JN FOUNDATION YEAR IN REVIEW 2011



2011 in Review

The Jamaica National Building Society (JNBS) Foundation continues to strengthen its position as an outstanding civic leader and foremost development agency among corporate philanthropic organisations in Jamaica.

Now in its twenty-second year, the philanthropic arm is poised to bring further advancements to positively impact the Jamaican landscape, through the development, implementation and support of national and community-based projects and programmes.

Jamaica National is a product of rural Jamaica, and in carrying out the charitable work of the JN Group, the JNBS Foundation remains committed to empowering and regenerating rural communities and fostering capacity-building among marginalised groups within the society.

The Foundation's Board of Directors and Management have long recognized and advocated for sustainable solutions to the critical development needs of the nation. During the 2011/2012 financial year, the JNBS Foundation provided financial and other resources in excess of \$62m to a number of in-house projects and programmes, as well as grants to non-governmental organisations and community-based initiatives

in the areas of, Economic and Community Development; Arts, Culture and Heritage; Youth and Education; and Health, Safety and Security.

These were realised through extensive partnerships with JN Group subsidiaries, international aid agencies, local funders and other private sector organizations.



Economic & Community Development

FINANCIAL ACCESS TO REDUCE THE RURAL POVERTY PENALTY The revolutionary project in partnership with

The revolutionary project in partnership with The Multilateral Investment Fund of the Inter American Development Bank (IDB-MIF) and organisations within the JN Group, is geared at facilitating and widening the scope of inclusiveness within the formal financial system.

Increasing Access to Financial Services in rural Jamaica will provide unparalleled financial access for the benefit of residents and enterprises operating in ten pilot rural communities. It will offer remittance disbursement, debit facilities and loan servicing in the first stage, and later, introduce bill payments and other financial services . By creating access within the communities themselves, individuals, entrepreneurs, as well as micro and small business operators, will reap the rewards of increased productivity, cost-savings and overall economic development. The project is scheduled to deliver the first phase of services in September 2012.

FULL CIRCLE: RESIDENTS TAKE OWNERSHIP OF 'THE SOURCE'

Five years ago when JNBS first created 'The Source' in August Town, St. Andrew, it was viewed as a highly innovative spin on an all-inclusive community resource centre that served as a hub in the often volatile urban centre. Since then, 'The Source' has become synonymous with the term

social enterprise franchise in Jamaica, and acts as a model for the development of sustainable community-operated resource centres that advance economic and community development.

Each centre provides access to services tailored to the needs of residents including, but not limited to information, technology and business support, an Internet Café, Wi-Fi hot spot, homework centre, reference library, as well as business incubation and meeting facilities.

'The Source' centres are close to achieving their mandate of becoming self-sufficient and effectively managed by groups within their respective communities. During the 2011/2012 financial year, the two remaining centres of four, were handed over to their respective civic partners.

The pilot centre, 'The UWI Mona Source', in August Town, St. Andrew, which recently celebrated its fifth anniversary, was officially handed over to The University of the West Indies under its UWI Township Project in August 2011. And, in September 2011, 'The BREDS Source' was handed over to its civic partners, The BREDS Treasure Beach Foundation in Treasure Beach, St. Elizabeth.

'The UWI Mona Source' is now managed by the UWI Township Programme, All four Source centres have now been handed over to their respective civic partners.

Both centres now join the independent 'MCC Source', in Maverley, Kingston, which has been managed by Maverley Consultative Committee since

left - Source, Savanna-la-mar In partnership with Digicel Foundation, Citizens Security and Justice Programme, Universal Services Fund, Y'Menettes International, Sugar Transformation Unit and the SDC

right - Source, August Town Dr. Olivene Burke, & Professor Gordon Shirley of UWI; and Mr. Earl Jarrett, Chairman of JNBS Foundation; at the handover of the Source August Town to the University Township Project.







"The Source Savanna-la-mar is a beacon for community development and growth. It is also a great example of a social enterprise franchise."

Saffrey Brown, General Manager, JN Foundation

below - Dress for Success funding agreement signing Standing: Sandra Glasgow, DfS, Saffrey Brown, GM JN Foundation, Charmaine Lewis, DfS Seated: Earl Jarrett, Chairman JN Foundation and Patricia Sutherland, Chairperson of Dress of Success



March 2011 and The Source' Ocho Rios, which was handed over to the St. Ann Chamber of Commerce in 2009.

The fifth and largest centre 'The Y's Menettes Resource Centre' in Savanna-la-Mar, Westmoreland, which was officially opened last September, is an initiative of the JNBS Foundation in partnership with the Savanna-la-Mar Y's Menettes, Digicel Foundation, the Citizen Security and Justice Programme, Sugar Transformation Unit and the Universal Access Fund.

PREPARING WOMEN FOR THE WORKFORCE - DRESS FOR SUCCESS JAMAICA

The \$1.5 million partnership with Dress for Success Jamaica is designed to promote the economic independence of disadvantaged women across the island. Launched in December 2011, the project will provide professional attire, a network of support, mentorship and career development tools to empower women between the ages of 18 to 60, to thrive in

their work and life. A boutique providing business suits, accessories and make up services free of cost, will be opened to serve, equip and boost the confidence of beneficiaries to successfully enter the workforce. The project's primary beneficiaries are underprivileged women: single mothers as well as secondary and tertiary school graduates who live below the poverty line and experience social and economic challenges.



Arts, Culture and Heritage



NATURAL TRAILS OF OUR HISTORY GEOHERITAGE PROJECT

A joint project with the Geological Society of Jamaica and the Department of Geography and Geology of The University of the West Indies, Mona, the Geoheritage Project aims to establish a heritage trail of sites with geographic and/or geological significance across the island.

It is being implemented in commemoration of the 50th anniversary of the teaching of Geography at UWI, and will see the placement of signage at select geoheritage sites, to visually identify and provide educational insight to citizens and visitors to the island. The first identified site is the Raised Reefs in Discovery Bay, St. Ann. In addition to supporting the culture, heritage, and education themes of the Foundation, it is expected to boost the areas of

Older than London's 153 year-old Big Ben, the 20 feet high St. Ann's Bay clock tower, built in 1814 and located at the corner of Main and Market Streets, is ticking again as a result of a \$280,000 grant provided to the St. Ann's Bay Improvement Committee. The funding addressed the shortfall in total costs associated with the restoration of the cultural edifice which had stood still for eight years. The "Rally Round The Clock" fundraising initiative, which is aimed at having the clock completely restored by its 200th anniversary in 2014, also received significant contributions from the Local Government, Parish Council and Berger Paints.

Built by the famous clock maker John Whitehurst II of Derby, the clock was donated by the Moulton Barrett family, and is an important part of the history of St. Ann's Bay and the Jamaican People.

left - St. Anns Bay Clock Restoration Members of the St. Anns Bay Improvement Committee stand proundly in front of the restored clock tower

right - Geoheritage tour A view of the raised







"You can look at a picture for a week and never think of it again. You can also look at a picture for a second and think of it all your life."

Joan Miro



Youth and Education

YOUTH ADVOCATES INSPIRE CHANGE - RESOLUTION PROJECT

Since 2004, the annual Resolution Project advocacy through photography competition programme of the JNBS Foundation has been equipping and training students in high schools outside of the Kingston Metropolitan Area, in the art of photography, photojournalism, and human rights advocacy. The project is implemented in collaboration with the United Nations Population Fund and The Gleaner's Youthlink magazine, with training from the Jamaica Youth Advocacy Network as well as a number of volunteers including professional photographers.

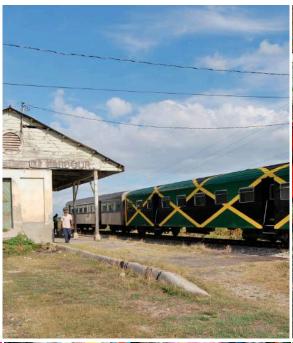
Conceptualised by JNBS' General Manager, Earl Jarrett, the Resolution Project, offers a creative avenue through which young people are challenged to critically examine the issues affecting their respective communities, to tell intricate and nuanced stories of places and people that might otherwise have been invisible. Approximately 150 student participants from 25 schools across the island are currently participating in the 2011/2012 cycle which began in September 2011 and closes in April 2012. The theme of this year's cycle "The Best of Jamaica: Sports, Arts, Culture and Heritage" is in celebration of the 50th Anniversary of Jamaica's Independence from Britain.

In 2010, a special community component of the project was implemented to allow youngsters living in volatile and underserved communities across the island, the opportunity to find their voices, and use them for the greater good. The pilot community project, Tivoli Resolution Project was implemented in collaboration with Chichibud Foundation during August 2010. In August 2011, the Granville Resolution Project was replicated in the marginalised St. James community, benefitting 17 young people between the ages of 12 and 19. The most recent Savanna-la-Mar Resolution Project, was held between

April 10 and 14, 2012 and engaged 27 youngsters between the ages of 10 and 19 from four communities: Barracks Road/Gully Bank; Seaton Crescent; Grotto and Russia. Throughout the intensive workshop camps, the youngsters photographed a wide variety of issues and kept daily journals focusing on positive and negative topics.

The annual competition cycle continues to grow in scope and impact. Since May 2011, photographs by Resolution Project participants have enjoyed a permanent exhibition in the Departure Pier at the Norman Manley International Airport in Kingston.

Additionally, they now serve as the main artwork in the state-of-the-art JN Financial Services Centre opened in February 2012, in Catherine Hall, Montego Bay, St. James. The photographs can also be found on a number of international photography websites and other electronic media channels, and are available for purchase through the JNBS Foundation. Proceeds from the sale of photographs will assist the continuing work of the Resolution Project and respective Photography Clubs within project communities.





Resolution Project photos Photos taken by students in the Resolution Project competition







"Education is the most powerful weapon which you can use to change the world."

Nelson Mandela



IMPROVING LITERACY: AN INVESTMENT IN OUR FUTURE, JAMAICA PARTNERSHIP FOR EDUCATION

Since 2009, Members, clients and customers of JNBS, JN Money Services Limited and Jamaica National General Insurance Company (JNGI) at home and in the Jamaican Diaspora, have donated money to support the national target of eradicating illiteracy in Jamaican primary schools by 2015. Through the JNBS Foundation's Jamaica Partnership for Education (JPE) initiative, primary schools have increased their capacity to improve literacy and numeracy levels. This is being accomplished through the provision of resources, student outreach programmes and teacher support.

Under the project, a combination of technological resources and other tools were handed over to representatives of eight rural schools over the period. 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. In April 2012 JN Money Services committed an additional

Mobile enrichment cart to the St. Margaret's Bay All Age School in Portland.

JNGI raised in excess of \$720,000 toward the project which included donations from clients renewing their insurance policies as well as match funding from the Insurance Company. Funds will be used to purchase computers and laptops for distribution to schools across the island. In another JPE programme backed by JNGI, The Bookworm Bites Reading Series, engaged JN Group employees in reading sessions at the Glendevon Primary School in September 2011, and facilitated a Summer Read Competition in August 2011 as part of a continuous effort to engage primary school students through reading.

THE Y'S MENETTES COMMUNITY RESOURCE CENTRE PARENTS PLACE LEARNING READINESS PROGRAMME

Parents and their 0 to 3-year-old children, participate in fortnightly sessions geared at ensuring that parents recognize

the developmental stages of their children and start to make the home an interactive learning environment. Under the theme "Parents You Are Your Child's First Teachers", participants sit on coloured mats in the Creche of the centre, and share with other parents and volunteers, the joys and trials of raising a child. In addition to the Learning Readiness programme, the Parents' Place will be a one-stop shop for parents to access information, counselling, participate in ongoing parenting workshops, get training and share parenting tips with others. The programme will benefit parents within the targeted communities of Russia, Grotto, Gully Bank/Barracks Road and Seaton Crescent.

STIMULATING LEARNING THROUGH PARENT-CHILD PLAY - THE ROVING CAREGIVERS PROGRAMME

Children between the ages of 0 and 3 in targeted rural Clarendon communities who do not have access to the formal education system have been the primary beneficiaries of the Roving Caregivers Programme (RCP) by the Rural Family Support Organisation (RuFamSO) over the last three years. The flagship initiative received a J\$7 million boost from the JNBS Foundation in November 2009 which allowed for the delivery of child development and parenting education via free home visitation services. To date, the RCP has promoted the health, welfare and general



Lionel TownA mother and daughter play together at the Lionel Town RCP playgroup



well being of more than 1,445 children throughout the parish.

Health, Security and Safety

JAMAICANS FOR JUSTICE

In this pioneering project, Jamaicans for Justice (JFJ) produced thirteen self-contained 10-minute episodes featuring issues related to human rights and the Jamaican justice system. The 'Justice for All' episodes, which began in January 2012 aired weekly on local television stations. The programme is geared at increasing awareness and human rights education to a wide audience, and taps into the role of citizens in the defence of and upholding of rights.

It also aims to improve public debates on rights issues and ultimately hopes to improve access to justice through advocating for the reform of the justice system. Topics addressed through the episodes included police accountability, the rights of the disabled, human trafficking, work-place rights, alternative justice, accessing legal aid, domestic violence, squatters' rights and self defense.

Improving Driver Behaviour to Reduce Road Crashes

"We cannot know the consequences of suppressing a child's spontaneity when he is just beginning to be active. We may even suffocate life itself. That humanity which is revealed in all its intellectual splendor during the sweet and tender age of childhood should be respected with a kind of religious veneration. It is like the sun which appears at dawn or a flower just beginning to bloom. **Education cannot be** effective unless it helps a child to open up himself to life."

Maria Montessori

In September 2011, the JNBS Foundation facilitated the visit of the Australia Automobile Association to Jamaica to conduct a workshop with Jamaica's premier automobile club, the Jamaica Automobile Association. This mini-project was funded by the FIA Mobility Unit. The Foundation assisted the JAA in its commitment to support the UN Decade of Action through the implementation of key activities. One important component is geared at improving driver behaviour in an effort to decrease road crashes, fatalities and improving overall road usage among drivers.

ROAD MAPPING TO PREDICT ROAD CRASHES

In partnership with the Mona Geoinformatics Institute and JNGI, this road crash location mapping and spatial analysis project is geared at determining the rationalization of resources spent to reduce road crashes in the future. To date, the project has been able to format and map approximately 70,700 road crashes, which account for 89% of all crashes recorded between 2000 and 2010. This information will inform the project partners' use of this critical information in the planning of road safety initiatives and advocacy work.

Members & Volunteers in Act!on

CALLING JAMAICAN VOLUNTEERS TO ACT!ON

The Act!on Jamaica Volunteer Corps

Act!on Jamaica, a national volunteer corps developed and launched by the JNBS Foundation in March 2012, fosters civic engagement and empower Jamaicans to become active participants in tackling some of the nation's most persistent challenges. Through the project, the Foundation is seeking to expand the impact of existing NGOs, development agencies and community-based organisations by developing an allisland strategy for volunteerism.

The project thereby places emphasis on establishing working partnerships to supplement and strengthen charitable efforts within communities. The call for volunteers to "take action," is in response to a long-standing need to organise assistance efforts in the specific areas of: rural development, education, youth, community, crime and safety. Act!on Jamaica matches the interests and competencies of volunteers with existing and upcoming projects included in an approved annual schedule of activities. Within its first month, the Foundation



Actlon Jamaica volunteers join a member of the Cluster H home in song during a visit from the JN Group





"Volunteers are not paid -not because they are worthless, but because they are priceless."

Unknown



applications from Jamaicans desirous of giving back.

MEMBERS MAKING A DIFFERENCE - JN MEMBER ADVISORY COMMITTEES

Since 2004, the JN Member Advisory Councils (MAC) have provided opportunities for JN Members across the Society's network of 25 branches to actively participate in the development of their communities. Comprised of JN Members and JNBS Branch employees, the MACs identify and select community development projects to receive grant funding from the JNBS Foundation. Fifty two exciting community projects were undertaken in partnership with the JN Group Marketing, Promotion and Sales Department during the 2011/2012 financial year. Jamaica National's eight JN Money Shops across the island also hosted numerous "Post for Act!on Days" allowing members conducting business in these locations to submit projects in need of funding of up to \$100,000.

A few of the Member Advisory Council Projects implemented during the period are featured below:

Portland School delighted with Fish Pond

The new attraction at the Fellowship Primary and Junior High School, in Portland is the renovated fish pond with 1,000 small fish swimming around to the delight of dozens of children. The project was made possible with grant funding from the JN Port Antonio Branch MAC and received widespread community involvement. Resulting from this project the Agriculture Department has integrated aquaculture into the school's curriculum as it now has an onsite facility for students to get practical experience.

Font Hill Health Centre to be Re-opened

Residents in the St. Thomas farming community are anxiously awaiting the reopening of the rehabilitated Font Hill Health Centre. Closed since 2009 as a result of a lack of water and a dilapidated building, the clinic recently received a capital injection from the JN Morant Bay Branch MAC to assist with the renovation efforts. The intervention came as a result of an application from the Font Hill 4-H Club. Extensive work has been done on the centre, which is to offer pre and post natal care, family planning and child health care, and is expect to be re-opened in April 2012.

Video Stories Foster Youth Expression

Forty youngsters, between the ages of 13 and 21, participated in the HOLY Network's Adobe Youth Voices Media Literacy programme held between January and May 2011. The programme

trained students in the art of videography and photography as a means of therapy. The Duke Street Branch MAC, provided some \$99,000 to purchase the video and still cameras for the project.

Homework Centre for Tredegar Park

The Spanish Town Branch MAC provided funding for computers, a copier, fax machine and a laminating machine to the Tredegar Park Homework and Educational Centre to provide homework assistance and remedial classes free of cost to students and parents.

JN Members Bolster Police Community Relations in Maverley

During October 2011, a \$120,000 grant from the JN Half-Way-Tree Branch MAC painted and equipped the Maverley Flowers Park multipurpose court, with backboards, hoops, nets and posts. The project of the Maverley Police Youth Club will enhance and uplift the community by way of providing infrastructural and human development through sports.

Teen Challenge Drug Rehab gets computers

Getting a chance to quit a drug habit and start anew is accessible to anyone 15 years and over at the Teen Challenge Jamaica Drug Rehabilitation Unit in Ocho Rios, St. Ann. With the computers donated to the group by the JN Ocho Rios Branch MAC, their mission of changing "one life at a time" will be

made a lot easier as they continue their outreach with persons with substance abuse and other life controlling problems.

Other MAC projects included:

- Vegetable Garden to Boost Feeding Programme at St. Hugh's High School, Kingston
- Revamping of the Cosmetology Department at the Windsor Child Care Facility, St. Ann's Bay
- Upgrading restroom facilities at the Mount Fletcher Primary School, St. Andrew
- Constructing of a bus shelter for the community of Bath, St. Thomas
- Erecting a life guard station and placing garbage bins along the Fishermen's Beach, St. Elizabeth
- Purchasing and installation of Playground equipment for Davis Primary in Old Harbour, St. Catherine
- Acquisition of a new dental light for patients at the Raymond's Health Clinic, Clarendon
- Donation of a computer to the kiddies section of the Parish Library, St. Mary
- Restoring the public tank with the Endeavour Community Initiative Group, St. Ann
- Establishing a fish farm, the Fellowship Primary and Junior High School, Port Antonio, Portland
- Forming a Chess and Tennis Club at the Ascot High School, St. Catherine.

Member Advisory Council

Young people showcase the work done during their summer holidays from arts and crafts to videography





