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Message from Group CEO

HON. EARL JARRETT, OJ, CD, Hon. LL.D, JP, FCA, MSc Chief Executive Officer JN Group

The Jamaica National Group proudly celebrates over 35 years of operations in the United Kingdom (UK) and we would like to recognize the invaluable contribution of Jamaicans to the development of both Jamaica and the UK. We are proud to be the financial and information bridge between both countries for our members, customers, and friends.

We are committed to supporting the personal and social goals of the Jamaican Diaspora by encouraging cultural, social, and sports initiatives. Our organisation is well-equipped to serve Jamaicans living in the UK and we remain dedicated to providing high value, innovative products, and first-class services.

We take deep pride in serving you and your families and we thank you for your unwavering confidence in us. We are excited to explore new opportunities to serve you and help you achieve your goals and aspirations. We will continue to be your institution of choice for financial and other services.

Group Overview

The **Jamaica National Group** is one of Jamaica's pre-eminent and most recognisable brands, with nearly 15 decades of history in Jamaica and overseas. The Group is comprised of several financial and non-financial entities which provide a wide array of products and services that span technology, insurance, banking, money services and mobility services, among others.

As an organisation centred on the development of Jamaicans wherever they are in the world, JN remains committed to supporting the Diaspora and maintaining the linkages that enable them to stay connected and rooted to the culture that has been responsible for shaping their characters.

At The Jamaica National Group, 'membership matters', and, therefore, we understand the meaning of the word 'family'. That's why for more than three decades, we have been a bridge which connects Jamaicans overseas with their homeland, providing opportunities for them to stay in touch with relatives and loved ones and make investments that contribute to our country's development.

The JN Group member companies in the United Kingdom include JN Bank UK (which is regulated in the UK), JN Money Services Limited and The Voice Newspaper.



Workshop with Warsan Shire (2022) We were happy to support the Milk & Honey Bees Project to host an empowering and inspiring workshop (March 2022) with author and poet Warsan Shire for young women and teenage girls at our branch community space. Warsan Shire is the first Young Poet Laureate of London' who rose to prominence after she wrote the poetry for Beyonce's award wining album 'Lemonade'' and also for the Disney film 'Black is King'.



The JN Money Team brought the sun out at Jamaica Extravaganza in North London for Independence.



Walk and Talk for Prostate Cancer (May 2023) On Sunday April 30th, we had a lovely day walking and talking in support of prostate Cancer which is our chosen charity. The Errol McKellar Foundation hosted its 5k sponsored walk for 2023 at the Gladstone Park in the borough of Brent. The JN Bank UK team were really pleased to be a part of this worthwhile programme (for the third time) which seeks to raise awareness and much needed funds to establish a Mobile PSA testing unit. We are grateful for the patrons, customers, survivors and community stakeholders for supporting the cause.



The JN Mobile Unit in Walthamstow

The Voice Newspaper team launch the Black British Voices

The JN Team and Community leaders support the Jamaican Team at the 2022 Commonwealth Games in Birmingham.





The Voice Team celebrate its 40th Anniversary and the launch of 40 years of Black British Lives which chronicles the history of Black Britons through the Voice Archives

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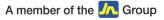
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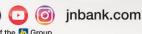
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Putting JN Values into Action!

The JN Foundation puts into action, Jamaica National's social development agenda, ensuring connection with members, and collaborating to transform the lives of Jamaicans everywhere. Over the decades, the Foundation has held fast to the values of the JN Group, ensuring alignment in the execution of programmes and initiatives, which range from financial empowerment, education, road safety, to environmental sustainability.

Education

JN Scholarship Programme - Started in 1983, the programme has awarded hundreds of scholarships to deserving students who have excelled in their secondary school entrance exams, while many others have benefited from grants. Some 150 scholars are currently benefiting from financial grants as well as capacity building initiatives.

Financial empowerment and Entrepreneurship

The JN Foundation has invested immense effort into developing the acumen of Jamaicans through its financial empowerment endeavors. From the **BeWise financial literacy programme** to the establishment of the current **JN Financial Academy**, the Foundation has created a channel which Jamaicans can leverage to learn, adopt and practice sound money management skills financial decisions and ultimately transform their quality of life. To facilitate the growth and development of social enterprises throughout Jamaica, the Foundation pioneered the **Social Enterprise Boost Initiative (SEBI)**. The programme influenced the founding of the Jamaica Social Stock Exchange.



Jamaica 60 Photo Competition - Greatness in People 1st Place Winner Title: My Honest Bread By: Gerald Gordon

Venessa and her daughter wake very early to push her cart stocked with items to be sold just before her daughter goes to school each day. Venessa shared that this is currently what she can do to make a way for her children and family. She has been doing it for almost I year and it has been going well but it takes a lot out of her to wake every morning to push the cart from her home in Greater Portmore to the school vicinity so other students can buy from her stall, so she is able to provide for her family.

History

Preservation of Jamaican history has been a key focus of the JN Foundation over the years. These efforts have been concentrated in two projects that have provided insight into unknown aspects of Jamaican heritage.

Art

Art has been used by the JN Foundation over the years as a tool for empowerment of especially young people. Beginning with the **Resolution Project** in the late 2000s to give high school students agency and voice to express their thoughts and speak up for their communities, in 2022.



Jamaica 60 Photo Competition - People's Choice Award Winner Title: Salute to 60 By: Joshua Gordon

A Clarendon college cadet made a salute as a part of the Clarendon College Founders Day event held on February 2, 2023. This image stood out mainly because of the significance of the ceremony, the patriotism and the angle. The cadet's salute represents us Jamaicans showing respect and love to our country, simply iconic.

Environment

Through efforts such as The Water Project Jamaicaa partnership with the Inter-American Development Bank- the JN Foundation has educated and advocated for practical ways and for the development of policy to conserve and manage and preserve the country's finite freshwater resources.

Community Empowerment – JN Circle

Through the JN Circle, the JN Foundation has been, since 2019, influencing community participation in projects and initiatives that improve social conditions and surroundings. A network of groups across Jamaica, all connected by the will to serve, Chapters of the JN Circle have undertaken various community projects valued at millions of dollars to improve quality of life in various ways. In 2022, the Circle expanded to the Diaspora with the launch of the UK chapter and later the establishment of the Canadian chapter in 2023.

An enabler of the cause to enrich lives and build communities, the JN Foundation remains the bastion of the mutual values on which The Jamaica National Group was founded, and a conduit for its efforts to advance the lives of Jamaicans everywhere!



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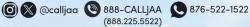
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At the JN Group, we believe in fostering meaningful connections and providing our members and customers with efficient service. You are invited to make contact with JN Bank Jamaica by telephone and email, or you may schedule an appointment to speak to our representatives or request a call back.

We look forward to 'helping you find a way'.



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