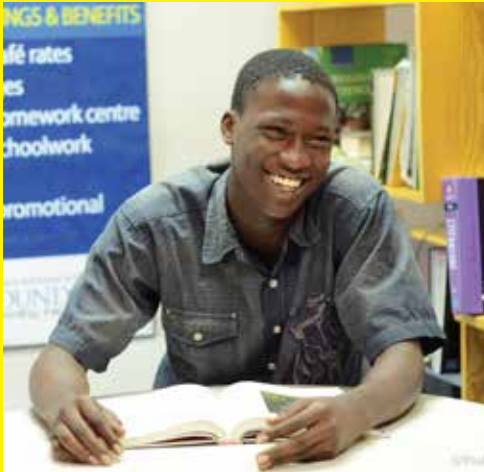




2013 FOUNDATION YEAR IN REVIEW



CONTENTS

2013 YEAR IN REVIEW

The logo for the JN Foundation is integrated into the number '0' of the year '2013'. It features a stylized 'JN' monogram in white on a black square background, with the word 'FOUNDATION' in white capital letters below it.

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The Jamaica National Building Society Foundation, commonly called the JN Foundation, is the philanthropic arm of the JN Group. Mandated to contribute in a real way to Jamaica's development, the JN Foundation has become a leader amongst Jamaica's corporate Foundations.

Focusing on rural development through economic growth and educational empowerment, the JN Foundation aims to bring about change within communities through the involvement and support

of key stakeholders and beneficiaries. Innovation and energy are central to the internal workings of the Foundation, who believe that this innovation can inspire change and strong action which will lead to impact! Hence the mantra – ***Innovating, Inspiring, Impacting!!***
Leading with Act!on

The JN Foundation not only awards grants to NGO's, charities and community groups; but rather operates like an NGO by developing and delivering projects directly, and often in collaboration with multilateral and international partners.

OUR PURPOSE



VISION

Our vision is that Jamaicans wherever they may be, are able to achieve their fullest potential

MISSION

Our mission is to strengthen the capacity of communities through strategic alliances and efficient programming so as to empower and equip Jamaicans to achieve their highest potential

OUR GUIDING PRINCIPLES

- We are a part of the solution, and so is every member of our society
- With scarce national resources, innovation is a must
- Community and stakeholder involvement is central to transformation
- Collaboration and consultation are effective and necessary tools for sustainable change
- Integrity and trust is how we develop and maintain relationships with each other
- We are all agents of change



JNBS Foundation: Pioneering Skills at Work

The innovative programmes...to inspire volunteerism, empower small enterprises, influence youth advocacy and stimulate the **Jamaica National Building Society (JNBS)** and its subsidiary companies in the JN Group to meet their corporate social responsibility...were admirably delivered by the **"Actions"** of the management and team of the **JNBS Foundation**, during the past fiscal year.

Via the multi-national scope of JNBS, the Foundation generated a myriad of projects, in the areas of: Economic and Community Development; Arts, Culture and Heritage; Youth and Education; as well as, Health Safety and Security. And, the results of the activities within these portfolios have all engendered significant changes in

the lives of our people, young and old, at home and in the Diaspora. In its 25 years of existence, the Foundation has grown exponentially. Its **Source Centres**, initiated in 2007, have become a model for development in five key communities across Jamaica. These all-inclusive centres are designed as hubs in volatile communities, to provide services tailored to the needs of the community, including: internet café, business assistance, meeting facilities, homework centre, and a reference library.

One of its signature ventures, the **Resolution Project**, to equip and train high school students in rural Jamaica to become photo-journalists and human rights advocates, was expanded to respond to assist youngsters in volatile communities to find their voices. Members of the core group continue to excel. Last year, the photo-journalists made a strong showing in the Photographic Competition of the Jamaica Cultural Development Commission; and showcased their photographs at the annual Ligunea Arts Festival.

During the past two years, the **Action Volunteer Corps** has mobilized more than 300 Jamaicans and matched their skills to provide

assistance to NGOs and community based organisations, in areas such as: rural development, education, crime prevention and safety. And, the volunteers are making noteworthy strides in this subtle, rewarding "people-to-people" initiative.

Within its operation, the Foundation has deployed the skills of talented young people; employed the use of new technologies; accessed funding from international agencies; and guided a local network of JN Member Advisory Councils, at the parish level, to carry out worthy projects within their respective communities.

The implementation of all of these initiatives, the consolidation of working partnership, and securing of grants, has demonstrated the pioneering and professional skills of the management and team at the Foundation.

I commend the Foundation, on behalf of the Board and the entire JN Group, for a year of worthy accomplishments.

Earl Jarrett, CD, Hon. LL.D, JP
Chairman
Jamaica National Building Society
Foundation

Message from the General Manager, Ms. Saffrey Brown



JNBS Foundation: A Catalyst For Growth And Development

Keenly focused on rural regeneration, the JN Foundation has been a catalyst for growth and development throughout the island. Today, there is scarcely a community in any parish which the Foundation has not impacted directly or indirectly. Always forging new and distinctive pathways to social development successes; the 2013-2014 financial year was marked by, among others, the launch of two ground-breaking initiatives. The first, I-Support Jamaica, introduced the option of financing by way of crowd-funding to the Micro Small and Medium Enterprise and the Not-for-Profit sectors. It is the only crowd-funding platform that has been specifically built for Caribbean and Latin American markets. The second, the Social



Enterprise Boost Initiative (SEBI), is being established at a time marked by shrinking donor funds amid increasing social needs. SEBI offers the sector a viable opportunity to engage in gainful initiatives that can finance its core missions.

JN Foundation is led by the mantra **“innovating, inspiring and impacting”** and is guided by the voice of its constituents. Whether the change is employee led or member driven, through the JNBS Member Advisory Council programme; industry focused and led by one of the JN subsidiaries, or informed by research findings, the Foundation has a channel through which it is listening. The JN Foundation App has recently been launched, making it even

easier and more convenient to keep abreast of happenings. In its more than 20 years of operations, the JN Foundation has spearheaded the philanthropic endeavours of the Jamaica National Building Society and, more recently, the subsidiaries of the JN Group.

The JN Foundation initially functioned as a grant funding institution, however, today, it also operates as an NGO, managing in-house initiatives while simultaneously funding external not-for-profit and community-based projects and programmes.

Saffrey Brown
General Manager
Jamaica National Building Society
Foundation

OUR FOCUS



**THE FORMATION
AND MOBILIZATION
OF A HIGHLY SKILLED
AND EDUCATED
WORKFORCE**

**THE PROMOTION
AND RETENTION
OF CULTURE
AND TRADITIONS**

**DEVELOPMENT OF
A SAFE AND
HEALTHY SOCIETY**

**FINANCIAL
EMPOWERMENT
AND INDEPENDENCE
FOR ALL JAMAICANS**

SNAPSHOT OF OUR WORK



BENEFICIARIES
DIRECTLY
IMPACTED
39,740

PROJECT
SPEND
\$90m

YOUNG
PEOPLE
MOBILIZED
1400

COMMUNITIES
REACHED
140

TOTAL NUMBER
OF PROJECTS
FUNDED
102

VOLUNTEERS
MOBILIZED
131





The Jamaica National Building Society, during its 140 years of existence, has always placed paramount importance on community involvement and philanthropic efforts. And since the establishment of the JN Foundation, this has only served to strengthen the company's corporate social responsibility efforts. Behind JNBS is a Group of Companies that shares a commitment to Jamaica's development; and with the support of JN Foundation, each subsidiary is able to innovate, inspire and impact in their areas of concern.

JN FUND MANAGERS

SUPPORTING JUNIOR ACHIEVERS

The Junior Achievement Company of Entrepreneurs programme, JACE is recognized for its ability to ignite interest in the field of entrepreneurship among young people globally. Recognizing its value, JN Fund Managers pledged to support student participation

from nine Kingston & St. Andrew schools in the JACE programme.

While all schools made quality contributions, Ardenne High School stood ahead of the rest in the local leg of the programme, and later topped presentations from 20 Latin American countries to win the **FedEx Award for Outstanding Work** at JACE's Regional Competition in Mexico. The ingenious group created Plastato – a line of jewellery made from potatoes.

JN Fund Managers, while working with the students, also learnt of another challenge being faced by the budding entrepreneurs—the lack of national identification. Well aware of the consequent challenges that this could create, JN Fund Managers decided to address this issue, and as a result 100 programme participants were gifted with their first passport.



JN GENERAL INSURANCE COMPANY LIMITED

CRASHES IN THE NATION'S HOTSPOTS TRENDING DOWNWARDS

The nation's hotspots seem to be cooling down since the launch of the JN General Insurance Company (JNGI) "Tek Time Drive" initiative in 2012. Hot spots are locations along the Jamaican road network that have been the site of an alarmingly high number of car crashes over a specific period of time. Of note, is the fact that many of these locations have earned this designation as a result of poor driver behaviour. The "Tek Time Drive" campaign was designed to modify driver behaviour by way of placing visual cues in these areas. For the purposes of this effort, the hot spots were identified using data derived from ten years of research conducted by the Mona Geo Informatics Institute.

Since its launch, "Tek Time Drive" billboards and signs have been erected in crash hot spots around the island, warning drivers to be focused and alert. Despite the prevailing belief that speeding is the main cause of accidents in Jamaica, it was actually the fifth leading cause during the 10-year period of the study. Tailgating, failing to keep to the near side or in the proper lane of traffic, improper overtaking and crossing without due care at road junctions each contribute to a greater number of accidents than speeding alone.

The "Tek Time Drive" initiative has already recorded several successes. Initial data shows that crashes in these areas are trending downwards. More specifically, Faith's Pen, which had an annual average of 41.2 crashes, recorded just seven crashes in 2013. Seaview Gardens has moved from an average of nine to two crashes. Crashes just outside of the Horizon Remand Centre have moved from an average of six to two crashes over the same period. "Tek Time Drive" signs and billboards were placed at the three aforementioned locations at the start of the campaign.



JAMAICA AUTOMOBILE ASSOCIATION

ROAD SAFETY AWARENESS FOR SCHOOLS AND THEIR CREWS

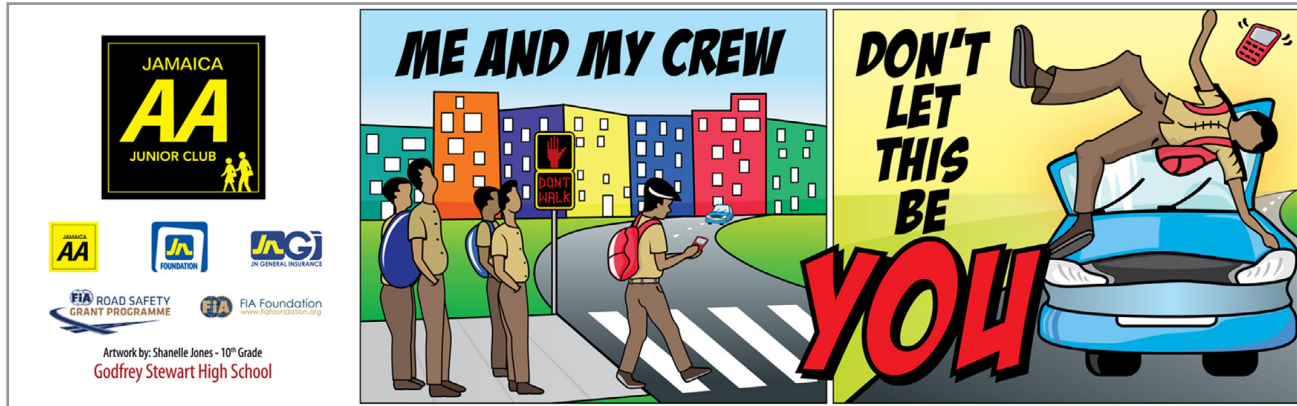
The National Road Safety Awareness Campaign got a significant boost with the launch of the JAA Junior Club in 37 secondary schools island-wide. With a membership of 871 students, the project is on track to fulfilling its mandate to positively influence road user behaviour, and to increase the awareness of related careers and motor sports.

Since its establishment, the club has already joined the National Road Safety debate in a very meaningful and visible way. In a show of compassion for four Holmwood students who lost their lives in an ill-fated crash in November 2013, the JAA Junior Club teamed up with popular talk show host Dervan Malcolm to have an outside broadcast on the route of the accident. The broadcast proved to be cathartic and revelatory for

callers and passers-by who shared their comments and suggestions to make the hot spot less dangerous. With the crash still fresh in their minds, Holmwood students braved what must have been an emotional journey to attend the broadcast.

Among the initiatives spearheaded by the club to give students a medium to lobby for increased road safety is the JAA Junior Club Road Safety Awareness Art Competition. The winning piece makes a strident plea to pedestrians to exhibit more attentive and responsible behaviour when crossing the nation's highways and by-ways; reinforcing the message that positive road user behaviour is not just for motorists. The colourful graphics and powerful message of "Mi & Mi Crew Don't let this be YOU!" posters have been featured on 6 billboards and hotspots around the island.

In recognition of the Global Road Safety Week, the JAA Junior Club also collaborated with the JN Foundation's Resolution Project to hold a photography competition



under the theme: "The Road Less Travelled: Exposing Road Safety Issues in Rural Jamaica."

Clubs from several schools have displayed outstanding initiatives. Jonathan Grant High School has completed an advocacy proposal for better sidewalks and has submitted it to the Spanish Town Parish Council. Innswood High has designed and mounted posters on road safety in schools. Bishop Gibson High School has commenced an Adopt-a-Primary School project and developed a proposal for a lay-by. The momentum continues apace; fuelled by the enthusiasm and focus of the students.



SOCIAL ENTERPRISE BOOST INITIATIVE

BOOSTING THE BOTTOM LINE OF SOCIAL ENTERPRISES

Funding from donor agencies is no longer being purported as the only means for not-for-profits to finance their activities as an alternative solution is now being provided under the Social Enterprise Boost Initiative (SEBI). Born out of a collaboration between the JN Foundation and the USAID; SEBI has raised the awareness of the social enterprise business model among locally-based industry players.

The programme was launched in 2013 and provides strategic support for businesses whose raison d'être is to contribute to individuals, communities and national development through social change. Its mission is to mobilise increased employment, investment and revenue within communities across Jamaica in a socially

responsible manner, and in so doing improve the nation's economic, social and environmental conditions. SEBI provides a very intensive capacity development programme based on quality training, best practices and one-on-one contact with leading experts. Participants have an opportunity to avail themselves of a variety of tools and support in areas such as product development, and strategic planning. On-going marketing support consisting of networking opportunities, public relations, expos and endorsements are also available.

The ten organizations that have been selected for the SEBI pilot are on the way to becoming mission-focused sustainable revenue generating enterprises.

DATA

Establishments in SEBI pilot programme – 10
Increased Sales - Superior Crafts & More has already recorded a tripling of sales as a result of being in the initiative

SEBI discussion forum attended by more than 250 persons

SEBI Mixer attended by more than 200 interested parties



SEBI INTERVENTION LEADS TO A TRIPLING OF SALES AT SUPERIOR CRAFTS & MORE

Six months ago, Superior Crafts and More (SC&M) was operating a business created to provide employment and wider support to the sight-impaired community. Not daunted by their obvious challenges, Superior Craft & More set out to design and produce pre ordered wicker and cane furniture of exceptional quality; essentially operating as a social enterprise.

Having learnt of the operation, SEBI invited SC&M to apply to be a part of the SEBI pilot programme for ten social enterprises. SC&M fulfilled all the required criteria and was selected. The selection represented an important win for them as a group, as based on their experience, they have found it challenging to secure a placement in other programmes of this nature.

SEBI aims to create an inclusive and empowering training environment and thus converted all of the materials used by SC&M to Braille for the benefit of this visually impaired group. As a result, they were able to read, contribute to discussions and make presentations. Fast forward six months later, each team member has been exposed to the programme and SC&M has tripled its sales. As one member of the group shared, "the SEBI programme has made me feel like a respected man. It has assisted me to understand business; things that I never knew, and I have learnt so much in such a short space of time. The programme has moved me, because no other organization has made such an effort for us. It has impacted my outlook on life, and it has improved my self-esteem and confidence".

SEBI'S FIRST TWELVE MONTHS HAVE BEEN FAST PACED AND REWARDING

"Just over a year ago we were introducing the concept of Social Enterprise to Jamaica. While there were organizations operating within this framework, most people were unfamiliar with the term and the concept. I am proud to say that in just over 12 months, the sector has begun to see and feel the impact of SEBI. Through our very engaging SEBI video, our target audience is immediately able to grasp the concept of the programme. In June 2013, at the Diaspora Conference, we were able to share the SEBI vision with our Diaspora constituents. Our first cohort of 10 enterprises is well underway and we can already report some early successes. SEBI's first year has been fast paced and rewarding."

Jennifer Sharrier
SEBI, Project Manager



THE SOURCE CRC

THE SUPER SOURCE YIELDS SUPER RESULTS

Residents in surrounding communities have completely embraced the concept of The Source, Savanna-la-Mar, Westmoreland. The latest location in the JN Foundation's social franchise chain has become the go-to spot for many community activities. The programme's roster has consequently exploded and more than 36 types of events are regularly held at the facility. These include the Jamaica Agricultural Society goat farmers meetings, Heart NHT Skills Training Sessions, Weekly Moringa Health Seminars, Wedding Receptions and Repasts.

In order to manage its demanding agenda, the Source is manned by a centre manager along with 72 Action Jamaica Volunteers. Team members are assigned

various duties and are all on call for large events.

The Source social enterprise franchise began with the Source August Town, followed by locations in Pineapple Place, St Ann, Maverley and Treasure Beach. Each location operates in collaboration with a key community partner. The Y MENNETS of Savanna-la-Mar is the community partner which assisted with the development of the Super Source. With the exception of this location, today, each Source Centre is independently managed. All franchises offer a well-developed list of services that reflect the needs of the community in which they are located.

With plans to upgrade the car park, complete the kitchen, and to expand storage space, the Super Source will introduce additional revenue generating streams through the use of the kitchen and the opening of a studio. The franchise continues to evolve at a frenetic speed propelled by the community's need for its services.



Awards

- **Westmoreland Chamber of Commerce Award of Excellence in 2012** for "Outstanding Contribution to Community Development"
- **Jamaica Cultural Development Committee (JCDC)** award for community service at the Heroes' Day Salute and Awards Ceremony, October 2013 to Source Savanna-la-Mar partner Y's Mennettes

THE SUPER SOURCE, THE FEATHER IN THE Y'S MENNETTE CAP

With more than 40 years of community service under their belt, the Y's Mennett's Club of Westmoreland was more than adequately prepared to support an excellent initiative. Hence, when presented with a chance to collaborate with the JN Foundation, they did not hesitate to come on board. It was their understanding of the community's synergy, culture and needs that made the Super Source a super success from the moment its doors were opened.

In October 2013, at the Jamaica Cultural Development Committee Heroes' Day Salute and Awards Ceremony, the Y's Mennettes Service Club of Westmoreland was awarded for its contribution to community development over the years. Great emphasis was placed on the contribution they made to The Source in Savanna-la-mar, the state-of-the-art resource facility, made possible through their partnership with the JNBS Foundation.

DATA

- **Locations islandwide – 6**
- **Centres under the stewardship of the JN Foundation : The Source, Savanna-la-Mar**
- **Community events held at the Source within the year: 36**
- **Beneficiaries directly impacted by Source events: 3000 + unique visitors**
- **Community and government organizations that use the facilities: Jamaica For Life Long Learning (JFL), Citizen Security and Justice Programme (CSJP), Restorative Justice, Parent's Place and Kiwanis Club**

WE ARE FULLY EMBRACED BY THE COMMUNITY

"It is heartening to see the reception that this centre has received from the community. We began with great plans for the location, but the growth that has taken place has exceeded every expectation. What's really interesting is the mix of traditional and less traditional groups that are making the centre their home. On one day, we may host a scheduled Cane Farmers' Association meeting and on the other, a lecture on moringa and alternative health."

Virginia Turner

Project Manager, JN Foundation



ISUPPORTJAMAICA

SUPPORTING JAMAICAN DEVELOPMENT, ONE ONLINE CONTRIBUTION AT A TIME

Funding for three diverse initiatives has been raised via the I-Support Jamaica crowd funding platform. Leveraging its substantial online influence, the JN Foundation created the I-Support Jamaica platform to match donors and lenders with deserving projects and businesses. It is the only online platform of its kind, specifically designed for the needs of the Caribbean and Latin America communities.

In recognizing that the needs of small and micro businesses were not being adequately met by traditional lending institutions, the platform was initially built to provide entrepreneurs with an alternative method of sourcing seed capital. Greater access to funds translates into grasping more income generating activities, more business growth and contributions to our society. Since its launch, the

offerings of the online platform have been slightly modified, allowing philanthropists the opportunity to find and lend their support to a variety of projects. Thus far, furniture for Sunshine Child Care facility in St. Catherine, “A Spa Day” for the women of the Y’s Mennettes Club, and Gennex Solar Power Technology training sessions have been fully funded on the platform. Almost \$800,000 has been raised to fund 9 projects to date.

DATA

The only crowd funding platforms that caters specifically to the needs of the Jamaican community
Businesses and Projects that have used ISJ: 9
Fully funded projects: 3
Overall Funds raised to date: USD \$ 7,475 or JMD \$799,077.50



GENNEX

A SUSTAINABLE SOURCE OF POWER FOR RURAL JAMAICA

Despite the advances made with the rural electrification project, approximately 40,000 homes remain without electricity in Jamaica. Gennex, a renewable energy provider project, teaches young people to build solar-powered devices to provide power to communities that are still off the power grid. Over the last 12 months, the project has been implemented with great success throughout rural Africa.

Gennex earmarked Jamaica's eastern coast as an area that would stand to benefit from their training and technology. The cost to train the six technicians in the manufacturing and marketing of the solar powered lamps, though small, was an impediment. Through the use of the I-Support Jamaica Platform and a supporting social media campaign, the USD \$5,000 required for the project's implementation was raised.

COMBINING THE WORLDS OF TECHNOLOGY AND PHILANTHROPY

“Working on a project that brings together my two passions – new media and corporate social responsibility -- has kept me motivated and focused. Our first three funding successes were phenomenal and showed the effectiveness of the medium. I hope that we see a doubling of the number of users and funds raised next year.”

Warren Gordon

Project Manager, I-Support Jamaica



ACTION JAMAICA

VOLUNTEERS INNOVATING, INSPIRING AND IMPACTING ISLANDWIDE

If you were asked to find a group of Jamaicans who were willing to work without pay and are simply motivated by their love for Jamaica, what would your response be? Well, in the last 12 months, Action Jamaica volunteers have accumulatively donated 3022 manpower hours or 377.5 full-time days of work to the programme; motivated simply by civic pride.

Formed in 2011, Action Jamaica was the JN Foundation's response to the numerous requests from the public to participate in the Foundation's activities. The programme offers structured, measurable and meaningful volunteering opportunities across the breadth of Jamaica.

Action Jamaica pivots around three key points. The first is the promotion of active citizenship in areas of rural regeneration, education & youth, economic and community development, crime, safety and security and arts and culture and heritage. The second and third are capacity development of its members and community empowerment.

While a passion for Jamaica and nation building is a pre-requisite for all volunteers, it is not the only requirement for successful volunteering. Building on one of its core principles --to improve the lives of Jamaicans – new recruits participate in a training programme, which exposes them to customer service delivery, first aid training and speech and presentation. These skills will enhance the personal and professional lives of volunteers as well as to enable them to fulfill their volunteering requirements. The volunteer corps works on both JN Group initiatives, as well as activities managed by outside parties. This

year some of the organizations and events that were supported by the corps were the Council of Voluntary Social Services, the Eyelite Optical Health Fair and the Prospect Fishing Beach Association.

ACTION JAMAICA ON A MOVE ALL ACROSS JAMAICA

The gift of time and energy meant the world to 600 homeless people who received health care, meals, clothing and a little love at the Council of Voluntary Social Services' Day of Care event on December 5th.

Volunteer support resulted in improved health care for 2000 primary school students at the Eyelite Optical Health Fair in Portmore, St Catherine.

Beachgoers and fisher folk at the Prospect Fishing Beach have the volunteers to thank, for removing more than 70 bags of debris from the beach as part of the International Coastal Clean-up Day exercise. On Labour Day Action Jamaica corps worked on three projects simultaneously. Two classrooms and the kitchen at the Alpha Boys' Home, the play area and equipment at Mona Commons Basic School and the August Town Police Station, all received much needed repairs and upgrades.

In two years the Action Jamaica corps has grown to 131 members. Interested parties can apply online at www.jnfoundation.com or by using the JN Foundation App.

DATA

- **Volunteers mobilized – 131**
- **Activities supported – 31**
- **Manpower days worked – 377**
- **External organizations supported – 4**

SHARING MEALS, MEDICINE, CLOTHING AND SOME MUCH NEEDED HUMANITY

First came the shriek, then the hug and then the exclamation "dem people yah neva forget we, all when Jamaica ignore we, they neva!" recounted Shanique, the ACTION Jamaica volunteer. The lady to whom she referred, was one of 600 homeless people who were given healthcare, meals, clothing and much needed love and affection at the CVSS Day of Care Initiative in Jamaica. The scene was to be repeated throughout the day as the 20 ACTION Jamaica volunteers carried out their duties. Another volunteer said that after handing out 200 meals "we were not afraid to touch them, feed them, heal them and they were not afraid to let us."

MY PEOPLE'S SPIRIT OF VOLUNTEERISM IS STRONG

"Jamaicans have always had a strong spirit of volunteerism and so building on that has been easy. Nevertheless, for our numbers to have grown to 131 active members and for our volunteers to have completed the equivalent of 377 full-working days, we have had to be disciplined and focused. Overall, our results illustrate the commitment of the volunteers and their desire to make Jamaica a better place."

Chevanese Peters

Project Officer, ACT!ON Jamaica , JN Foundation



RESOLUTION PROJECT

IT'S AN AWARD WINNING YEAR FOR THE RESOLUTION PROJECT

With almost ten years behind the lens, the JN Foundation Resolution Project has hit its stride and has an impressive tale of successes to tell.

The photo advocacy project, which began in 2004 under the Youth Zoom banner, had two key objectives. These were firstly, to whet the appetite for photojournalism in high schools outside of the Kingston Metropolitan Area and, secondly, to introduce the medium of photojournalism to young residents of underserved communities. Today, the project has moved beyond those stated objectives and has also become a platform for training and raising the visibility of student talent at both local and international events.

As an introduction to the project, a series of compulsory training sessions are held for the budding activists and their supervisors throughout Jamaica. At these sessions, they are introduced to photography

techniques, journalism and advocacy. In the second phase of the project, participants are invited to critically examine issues under an assigned theme. The culmination of the project takes the form of an innovative and exciting exhibition and awards ceremony.

This year's list of participating schools has grown to 35 and there continues to be an increasing number of prize-winning photojournalists among the cadre of participants. During this cycle, more than one-third of the 53 Resolution Project photos that were entered in the Jamaica Cultural Development Commission's National Visual Arts 2013 Competition were selected by the judging panel for prizes, while 72 pieces from current and past submissions are permanent exhibits at the Norman Manley and Sangster's International Airports. Increased opportunities to showcase the students' work has also resulted in increased opportunities overall. Two of this year's participants have not only discovered their passion and talent for photojournalism, but have found jobs in related fields as a result of the exposure that they received through the resolution project. Click!



DATA

- Students participants : 180
- Schools represented : 21
- Exhibitions mounted: 5
- Students who have received jobs in related areas : 2
- Awards won by student photographers:
 - o 19 JCDC Photography Competition awards (2 gold, 2 silver, 1 bronze, 12 merits)
 - o The Gleaner's Capturing Kingston photo competition in November 2012 - Mikhail Henry of Glenmuir High School was recognized as "Best Youth Photographer" in 2013

MY PASSION AND PHOTOGRAPHIC SKILLS, I OWE TO THE RESOLUTION PROJECT

"I have been a participant in the Resolution Project for about three years. The 2012-2013 cycle, however, stands forthright in my mind.

Before I became a participant, I did not particularly have an interest in photography or advocacy. However, it was due to the Resolution Project that my interest in both was stimulated. Since the project, I have gained exposure from my work being featured and sold at the Liguanea Art Festival, and being on exhibit at both of Jamaica's International Airports, as well as internationally. This was all facilitated by the Project directly. In terms of advocacy, my outlook on day to day events has completely changed, as now

I know that I have an outlet through which to voice my concerns.

I owe a depth of gratitude to the JN Foundation for the opportunities that I have received through this life-changing initiative. The knowledge, skills and experience that I have received are invaluable. I am now in my final year of high school and I hope that it will continue so that young persons may be impacted as profoundly as I was. "

Ashley Stephens
Glenmuir High School



MEMBER ADVISORY COUNCIL (MAC)

TOUCHING 345,000 LIVES AND HEARTS

With a contribution of \$8.5 million dollars, the JN Foundation was able to reach out and touch more than 345,000 lives through 52 projects in the 2013-2014 calendar year. The task was managed by the Foundation's well-oiled machine – the Member Advisory Council. The 52 projects fell into the following categories: community empowerment, wellness, beauty and lifestyle, skills training and health and hospitals and clinics. Twenty-three projects were Labour Day initiatives valued at \$800,000. Twenty-two were community-centred, selected through the branch network, with a collective impact on 45,000 beneficiaries. Special attention was also placed on three key Eastern parishes – St. Thomas, Portland and

St. Mary – that were battling with damages left in the wake of Hurricane Sandy. Grant funding to the tune of \$2.7 million was provided for purchasing equipment for the Accident & Emergency Department at the Port Maria Hospital, St. Mary and the replacement of damaged furniture at the Port Maria Primary School. As a result, first responders in these parishes now have state-of-the-art equipment, such as water pumps, chain saw and generators that will allow them to better handle disasters. The funding provided to these two projects impacted 300,000 beneficiaries. As a result, first responders in these parishes now have state-of-the-art equipment such as water pumps, chain saw and generators that will allow them to better handle disasters. The funding provided to these two projects impacted 300,000 beneficiaries.

DATA

- Money granted - \$8.5 million
- Projects funded - 52
- Project beneficiaries - 345,000
- Labour Day Projects - 23

AND THE BEAT OF THE DRUM CORPS GOES ON...

A glance at the extensive list of past students honoured on the Cornwall College Wall of Excellence will immediately highlight the institution's strength in academics and sports. A grant from the JN Foundation to go towards the Cadet Corps of the Cornwall College Drum Corps may mean that in the not too distant future, more of its graduates could be honoured for their contribution to music.

Under the Member Advisory Council initiative, the Cadet Corps of the Cornwall College Drum Corps benefitted from a new set of drums, bugles, cymbals, percussion instruments and mallets. The group that had been active for some time was in desperate need of new instruments to attract new members and to fulfill its obligations. Since the donation, the group has been pleasing audiences with its musical prowess both at school and at civic functions.

"We are grateful for this donation. This will enhance our performance and will definitely motivate the Drum Corps members and attract more cadets to the Unit," said Karl McGrath, Second Warrant Officer Class 2 and head of the Cadet Corps of the Cornwall College Drum Corps.

PROUD TO BE AHEAD OF THE GAME

"MAC continues to be ahead of the game in its response to community concerns, which was made evident during the 2012-2013 cycle. The gift of a fogging machine and mosquito eradication paraphernalia was presented to the St. Catherine Health Department to control an aedes aegypti mosquito outbreak in Portmore at a time when the country was battling an upsurge in dengue fever. The contribution was timely and played a key part in averting a health crisis in the community.

The visibility of brand JNBS across Jamaica on Labour Day 2013, cemented the company's image as one that takes its corporate social responsibility seriously and sees the need to give back to the community in which it operates.

Over the years, beneficiaries have been grateful for the contributions made by the JN Foundation in their communities and 2012/ 2013 was no different."

Virginia Turner
Project Manager, Rural Development



FINANCIAL LITERACY

FROM MILLIONS IN REMITTANCES TO MILLIONS IN SAVINGS

Research has shown that despite receiving millions in remittances annually, and despite having a positive attitude towards growth, the average remittance beneficiary is not making sufficient use of the opportunities at their disposal to create financial stability through savings and investment. Should this continue, the long-term individual and national consequences are dire.

To address this issue, the JN Foundation, in partnership with the Inter-American Dialogue, launched a six-month project, with the objective of increasing the level of savings and the use of wealth-generating tools among remittance recipients. Ten members of the JNBS team at seven key locations were trained to share the basic tenets of savings and investment with remittance recipients.

Candidate selection was done informally. However, once selected, participants were taken through a thorough introduction to the process, tools and benefits of savings and investment using a financial literacy toolkit. Immediate success of the initiative led to an increase in the number of participating locations and a broadening of the targeted audience to include high school students and JNBS employees.

By the end of the period, 9,430 recipients were initiated into the programme, with exceptional results. All project targets were exceeded. Key programme indicators included the number of project beneficiaries, conversion rate expectations and the value of the accumulated deposits. In fact, participants deposited 1000% more funds than the projected figure.

The targets included the following: the number of participants, number of new accounts, the conversion rate and the deposit value. By the end of the six-month period, every target was surpassed. The project surpassed the target of clients to be educated by 430.



FINANCIAL LITERACY TRAINING WAS MY LIFELINE

Drowning in a sea of debt, the financial literacy tool kit and training was the lifeline that Christopher so desperately needed. As a result once the introductory session was finished; he immediately shifted from acceptance mode to solution mode. His story follows in his own words.

"Last year I was exposed to the Financial Literacy Training. I was energized, and as a result developed a strategy to improve my situation instead of complaining about my current situation. I took action and my life has been positively affected.

The action I took saw my loans being consolidated and I am now better able to manage my financial affairs. I was also able to enroll in a degree program. Furthermore, I embraced the information about the role insurance played in financial independence."

"Thanks to the Financial Literacy workshop, my awareness has increased" says Allana Reid. "I am more open to opportunities and I now understand the need to take action, which will improve my financial wellbeing. I am truly on my way to financial independence. I have benefitted from the training. Although I am not working, I save from any income I receive".

It also exceeded the deposit target by over 1000%, and the conversion rate expectations were exceeded by 9%. As the experience showed that there was a need for this type of instruction; JN Foundation has taken the decision to incorporate the financial literacy training into their grant funding process when possible. The programme has also been shared with the staff of the JN Group.

DATA

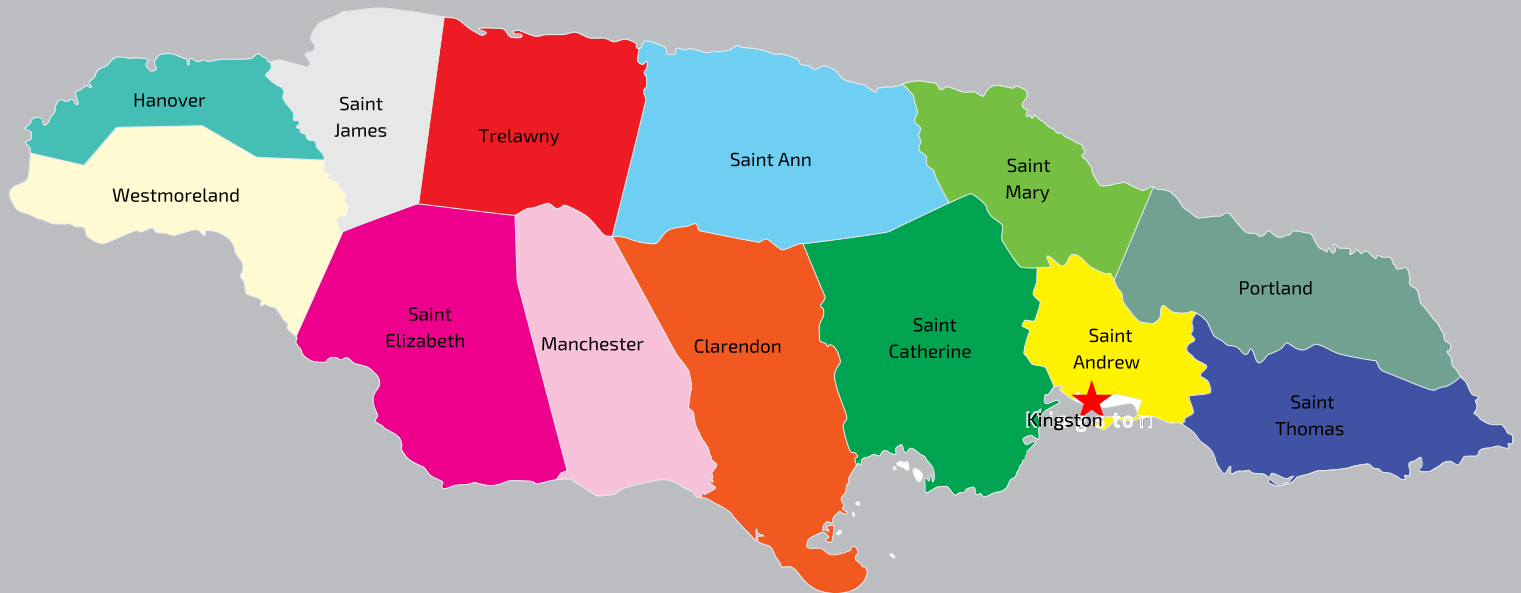
- Remittance recipients educated - 9430
- New accounts opened/ Dormant accounts re-opened - 2263
- Participant conversion rate target – 24%
- Participating locations - 9 locations islandwide
- Educators trained - 10
- Students trained -105

AN EYE OPENING EXPERIENCE

Managing this programme was a reminder that Jamaicans from all walks of life have a desire for a better future. For me, it shattered the myth that many of us are only interested in “investing” in consumer products. Rather, it showed that with a little exposure to financial planning, many will save towards the stability and progress of themselves and their families.

***Rose Miller, Coordinator,
Financial Literacy Project***

OUR NETWORK: ACROSS JAMAICA



WHO WE'VE WORKED WITH



At JN Foundation, tapping into our strong network means that we are better able to address many of our nation's challenges. Over the years, we have developed strategic partnerships with many international and multilateral organizations, funders, private and public sector agencies without whom it may not have been possible to achieve our goals with the same pace and impact.

KEY PARTNERS

- USAID
- Junior Achievement
- Gleaner
- CUSO
- Y'Menettes Service Club
- Council of Voluntary Social Services
- FIA Foundation
- National Road Safety Council
- Road Safety Unit
- Mona Geoinformatics
- Violence Prevention Alliance
- Norman Manley International Airport
- Sangster's International Airport
- Caribbean Planning Research Institute (CAPRI)

Organisations and institutions that we work with:

ISLANDWIDE

- Junior Achievement Jamaica
- Music Unites Jamaica
- Jamaica Down's Syndrome Foundation
- Food for the Poor
- Diaspora Youth Connect

KINGSTON & ST. ANDREW

- Alpha Boys Home
- Alpha Primary School
- Ardenne High School
- Area 4 Police Civic Committee

- August Town Police Station
- Caribbean Community of Retired Persons
- Coke Methodist Church
- CRI Medical Mission
- Danny Williams School for the Deaf
- Dress for Success
- Eyelite Optical Limited
- Gloudons Orchid Nursery
- Golden Age Home
- Guiding Light
- Holy Trinity Cathedral Senior Citizens Club
- Immaculate Conception High School
- Joy Town Community Development Foundation
- Kingston Assemblies of Holiness
- Kingston College
- Kingston Public Hospital
- Kingston Technical High School
- Mona Common Basic School
- Mona School Services UWI Township
- Multi-Care Foundation
- Mustard Seed Communities
- New Hope Foundation
- Papine High School
- Poor Relief Shelter
- Rescue Package Foundation
- Rex Nettleford Scholarship
- Ridgemont United Church
- RISE Life Management
- Shady Grove Basic School
- Society for Scientific Advancement

WHO WE'VE WORKED WITH



- St. Andrews College
- St. George's College
- St. Hugh's High School
- St. John's Church
- Stella Maris Foundation
- Superior Crafts and More
- UHWI Department of Medicine
- UWI Solutions for Developing Countries
- Wolmers Boys School
- YMCA

ST. CATHERINE

- Ascot High School
- Children's Achievement Centre
- Eltham High School
- Glengoffe Community Development Community
- Innswood High School
- Jonathan Grant High School
- Jose Marti Technical High School
- Linstead Citizens in Action
- McGrath High School
- Spanish Town High School
- Spring Village Development Foundation
- St. Catherine Parish Council
- St. Jago High School

ST. ANN

- Aabutnott Gallimore High School
- Edge Hill School of Special Education
- Inverness Primary & Junior High School
- Marcus Garvey Technical High School
- Ocho Rios High School
- St. Ann's Bay Hospital A&E

CLARENDON

- Glenmuir High School
- Kellits High School
- Vere Technical High School
- Y's Mens Club of Maypen

MANCHESTER

- Albion Primary School
- Belair High School
- Bishop Gibson High School for Girls
- deCarteret College
- Devon Missionary Women's Fellowship Group
- Holmwood High School
- Jarrett Foundation
- Mandeville Fire Station
- Mile Gully High School
- Porus High School
- Spalding Primary School

ST. ELIZABETH

- Hampton High School
- Maggoty Heritage Benevolent Society
- Munroe College
- Rural Services for Children with Disabilities
- St. Elizabeth Police Youth Club
- St. Elizabeth Technical High School

ST. MARY

- Annotto Bay Police Station
- Emmanuel United Church
- Gayle Primary School
- Iona High School
- North East Regional Health Authority
- Oracabessa Secondary School
- Port Maria Fire Department

OUR NETWORK



- Port Maria High School
- Port Maria Hospital
- Port Maria Police Station
- Port Maria Primary School
- St. Mary Chamber of Commerce
- St. Mary Technical High School

TRELAWNY

- Bethel Town Farmers Coop
- Bethel Town Netball Association
- Deeside Community Centre
- Ulster Spring Women's Group
- William Knibb Memorial High School

HANOVER

- Ruseas High School

PORTLAND

- College of Agriculture, Science and Education
- Port Antonio DAC
- Port Antonio Fire Station
- Port Antonio High School
- Portland Environmental Protection Association
- Titchfield High School

ST. JAMES

- Cornwall College
- Green Pond High School
- Herbert Morrison Technical High School
- Montego Bay High School
- Parish Church of St. James

LUCEA

- Claremont All Age School

ST. THOMAS

- Bath Primary & Junior High School
- Morant Bay Fire Department
- Paul Bogle Vocational Training Institute
- Seaforth High School
- St. Thomas Technical High School
- Yallahs High School

WESTMORELAND

- Fathers Inc.
- Godfrey Stewart High School
- Grotto Community Development Council
- Jamaica Agricultural Society, Sheffield Group
- Manning's High School
- The Source CRC

OUR PARTNERS



2013
YEAR IN
REVIEW

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CHILDREN'S FIRST

KEEPING THE DOORS OF THE FOUNDATION OPEN

Life on the street is a cut throat existence for those who are forced to endure it especially when those in question are mere children. However, a grant from the JNBS Foundation has kept the doors of Children's First open which means that minors who have been forced into child labour have a chance for a future off of the streets.

The recently received tranche of funds from the JN Foundation meant that 68 more children were immediately taken off the streets and re-integrated into a learning environment designed to suit their needs. Not only are their numeracy and literacy skills being strengthened but they are being taught life skills and coping mechanisms as well. Of significance is the fact that as the programme progresses fewer students are being required by parents and guardians to interrupt their classes "to go to work".

March 2014 was a pivotal moment for the present cohort. Thirty-five parents and caregivers including

three males responded to an invitation to attend a PTA session entitled "Discipline that works and how to meet the emotional needs of children". Facilitated by a leading psychologist, the session focused on building strong and positive emotional bonds between parents and children through effective yet loving communication and discipline. A dramatic piece that dealt with issues such as disciplinary challenges, child abuse and its consequences paved the way for a thought provoking discussion on parenting solutions and support. Jane, one of the attendees shared that since the session, her relationship with her daughter has improved tremendously. Rather than approaching her antagonistically Jane now does so with respect. Jane said "Is di fuss since mi daughta get big, me an har have a real conversation, and mi jus a realize say mi is di major part of di problem." The changes in her approach to her daughter have resulted in marked improvement in her child's comportment and attitude overall.

Another fifty-five young people are being given a real alternative for the future and are currently developing skills in barbering, nail technology and hair technology under the vocational skills training component of the programme.



SPRING VILLAGE FOUNDATION

SPRINGING INTO THE BUSINESS OF RABBIT MEAT REARING

The growing potential of the rabbit meat market has not escaped the Spring Village Foundation in rural St. Catherine. A \$300,000 grant from the JN Foundation has moved that foundation's rabbit rearing project from possibility to reality, and has provided capital to establish a hatchery, construct hutches for the rabbits and to provide 20 young persons with a combination of part-time and full time jobs.

The project is operated by the Spring Village Youth Club and gives participants skills training in a new and potentially lucrative industry, exposure to business management fundamentals and an opportunity to generate an income.

With an overall target of 20 at-risk youth to be trained; the expectation is that the trainees are to develop and manage the budding business. Thus far, 12 members of the youth club have been enrolled and are nearing the completion of the level 1 Heart Trust NTA accredited skills training programme. Twenty-two hutches have been constructed and a stock of 40 rabbits reared.



LEARNING NETWORKS RESOURCE CENTRES

THE LEARNING NETWORKS MAKE IT THREE TIMES AS EASY FOR AT RISK YOUTH TO EARN & LEARN

Following the opening of three Learning Networks centres, disenfranchised youth in the Spanish Town and Morant Bay areas now have increased opportunities to learn and earn. Modeled off the JNBS social enterprise franchise, The Source, the Learning Networks centres are set up in communities with large numbers of unattached youth, and are deliberately located in areas which are used for social gathering.

The three new Learning Network Centres, administered by the Violence Prevention Alliance are part of a network of 20 centres islandwide. Focusing on two main areas of academic essentials – improved numeracy and literacy development and entrepreneurial skills; the centres place enrollees on a path to functional re-integration into society. Using the Autoskills software, an independent learning tool that is well suited for older students, is also encouraged.

The JNBS grant to the institutions has facilitated greater access to skills and employment readiness training, improved infrastructure and resources for educational centres and increased access to personal development opportunities for the youth attending the network centres.



KINGSTON YMCA

YMCA POOLS TO BE RESTORED

Yielding to the call from YMCA to raise funds to restore bathroom and pool facilities, JN Foundation committed to financing 70 percent of the project, which carries a value of \$6.6 million. The institution's pools were in such disrepair that if action was not taken, they faced certain closure by the health authorities.

The YMCA has been a Kingston fixture since the 1920's and its swimming programmes are an essential part of its menu of activities. As one of the few public pools in Kingston, it remains one of a shrinking number of places that offer Jamaicans from all walks of life with an opportunity to learn this essential skill. Students from 32 schools will benefit from the upgrading of the facilities.



MUSIC UNITES

PRESERVING JAMAICA'S CLASSICAL MUSIC LEGACY

Jamaica's classical musical composers may not be as well-known as those of the heart-thumping reggae genre but their legacy is no less rich and complex. The JNBS Foundation grantee, Music Unites, is re-igniting the interest in the life and work of these extraordinary Jamaicans. By sharing this body of knowledge through a rotating lecture series on musical instruments at select tertiary institutions, Music Unites raises the awareness of these contributors and their work among young musicians. Thus far over three hundred students have benefitted from the series.

At the core of the project however, is the need to address the dearth of information on local composers by researching, cataloguing and documenting their bodies of work. Music Unites has already achieved two major coups. A commitment from the wife of the late Oswald Russell to collate and share her husband's work has been secured and a probable location of Lloyd Hall's collection of music has been identified. Discussions with the National Libraries about providing a home for the steadily growing Jamaican classical composer archives have already begun.



GLOUDON'S NURSERY

CAPTURING JAMAICA'S HORTICULTURAL HERITAGE

Research for the third revision of the ***Orchids of Jamaica*** -- the bible for orchid lovers and horticulturalists -- is currently underway. JNBS Foundation Grantee, Anclie Gloudon, author, chemist and award winning botanist, plans to pour the knowledge and passion from his more than five decades of botany and horticulture into the updated edition.

Motivated by his passion for the plant, the scientist expects that the process of documentation and research will reveal new species and varieties of endemic and non-indigenous orchids, thereby enriching the body of local knowledge. Already three new species have been discovered on the island. These are the *Lepanthes* spp; *Cymbidium* spp; and *Oerstedella* spp. One of these may be a cultivated plant, which has now made its way into the wild (*Cymbidium*), while the other two are varieties that were not previously documented as being present in Jamaica. Since the start of the project, Gloudon's Nursery has also copped the prize for the Best Local Species (*Arpophyllum jamaicense*) at the Ocho Rios Orchid Society show.

The preservation and presentation of this knowledge through the JNBS-funded project will continue to inspire orchid lovers and others to cultivate the flower that stirs Gloudon's passion and to develop their knowledge of it.



PORT MARIA HOSPITAL

MORE SURGERIES TO BE DONE AT THE PORT MARIA HOSPITAL

The gift of a \$5 million dollar autoclave and water softener to the Port Maria Hospital by the JN Foundation has meant that patients from surrounding communities are now able to be treated for a more extensive list of minor surgeries closer to home. An autoclave may not be the first item that springs to mind when one thinks of an operating theatre, however, to conduct procedures without one would not be wise. Sterility of the equipment and environment is of paramount importance to the success of any operation as this equipment allows the team to sanitize the required tools and area of operation.

On average the hospital serves approximately 113,000 patients comprising of locals and tourists. It was once the hospital of choice for operations within the region, however, with the passage of time, its facilities slowly deteriorated. The provision of this equipment moves the North East Regional Health Authority one step closer to alleviating this challenge.



KINGSTON PUBLIC HOSPITAL

UPLIFTING SPACES AND SPIRITS AT THE KINGSTON PUBLIC HOSPITAL

The more than 2000 patients regularly served in clinics in the outpatient wing of the Kingston Public Hospital (KPH) will have been pleasantly surprised on their visit to the recently upgraded space. The outpatient wing of the Kingston Public Hospital was the scene of a much deserved facelift on Labour Day 2013 courtesy of volunteers from the JNBS Duke Street office and the Royal Bank of Canada.

For the JNBS team, it was important that the area was landscaped, the room repainted and chairs repaired, all in an effort to uplift the spirits of those who have to use the hospital's services. The urology and orthopedic clinics are housed there and typically serve people, who by the nature of their illnesses typically become long-term patients, and consequently spend quite a bit of time there. The renovated facilities are appreciated by many.



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