

The Jamaica National Foundation

Leading with Action



2010 to 2011 Year in Review



INTRODUCTION

Over the twenty years since its establishment, the Jamaica National Building Society Foundation has become one of the island's leading developmental agencies, renowned for innovating, inspiring and impacting initiatives that positively impact the lives of Jamaicans at home and in the Diaspora.

Through partnerships with JN Group subsidiaries, NGOs, international aid agencies, local funders and other private sector organisations, the JNBS Foundation continues to create, support and implement projects and programmes that focus on sustainable local and national advancement. The work of the JNBS Foundation places special emphasis on regenerating rural communities across the island, to provide greater opportunities to marginalised groups within the society.

Financial and technical support was provided to community-based and other organisations during the 2010/2011 financial year.

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

Advancing Rural Communities Through Financial Services

Driven by its mantra of “Leading with ActIon”, the JNBS Foundation continued its work on a revolutionary project, launched during January 2010, to increase opportunities for economic development in rural Jamaica.

A collaborative effort of The Multilateral Investment Fund of the Inter American Development Bank (IDB-MIF), and various organisations within the JN Group, the dynamic, three-tiered project will see the provision of a range of financial and other services to unbanked residents, entrepreneurs and small enterprise operators in ten pilot communities. These services include: remittance disbursement and loan servicing with the later introduction of bill payments, point-of-sale and debit facilities .

The Project is expected to allow residents to reap the benefits of engaging in the formal financial system, reduce the cost of accessing these services, provide training in financial literacy to at least 300 persons, and increase available credit facilities.

A large coordination of efforts is now underway to lay the foundation for the development of an agent network and systems; sensitization and training of merchants and beneficiaries; and the development of a remittance-based loan product. The project is scheduled to deliver the first range of services in September 2011.

Community Success Stories: Residents manage 'The Source' Franchises



The JNBS-created chain of community resource centres, 'The Source', remains a significant feature and symbol of economic development and community growth, within four underserved urban and rural centres across the island.

Since the pilot social enterprise franchise facility was launched in August Town, St. Andrew in 2007, 'The Source' has been replicated in Maverley, Kingston; Treasure Beach, St. Elizabeth; and Ocho Rios, St. Ann. 'The Source' Centres provide residents with access to information, technology and business support, and each comprises an Internet Café, Wi-Fi hot spot, homework centre, reference library, as well as business incubation and meeting facilities, among other resources.

After two years of work with the Maverley Consultative Committee (MCC) to build its capacity to effectively carry out the day-to-day operations of The Source in Maverley, the centre was handed over to the Committee on March 31, 2011. The handover of centres to their respective civic partner within each community, is a natural progression in the lifecycle of 'The Source'.

For the approximately 60 persons who use the centre daily, "the Maverley Source will remain an important hub for residents in Maverley, and its surrounding communities of Drewsland, Hughenden, Glendale, Valentine Gardens and Tree Oaks in Kingston.

The Maverley centre joins 'The Source' Ocho Rios, which was handed over to the St. Ann Chamber of Commerce in 2009. The JNBS Foundation will maintain a presence in each of the Centres, to provide ongoing technical support to these community-based organisations.

In the next financial year, 'The Source Savanna-la-Mar', which is currently being built in the Westmoreland capital, will open as the fifth and largest multi-purpose facility in the chain.

Promoting Farming and Self-Reliance – Post for Act!on at Denbigh

As a response to a lack of employment opportunities in and around the remote district of Hampshire, in north east St. Catherine, a small community-based organisation has sought to rehabilitate a broiler-rearing entrepreneurship project in the tight-knit community. Hampshire is situated in the larger community of Riversdale, which is ranked in the lowest poverty quartile within the parish.

The Hampshire Committee for Self-Reliance, an eight-member committee, comprising four visually impaired persons, was selected from more than 100 submissions on the Foundation's Wall of Act!on at the Denbigh Agricultural and Industrial Show in 2010.



The project had been halted since the community's poultry house was destroyed during Hurricane Dean in 2007. Funding in the amount of \$100,000 has allowed the HRSC to purchase two batches of chicks, feed and medicine. And, while residents are still plagued by a lack of basic infrastructure including piped water, and a badly deteriorated roadway, the project is

promoting self-reliance through self-employment to meet the needs of the more than 40 dependents of this determined group of persons.

ARTS, CULTURE AND HERITAGE

Preserving the History of our Island

On February 5, 2011, the first in a series of parish history books was launched, as part of the Foundation's Parish History Project. The project is implemented in support of a mandate to preserve Jamaica's Culture and Heritage.

The Story of Westmoreland by celebrated historian and author, Marguerite R. Curtin, is a 360-page book chronicling the Jamaican parish from its pre-colonial days, as the home of the island's original inhabitants, through its colonization by both the Spanish and the English, and culminating in its more recent role in the 20th century.



The book was launched at the Manning's School in the parish in collaboration with Sangster's Bookstores. The Story of Westmoreland is of particular importance to the Foundation's parent organisation, JNBS, which maintains deep ties in the parish, having been founded there in 1874, as the Westmoreland Building Society.

Supporting Hanover Community Bee Farmers



The passage of Tropical Storm Nicole in September 2010, destroyed more than 80 bee colonies in western parishes across the island. Since then, the Hanover Bee Farmers Association (HBFA) which was convened to aggressively promote the value of the honeybee and its by-products, had been working to implement a project to get farmers back on their feet.

Coupled with general concern about the high level of unemployment in Hanover, the project aimed at providing apprenticeships for young people to facilitate skills-training and encourage micro-entrepreneurship.

The JNBS Foundation stepped in during February 2011 to assist resuscitation efforts by awarding a grant of \$350,000 to the 25-year-old HBFA. The grant purchased material to build 240 hive boxes, set

up a trainee programme, as well as equip apprentices with all the necessary materials including boxes, smokers, hive tools and veils. The project is ensuring the continuity of the valued farming practice, which is an essential part of the local economy. Its direct beneficiaries include eleven residents, five of whom are trainees; and the more than 60 member farmers in the association.

YOUTH & EDUCATION

Eradicating Illiteracy by 2015



Members, clients and customers of JNBS and its subsidiaries at home and in the Jamaican Diaspora, continue to support the national target of eradicating illiteracy in Jamaican primary schools by 2015 through donations to the Jamaica Partnership for Education (JPE) initiative. JPE is the primary fundraising project of the JNBS Foundation, that is building the capacity of primary schools to improve literacy and numeracy levels. This is being accomplished through the provision of resources, student outreach programmes and teacher support.

The Jamaica Partnership for Education was initiated in May 2009 as a remittance philanthropy project, allowing customers of JN Money Services Limited (JNMS) in the United States of America, Canada

and the United Kingdom to contribute to the initiative at JN Money Transfer locations. NEM Insurance Company Limited, joined the JPE as a fundraising partner in December 2010, and has committed to matching all contributions made to the project by its customers.

Under the project, a combination of technological resources and other tools were handed over to representatives of eight rural schools in 2011. These resources included Mobile Enrichment Carts, as part of an initiative overseen by the Ministry of Education's Transformation Unit and the interactive Autoskills Literacy and Numeracy Software. The beneficiaries were: Chester Castle All Age School, Hanover; the Troja and Harewood Primary Schools, St. Catherine; Mearnsville All Age and Strawberry Primary and Junior High School, Westmoreland; Osborne Store Primary & Junior High School, Clarendon; and Albion and Glendevon Primary and Junior High Schools in St. James. Additionally, as a result of the efforts of the NEM Ocho Rios Branch in encouraging donations to the project, Parry Town Primary School in St. Ann was added to the list of the JPE's beneficiaries. The school received a state-of-the-art laptop computer and multimedia projector from NEM.

Also launched during February 2011, to foster greater interest in reading in the primary schools, was the JPE Bookworm Bites Reading Series. Volunteer employees from the JN Group engaged students in reading sessions at the Parry Town and Osborne Store Primary Schools this year.

A three-pronged workshop series was also held to improve the skills of more than 103 teachers from 26 schools, during the period. The first workshop focused on "Learning to Read: Problems which some children encounter in the process of learning to read". The second looked at strategies for teaching "Critical Reading Skills" and the final session addressed "Understanding, teaching and managing Attention Deficit Disorder and Attention Deficit Hyperactivity Disorder in the classroom".



Beginning on May 1, 2011, contributions to the JPE can be made through JNBS locations, JN Money Shops, JN Live, and from the JNBS Foundations website.

Teen Advocacy Through Photography

The JNBS Foundation's annual photography and advocacy competition programme, Resolution Project, has over seven years, given voice to more than 800 high school students outside of the Kingston Metropolitan Area. Through the art of photography, the students tell the stories of positive



and negative occurrences and influences in their communities and themselves, become advocates and creators of change.

Implemented in partnership with the United Nations Population Fund and the Gleaner's Youthlink magazine, the Resolution Project equips and trains youngsters in the use of cameras, and propels photography as a tool to inspire and influence stakeholder action. In the 2010 competition, more than 300 student participants from 50 high schools across the island submitted photojournalistic pieces related to the theme "Because I am young...". Throughout the year, their work was displayed in public exhibitions and spaces, and greater emphasis placed on exposing the students work to the wider world.

The project has become so influential that in August 2010, the Foundation and the Chichibud Foundation collaborated to implement the Tivoli Resolution Project. The Tivoli Resolution Project is providing therapeutic intervention for ten teenage boys who were severely traumatized by the joint police and military operation in the Western Kingston community of Tivoli Gardens during May 2010.

Using the art of photography, art therapy and counselling, the 13 – 18 year old students, who were detained during the incursion, have been able to express their emotions through art and receive psychosocial support. With a donation of ten cameras and monetary assistance, the boys participated in a two-week phototherapy camp conducted by a volunteer photographer, Clinical Psychologist and Art Therapist. The Tivoli Resolution Project has also gained wide exposure in the local and overseas media and public spheres in Jamaica and New York, through three public exhibitions featuring the photographs captured by the students. The most recent exhibition was jointly hosted by the JNBS Foundation and the Consulate General of Jamaica in New York between February 24 and March 1, 2011.



HEALTH, SECURITY AND SAFETY

Caring for Children

Now in its second year, the Roving Caregivers Programme by the Rural Family Support Organisation, has widened its reach to educate hundreds of parents and care givers throughout four rural parishes, who do not have access to parenting support services. The three-year, J\$7 Million project has greatly supplemented the work of the non-profit to deliver child development and parenting education via free home visitation services. Since the beginning of the project, more than 20,000 children and 24,000 families have benefitted from the project.

JN MEMBER ACTION



For the past five years, the JN Member Advisory Councils (MAC) have provided opportunities for JN Members across the Society's network of 25 branches to participate in the development of their communities. The Member Advisory Councils, are comprised of JN Members and JNBS Branch employees, who identify and select community development projects to receive grant funding from the JNBS Foundation. Fifty exciting community projects amounting to \$6,042,020.00, in the areas of Health, Road Safety, Environment, and Youth and Community, were approved for

the 2010/2011 cycle.

In 2010, member involvement in the MACs was extended to the eight JN Money Shops across the island. Through "Post for Act!on Days", JN members conducting business in these locations were able to submit projects for funding. An average of 35 projects were posted at each location and each JN Money Shop will donate a maximum of \$100,000 to one selected project.

These included:

- Renovation of the Font Hill Health Centre for reopening to St. Catherine residents in collaboration with the 4-H Club and Community Association
- Acquisition of a Vital Sign Monitor for the May Pen Hospital Anaesthetic Department
- Refurbishing the Raymond's Health Centre Dental Unit and provision equipment for the re-introduction of dental care at the facility
- Provision of blood pressure machines, digital thermometers, a nebulizer, and other medical equipment to the Black River Hospital, for improvements in patient care

- Installation of an air conditioning unit and refrigerator for storing medicine at the Greater Portmore Health Centre
- Assistance with aesthetic improvements and beautification efforts at the Cornwall Regional Hospital (CRH) in St. James and the Percy Junior Hospital (PJH) in Manchester. The projects include: the creation of a green space at the CRH in association with the Kiwanis Club of Freeport, Montego Bay. And, the acquisition of an industrial lawnmower and other tools for maintaining the hospital grounds.

Mutual Building Societies Foundation

The Journey to Excellence

The system of education in Jamaica has witnessed some positive achievements since the nation gained its independence in 1962. Notwithstanding these developments, after almost fifty years, the quality of student performance and outcomes at all levels of the system is consistently below acceptable standards, threatening the achievement of national targets and sustainable development. This is of particular concern in the non-traditional high schools, where 80 per cent of students in the school population are underprivileged and reside in vulnerable inner-city and rural communities.

In support of the transformation efforts in the Ministry of Education, the Mutual Building Societies Foundation (MBSF), was launched in February 2008. The MBSF is as a joint initiative of the Jamaica National Building Society (JNBS) and The Victoria Mutual Building Society (VMBS). Through its premier activity, the Centres of Excellence Project, the Building Societies have injected much needed financial resources and technical assistance into six non-traditional schools outside of the Kingston and St. Andrew Metropolitan Area. The project aims to improve student achievement, teacher quality, organizational effectiveness and to strengthen school-home-community partnerships, over a five year period.

The fire has been lit in the six participating schools in the Centres of Excellence Project. Now in its third year, the initiative continues to provide sustained support to Mile Gully and Porus High Schools in Manchester; McGrath High School in St. Catherine; Godfrey Stewart High School in Westmoreland; Green Pond High School in St. James and Seaforth High School in St. Thomas.

Schools have been urged to embrace a “We Expect Success” attitude, and each has begun to develop an insatiable appetite for excellence. The project has supported school leaders in outlining clear expectations and guidelines for the performance of students and teachers. Schools have been provided with relevant supporting materials for effective teaching and learning; and have been engaged in capacity building workshops that have helped to improve student performance. Additionally, School

Boards were introduced to sound management practices and governance models that could be seamlessly interwoven into the daily life of the school community for maximum organisational effectiveness.

As student empowerment is pivotal to school transformation, more than 100 students in the Centres of Excellence schools have been trained as Peer Mediators and another 60, as student leaders. Students participate in Essay and Song Competitions that reinforce the theme of “Excellence”. And, a Mentorship programme was introduced to assist in forging strong and lasting ties with the communities in which the schools exist. Volunteers from JNBS and VMBS receive training and are paired in mentoring relationships with students.

The Centres of Excellence has garnered significant achievements since its inception. Noted among them is the increase in student achievement and behaviour, as evidenced by the improvement in literacy and numeracy across grade levels; increased attendance of students and reduction in the number of disciplinary action across all schools. The quality of teaching and learning has improved with the introduction of cutting-edge and student-centred diagnostic and prescriptive teaching strategies. Leadership is distributed across the school as parents, teachers and students have begun to rally around a shared vision of excellence to ensure that all targets are met and goals are achieved. The programme ends in 2013.