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WHO WE ARE

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Save towards your GOALS

SCHOOL

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" WE BELIEVE THAT **BUSINESS** CAN BE A FORCE FOR GOOD.,,

Jamaican. Operating on the ethos of the JN Group – using business as a force for good –, we seek out the most innovative and sustainable solutions to the nation's greatest social needs/challenges.

Consequently when we partner with communities, or people to solve a problem, we hold true to the fact that we are part of the solution the country seeks. But most significantly, success for us is a model where we strengthen and empower community members so they can build and sustain their communities themselves.

At a given time the Foundation's team is collaborating with Jamaicans at home and abroad to solve problems in areas such as: road safety, financial literacy, educational leadership, social enterprise, volunteerism, and water adaptation.

This accounts for the highly successful initiatives that have positively impacted the lives of thousands of Jamaicans since theFoundation's inception in 1990.

CHAIRMAN'S REPORT

EVERY JAMAICAN DESERVES TO REALISE HIS OR HER FULL POTENTIAL

"Helping Jamaicans To Achieve Their Full Potential"

Arroughout its 28 years of existence, JN Foundation, the philanthropic arm of The Jamaica National Group, has assiduously implemented dynamic programmes and projects to *"influence more Jamaicans to achieve their fullest potential."*

This was achieved through the Foundation's dynamic range of programmes and projects under its five strategic themes: skills and personal development, education, health and safety, social empowerment and environment.

During 2018, one of JN Foundation's flagship projects, the **Social Enterprise Boost Initiative (SEBI)**, officially ended. SEBI's work, in concert with the United States Agency for International Development (USAID), was impactful and directly benefited approximately 65 social enterprises during the six-year period, 2012-2018.

Approximately 35 of the social enterprises, which participated in the project, collectively

earned revenues of J\$166 million and employed more than 200 people. This was indeed a stellar achievement and is commendable, in that, JN Foundation, through this project, encouraged and strengthened entrepreneurship.

The members of JN Foundation team are to be applauded for training thousands of Jamaicans in financial literacy. Since the inception of the **BeWi\$e Financial Empowerment** team in 2014, they have trained approximately 20,500 persons in proper money management, and, some 8,806 of those trained were young people. In 2018 alone, 5, 194 people benefitted from the Foundation's financial literacy training sessions.

Through its Road Safety Programme,

students from the Hazard Primary School in Clarendon benefitted from the **"X Marks the Spot"** Programme, which involved the improvement of infrastructure in and around the school, to ensure that students could commute safety to and from school.

We are proud to report that under the programme, some 6,741 primary school students were trained in safe road use, and some 50 primary schools participated in the Police in Schools Project across the country.

JN Foundation continues to assist young Jamaicans to achieve their high school education, through its **Annual Scholarship Programme**. In 2018, some 134 high achievers were awarded scholarships. Approximately 34 students were gifted Grade Six Achievement Test Scholarships: 14 were parish high performers; 18 were the children of JN members of staff; and two were specially awarded scholars. Eighty-four recipients were repeating **JN Scholars**, who achieved averages of 70% and over, on their high school report; and **16 university students** received a one-year tuition grant.

Under the national theme **"Ramp it up ... Fix it up"**, The Jamaica National Group, led by JN Foundation, carried out six Labour Day projects across the country. The projects included: repainting schools, renovation repairs to hospitals and clinics; as well as, the painting and installation of ramps. More than 5,000 persons benefitted from those initiatives.

Under the **Water Project Jamaica**, JN Foundation pursued a dynamic programme to sensitize and educate Jamaicans to practice diverse water-saving measures at home and to improve their conservation of water, with the installation of water-saving devices.

I commend JN Foundation team, led by Mrs. Onyka Barrett Scott, General Manager, for ensuring that we pursue our vision, to "help Jamaicans to achieve their full potential." Mrs Barrett Scott's calm and tenacious attention to details have guided our team members to implement their initiatives in a proactive manner, which in turn, have made major improvements for numerous Jamaicans whose lives our programmes and projects touched.

Well done, Team JN Foundation!

Parris Lyew-Ayee, CD Chairman JN Foundation

GENERAL MANAGER'S REPORT

ONE THING WE'VE LEARNED IS THAT IF WE WISH TO GO FAST, GO ALONE, BUT IF WE WISH TO GO FAR, GO TOGETHER

wenty Eighteen was a year of transitions and milestones for the JN Foundation. We bade farewell to our beloved Saffrey Brown, social innovator and astute leader who has fearlessly championed the Foundation's mission over the past ten years, and ushered in a new season; one in which I look forward to deepening a legacy of ensuring that Jamaicans wherever they may be are able to achieve their fullest potential.

By way of milestones, we successfully closed the Social Enterprise Boost Initiative (SEBI) project, drawing the curtains on six amazing years of partnership with the USAID, transforming Jamaica's social enterprise space through incubation, acceleration, awareness raising, policy engagement and positively impacting the lives of countless beneficiaries served by the various enterprises.

We had the privilege to support more than 60 social enterprises, of which those participating directly in the incubator and accelerator generated in excess of \$166 million in revenue, created more than 200 jobs and served in excess of 10,000 beneficiaries, including some of Jamaica's most marginalized groups, such as women, rural groups, youth and the disabled. We also ushered in the X Marks the Spot School Crosswalks Campaign, a 3-year partnership with the UNICEF, FIA Foundation and ABERTS Foundation to increase the safety of our children to and from school. Truly, we believe that every child deserves to exist in a society where our care and love for them is also reflected

in how safe we make the public spaces for them.

One thing we've learned is that if we wish to go fast, go alone, but if we wish to go far, go together. Our thanks to the various member companies of the JN Group that continues to support the work of the JN Foundation and partner with us for the execution of various projects during the year. You truly exemplify how to use your Businesses as a Force for Good. Our thanks also go to the various partnering organisations that have made our work possible, enjoyable and impactful. As we look to 2020, the JN Foundation remains committed to delivering on its core areas of programming and working in partnership as we seek to achieve our ultimate outcome – to build a skilled. educated and healthy workforce to support the sustainable growth and development of lamaica.

Onyka Barrett General Manager JN Foundation

BUSINESS AS A FORCE FOR GOOD

HELPING THE NATION ACHIEVE

Saniah Spencer (right), chief of marketing and product development at JN Bank, converses with Yulit Gordon (second right), Executive Director, Jamaica Cancer Society and Carolind Graham, Chairperson, Jamaica Reach to Recovery, during the launch of the JN Bank Power of Pink campaign on Monday, October 1 at the institution's chief offices in Half-Way-Tree.





Earl Jarrett (right), chief executive officer of the Jamaica National Group, is pictured with from left: Yulit Gordon, Executive Director, Jamaica Cancer Society; Curtis Martin, managing director, JN Bank; Carolind Graham, Chairperson, Jamaica Reach to Recovery; and Leesa Kow, deputy managing director, JN Bank, during the launch of the JN Bank Power of Pink campaign on Monday, October 1 at the institution's chief offices in Half-Way-Tree. The Power of Pink initiative is being held in observance of Breast Cancer Awareness month and seeks to provide support to Jamaican Women fighting the disease.







Members of JNGI and JN Fund Manager companies participating during the 2018 staging of International Coastal Clean Up Day along the Palisadoes Strip.

BUSINESS AS A FORCE FOR GOOD



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Students at Hazard Primary School are escorted across the pedestrian crossing by Dr Parris Lyew-Ayee (second left), chairman of the JN Foundation; Rose Miller (third left), grants manager, JN Foundation; Mary Smith, board member of JN Foundation and the Honourable Mike Henry (in the background), minister without portfolio in the Office of the Prime Minister and member of parliament for the constituency.



SCHOOLS WHERE UNICEF **CROSSWALKS ARE LOCATED**

FROM CROSSWALK

PRIMARY SCHOOL

STUDENTS TRAINED

IN SAFE ROAD USE

INSTALLATION

STUDENTS ATTENDING

STUDENTS WHO UTILIZE CROSSWALKS POSITIONED NEAR THEIR SCHOOL

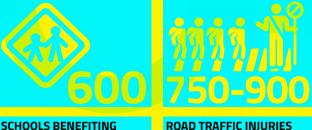
YOUTHS ENGAGING WITH THE PROJECT

8000

RESEARCH PUBLICATIONS

ACCIDENTS

ON THE IMPACT OF TRAFFIC



ROAD TRAFFIC INJURIES AND FATALITIES (% Youth)



PRIMARY SCHOOLS ENGAGED BY THE POLICE IN SCHOOLS PROJECT



RESEARCH PROJECTS

FOCUSED ON ROAD SAFETY ISSUES FUNDED

ADULTS ENGAGING WITH THE PROJECT

500

CROSSWALKS INSTALLED BY ROAD SAFETY PROJECT

6741

MAJOR EVENTS/ACTIVITIES TO RAISE AWARENESS

PARTICIPANTS AT **MAJOR EVENTS/ACTIVITIES** TO PROMOTE ROAD SAFETY



















INTERNAL PROGRAMMES

HELPING TO SAFEGUARD JAMAICAN SCHOOLS

EDUCATION IS A TEAM SPORT!

JN Foundation has over many years, boldly entered the arena to provide sustained support because of the shared belief that a solid education system is the game changer for Jamaica's development. Since 1983, JN has disbursed approximately 600 secondary scholarships for support in high school and 225 tertiary scholarships to persons in pursuit of higher education.

JN Foundation is committed to the development of emerging leaders and is guided by the definition of an 'educated person' as outlined in the Vision 2030 National Development Plan:

"well-rounded and qualified, empowered to learn for life, able to function as a creative and productive individual in all spheres of society and able to be competitive in a global context."

Secondary scholarships are available to

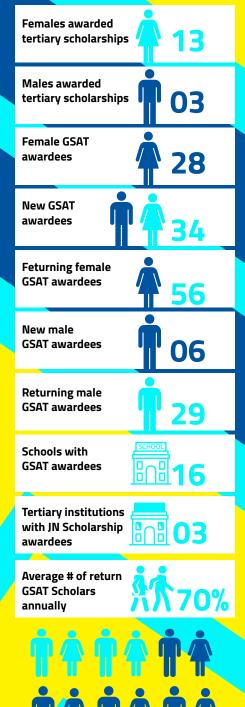


students who are JN School Savers, as well as children of JN employees, who have demonstrated academic achievement in the Grade Six Achievement Tests (GSAT) now Primary Exit Profile (PEP) and matriculated to High School. These awards are renewable annually.

The Ministry of Education identifies the recipients of the parish and county GSAT scholarships based on the students' performance. Each year, scholarships are selected and awarded as follows:

- 14 parish scholars
- three scholars (one per county), who are participants in the JN School Savers programme
- 10 (at least) to children of JN Group employees

Tertiary scholarships - five one-year scholarships each are awarded to students at The University of the West Indies, the University of Technology, and Northern Caribbean University.



BECAUSE OF MY JN SCHOLARSHIP...

Securing the nation's Future

he JN Foundation's vision is that "Jamaicans, wherever they may be, are able to achieve their fullest potential". Guided by this unwavering commitment, the JN Foundation continues to invest in the future of our nation- our children.

We believe that education is the universal key that unlocks the doors to great opportunities. With this in mind, hundreds of students were awarded scholarships from the secondary to tertiary levels.



I am able to complete three courses without worrying about delayed payments. It was even possible for me to use the balance of funds toward a fourth course, and I must say I am truly elated and grateful. Thanks a lot to the JN Foundation. ~Alicia Pinnock, NCU



I am able to aspire and inspire others. I am able to become the role model I have always wanted to become by inspiring my little sisters and everyone else around me that having a dream and aiming for it is attainable with hard work and dedication. I am able to focus on doing my absolute best, always giving 100% and beyond, in whatever challenge or opportunity that comes my way, all while helping those along the way to become the best version of themselves.

~ Imani James, UWI



I was able to continue my studies at The University of the West Indies with less financial burden. Hence, this scholarship has tremendously helped me to move one step closer to my goal of becoming a biochemist. Many may take this lightly, but not everyone is given this opportunity. I am extremely elated to be among the few who had received this scholarship. Furthermore, it has given me great confidence to work very hard in the next academic school year. I would like to thank Jamaica National for this selfless contribution which will result in me being an asset to society.

~ Daniela Panton, UWI



Because of my JN Scholarship, I am able to achieve my fullest potential. The scholarship has motivated me to put my best foot forward academically; successfully completing my undergraduate studies with a Bachelor of Arts in Architectural Studies from the Caribbean School of Architecture at the University of Technology, Jamaica. I have also become a beacon of light for those around me, motivating them towards their fullest potential as well. Because of my JN Scholarship, I am one step closer to achieving my personal milestones and becoming the best me possible.

~ Brandon Mighty, UTech



It is paving the way for my success in both pursuing and the completion of a Bachelor's Degree in Urban and Regional Planning. This Degree will greatly be useful as the knowledge and skills gained to achieve this degree will significantly contribute to the development of the nation by achieving the goals stated in the National Development Plan Vision 2030 with the main objective to make "Jamaica, the place of choice to live, work, raise families and do business". JN scholarship also allowed for selfrecognition as it highlighted my potentials and accomplishments which has fostered personal growth.

~ Jadisha Phipps, UTech

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"The JN Foundation's vision is that "Jamaicans, wherever they may be, are able to achieve their fullest potential".

I was able to finish my last year at the Northern Caribbean University. The fact that I was able to focus mainly on my studies and make the most of my education, JN Foundation have really lifted the burden that comes with being a full-time student and working part-time. I am the first person in my family to be given the opportunity to graduate from a university, and as such just making it to that day and being able to afford and accomplish such a huge goal it was just the best feeling ever.

~Rishea Matthews, NCU

I am able to complete my third year at university. I am forever grateful to JN for giving me this scholarship as it made my third year less stressful. I was able to focus on my studies and did not have to worry about paying off my tuition. Thank you so much JN!

~ Drisan Aitken, UTech

Because of my JN Scholarship, I am able to pursue my education at Northern Caribbean University. I want to thank Jamaica National for Academic Achievement 2018 scholarship. Without it, I would not be able to fund my tuition base on my situation. With this scholarship, I have reached a remarkable way. I am majoring in Business Studies, which I plan to use in the teaching profession. Overall my college experience is awesome, and you are part of the reason why I am here.

~Shereva Murphy, NCU



FOUNDATION 2018 SCHOLARSHIP NARDS ECEPTION

ersons

Stand Up, Stand Out

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We believe that education is the universal key that unlocks the doors to great opportunities. With this in mind, hundreds of students were awarded scholarships from the secondary to tertiary levels.

HELPING JAMAICAN COMMUNITIES

ur work takes us to the most diverse and wonderful places in Jamaica. But no matter the characteristics of the community, our aim is still the same – empower the people so they can defend their causes and build and sustain their communities in a way that works for them. 2018 featured a series of activities that served to strengthen our position in this regard. Our Parish Histories project brought new discoveries and reminders of times past when we shone the spotlight on parishes of Portland & St. Mary. Bunkers Hill continued to be a showpiece of cultural preservation through community stewardship. The fact that it was one of our SEBI participants makes it all the more special. We continue to be very proud of our work to help create better communities across Jamaica. Here we share some highlights and memories of the past year.











EMPOWERING SOCIAL BUSINESSES TO SUSTAIN THEM

n 2018, the Social Enterprise Boost Initiative (SEBI) empowered and nurtured several social enterprises. Through its various networking sessions and peer-to-peer collaborations, social enterprises that participated in SEBI were exposed to "tried and tested" road maps to success by established social enterprises. Many were assisted to upscale their business model through SEBI's accelerator programme.

"Social enterprises are one vital source of a new business approach to fair trade, social inclusion, community regeneration, creation of jobs for individuals and groups marginalised in labour markets. Social enterprises can significantly contribute to environmental sustainability. "

 Denise Herbol, Mission Director, USAID June 2015



SELVES

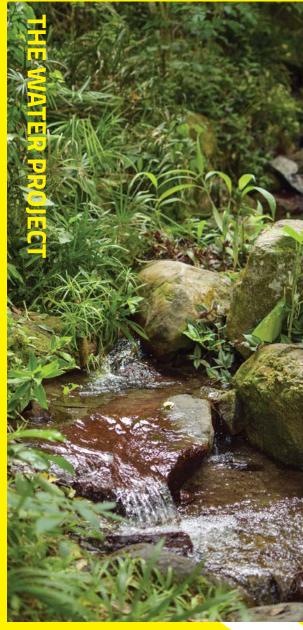


PROTECTING OUR ENVIRONMENT



he Water Adaptation Project was developed to address the water crisis that Jamaica experiences during droughts. Parishes such as Kingston and St. Andrew undergo tight restrictions where their access to water is scheduled and residents experience water lock-offs. To address this issue, the project will provide financing to homeowners and housing developers to install fixtures that harvest rainwater and to conserve water to ensure efficient usage.

To help bolster the efforts of the Water Project, the team formed alliances with organisations that are also contributing to Jamaica's water conservation and climate resilience efforts. Some members of the alliance include the National Water Commission and Instant Save Conservation Solutions. The National Water Commission will help in the research process of the project so that we can track the project's impact. Instant Save Conservation Solutions' demonstration booth can be found at almost every Water Project event. Attendees are given the opportunity to visit their booth and learn about simple and effective plumbing fixtures they can install in their homes and offices to help conserve the nation's water. This year, the Water Project published its Homeowner's Guide to Water Use Efficiency pamphlet which can be viewed on the project's website, www.waterprojectja. com. Climate change is imminent and the responsibility is ours to ensure that our future generations have access to clean running water. It is our duty to our country to help it remain the Land of Wood and Water.











Clockwise from top:

Nature shot of Waterfall in Gordon Town, St. Andrew

River water flowing in Gordon Town, St. Andrew

Waterless pipe found nearby the river in Gordon Town, St. Andrew

Patrons attending the World Water Day exhibition at the Girls Guide Headquarters in Kingston stopped to take a picture with the JN Foundation's Water Project social media cut-out.

Kwame Emmanuel, Project Manager of the Water Project, posing with patrons from World Water Day in 2018 at the Girls Guide Headquarters in Kingston.

Kwame Emmanuel, Project Manager of the Water Project, presenting a gift basket to a student during the award ceremony on World Water Day in 2018 at the Girls Guide Headquarters in Kingston.

PARISH HISTORIES OF JAMAICA

amaica has a rich cultural heritage and history, which unite people from faraway lands and whose customs collectively form the cultural heritage of the Jamaican people. The History and Archaeology Department at The University of the West Indies, Mona and the JN Foundation established a partnership to preserve the history of Jamaica and make historical content easily accessible to all people so that for centuries to come, nationalists will know why they should be proud Jamaicans. To date, the Parish Histories of Jamaica has published the histories of Portland, St. Mary, St. Thomas and Trelawny on its website, www.historyjamaica.org.

Histories are written for an easy read and are accompanied by captivating photographs of historical sites. With just a little imagination and access to the internet, readers are able to go on a historical adventure and learn how some historical sites got their names, what certain locations are famous for, what their ancestors did to pass time, among other interesting facts. Parish Histories captures Jamaica in its most authentic form, engaging the Jamaican people in interesting conversations about their parish history.

Some of the most captivating conversations are those held with our senior citizens who reminisce about a much different Jamaica than the one we know today. These are the stories that our young people need to know so that they can appreciate how much the country has grown since its independence.



Bump Grave, Final resting place of Nanny of the Maroons, Mooretown, Portland A HOLE

TEVIN LOD

DeMontevin Lodge Hotel, Port Antonio

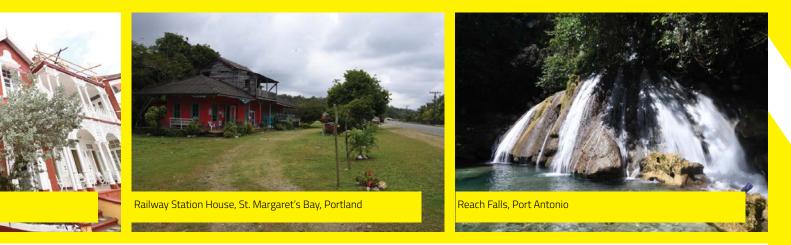
A people without the knowledge of the



Remains of the old fort at Titchfield High School, Port Antonio



St. George's Anglican Church, Buff Bay, Por



neir history, origin and culture is like a tree without roots. ~Marcus Mosiah Garvey



MEMBERS' CORNER

ur members are relentless in living our core values. They are especially enthusiastic about active citizenship and seeking out ways and means to address the causes that confront their communities daily. The annual Labour Day activities are a don't-miss calendar event, which last year resulted in major projects in the three counties across the island. Also, as a special treat to our members and to raise awareness and enlist support among them we surprised them with gifts in bank locations at Christmas. The photos here tell tales of giving and receiving in true JN Foundation style.











A. Nelson Quarry, a JN member who participated in the JN Foundation Gift of Christmas engagement, pauses to smile for the camera with his gifts after engaging in a 'one-on-one' discussion at JN Bank's Half-Way Tree branch about the Parish Histories of Jamaica heritage tip he received.

B. Chevanese Peters, programmes coordinator, JN Foundation, engaged in discussion with a JN member as she selects a Christmas tip during the JN Foundation Gift of Christmas in-branch session.

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C. Students of the May Pen Primary school smiling at the camera after receiving Christmas tokens from the JN Foundation at the JN May Pen branch.

D. Zola Hinds (left), Corporate Social Responsibility Officer at the JN Foundation, gifts a JN Member with a water kit courtesy of The Water Project Jamaica while conducting a Christmas engagement activity at the JN New Kingston branch.





Modelcar

S YEAR IN REVIEW 2018

The Total Credit Services (TCS) team presented boxes of toys to the Bustamante Hospital for Children to cheer up children on the wards during the Christmas Season. Presenting the gifts were: Nastassia Anderson (left), administrative assistant at TCS; Rashida Porteous- Sawyers (third left), assistant manager, TCS; Rashorn Ricketts, manager, TCS and Sherika Webb (right), collector, TCS. Accepting the gifts were Gaye-Satchell Lennon (second left), operations officer and Jasmine Simmonds Henry (third right), acting patient affairs manager of the Bustamante Hospital for Children. Children on the ward participated in the handover.

Our members are relentless in living our core values. They are especially enthusiastic about active citizenship

GRANTS



Message from Rose Miller, Grants Manager

he JN Foundation, in honouring its commitment to national development and nation building, continues to partner with community based organisations (CBO) and non-governmental organisations (NGO) and other established organisations and initiatives in line with our core areas of focus - social empowerment, education, economic empowerment, health and safety and the environment. Through these partnerships, we have been able to stay true to our mantra and do our part to ensure that Jamaicans wherever they may be are achieving their highest potential. This support has connected us with great initiatives aimed at increasing and strengthening capacity; inspire hope and sustain the dreams of many Jamaicans. We believe we are part of the solution and we are conscious that for a nation to succeed each generation must work with and take care of not only their generation but the previous and the next generation.

JN Foundation salutes the many hard working individuals who are constantly creating and implementing initiatives to enhance the lives of our Jamaican people, especially those considered at risk and underserved. Our greatest reward is to see lives transformed and we pledge to continue support for institutions and projects, which are making a difference in the lives of Jamaicans in communities across our beautiful island.



MUSTARD SEED

Mustard Seed Communities was also a participant in the SEBI programme and have managed to sustain their business and provide financial support to their organisation, which supports over 400 vulnerable youths who are challenged by their disabilities, teenage pregnancy, poverty or the debilitating HIV/AIDS. JN Foundation part-funded their purchase of a potter's wheel and slab roller which will allow further expansion of their ceramic business enabling them to better serve their beneficiaries.



VIOLENCE PREVENTION ALLIANCE

Violence Prevention Alliance received funding from the JN Foundation for their Peace Day initiative, Trees for Peace. This project was done in collaboration with the Ministry of Education and PALS (Peace and Love in Schools Programme) to create gardens as safe spaces within schools where children can go to receive counselling and reflect on peaceful resolution of conflicts and misunderstandings.





COUNCIL OF VOLUNTARY SOCIAL SERVICES

THE COUNCIL OF VOLUNTARY SOCIAL SERVICES (CVSS) has benefitted

significantly from their participation in the SEBI programme. To help them realize their full potential, the CVSS has dedicated more of their resources into making their social enterprise more effective, sustainable and profitable. Through support for equipment and materials JN Foundation helped get the Council one step closer to its goa. Volunteers benefitted from the following training sessions: social enterprise, conversations for greatness, asset maintenance and fund management, networking and advocacy. Close to 1600 volunteers attended the sessions and can now go out, impact lives and inspire change.



JAMAICA ASSOCIATION FOR THE DEAF

School is challenging enough for most, but imagine how much more challenging it must be for the deaf or hard of hearing students. To help address this challenge, the JAD hosted capacity building workshops for Deaf Culture Facilitators to ensure they are empowered to effect the role model (language/cultural) and instructional support roles within the educational institutions. JN Foundation part-funded this workshop, which was attended by 48 practitioners who interact with hundreds of deaf or hard of hearing students.



MONA SOCIAL SERVICES

Residents from the University Township Communities continue to benefit from the programmes done by the Mona Social Services. One such initiative is the Social Work Capacity Building Workshops, which were held to equip 25 residents with the requisite skills needed to respond to social issues affecting the people in the communities they serve. JN Foundation sponsored 20 of the residents who hail from the Greater August Town Community Development Committee (CDC), Stand Pipe CDC, Mona Commons Steering Committee and the Air Pipe and Chambers Lane Community. Trainees were rewarded Certificates of Achievement in Introduction to Social Work after completing the six-week programme and completing 40 hours of practicum.

PARTNERING FOR LASTING CHANGE

We hold partnership as a very critical pillar for our approach to problem solving. As such, we collaborate with sector leaders. as well as global development organisations that share our values and vision for a brighter, better lamaica. Some of our most notable partnerships spans our Water Project, Road Safety, Parish Histories and Volunteerism with partners such as: the University of the West Indies, National Road Safety Council, Inter-American Development Bank, USAID, Federation Internationale de l'Automobile, Jamaica Constabulary Force and the Council of Voluntary Social Services.



Abertis Foundation CUSO International Climate Investment Funds Council of Voluntary and Social Services **FIA** Foundation Federation Internationale de l'Automobile Inter-American Development Bank Jamaica Constabulary Force Junior Achievement Jamaica Ministry of Education Ministry of Justice Mona Geoinformatics Mona Social Services, UWI National Road Safety Council Pilot Programme for Climate Resilience Planning Institute of Jamaica Road Safety Unit The Gleaner Trelawny Infirmary **UNICEF** Jamaica United States Agency for International Development University of Birmingham Victim Services Division





