be considered.

1042 Maureen Howe AWF Lifetime Achievement Award
A $3,750 award is offered annually by the Association of Women in Finance in honour of Maureen Howe to a female undergraduate student in third year of the Bachelor of Commerce program at the UBC Sauder School of Business who has achieved outstanding academic merit. Preference is given to a student who is specializing in finance, has a history of community service, plans to pursue a career in finance and has demonstrated an ability to overcome adversity. Maureen is the former managing director of Equity Research with RBC Capital Markets and is currently on the board of directors of several Canadian companies and foundations.

1013 Greg Yen and Family Scholarship for Excellence in Finance
A $2,000 scholarship is offered by Greg Yen, BCom'87 and past president of the Commerce Undergraduate Society, to support a third year student specializing in finance at the Sauder School of Business. The recipient will be selected based on top academic standing and extracurricular involvement.

1673 Vancouver Security Traders Association Award in Finance
A $2,000 award is offered by the Vancouver Security Traders Association (VSTA) to students entering the third year of study in the Finance Option at the Sauder School of Business who have an interest in pursuing a career in Securities Trading and demonstrated leadership skills. Completion of the Canadian Securities Course (CSC) or Traders Trading Course (TTC) is an asset. These scholarships are renewable in the fourth year of study provided the student maintains scholarship status. In addition to the financial award, the renewable recipient also receives a one-year membership to VSTA and the Canadian Securities Traders Association (CSTA).

1642 Odlum Brown Limited Leadership Award
Awards totaling $5,350 have been endowed by Odlum Brown Limited for students with an interest in finance who are enrolled in the third or fourth year of a Bachelor of Commerce program. Candidates must have demonstrated leadership, participated in campus-related extra-curricular activities, and achieved good academic standing.

1047 Quang Khong Memorial Award
A $1,000 award is offered annually in memory of Quang Minh Khong (B.Com. 2007, Dip. (Acct) 2009, P.G.C.V. 2013) to an undergraduate student majoring in Finance at the UBC Sauder School of Business. Quang was an ambitious person who always strived to do his best. On February 26, 2016, Quang passed away at the young age of 30 after losing his battle against liver cancer. Quang was well respected within his community and loved by his family, friends and peers. He inspired many throughout his days at UBC, encouraging those around him to achieve their full potential. By establishing this award, Quang's family and friends hope to continue to help and inspire Sauder students to be their best and achieve their full potential. Students must demonstrate involvement in the Sauder community; financial need may be considered.
**Marketing or Finance**

1033 Jack and Mary Stone Award for Women in Business
A $2,750 award is offered through an endowment with contributions from The Jack C and Mary C Stone Living Trust and Jack & Mary's daughter Ann to a female student enrolled in the Bachelor of Commerce program at the Sauder School of Business. Preference is given to a candidate specializing in marketing or finance who has demonstrated leadership in the community. The award is made on the recommendation of the Sauder School of Business. This award was created to encourage women in business. The Stone Family believes strongly in the importance of education to enable women to have successful business careers. They have contributed throughout their lives to higher education and encourage the recipient of this award to consider this spirit of giving once they are secure in their careers.

**Marketing**

1535 Sales and Marketing Executives of Vancouver Ben Benwell Scholarship
A $2,000 scholarship is offered by the Sales and Marketing Executives of Vancouver to a student in third year of the Marketing option. The award is made on the recommendation of the Sauder School of Business, with consideration given to character, industry and general academic record of the student. Due consideration will also be given to the student’s financial need.

1590 Sales and Marketing Executives of Vancouver James B Warren Scholarship
A $2,000 scholarship is offered by the Sales and Marketing Executives of Vancouver in honour of Professor James B. Warren for his 25 years of supervising and teaching and ensuring the continued outstanding success of the SME-UBC Diploma Program in Marketing and Sales Management, as well as for his 25 years of service as a Director of the SME Association. The award is available to a student entering the third year of the Sauder School of Business and is based on the student's superior academic achievement, character and industry, and interest in the field of marketing and sales management. Due consideration will also be given to the student's financial need.

**Organizational Behaviour and Human Resources**

1050 Bennett and Doidge Memorial Scholarship in Labour-Management Relations
Scholarships totalling $6,000 are offered annually by FIR Labour Relations Ltd. in memory of Keith Bennett and Lloyd Doidge, for outstanding undergraduate students in the Bachelor of Commerce, Organizational Behaviour and Human Resources option, who intend to enter a career in labour-management relations. Recipients must be Canadian citizens or permanent residents. Forest Industrial Relations Ltd. (FIR Ltd.) is an accredited employers association which has served the BC forest products industry since 1943. Keith Bennett (B.Com. 1956) was President of FIR Ltd. from 1974 until his retirement in 1997. For 25 years, he served as Chief Negotiator for the BC forest industry, bargaining industry-wide collective agreements with the Industrial, Wood and Allied Workers Union. Lloyd Doidge (B.Com. 1962) was a highly respected labour lawyer, with much of his work involving representing forest industry employers in labour arbitration. He served as General Counsel at FIR Ltd., and was also an adjunct professor in the UBC Sauder School of Business. Both men were well-regarded within the BC industrial relations community for their work in labour-management relations.

1664 Peter Frost Teaching and Learning Memorial Scholarship
Scholarships totaling $1,600 have been endowed by friends, family and colleagues in memory of Dr. Peter Frost, a devoted teacher, distinguished researcher, and inspirational leader who taught at UBC from 1975 to 2004. The awards are made on the recommendation of the Sauder School of Business to undergraduate or graduate students studying Organizational Behaviour with an interest in organizational leadership and compassion.
Real Estate

Note: students completing Real Estate as a second option can apply but preference will be given to students in Real Estate as their primary option

1681 Concert Properties Leaders’ Award
An award of $6,600 is offered to an outstanding undergraduate student entering their fourth year in the Real Estate option in the Bachelor of Commerce Program at the Sauder School of Business. This award was established to mark the 20th anniversary of Concert Real Estate Corporation, and honours the commitment, perseverance and vision of the founding and leading supporters of Concert who have been instrumental in Concert’s success. This award is made on the recommendation of the Sauder School of Business to a student in good academic standing who can demonstrate intent to enter a career in the real estate industry. Preference will also be given to a student who has demonstrated leadership and service in the UBC campus community and/or the wider community.

1659 Adera Development Corporation Scholarship
A $5,000 scholarship is offered by Adera Development Corporation to an outstanding undergraduate student studying Real Estate in the Bachelor of Commerce Program. Preference is given to students who demonstrate leadership in community, sports, and shows entrepreneurial potential.

1056 BentallGreenOak Award in Real Estate
A $5,000 award has been made available annually through a gift from BentallGreenOak for a Bachelor of Commerce student in the Real Estate option with outstanding academic achievement. Eligible students must demonstrate an intent to pursue a career in real estate. Preference will be given to First Nations, Inuit, and Metis students of Canada. BentallGreenOak is a merger of two firms with experience across the real estate investment strategy spectrum, focusing on investment, asset management and real estate services.

1026 Fred Pennance Award in Urban Land Economics and Real Estate
An award of $5,000 is offered by the Y. P. Heung Foundation in honour of Professor Fred Pennance, an engaging professor who shared his passion for real estate and public policy with a generation of students. The award is for an outstanding undergraduate student enrolled in the Real Estate option in the Bachelor of Commerce Program at the Sauder School of Business, who demonstrates scholarship, leadership, and involvement in student and community activities.

1046 Mosaic Award in Real Estate
A $2,500 award is offered annually by Mosaic Homes to an outstanding third or fourth year Bachelor of Commerce student interested in pursuing a career in real estate who demonstrates academic excellence, leadership, and community involvement. Preference is given to a UBC Real Estate Club member.

1052 JLL Women in Real Estate Award
Awards totalling $5,000 have been made available annually through a gift from JLL for third and fourth-year female Bachelor of Commerce students in the Real Estate Option who have achieved good academic standing. Preference will be given to students who intend to pursue a career in real estate in Canada. JLL is a global professional services firm specializing in real estate. They created this award to encourage women to enter areas of the real estate industry where they are underrepresented, including brokerage, commercial real estate and leadership positions.

1651 Meakin Family Award
A $2,400 award has been endowed by the Meakin families in recognition of family involvement in real estate since 1912. The award is offered to an undergraduate student in Real Estate with good academic standing who has demonstrated strong leadership skills through extra-curricular activities.

1558 Real Estate Board of Greater Vancouver Douglas P. Woodley Memorial Scholarship
As a memorial to Douglas P. Woodley and as a tribute to his warm personal qualities and outstanding public service in the field of real estate, a scholarship of $1,500 has been established by the Real Estate Board of Greater Vancouver. It is
awarded to a student entering third year in the Sauder School of Business. The criterion will be a combination of financial need and ability. In making the award, preference is given to a student indicating an interest in specializing in Real Estate.

1638 John D'Eathe Award in Real Estate
A $1,100 award is offered in recognition of John D'Eathe's contributions to the Sauder School of Business. It is awarded to a third year student specializing in Real Estate who demonstrates scholarship, leadership, and involvement in student activities.

Operations & Logistics, Global SCLM

1669 John & May Lockhart Award in Transportation and Logistics
Awards totalling $1,100 have been endowed by John and May Lockhart for students entering their final year of the BCom program. In adjudicating the award leadership, initiative and the potential for a successful career in transportation and logistics are considered.

1510 Granville Mayall Memorial Scholarship
A scholarship of $700, has been endowed by the friends of the late Granville Mayall with the assistance of the British Columbia Trucking Association. The scholarship is offered to graduate or undergraduate students in Commerce and Business Administration. It is awarded on the basis of academic standing, personal qualities and interest in the field of transportation. It is expected that the student will undertake a paper in the area of transportation.

Entrepreneurship or Business Family Studies (not option specific)

5003 Gary and Anne McPhail Award in Entrepreneurship
A $7,000 award is offered annually by Gary and Anne McPhail for an undergraduate student who has completed their first year in the Bachelor of Commerce degree program in the Sauder School of Business. The award is for a student who has achieved good academic standing, has demonstrated financial need, and has an interest in family enterprise studies or entrepreneurship. Preference will be given to a Canadian citizen with demonstrated leadership ability and/or involvement in campus-related extra-curricular activities.

1676 Peter R.B. Armstrong Scholarship in Commerce
A $5,800 scholarship has been endowed by Peter Armstrong for an undergraduate student in the Sauder School of Business who has shown an interest in business family studies. If no candidate is eligible under this criterion, the scholarship may be awarded to an undergraduate student in the Sauder School of Business who has shown an interest in entrepreneurship. Preference is given to students demonstrating qualities of leadership, initiative and innovation.

1012 Daniel F. Muzyka Award in Entrepreneurship
A $3,500 award has been endowed in honour of Daniel F. Muzyka as a tribute to his inspiring vision, tireless commitment and distinguished service to the Sauder School of Business as Dean and Professor from 1999-2012. The endowment has been created through lead gifts from Robert T. Stewart and Gregory J. Peet, proceeds from Le Grand Voyage Celebratory Gala and contributions from friends of the Sauder School community. The Award is made on the recommendation of the Faculty to a third or fourth year student in the Bachelor of Commerce Program at the Sauder School of Business who has demonstrated an interest in entrepreneurship and displayed outstanding leadership in student or community affairs.

1018 Association of Chinese Canadian Entrepreneurs Award in Business
A $1,000 award is offered by the Association of Chinese Canadian Entrepreneurs to an outstanding student in the Sauder School of Business who demonstrates entrepreneurial aspirations. The recipient selected will either be enrolled in the entrepreneurship specialization, in the New Ventures Design course, or have participated in entrepreneurship@UBC programming. Preference will be given to a student with an interest in strengthening the competitiveness of Chinese Canadian business in the global market.
**Year 2**

**1049 Phillips, Hager & North Scholarship in Finance**
A $3,000 scholarship is offered annually by the Phillips, Hager & North (PH&N) Centre for Financial Research to an outstanding female student in the second year of the Bachelor of Commerce program who is interested in pursuing a specialization in finance.

**1048 Cara Adensamer Memorial Award**
Awards totalling $1,400 have been made available through an endowment established in honour of Cara Adensamer for female undergraduate students entering second year of the Bachelor of Commerce program at the UBC Sauder School of Business who have achieved good academic standing. Preference is given to students who are members of a sorority group and have made a positive contribution to their community. Candidates must be Canadian citizens or permanent residents. Cara passed away on April 20th, 2018, and will always be remembered as a bright young student who excelled academically and always strived to do her best. She found a second family at UBC with her sisters at Alpha Delta Pi, along with the greater UBC Panhellenic community.

**Year 3 or 4**

**1608 Murray Pezim Scholarship**
A $1,650 scholarship has been endowed by his colleagues and friends to honour Murray Pezim. The award is made on the recommendation of the Sauder School of Business to a student entering the final year of the B. Comm. program who displays the attributes necessary for entrepreneurial achievement, including leadership, initiative and innovativeness.

**1557 Harry L. Purdy Memorial Scholarship**
A scholarship of $1,000, in memory of Dr. Harry L. Purdy, recognizes his leadership, interest and contributions in business, teaching and community affairs and has been endowed by Westar Timber Ltd. The award is made to a student entering the final or graduating year in the undergraduate program of Commerce and Business Administration who has been able to combine academic excellence with outstanding contributions in student or community affairs.

**1053 Dr. Tashakkor Award for Women in Business**
Awards totalling $2,000 have been made available annually through a gift from Dr. Amir Tashakkor for third or fourth-year female Bachelor of Commerce students who demonstrate academic excellence. Consideration is given to leadership skills, community service, and extra-curricular achievement. **Financial need** may be considered.

**1595 Captain Donald Francis Elliot Memorial Scholarship**
A scholarship of $750 has been endowed by Gertrude Jeanne Elliot. The award is made to a student entering the penultimate or final year in the Sauder School of Business. Preference is given to a mature student with a demonstrated interest in business and community affairs.
**Note:** ‘mature’ student typically refers to someone who may have returned to or started university later than usual due to employment or personal reasons.

**Any year**

**1036 Peter Brunold Award of Excellence in Business**
A $6,800 award has been made available through an endowment established by Peter Brunold for an undergraduate student enrolled in the Bachelor of Commerce degree program in the Sauder School of Business. The award is for a student who has demonstrated academic excellence, is on the Dean’s Honour Roll, and who would not be able to pursue a degree program without **financial support**. Preference will be given to a student with demonstrated leadership ability and involvement in the community. To be considered, candidates must be Canadian Citizens or Permanent Residents.
5007 Lauren Wilmot Memorial Award
A $3,050 award has been made available through an endowment established by the Wilmot family, friends and colleagues, in memory of Lauren Wilmot and in honour of her enormous courage in the face of adversity and strength of character. The award is offered to an outstanding student enrolled in the Sauder School of Business Undergraduate Program. Preference will be given to a student who is experiencing significant adversity while continuing to show exemplary commitment to their studies. Recipients should be active in university life, and embody Lauren's compassionate nature and inner strength. Lauren was an extraordinary young woman with a remarkable capacity for kindness and empathy, in spite of her own challenges. Those fortunate enough to have known Lauren, remember her as a generous friend and skilled listener, with a quick wit and a dry sense of humor. Her competitive spirit allowed her to flourish in a variety of sports, as well as in her coursework. For Lauren, there was no challenge she would not meet head on, and yet no person unworthy of her love and support while facing their own. Her strength of spirit will live on in those fortunate enough to have known her.

1032 David Huynh Leadership Award
A $2,150 award has been made available through an endowment for a student enrolled in the Bachelor of Commerce Degree Program at the Sauder School of Business. The award supports a student who is involved in student activities and has demonstrated genuine and exemplary leadership through an understanding of the following values: investment in meaningful connections; holding others to the best version of themselves; giving back to a world beyond their own. These are values David Huynh held and through his actions and impact, taught to so many around him. At the age of 22, David Huynh passed away before entering his final year at Sauder. David was an inspiring student leader within the Sauder community and this award is a tribute and reminder of the legacy and lasting impact he had as a role model, mentor, leader and community-builder. He is remembered for his heart-warming generosity, dedication to others, and passion for extra-curricular involvement where he invested his time and energy to helping individuals realize their potential while taking every opportunity to learn and develop. Preference will be given to students who demonstrate financial need.

1581 Steve House Memorial Scholarship
A scholarship of $1,150 has been endowed in memory of Steve House who passed away in the fall of 1981 while in the final stages of completing the requirements to be a chartered accountant. His ability to remain steadfast in his educational and employment commitments, his sense of humour in addressing the world around him and those in it against great odds, and his courage in facing the disease that disabled him but never handicapped him are the qualities that are to be immortalized in this award. The award is made to a student in the Sauder School of Business with preference given to a student with a disability or has made a concerted effort in their schooling while having to deal with some physical, mental, emotional, or social obstacle.

1057 Commerce Undergraduate Society Award in Business for IBPOC Students
Awards totalling $20,000 have been made available annually through a gift from the Commerce Undergraduate Society for Bachelor of Commerce students who identify as Indigenous, Black or a person of colour and are in good academic standing. Financial need may be considered. The Commerce Undergraduate Society is one of the largest business student organizations in Canada, and is committed to enhancing the personal, professional and academic experiences of Bachelor of Commerce students at UBC.

1060 Mary Louise Peterson Award in Business for IBPOC Students
Two $5,000 awards have been made available annually through a gift from Arbutus Search Group in honour of Mary Louise Peterson for domestic Bachelor of Commerce students who identify as Indigenous, Black or as a person of colour and are in good academic standing. Financial need may be considered. Mary was born in 1946 in Prescott, Ontario and set several records as a track and field athlete while in high school. She is a loving mother, an active member of her community and dedicated to environmental stewardship. This award was established to help make pursuing a business education more accessible to students who face barriers to accessing higher education.
**Colin Scarlett & Family Equity, Diversity, and Inclusion Award**
Awards totalling $10,000 have been made available annually through a gift from Colin Scarlett & Family for students in the Bachelor of Commerce program with an interest in commercial real estate who are from communities that have been historically, persistently and systemically discriminated against. Leadership and **financial need** may be considered. Each award will ideally not be valued at less than $2,500. Colin Scarlett and his family established this award to help increase equity, diversity and inclusion in the commercial real estate industry.

**7981 University of BC Commerce Alumni Division Bursary**
Three bursaries of $500 each have been endowed by the Commerce Alumni Division for students entering the second, third and final year of the BCom program. The awards are based on a combination of **financial need** and contributions to the University and/or community. Candidates will normally be expected to have at least a second-class average (65%) in the previous academic year.

Last updated: August 13, 2021