

The Jamaica National Foundation

Leading with Action



2009 to 2010 Year in Review

INTRODUCTION

In 2010, the year of its twentieth anniversary, the Jamaica National Building Society Foundation continues to fortify its position as one of the leading contributors to sustainable development and nation building in Jamaica. As the main arm of the Corporate Social Responsibility initiatives of the JN Group, the Foundation provides financial and technical support to projects and programmes at the community and national levels and throughout the Jamaican Diaspora. In the 2009/2010 financial year, the Foundation widened its positive impact on the lives of the Jamaican people through partnerships with companies within the JN Group, NGOs, international aid agencies, local funders and other private sector organisations.

With roots deeply entrenched in rural Jamaica, JNBS through its Foundation, remains committed to rural regeneration through the following themes:

- ECONOMIC AND COMMUNITY DEVELOPMENT
- ARTS, CULTURE AND HERITAGE
- YOUTH AND EDUCATION
- HEALTH, SECURITY AND SAFETY

ECONOMIC AND COMMUNITY DEVELOPMENT

Taking Remittances and Other Financial Services to Rural Communities

The Multilateral Investment Fund of the Inter-American Development Bank (IDB-MIF) joined forces with the JNBS Foundation in January 2010 to finalise an agreement for the implementation of a groundbreaking financial access project. The three-tiered initiative will promote meaningful development in rural Jamaica by enhancing the provision of financial services to ten previously underserved communities. Residents will be able to gain easier access to a range of financial services including remittance receipts, point-of-sale and small business loan payments.

Some of the immediate benefits involve residents' ability to engage in the formal financial system; effectively manage their resources and leverage remittances to access financing for productive activities. JNBS' technology subsidiary, Management Control Systems, and its Community Banking Unit, will be critical partners during the implementation of the project.

Empowering communities through access to information and technology resources

Adapting the concept of a commercial franchise tailored to achieve social goals, the JNBS-created chain of community resource centres called the **The Source**, added new links within two additional centres in St. Ann and Treasure Beach during the 2009 /2010 financial year. Piloted in August Town,

St. Andrew in 2007, **The Source** was expanded with the opening of the **Maverley** centre in February 2009. The Source provides residents of underserved community with access to pertinent information, services and facilities. Yet, no two centres are the same. Each reflects the uniqueness of the community in which it exists and provides an exclusive grouping of services to meet the specific needs of residents.

The design and atmosphere in third centre, The **Source Treasure Beach**, fits perfectly into the quaint little resort town of Treasure Beach, offering all the amenities of the corporate world with the feel of a vacation. Formed out of a partnership with the Treasure Beach Foundation (BREDS), the Breds Source was launched in May 2009 by Member of Parliament and Minister of Agriculture, Christopher Tufton. The Source is also the home of the Treasure Beach Foundation.

The **Source St. Ann** is located on Main Street in the heart of Ocho Rios. This Community Resource Centre is a collaborative effort of the JNBS Foundation and the St. Ann Chamber of Commerce to provide a facility that supports growth in the local business sector and the development of entrepreneurship within Ocho Rios. The fifth Source enterprise comes on stream in Savanna-la-Mar later this year.



YOUTH & EDUCATION



Teen Advocates Lead with Action

Resolution Project is the annual photography and advocacy competition organised by the Jamaica National Building Society (JNBS) Foundation, through which high school students residing outside of the Kingston Metropolitan Area are becoming promoters of change in their respective communities. Formerly known as Youth Zoom, the seven-year-old photography programme in association with the United Nations Population Fund and the Gleaner's Youthlink magazine equips

and trains youngsters in the use of cameras to actively identify issues that impact the communities in which they live. In the 2009 competition, more than 300 student participants from 50 high schools across the island presented photojournalistic pieces that demonstrated a higher level of consciousness



of the various social and economic conditions of Jamaicans across the island. Top awardees attended a week-long intensive photography summer camp, where they journeyed across the country and discovered the beauty of Jamaica and its people. The 2009 programme culminated in a travelling exhibition at which the students' photographs were put up for sale to

members of the public. The proceeds from the exhibition have been channelled into a fund managed by the JNBS Foundation to support a project of the students' choice.

Facilitating Remittance Philanthropy

Despite the harsh global economic climate of the last two years, remittance inflows remain one of Jamaica's three largest and most resilient earners of foreign exchange. The Jamaica Partnership for Education (JPE) is one of the few non-aligned projects designed to get financial help directly to schools in Jamaica. The JNBS Foundation with the support of the United States Agency for International Development (USAID) has been making best use of Jamaica National's established networks and links with the Jamaican Diaspora in the United Kingdom, the United States, Canada and the Cayman Islands to act as a conduit and promote JPE as a development tool. JNBS members and customers can make contributions at any of the 18 overseas JN Money Transfer locations in the USA, UK, Canada and Cayman.

Enriching Rural Families

Children between the ages of 0 and 3 in targeted rural communities who do not have access to the formal education system are the primary beneficiaries of the Roving Caregivers Programme (RCP) by the Rural Family Support Organisation (RuFamSO). The flagship initiative received a J\$7 million boost from the JNBS Foundation in November 2009. The funds will be used over three years to allow the non-profit to continue its work in delivering child development and parenting education via free home

visitation services. To date, the RCP has promoted the health, welfare and general well being of more than 1,445 children throughout the parishes of Clarendon, Manchester, St. Thomas and St. Catherine.

HEALTH, SECURITY & SAFETY

Providing Training for At-Risk Youth

Supporting the work of the Violence Prevention Alliance in six violence-torn areas, the JNBS Foundation is facilitating training that will enable the employment of at-risk youth. Targeting youngsters between 13 to 25 years, who are often isolated by warring gangs, the Learning for Life Programme assists this unattached group in achieving literacy and numeracy competencies. This is being facilitated through the use of a computer-based auto skills learning programme. The four-pronged programme also provides training in conflict management, leadership and life skills, and facilitates linkages to entrepreneurial and job placement opportunities. It also includes skills-training in association with the National Training Agency, HEART Trust/NTA; and other vocational institutions.

Creating Awareness of Safe Road Practices

Hundreds of preventable deaths and injuries occur in Jamaica as a result of persons' disregard for the proper use of seatbelts. In August 2009, JNBS Foundation, the FIA Foundation, the Chase Fund and the Jamaica Automobile Association launched a national seatbelt campaign called "Make it Click!...Lives Depend on It" with the specific goal of reducing the number of road traffic fatalities by creatively addressing the risk to persons by not wearing seat belts. Public sector stakeholders: the Road Safety Unit of the Ministry of Transport and Works headed by Hon. Mike Henry, the Jamaica

Constabulary Force as well as the National Road Safety Council and the Insurance Association of Jamaica joined the campaign and have been working assiduously in their own capacities to save lives.



MEMBERS MAKE IT HAPPEN

JNBS Member Advisory Councils established in the

24 locations across the JNBS branch network provide an avenue for the involvement of JN members

in enhancing the communities where they live and work. More than 100 projects were supported in this, its fourth year.

Supporting community entrepreneurship

For most Jamaicans, chicken is still one of the cheapest and most popular sources of protein. Recognising this, Member Advisory Councils (MAC) gave grant funding to several chicken rearing projects across the island to kick start community entrepreneurship.

The Drapers All Age School in Portland built a 300 square foot chicken coop, and raised 100 chickens. The school not only met its weekly needs, but had excess meat to sell to members of staff and the community.

The Port Antonio High School, under the guidance of the 4-H Club's School Garden Project bought layers and got eggs in time for increased demand in Christmas 2009.

The sale of chicken has covered all our operational costs and made a profit for the Lionel Town Community Group.

The Accompong United Youth Club in St. Elizabeth, found a quick market for their entire stock. The sale from the chickens allowed them to sponsor six high school students with back to school supplies, inclusive of money for transportation.

In African Gardens, St. Andrew the August Town Community Group has put in three sets of chickens amounting to 2,000.

POST FOR ACTION - Improving the quality of life of persons living with mental illness

Out of a seed planted at the Denbigh Agricultural Show, the Foundation supported a farming project at the Ebenezer Home for the Mentally aimed at expanding the existing farming venture to meet the critical long-term needs of the Home and increase its self-sufficiency.

Preserving Jamaica's cultural heritage

Bammy, cassava flour, cassava chips, coconut oil and Busta sweets are traditional products made by the Maroons, and a winning combination in cultural preservation and community



entrepreneurship. This was the thinking of the Member Advisory Council (MAC) of Port Antonio, Portland when they approved grant funding for the construction of a 50x 20 feet Cassava House in Charles Town, Portland.

Providing access to water

The students and staff at the White Marl Primary and Junior High School had long-suffered an inadequate supply of water to the school premises. All this has changed with the installation of a pump and a water tank, during the 2009 summer holidays, donated by the Jamaica National Building Society Spanish Town Branch with funding from the JNBS Foundation.

Keeping Falmouth Clean

For the residents and visitors of Falmouth, the Heritage Town has been given a noticeably cleaner look with the installation of 13 garbage bins strategically placed around the town centre. Donated by the MAC of the Falmouth Branch to the Rotary Club of Falmouth, the bins are a welcomed addition for all that has allowed them to help correct a serious sanitation problem that was becoming an environmental hazard for the town.

Improving Community Services

The MAC of the JNBS Brown's Town Branch touched the lives of community members in Bamboo District, St. Ann through the renovation of the Jamaica Library Service branch Library. The entire community expressed appreciation to JNBS for providing an improved environment conducive to learning and educational development. The handover took place in November 2009.

Other MAC projects across the island, valued at more than \$100,000 each include:

- Provided a Portable Vital Sign Machine to the Annotto Bay Hospital – Annotto Bay Branch
- Donated a stove in support of the Chudleigh Park Basic School Feeding Programme – Christiana Branch
- Acquired four computers and headsets to boost the H.O.L.Y. Network Computer Literacy Programme for inner city youths – Duke Street Branch
- Secured the Falmouth Gardens with the installation of grills and a security system – Falmouth Branch
- Purchased a computer for skills training at Derry Primary – Gayle Branch
- Supplied office furniture to Little Einstein's Learning Centre – H-W-T Branch
- Levelled the playfield field at the Ballard's valley Primary – Junction Branch
- Facilitated a face lift of the outside walls of the Linstead Primary school building – Linstead Branch

- Provided funding for training of persons in Micro Business Management – Lucea Branch
- Upgraded electrical work on the Bellefield/ Williamsfield Skills Training Centre – Mandeville Branch
- Facilitated an initiative by the Peace in Life Ministries to provide six primary and high schools in Clarendon with 14 sessions of training in Peer Leadership in Schools – May Pen Branch
- Funded the Parenting Centre (Flankers) project to produce a Restoring the Family Parenting Handbook – Montego Bay Branch
- Restored and beautified the Paul Bogle Ancestral Site – Morant Bay Branch
- Assisted Aglow International in relocating its office to allow it to continue its mission of mobilizing and empowering women – New Kingston Branch
- Purchased and outfitted a container to be used for training unskilled persons/school dropouts in the community – Ocho Rios Branch
- Obtained 60 chairs and 15 tables for the cafeteria at the Lister Mair Gilby School for the Deaf
- Provided financial support to the Port Antonio High School for its school garden project – Port Antonio Branch
- Aided the Mason Hall community in the purchase of musical instruments to train students and members of the community– Port Maria Branch
- Collaborated with the St. Catherine South Police Division to purchase & renovate container for the Portmore Community & Security Office used for Safe School and Community Counselling sessions– Portmore Pines Branch
- Supplied the St. Elizabeth Red Cross Community Development Programme with a photo copier to be used as an income generator for a feeding programme for the less fortunate people of Santa Cruz – Santa Cruz Branch
- Procured two computers for Georges Plain Adult Literacy Programme – Savanna-la-Mar Branch
- Purchased a deep freezer, bed linings and effected repairs at the Spanish Town Infirmary
- Funded the implementation of a Literacy Programme at the Windsor Child Care Facility – St. Ann’s Bay Branch

AGM Projects

At the 135th Anniversary Annual General Meeting (AGM) of the Jamaica National Building Society in September 2009, four funding requests made by JNBS members to support projects in their communities were approved by popular vote. The projects are highlighted as follows:

Promoting healthy activities for youth

The Bruising Gym in Stony Hill received aid in the form of equipment and supplies. The boxing gym, founded by Carl Grant two years ago is already creating highly competitive boxers at the national level,

and developing rounded students who must maintain good grades in school. The facility is also providing recreational and entertainment activities for members of that community.

Rehabilitation Programme for Inmates

Some 85 female inmates housed at the Fort Augusta Adult Correctional Centre in Portmore, St. Catherine will benefit from Culinary Arts training at the institution, as a result of a \$250,000 grant from the JNBS Foundation. The project is expected to reduce the rate of repeat offenders, as inmates are better equipped to create their own livelihood on release from prison.

New Community Centre for Sandy Bay

The refurbishing and enhancement of the Sandy Bay Youth Recreation Centre will be undertaken by the Blue Hole District Farmers Club in Hanover. The 2-year-old voluntary club which currently has extensive farmer assistance and poultry projects will provide computers, educational materials, recreational activities and office space for guidance counseling of youngsters in Sandy Bay and its surrounding communities.

PARTNERS

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| FIA Foundation | United States Agency for International Development |
| Red Cross of Jamaica | Jamaica Business Development Corporation |
| Peace Management Initiative | |
| Heart Foundation of Jamaica | Social Development Commission |
| United Nations Population Fund | Jamaica Business Information Centre |
| Jamaica Automobile Association | St. Ann Chamber of Commerce |
| The Chase Fund | Breds Foundation |
| Gleaner Youth Link | JN Money Services |
| Volunteers | Members of the Branch Advisory Councils |

Mutual Building Societies Foundation

Building capacity to transform the education sector

The perpetual underperformance of Jamaican students at the primary and secondary school levels has been of grave concern to stakeholders in the society, over the past several years. Not least affected is corporate Jamaica, which is dependent on an educated and skilled labour force for productivity, profitability and growth.

In February 2008, a concerted effort to bring about sustainable development in the education sector was made by established business rivals Jamaica National Building Society (JNBS) and the Victoria Mutual Building Society (VMBS). The organisations co-created the Mutual Building Societies Foundation (MBSF) to allow for the fusing and channelling of financial and technical resources to assist in the transformation efforts underway in the Ministry of Education.

As a tangible response to the deteriorating situation, the Foundation's flagship programme, Centres of Excellence was designed with the specific goal of building the capacity of six non-traditional high schools in rural Jamaica. Aimed at increasing the quality, delivery and impact of secondary education, the project is already garnering substantial improvement in student achievement, teacher quality, organisational effectiveness and school-home-community partnerships at these institutions.

Piloted during 2008 in two high schools, Mile Gully in Manchester and McGrath in St. Catherine, COE continues to fortify a student-centred approach to school improvement through evidence-based planning. In 2009, the project was implemented at Porus High in Manchester, Seaforth High in St. Thomas, Green Pond high in St. James and Godfrey Stewart High in Westmoreland.

Now in its second year, Centres of Excellence is utilizing technology to gather, analyse and manipulate data that allows the schools to track individual student progress and institutional growth in relation to expected interventions: Effective School Leadership and Management, Curriculum, Teaching and Learning Processes, Literacy and Numeracy Levels and School and Student Support Networks.

Additionally, with increased focus on fostering heightened accountability among school leadership and management, the project has hosted several seminars and study tours featuring local and overseas-based education professionals. At these events, Principal's, school administrators, teachers and guidance counsellors, have gained exposure to cutting-edge techniques correlated to School Leadership Development, Promoting a Nurturing Social Environment for School Transformation, Strategies to Address Boys' Under Performance.

All targeted schools are developing a strengthened and institutionalized culture of pride, high expectations and achievement. The five year programme ends in 2012.