



Celebrating

30

Years of
Service
in the UK

Impacting lives for generations



OUT OF MANY, ONE JOURNEY

On this the 70th Anniversary of the Empire Windrush first arriving in the United Kingdom (UK), The Jamaica National Group affirms its commitment to the continued development of the Caribbean community in the UK.

We congratulate the members of the Caribbean community on your sterling achievements which continue to positively impact the UK in numerous ways.

We celebrate this historic milestone with you and remain dedicated to being your connection to home.



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PROVIDING SERVICE BEYOND THE ORDINARY



His Excellency
The Most Honourable
Sir Patrick Allen, ON, GCMG, CD, KSt.J
GOVERNOR-GENERAL OF JAMAICA

The Jamaican nation identifies itself as including its people of origin or descent wherever in the world they happen to reside. It is to the credit of the visionaries in The Jamaica National Group (JN Group) that 30 years ago, the Jamaica National Building Society (JNBS) Representative Office began operating in the United Kingdom(UK). Today, the JN UK Representative Office celebrates 30 years of significant growth and sterling service to the people of the United Kingdom. In the process, they have also contributed to the brightening of the image of Jamaica in this location through both its UK Representative Office and JN Money Services (UK).

The JN brand is well known and highly respected in the UK, having earned a reputation for service beyond the ordinary and for the integrity of its operations. The Group, through its various institutions, is also commendably involved in civic engagements, making a major impact on the lives of the society at large.

May you long continue to demonstrate the excellence which has characterised your performance over the years. The continuing innovation and growth in the JN Group gives us in Jamaica and our nationals abroad the confidence that a brighter future is ahead for the Group, its staff and its clients.

We celebrate with you and pray for God's blessings on you and on all your future undertakings.
Happy 30th anniversary!

MESSAGE



WE ARE PROUD TO BE OF SERVICE TO YOU



Earl Jarrett, CD, JP, Hon. LL.D
Chief Executive Officer
The Jamaica National Group Limited

Seventy years ago in 1948, when the SS Empire Windrush docked at the port of Tilbury, on June 22, 1948, it signalled the first wave of a post-war migration in which West Indians, from colonies of the United Kingdom (UK), responded to an invitation from the government, to come to Britain to assist in the rebuilding efforts of a country ravished by World War II.

On board were 492 West Indian nationals, many Jamaicans, who embraced the opportunity to find jobs, earn incomes to support their families back home; and, while doing, so helped to reshape England forever.

The people of the Caribbean had a sense of purpose, and they were willing to work hard, which made it possible for them to endure racial prejudices, discrimination and economic deprivation. Consequently, Jamaican and other Caribbean people survived and became significant citizens in the UK in almost every sphere of life—from politics, to government, business, education, the service and cultural sectors.

It is, therefore, momentous that in this the 70th year of the Windrush, The Jamaica National Group is celebrating the 30th anniversary of our UK Representative Office, which provided financial services to the Caribbean community in the UK.

As an established mutual organisation with strong, deep roots in Jamaica, we at the JN Group have provided an effective pathway for sound financial services and support to members of the Jamaican Diaspora, through the work of our UK Representative Office and remittance company, JN Money Services Limited (JNMS).

We are proud to be of service to you, including the descendants from the Windrush generation, and to your families. You have supported us and have grown with us; and, therefore, you have been the foundation of our success in the UK. We are intricately bound together, as stated by the Reverend Martin Luther King in a speech entitled, Remaining Awake through a Great Revolution:

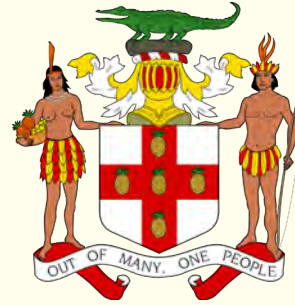
"We are tied together in the single garment of destiny, caught in an inescapable network of mutuality. And whatever affects one directly affects all indirectly. For some strange reason, I can never be what I ought to be until you are what you ought to be. And you can never be what you ought to be, until I am what I ought to be. This is the way God's universe is made; this is the way it is structured."

Today, the name "Jamaica National" resonates throughout the United Kingdom. We have become a strong reference point for positive information about Jamaica, through our activities, such as hosting immigration clinics; establishing the Outlook for the Future dialogue series, at which Jamaican public and private sector officials provide information about developments in Jamaica; and Caribbean Question Time, where British members of parliament have dialogued with their Caribbean constituents; and through advocacy, address matters of specific importance to members of the Jamaican community in the UK.

As time evolves, we at The Jamaica National Group remain committed to providing you with high value, innovative products and first class services, and to be your choice of institutions for financial and other services.

I thank each of you for the unwavering confidence that you have placed in our efforts, year after year, as we advance the aspirations of the people of Jamaica, its institutions and the Jamaican economy.

MESSAGE



A FINANCIAL BRIDGE FOR JAMAICANS IN THE UK



**The Most Honourable
Andrew Michael Holness, ON, MP
PRIME MINISTER OF JAMAICA**

The Jamaica National Group highlights the myriad of Jamaican success stories, of members and children of the Windrush Generation, who worked in the United Kingdom (UK) and subsequently returned to Jamaica, to enjoy their retirement in a “home of their own.” I join Jamaicans in the UK in celebrating the 30th anniversary of the JN UK Representative Office. This anniversary reflects the intrepidity of the leadership of the former Jamaica National Building Society (JNBS), now The Jamaica National Group.

The ability to easily and safely remit funds has been an enterprise of the Jamaican existence for decades. This has facilitated economic benefits for Jamaica; but more importantly, has been a critical provision for the average household both at home and overseas. In this regard, the Diaspora has been able, with little hindrance, to significantly impact families, communities and organisations all across the nation through the dedicated and committed service of JN UK.

The JN UK Representative Office has demonstrated its ability to be a premium player in economic sustenance and development of Jamaicans everywhere, led by a most impressive management structure. In recent times my visits to the UK have further reinforced the belief in the need for measures that facilitate deeper bonds and relationships between stakeholders and partners who are linked to our transformational targets for Vision 2030.

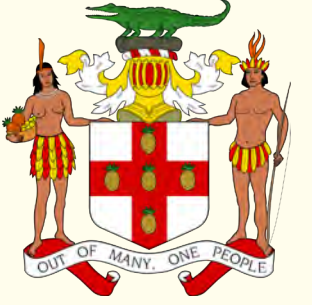
Paramount to the success of the JN Group in the UK, was its ability to permeate communities where Jamaicans reside and, deploy its “Mobile Unit,” to reach others. Consequently, its corporate social initiatives bolstered local businesses, education, cultural and sporting activities, impacting second and third generation Jamaicans in the UK.

Jamaica National was instrumental in establishing innovative financial products and services, which became the lynchpin for its overseas members, such as: the JN Pension Expediter, and the incorporation of its remittance company, JN Money Services (JNMS) in the UK, with its original, catchy Jamaican tagline: “As you quint, it reach!”

I am proud to note that the JN Group’s mission, vision, mutuality and its willingness to “Put People First”, have consolidated a conglomerate which will be essential in helping to take our country to its next level of economic development.

My sincere congratulations to the Chairman, Chief Executive Officer, directors, executives, managers and employees of The Jamaica National Group, at home and abroad, for having created and, successfully managed a dynamic group of companies of which all Jamaicans can truly be proud. You have certainly been a solid financial bridge between Jamaica and the UK.

MESSAGE



THE JN GROUP HAS BEEN A MODEL CORPORATE CITIZEN



**Dr Peter D. Phillips, MP
LEADER OF THE OPPOSITION
JAMAICA**

The Jamaica National Group (JN Group) has been a valued partner of the Jamaican Diaspora ever since it established offices in the United Kingdom (UK) in 1988. Along this journey, the organisation has consistently reinvented itself to meet the needs of its members in Jamaican communities across the UK. In so doing, the JN UK Representative Office has established a vibrant partnership with the UK Diaspora through its offices in London and Birmingham; its Mobile Unit; and active community engagement programmes. Successfully building a membership base of over 40,000 Jamaicans in the UK is a testament to the hard work, dedication and commitment of the team and the institution over the past 30 years.

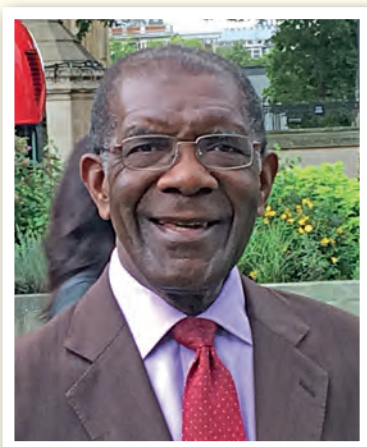
Indeed, the way in which your team actively supported every member in 2015 when they were impacted by the shift in Barclays Bank policy towards Jamaicans with Jamaican addresses is an excellent example of client care in action. Through this effort, JN UK protected their members’ investments and provided peace of mind. This approach underpins the meaning of a trusted partner, not only for Jamaicans who do business in and from the UK, but also for Jamaicans living in Jamaica and those living in countries where you have established offices. You are part of the glue that holds the Jamaican Diaspora and Jamaicans at home together.

In addition, the JN Group has been a model corporate citizen, both in Jamaica and abroad. The efforts to ‘...Improve the educational achievement of students...’ through multiple scholarships to study in the United Kingdom and locally, and being a local partner in supporting the social empowerment of our young people are commendable. The myriad of projects and programmes which encourage community, civic pride and national development, have positively impacted the thrust towards a more socially cohesive society and a ‘Jamaica that Works for All’, and not just a few.

As the JN UK Representative Office celebrates its 30th anniversary, it is also an opportune time to acknowledge a signal achievement of the overall organisation – transitioning from the Jamaican National Building Society to The Jamaica National Group, with banking products and services as an integral part of its wider offerings to its members. This strong foundation augurs well for an optimistic future.

Let me congratulate the JN UK Representative Office on this significant milestone and wish for you continued success in the years to come.

MESSAGES



The Lord Morris of Handsworth, OJ, DL

I have watched the growth of Jamaica National Building Society since the 1970s when it emerged from the Westmoreland Building Society of 1874. By then I had been in the United Kingdom (UK) since I arrived here from Manchester, Jamaica as a 16 year old in 1954. I became more aware of its significance to the Jamaican community in the UK when, in 1988, JNBS established a Representative Office in London. Through its savings, home ownership, remittance and pension products, it became a lifeline between Jamaicans in the UK and their relatives in Jamaica.

I was delighted to become involved directly with Jamaica National when, in 2005, it launched JN Money Services, a remittance company incorporated in the UK with subsidiaries in the USA and Canada, and I was invited to serve as Vice Chairman of JN Money Services from 2007 to 2017. Now marketed as JN Money, it is one of the major remitters from the UK to the Caribbean region.

During the past three decades, the JN UK Representative Office has expanded its operation from its main office at Elephant and Caste in London to Handsworth in Birmingham – the area I moved to when I first arrived in the UK. A mobile unit serves Jamaicans in outlying areas.

I am proud to have been a very small cog in the JN machine in the UK. Through its activities and corporate social programmes, Jamaica National has won the hearts of Jamaicans and other Caribbean people, thus securing its position as one of the most productive and desirable financial entities of its kind in the UK.

My sincere congratulations to all those involved in leading and working with the JN Group in Jamaica and the UK, and special congratulations to Miss Paulette Simpson for her work in the UK, successfully guiding JN to its 30th birthday.



Bishop Donald Bolt
National Overseer
New Testament Church of God
England & Wales

I am delighted to send this greeting to The Jamaica National Group UK on the celebration of 30 years of service to Jamaicans in the UK. The relationship between Jamaica National in the UK and the New Testament Church of God has been cemented over the years through mutually beneficial partnerships, sponsorship of our national programmes, and support of community events. Many members of the New Testament Church of God are customers of The Jamaica National Group. Over their thirty years of operation, they have assisted many Jamaicans living here to maintain a link with Jamaica - financially and through community matters.

The Jamaica National Group has always offered a safe and secure link for those living here to their families and friends back in the Caribbean. They have facilitated the return of many to their homeland by helping them to acquire properties and to transfer funds and state pensions to Jamaica. They are an organisation that goes above and beyond; giving back to the community, oftentimes without any financial gain for their business.

On behalf of the National Leaders and members of the New Testament Church of God, England & Wales, I congratulate The Jamaica National Group on reaching this significant milestone of 30 years of service in the UK and look forward to continuing our partnership well into the future.

MESSAGES



Bishop Delroy A Powell
National Presiding Bishop
New Testament Assembly
England

The New Testament Assembly congratulates Jamaica National on the occasion of your 30th anniversary. Thank you for your indispensable service to our members home and abroad.

The LORD God of Heaven open the heavens, the storehouse of his bounty, to send rain on your land in due season and to bless all the work of your hands. In time to come you will lend to many nations but will borrow from none. (Deuteronomy 28:12)

Warm regards and best wishes.



Bishop John Francis
Pastor
Ruach City Church, UK

We, at Ruach City Church, would like congratulate Jamaica National on its 30th anniversary. We recently had the honour to host the Jamaican Prime Minister, the Most Honourable Andrew Holness, at our Kilburn location, so we take great pleasure in also celebrating with you on your milestone achievement.

Over the years, you have become an integral part of the Jamaican community here in the UK and overseas; and we are thankful for The Jamaica National Group and all that you have done and continue to do to support the Jamaican Diaspora.

We pray that you will continue to grow from strength to strength and see unmatched success in the years to come. May your legacy continue and benefit the future generations of Jamaicans. sWishing you a joyous time of celebration.

JN UK REPRESENTATIVE OFFICE: BUILDING BRIDGES SINCE 1988

A bona fide Jamaican organisation, with a legacy which began in Westmoreland, Jamaica 143 years ago, the JN UK Representative Office has become a trusted financial choice for many Jamaicans residing in the United Kingdom (UK), who are desirous of maintaining their financial roots in Jamaica.

This year, 2018, the JN UK Representative Office will celebrate 30 years of dedicated service to Jamaicans in the UK.

“Through the overseas offices, members are able to open and maintain savings accounts,” says Leon Hamilton, Chief Representative Officer. “Members can also apply to secure mortgage loans to purchase properties in Jamaica; and, transfer their UK pensions to their JN Bank savings account.”

Bridging the gap between the two countries, the UK Representative Office has also placed major emphasis on keeping Jamaicans in the Diaspora engaged and involved in issues affecting them, both in the UK and Jamaica.

Events, such as the “JN Outlook for the Future Forum” and “Caribbean Question Time,” allow members to hear from Jamaican, British influencers and decision makers about matters, which may impact their lives, not only in the UK, but also in Jamaica, where they have other interests.

Through the annual Outlook for the Future forum, launched in 2003, the JN UK Representative Office facilitates dialogue between Ministers of the Jamaican Government, and corporate sector leaders with Jamaicans and friends of Jamaica in the Diaspora. The fora are held in London and Birmingham, and, the principal objective is to



increase the awareness of Jamaicans about issues which have a significant impact on Jamaica. “The UK Representative Office also plays a key role in activities which take place in Jamaica,” added Paulette Simpson, Executive, Corporate Affairs & Public Policy, JN UK Representative Office. “Support continues to be provided to former UK residents who retire to Jamaica and sign up to receive their UK pension through the JN Pension Expeditor.” The Jamaica National Group and its UK Representative Office are also active participants in the bi-annual Jamaica Diaspora Conference, which was launched in 2004, with the seventh Jamaica 55 Diaspora conference held in Kingston in 2017. The JN Group has been a Legacy sponsor of the conference since its inception. ■



JN Diaspora engagement activities:
Caribbean Question Time London 2014
Jamaica Diaspora Conference 2017
JN Outlook for the future series 2018



UK REMITTANCES “A LIFE-LINE” FOR JAMAICANS

Every month, 67-year-old farmer, Doreen Brown, receives remittances from her daughter, who lives in the United Kingdom (UK). The funds pay her bills, transportation, offering at church, food and medications.

For the St. James resident, remittances from the UK makes a big difference in her life, as she states that, without her daughter’s assistance, surviving would be difficult.

“I don’t have a pension, and, although I farm, it is not enough to meet my costs. Therefore, I am happy that my daughter has been working in England for the past 15 years and, can send me funds to meet my living expenses,” she explained.

“I was happy when she went overseas to work, because she wanted a better life for herself. She has sent home funds to purchase a property, as well,” Miss Brown stated.

Miss Brown is one of many Jamaicans who receive remittances from the United Kingdom and that country is second only to the United States of America (USA) in terms of the level of funds sent to Jamaica. Data from the Bank of Jamaica indicate that Jamaicans overseas sent home £1.72 billion

in 2017. Approximately £249.6 million, or about 14.5 percent of that sum, came from the UK. Horace Hines, General Manager, JN Money Services, owners of the JN Money brand, noted that remittances from the UK to Jamaica played a key role in the country’s growth.

“Remittances kept many families between Jamaica and the UK together. In the early days funds would be sent via post, which would take months,” said Mr. Hines.

“Then, in 1988, our then parent company, the Jamaica National Building Society (JNBS), established a Representative Office in London to serve Jamaicans in the Diaspora, who were members of the Society. This was necessary, because many were seeking convenient, safer and faster methods to send funds back home,” he stated

Mr. Hines informed that many customers wanted to either invest in Jamaica or provide assistance for loved ones.

“JN thought it necessary to build a ‘financial bridge’ between Jamaica and the Diaspora in the United Kingdom, and remittances ‘paved the way’ for that bridge,” he explained. “The bridge enabled many persons from the Windrush Generation

to send home funds to build their homes, plan for retirement, as well as, to conduct other transactions.”

In those early days, remittances were sent via fax machines. The sender would pay the money to an agent who filled out the forms, and fax it to the JNBS branch in Jamaica. The sending agent would then call the Jamaican branch to confirm if the fax was received. If the fax was received, then the customer would be paid. If the fax was not received, then the information would be resent.

“It was a tedious process. Hence, with the advent of Information Communication Technology (ICT), the process was faster and recipients were able to receive their funds in real time. That was why our slogan for a number of years was: ‘As yuh quint it reach’,” stated Mr. Hines.

He said with more than 300,000 Jamaicans living in the United Kingdom, remittances from that country will continue to play an important role in Jamaica’s development.

“Therefore, the United Kingdom remains a vital corridor for us at JNMS, and, the contributions from the Diaspora via remittances, will continue to keep families together,” he maintained. ■

TRANSFORMATION OF JAMAICA NATIONAL BUILDING SOCIETY TO THE JAMAICA NATIONAL GROUP

A major highlight for 2017 was the transformation of the former Jamaica National Building Society (JNBS) into The Jamaica National Group, the holding company of two other holding companies, which have responsibility for the JN Group’s financial and non-financial companies, respectively. In that process, JN Bank, the third

largest commercial bank in Jamaica, was launched on February 1, 2017. During the bank transformation process, members in the UK were kept informed about the evolution through E-Newsletters, printed publications and on the JN Votes website. In addition, members’ meetings to provide information and seek feedback were held in London and Birmingham in 2016, leading up to

the Special General Meeting (SGM), which was held at the Jamaica Conference Centre, in Kingston, on November 14, 2016. At that SGM, the majority of JN members who, voted in person or by proxy, made the decision to approve the transformation of the former Jamaica National Building Society. ■



HALF-WAY-TREE BRANCH OPENING
The Hon. Dr. Patricia Dunwell (left), Custos of St. Andrew, prepares to cut the ribbon during the opening ceremony of the JN Bank at the Half-Way-Tree branch on February 1, 2017. Sharing in the occasion are (from left to right): Maureen Hayden-Cater, former Managing Director, JN Bank; Hon. Oliver Clarke, Chairman, The Jamaica National Group; Rev. Canon Major Sirrano Kitson, Rector, St. Andrew Parish Church; and Earl Jarrett, Chief Executive Officer of The Jamaica National Group.



SAVANNA-LA-MAR MEMBERS
Canute Simpson (left), Senior Business Relationship Manager, Savanna-la-Mar branch, welcomes members to the branch on the first day of operating as JN Bank on February 1, 2017.



JN FINANCIAL SERVICES CENTRE ▶
A marching band entertains outside the JN Financial Services centre at Catherine Hall.



Unveiling of the new JN Bank



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1. Mr. Earl Jarrett, former General Manager of JNBS addressing members
2. Mr. Oliver Clarke explaining proposed changes to the audience
3. The General Manager Mr. Earl Jarrett welcoming members
4. Director Kathy Moss presenting gift basket to member while Vasle Atkinson looks on
5. Chief Representative Officer, Leon Hamilton, sharing a light moment with a member
6. Engaging discussion with member
7. Happy winner
8. Chairman Mr. Oliver Clarke and Director Pine-Mc Larty welcoming a member
9. Ms. Paulette Simpson meeting with members
10. Dr. Dana Morris-Dixon explaining how the new structure benefits members

ONE STRONG FAMILY

As we celebrate 30 years of service to Jamaicans in the United Kingdom, we commit to continue building bridges to connect Jamaica and the UK.

Thank you members for your contributions that keep our family growing!



0-800-328-0387     ukreppoffice@janouk.com

**THE BANK
YOU OWN**



We're Happy
to be here
For You!

JN Money celebrates with the JN Group family on our 30th anniversary in the UK.

We recognise and appreciate the Caribbean community here and at home for allowing us to continue to serve you.



0-800-328-1622 • www.jnmoneyonline.com    

YOUR DATA - YOU OWN IT! WE RESPECT IT!

Your Jamaica National has always been committed to respecting your right to decide how we use your personal data (information) and how we may communicate with you. With the coming into force of new rules, such as the General Data Protection Regulation (GDPR), we have renewed this commitment and have made changes to our Privacy Notice. These changes provide greater detail about how we treat your data; how you are contacted; and, allow you to have better control over how your personal information may be used by us.

Your data is in safe hands

- We do – use your data to help us provide great customer service, which includes tailoring the information we share with you to help ensure that it is relevant, useful and timely.
- We do – respect your privacy and work hard to meet strict regulatory requirements.
- We don't – sell your personal data to third parties.

What is meant by personal data?

Personal data, sometimes called personal information, includes names, date of birth, addresses, tax reference number and also online identifiers such as IP addresses, website cookies and other device identifiers. This is what you'd expect, but did you also know it can be who you work for, what you do for a living and anything else someone could use to identify you as an individual? Every time you shop online, use an app, stream a file or 'like' a social media post, you generate data.

What does the General Data Protection Regulation (GDPR) require?

You're better protected – rest assured, robust security has always been a crucial part of everything we do. The new rules make sure that all organisations are set up to protect any personal data they hold, and act appropriately if something goes wrong.

You have more control – the new regulation supports your right to have your privacy respected and your data protected. This means you are entitled to know how we intend to use any data you provide or that we derive or obtain about you. You also have the right to ensure that any personal information we hold about you is accurate, up to date, and you have

easier access to that information if you wish to check or change it.

You can choose who can contact you, and how – You can control if and how you want to be contacted, for example by email or telephone. If you change your mind you can unsubscribe from receiving marketing communication from us at anytime.

What do I need to do?

Simply educate yourself about how we treat personal information, and make note of how regulations in the UK affect our relationship with you. We have prepared a comprehensive set of Frequently Asked Questions (FAQs) which are available on our website and can help you to better understand the Privacy Policy of JN Group companies.

We will make the Notice available in its entirety – You may request a copy at the JN UK Representative Office. You can read the Privacy Notice and FAQs online at www.jnbank.com/data-protection. Your Member Ombudsman is available to talk with you about specific terms and conditions in the Privacy Notice if you have any questions.

What are the main changes in the Privacy Notice?

We have amended the wording of the document to make it easier to understand. Below are some of the most important areas which have been updated:

- The types of personal data we collect about you.
- Who we share this information with, and how we share it.
- The legal basis for using your personal data and your privacy rights.
- How your information is used for automated decisions.
- Information about the collection, processing or transfer of your personal data to a third party, ban to countries outside of the European Economic Area or Jamaica.
- How long we will keep your personal information after our relationship with you has ended.

What if I do not agree to the conditions of the Privacy Notice?

We understand and will always honour your right to choose. If you do not agree to the terms and conditions of the JN Privacy Notice, it may be useful to discuss how we can respect this choice while

using your personal information in a manner which still allows us to continue to do business together.

You can speak with the JN Bank Representative Office team, or contact the JN Bank Customer Experience and Service Recovery team at 0-800-328-0387.

You can send a letter to:

The Manager
Customer Experience and Service Recovery
JN Bank
2-4 Constant Spring Road, Kingston 10, JAMAICA
c/o Unit 234, Elephant & Castle Shopping Centre,
London SE1 6TE, United Kingdom

What if I do not want to be contacted to receive special offers?

If you are already receiving the JN newsletter and other communication by email from JN, you can select the unsubscribe button in any email or newsletter you receive from us and you will no longer receive this communication.

If I am a customer of JN then can I stop you from processing my data completely?

We are entitled to process data without your consent, but only if the processing is to enable us to perform a service which we are contracted to provide to you in order to attempt to sell you a similar service in the future.

What if I want to receive information from JN?

If you wish to receive communication by email from JN, you can subscribe on the JN Bank website, www.jnbank.com. By submitting your email address, you will agree to receive our newsletter by email and other informational emails from JN Bank and other companies in the JN Group, in accordance with our Privacy Notice.

For a full list of the companies in the JN Group, please visit: www.jngroup.com.



Claudine Allen
Member Ombudsman
Executive - Member Relations
and Quality Assurance

// People,” whether they are members, customers, clients, or employees are vital cohorts in any corporate entity or organisation. Hence, the JN Member Ombudsman plays a dynamic role, which evolves to ensure that “members” of The Jamaica National Group are fully conversant with its: mission, vision, business objectives and quality client services.

In its 14 decades, The Jamaica National Building Society (JNBS), which was restructured in February 2017 to become The Jamaica National Group, has strived to ensure that the objectives of its members, clients and employees are met.

At the JN Group, an on-going programme of: information, education and communication are lynch pins in the activities of the JN Member Ombudsman. Through that process, members and clients are briefed and informed via: the JN Group's website, printed publications, local and overseas media, as well as, regular fora and meetings.

“Over the decades, the JN Group has evolved, to provide a solid “financial bridge” for its members locally and overseas, and, consequently the role of our Member Ombudsman continues to be primary in our client relations,” Earl Jarrett, Chief Executive Officer of the JN Group, explained.

He stated that, “JN enjoys high customer ratings, however, we do not rest on our laurels, as in this age of new technologies, things change. Hence, the role of our Member Ombudsman also changes and, is therefore, supported by the state-of-the-art internet systems in our network of companies and organisations, locally and overseas.”

“In that regard, our website at: www.jngroup.com, and others, such as a direct link to our Member Ombudsman at: <https://www.jngroup.com/member-ombudsman-profile/> maintain information for our members,” Mr Jarrett advised.

JN GROUP MEMBER OMBUDSMAN

At the same time, he outlined, “We continue to hold regular members meetings and, special fora, such as, “Outlook for the Future” and “Caribbean Question Time,” to provide face-to-face contexts, in which our company, country and region can be discussed and evaluated, to the benefit of members who do business with us.”

The Chief Executive Officer also stated that, during the restructuring of the JN Group, on February 1, 2017, “Miss Claudine Allen was appointed Executive, Member Relations and Quality Assurance for The Jamaica National Group and continued in her role as Member Ombudsman.”

“As Member Ombudsman, Miss Allen champions the rights of members, and provides an avenue for

post of Member Ombudsman.

She maintains that some of the main objectives of the Ombudsman are to: champion causes important to members; maintain the JN Group's focus on membership and mutuality; and be an avenue for resource and resolution of complaints.

She noted that, it's not only resolving negatives, but, also to, “update members about our operations and provide them with information about the products and services, delivered by our member companies, which they want to gain knowledge about.”

Miss Allen also helps to plan and participate in members' meetings, to provide information and respond to specific questions, which members raise in those contexts.



Claudine Allen (left), Member Ombudsman, speaks with members during a JN Members Meeting in Negril, Westmoreland

recourse on complaints to ensure that the operations of business in the JN Group maintains focus on adding value for members,” he stated.

Miss Allen, who joined the JN Group as a Communications Specialist, in the Corporate Communications department in 2006, has worked in several capacities and brings a wealth of experience in corporate affairs, public relations, customer service and business administration to the

Miss Allen also noted that the JN Group, in its ongoing effort to, “Put People First,” maintains a proactive Corporate Communications department, which also plays an integral role, to ensure that JN Group activities are directly communicated to members, through its range of E-Newsletters, the JN Living Well seniors magazine, websites, social media and timely e-Up-Dates; as well as, through public media, locally and overseas. ■



Devon Hanson: Retired Head Teacher

DEVON HANSON, A HAPPY UK JAMAICAN HOME OWNER

Retired School Head Teacher, Devon Hanson, who migrated to England, when he was 10 years old, is today a happy man. His plan to purchase a home in the country of his birth, Jamaica, was realised with the assistance of the JN Representative Office, in the UK.

“Anywhere I went, I always identified myself as being a Jamaican, and I dreamt that at some point, maybe when I’m in my 60s, I would purchase a home in Jamaica for myself,” Mr. Hanson related.

The Trelawny-born Jamaican said that when he contacted the JN Representative Office in the UK, where he was a member for some eight years, the process of getting a mortgage to purchase a home in Jamaica was hassle-free.

“It wasn’t difficult. I felt that I had maintained this rapport with JN UK over the years; therefore,

**‘Anywhere I went,
I always identified
myself as being a
Jamaican’**

the members of staff, who knew me, took me through the process. For me, purchasing a home in Jamaica was a given, as I always wanted to have an asset that would maintain my link to the country of my birth,” he explained.

Looking back, he said that it was one of the best investment decisions he has ever made. Now, he travels to Jamaica, at least two to three times annually, staying for three to four months; and, it

really felt good each time, to be going home to his own place, as he would not be staying with relatives or friends, or even at an hotel.

“It is one of the greatest feelings in the world,” Mr. Hanson declared, noting that he never wanted to be in a position where, if he had to return to Jamaica, he would not have his own place to stay.

The exemplary educator, who earned the reputation of turning around non-performing schools in the United Kingdom, said that he worked hard over the years, and was now happy to be enjoying the fruits of his labour, at his beautiful country home in Oracabessa, St. Mary.

“Just to be able to go home, and open my own front door; and, the fact that I have invested

in my homeland; as well as, paying property tax, having contributed to nation building, through my investment, is satisfying,” he maintained.

Leon Hamilton, Chief Representative Officer, at the JN Representative Office in the UK, said that JN Bank was happy to facilitate the realisation of Mr. Hanson’s long-time dream to become a reality.

“At the JN Representative Office in the UK, we pride ourselves in guiding our members to make solid financial decisions, to build their wealth. We are, therefore, happy that we provided Mr. Hanson with all the necessary information and guidance, to assist him to own a ‘piece of the rock!’,” Mr. Hamilton maintained. ■



Commission
Portrait by
Felicity Gill



Michael Anderson
greet a member
who visits the JN
Mobile Unit.

MICHAEL ANDERSON..... “ TRUE JN AMBASSADOR”

**Michael Anderson, driver of the JN UK Mobile Unit, is described as a
“True JN Ambassador,” who epitomizes loyalty and team spirit.**

// Michael is a dedicated, resourceful and humorous member of our team,” said Paulette Simpson, Executive, Corporate Affairs & Public Policy, JN UK Representative Office. “He is known, loved, and has become “the face of JN,” in many communities across the UK, having driven thousands of miles, taking JN and Jamaica to groups and individual persons, who find it challenging to visit our offices in London or Birmingham.”

Mr. Anderson, who hails from Frankfield, Clarendon in Jamaica, migrated to the United Kingdom in the 1980s; and has been driving the JN UK Mobile Unit for 12 years. He was, however, quick to point out that he was a JN member years prior to being formally employed.

“I have been with JN before I started driving for the company, and it makes me very happy as I enjoy doing what I do for Jamaica National,” he pointed out, adding that, “seeing the satisfaction on the faces of our customers who benefit from the services

of the Mobile Unit, makes me happy.”

Mr. Anderson’s job entails driving up to 15 hours a day, sometimes through harsh weather, to provide services, including: opening new accounts, updating records, sending pension transfers to Jamaica; and activating accounts in cities such as Bristol, Oxford, Gloucester, Manchester, Nottingham, Wolverhampton, Belfast and Sheffield.

The father of five and grandfather said that, he has been driving since he was 15 years old and living in Jamaica, where he received his driver’s license at age 18.

Declaring that safety is one of his main priorities on the job, he said, “it can sometimes be dangerous on the roads, however, with my more than 30 years of experience, I am very careful and cautious, because I want to reach my destination safely.”

Ms. Simpson confirmed his claim. “Michael treats the Mobile Unit with pride, and we are reassured that the unit is safe in his hands,” she related.

“One of our fondest memories of Michael’s service delivery was...when he learned that a couple, who were part of the JN family, were both sick and unable to visit the unit when it arrived in their community. Michael and the Member Service Representative decided to take our service directly to their door and was invited to have tea and take photographs with them. He is a true JN Ambassador,” she declared.

When not working, Mr. Anderson enjoys preparing home-cooked Jamaican meals for his friends and family. His culinary services are also in high demand, as he is often tapped to cater for barbecue parties in his community. ■

THE QUIET JAMAICAN IN BRITAIN

‘Relationships are critical to everything that we do’

JN’s Paulette Simpson ranked among Britain’s Powerful Blacks



Paulette Simpson, Executive, Corporate Affairs and Public Policy at the JN Representative Office in the United Kingdom; and executive director of The Voice Newspaper

Flipping through the pages of the 2018 Power list of Britain’s most influential people of African and African Caribbean heritage, one will indeed find a list of powerful and famous black Britons: from Hollywood big wigs, such as Oscar-winning film maker, Steven Rodney “Steve” McQueen of 12 Years a Slave and the acclaimed comedian Sir Lenny Henry, who is of Jamaican parentage.

However, when you get to page 55 of the magazine, you’ll find the photograph of a Jamaican woman, in a stand-alone photospread. She is known, simply by her first name “Paulette”, in many African and Caribbean communities throughout England, as well as, among Britain’s top-ranking.

She is Paulette Simpson, Executive, Corporate Affairs and Public Policy at the JN Representative Office in the United Kingdom; and executive director of The Voice, Britain’s top black newspaper that has served the black community in the UK for 35 years.

Tasked with the responsibility of shaping and influencing JN’s presence, and preserving and maintaining its reputation in the Jamaican UK Diaspora, the Manchester High School graduate doesn’t make light of her role in JN’s vast operations in that country.

“My job is about building relationships,” Paulette frankly says. “Relationships are critical to everything that we do. It’s not about doing something for someone, so that they can do something for you in return,” she continues, “It’s so that people can receive value and appreciate what you do. Networking is about knowing people and creating opportunities for people; because, in the final analysis, people do business with people who they know and appreciate.”

It is that kind of thinking which makes Paulette so influential, her colleagues surmise, noting that her influence reaches beyond the Caribbean community, to sectors which touch the length and breadth of the Jamaican Diaspora in the UK.

Marie Stewart Lewin, Senior Manager, The Jamaica National Group, who has worked with Paulette on numerous projects during

her 15-year career at JN, describes Paulette’s talent and adeptness at planning major events as simply, “phenomenal”. These initiatives include, JN Outlook for the Future, Caribbean Question Time and Meet Jamaica 2012, conceptualised by JN Group CEO, Earl Jarrett, to position Brand Jamaica at the 2012 London Olympics

“I don’t know how she does it, but whoever you want, Paulette can find that person,” Mrs Stewart Lewin relates, calling the names of well-placed and respected politicians, diplomats, church leaders and members of various other social bodies, who Paulette has been known to effervescently immerse in an understanding of Jamaica and the JN brand, and win their support for Jamaican and JN initiatives in the UK.

My grandmother was a major influence during my early years and she remains my moral compass

That includes the Birmingham City Council and leader of the Council at the time, Lord Whitby, with whom she got interacted during Meet Jamaica 2012.

“She’s very good with people and very solutions oriented. She doesn’t see obstacles, she just thinks through the problem and how she can either make it work or find another way of doing it,” Mrs Lewin Stewart says.

Although born in England, Paulette’s grandmother, Violet Simpson, thought it best for

her granddaughter to be raised in Jamaica, so that she could cultivate the values and culture of the island.

“My grandmother was a major influence during my early years and she remains my moral compass”, says Paulette. “Whenever I face a moral dilemma, I look at a picture of her in my office, and ask myself: What would she do or say?”

Paulette was raised in the cool climes of a hamlet named Walderston in Manchester, Jamaica and attended the well-known Manchester High School. She returned to the United Kingdom for tertiary studies, at the University of Scotland, where she read for a degree in Marketing and Finance and later attended the Washington State University.

She then completed her Master of Business Administration at the University of Westminster in London.

After a few years with Price Waterhouse Coopers, including being seconded to the Commonwealth Secretariat for two years, Paulette was recruited by the National Commercial Bank of Jamaica to establish and manage its London office. When the ownership of NCB changed in 2002, she was immediately snatched by what was then the Jamaica National Building Society (JNBS).

The Rev Rose Hudson-Wilkin has been another major source of influence for Paulette. A Jamaican who grew up in Montego Bay, St James, Rev Hudson Wilkin, today, serves as Chaplain to Her Majesty the Queen, and Chaplain to the Speaker of the House of Commons, the first black woman to hold those titles.

“I look to her for strength,” Paulette muses. “Her story as a ‘barefoot girl’ in Montego Bay, who grew up to become Chaplain to the Queen, motivates me.”

Rev Hudson Wilkin also takes some of her inspiration from her friend of some 20 years. “She is a personable young woman with a real vision for the work that she does, executing it without fanfare, but with great determination to meet the needs of the community which she serves,” Rev Hudson Wilkin remarks.

The outspoken church leader, who is said to be tipped to be among the first cohort of female bishops in the Church of England, is herself also listed Power list.

“She (Paulette) is well-known in the Diaspora, and I love the fact that here we have someone who is not just doing a job, but someone who genuinely cares about the work she does,” Rev Hudson-Wilkin says.

“Paulette is influential because she carries a deep interest for the Diasporas here in Britain and is always willing to spend time with that community, learning about their needs and seeing how best her organisation can respond to those needs,” she says.



Paulette Simpson, moderates the JN Caribbean Question Time Forum in Westminster, London.

“She is unassuming and warm in her approach and is clearly respected by the community. I really think of her as a great Ambassador for both Jamaica National and Jamaica. I am proud to be associated with her and to call her a friend.”

For professional leadership, Paulette

acknowledges that her inspiration comes from her own CEO, Earl Jarrett, whom she describes as one of her mentors.

“He has guided my career by giving me opportunities which no one else did, and that’s coming from a context in which you were often under-estimated,” Paulette explains. “In the end when it’s over he would simply say: ‘well done.’ He doesn’t define you by your mistakes, he just simply asks what can we do differently next time?” and moves on to the next project. That instils confidence and keeps your self-esteem intact.”

And that selfless style of coaching and mentorship has been a boon to Paulette’s success. “I don’t have to pretend to be me in this job, I am

allowed to be me and I enjoy that,” she says.

Her “hands on” leadership style is admired by her colleagues, who describe her as demanding, yet motivating.

Leon Hamilton, Chief Representative Officer, JN UK Representative Office, admires Paulette’s seemingly effortless style of getting things done, and particularly appreciates her ability to organise major annual meetings, such as the annual JN Members’ Meetings.

“Paulette is simply masterful at creating linkages and works tirelessly in service of both Jamaica National and Jamaica. Many don’t realise is that she was also an integral part of the organisation of the Jamaican Diaspora in the UK, as we now know it, and even chaired the Advisory Board at one point,” Mr Hamilton relates.

“When I arrived in London in 2010, she had already done so much as the Chief Representative Officer that when I took over, there was already a foundation and a high standard that I only needed to maintain,” he says. ■

JN IMPACTING YOUNG LIVES

For Lavois Cruickshank, recipient of the University of Birmingham and JN Foundation Legacy Scholarship, it was a dream come true when he was selected as the scholarship recipient for 2015.

It was simply unimaginable. Can you believe that a young man from Spanish Town, who simply saw a scholarship advertised in the newspaper, and decided to apply with no hope of being selected, would find himself in the United Kingdom (UK) to complete his Masters,” he said, three years after completing his studies.

Lavois was among three worthy recipients who received scholarships to study at Bimingham University. The scholarship, which was launched in February 2014, offered Jamaican students, who had successfully completed their first degree, to matriculate for three years for a Masters degree, at the University of Birmingham’s School of Business, in the UK.

The scholarship was also endorsed by His Excellency the Most Hon. Sir Patrick Allen, Governor General of Jamaica, through his I Believe Initiative, which promotes programmes to restore hope, instill belief, develop sound values and education in young people and Jamaican families.

Mr. Cruickshank said, “The world literally paused for a moment as the opportunity of a lifetime presented itself; and my perspective on life changed forever. Anything could happen...literally.”

He said while he had mixed emotions about leaving home; and, he did not know what to expect in an academic context in the UK, he embraced the challenge.

“I was motivated to pursue my academic development; and, on a more personal level, to soak it all in. Therefore, I embraced the opportunity to

study at one of the best universities in Europe. It also provided me with the opportunity to interact with persons from cultures around the world; and to represent Jamaica, while understanding my role in this global economy, and I welcomed it,” he related.

Mr. Cruickshank said that, along with the academics, he grasped a thorough understanding of international culture and enjoyed the time



interacting with Jamaicans in the UK Diaspora, who took him into their homes.

He said the scholarship forced him to recognise traits which he never noticed before; to develop qualities that were necessary to move forward; and jettison habits he needed to leave behind.

“I’m eternally grateful to the JN Foundation and staff members at the JN Group, both in Jamaica and the UK, who were vital in making this dream possible and ensured that my journey was indeed a success!

“I congratulate the members and staff of the JN UK Representative Office on their celebration of 30 Years, working for Jamaicans in the Diaspora!” he said, noting that, “They brought a special Jamaican charm to the work they do.”

Earl Jarrett, Chief Executive Officer of The Jamaica National Group, said that the initiative with the University of Birmingham was a move to influence nation building. He informed that the Jamaican scholars were trained to achieve the necessary skill sets and knowledge to provide valuable contributions to Jamaica.

“The University of Birmingham, in association with the JN Foundation Legacy Scholarship, provided an opportunity for the awardees to be a part of an institution, which challenged them academically, while fostering and promoting excellence. This resulted in Jamaica benefitting from their return, as leaders in the field of business,” Mr. Jarrett maintained.

Other recipients of the University of Birmingham and JN Foundation Legacy Scholarship were Chris Ann Thomas (2014) and Chevano Baker (2016). ■

‘The world literally paused for a moment as the opportunity of a lifetime presented itself’



“The scholarship helped me to find a way to contribute to the development of Jamaica”.
Chevano Baker

Chevano Baker, the third recipient of the University of Birmingham and the JN Legacy Scholarship, landed a job with the Bank of Jamaica, as a financial economist, a few months after graduating.

“I beam with pride, reflecting on my journey,” Mr. Baker said. “My story is one of a young man from the rural district of Clones, Manchester, Jamaica, who used education as a vehicle for social mobility. Graduating from the University of Birmingham meant that I was given the fuel to chase my professional dream,” he related.

Mr. Baker said that when he was informed that he won the Legacy Scholarship, he knew that he

was given a remarkable opportunity to realise his dream of studying abroad at one of the world’s top universities.

“Studying in the UK was edifying, inspiring and enlightening. I met many persons from different backgrounds and I was exposed to a wide variety of cultures. This not only enabled me to view the world from different perspectives, but, also to better understand the issues we all face as ‘a people’,” he explained.

He said that some of the memories he will treasure include: the many tours in the UK and across Europe, despite the fact that he had a rigorous degree programme. Additionally, he also

attended enjoyable functions in the company of the Jamaican Honorary Consul in Birmingham and the High Commissioner to the UK in London.

“Words cannot express how grateful I am for that scholarship and the opportunities created by the JN Foundation and the University of Birmingham.

“Thank you JN Foundation for your investment in me. And, as your Representative Office celebrates 30 wonderful years in the UK, may your JN team continue to ensure that Jamaicans, wherever they may be, are able to achieve their full potential.” ■





Viewers browse through exhibit of the JN Foundation's Resolution Project.



Leon Hamilton (right) and Paulette Simpson (centre) of Jamaica National poses with a member of the audience at the JN Foundation exhibition in Brussels.

JN FOUNDATION RESOLUTION PROJECT TOOK ON EUROPE

The JN Foundation, through its Resolution Project, mounted three exhibitions in Europe in 2015 and 2016; and patrons were able to view stunning images of Jamaica, captured by Jamaican high school students in the JN Resolution Project.

The Brussels Exhibition was mounted from December 4, 2015 to January 31, 2016, under the theme "Out of Many, One Jamaica". That exhibition was in recognition of 40 years of partnership between the European Union (EU) and Jamaica and was co-sponsored by the EU Delegation in Jamaica, the Embassy of Jamaica to the European Union and the JN Foundation.

Saffrey Brown, then general manager of the JN Foundation, noted that the collaboration with the European Union to stage the exhibition provided increased opportunity for "Brand Jamaica," to be exhibited on an international platform and reinforced the strong partnerships between Jamaica and the EU.

"That exhibition allowed viewers to discover the authenticity and uniqueness of Jamaica through photographic images," noted Ms. Brown. "It also provided a context in which students showcased their talent through various expressions and interpretations captured via their lens. This partnership was indeed a perfect culmination of the



Earl Jarrett addresses viewers at the JN Foundation Resolution photo exhibition in Brussels.

40th-year celebration between Jamaica and the EU, and we had the opportunity to take The Resolution Project, globally."

The exhibition was subsequently mounted in Hamburg, Germany April 25 to May 8, 2016. The photographs were also exhibited at the headquarters of the EU-LAC Foundation to celebrate Europe Week 2016, on May 26.

Ms. Brown indicated that the collaboration afforded the showcasing of three important tenets of the project: The rich culture of everyday Jamaican life, the strong advocacy messages behind the images, and the immense talent of young Jamaicans.

Established in 2004, the Resolution Project is a programme which teaches rural high school students to use photography and advocacy to highlight "what's right or wrong" in their communities. Students learn from leading photographers, such as renowned Jamaican photographer, Howard Moo-Young, to focus their lens to capture right images; and from advocates, how to identify issues that are impacting residents in their respective communities.

There is also an annual photographic competition, which students in the Resolution Project participate in. Some of the past themes have included: Human Rights; The Good, the Bad and the Ugly; as well as, Body Image. The competition is supported by workshops and field trips.

Photographs from the Resolution Project are mounted at two airports in Jamaica - the Norman Manley International Airport in Kingston and the Donald Sangster International, in Montego Bay. Exhibitions were also mounted in New York and Washington, USA; as well as, London and Birmingham in the UK.

In addition, student photographers have won top awards in the annual Photographic Competition of the Jamaica Cultural Development Commission and their quality work were published in a photographic book: "Take a look at My World", in 2014. ■



JN RESOLUTION PROJECT UK

The Jamaica National Group Foundation implemented the Resolution Project to encourage young Jamaican students to use photography as a tool for advocacy and creativity in their communities. The project, which was started more than ten years ago,

has influenced hundreds of young, enthusiastic photographers to hone their skills, and through their eyes, use the lens of their cameras to capture perceptions of their world in brilliant colours.

Many of these photographic works have been displayed in Jamaica, the United States of America, and Canada as well as online around the world. And the pictures, in some instances, have resulted in positive outcomes for their subjects; in that, through the images displayed, communities have responded to the issues highlighted and effected meaningful change.

The Resolution Project was introduced to the United Kingdom by the JN Foundation in 2014. The participating students were taught the principles of photography and advocacy and a catalogue of their work was produced. The catalogue provided an enlightening contrast and comparison to that of their student counterparts in the Resolution Project in Jamaica. ■



Photo by: Devante Robinson



Photo by: Chantae Lawrence



Photo by: Tyrrell Greenidge

JN FOUNDATION... IMPACTING LIVES



CAPTION: kdjfs ksfjksf
skfjksf ksfjksfj skfjiek

JN Scholars take a group photo after receiving their certificate at the JN Foundation Grade Six Achievement Test awards reception at JN Bank.

‘The session has impacted me, it has opened my knowledge about financial freedom’

The JN Foundation is the charitable arm of The Jamaica National Group (JN Group). Its mandate is to manage and execute the philanthropic efforts of the Group, and contribute to the developmental needs in Jamaica.

Established in 1990 on the concept of mutuality, JN Foundation gives back to the Jamaican people and communities across the country, through financial and technical support to projects and programmes, at the community and national levels.

The Foundation’s main areas of focus are: skills and personal development; education; health and safety; as well as, environment and social empowerment. One of the projects that it has initiated is the financial literacy project, under the BeWi\$e Financial Empowerment Programme.

This project teaches Jamaicans of all ages how to make better financial decisions. Its aim is to increase

personal financial security by building awareness, knowledge, and skills in personal financial management.

The programme targets beneficiaries of JN Foundation’s grant-funded projects, JN Group members of staff, participants in JN Foundation programmes and other relevant groups. The focus is to provide participants with information about budgeting, savings, insurance and credit.

Last year, 5,276 persons were trained in financial literacy. This included 3,790 adults and 1,486 young people in the 72 sessions which were delivered.

“The session has impacted me, it has opened my knowledge about financial freedom, and has shown me where I can improve my spending habits,” said Tramaine Wong, a beneficiary of one of the training sessions.

In terms of skills and personal development

of Jamaicans, the JN Foundation, through its Social Enterprise Boost Initiative (SEBI), has assisted organisations in the social sector to become income generating and self-sustaining, while providing solutions to social, environmental and economic problems.

In 2017, SEBI facilitated 21 incubators, in capacity-building workshops, to increase the growth of their companies, connect with their consumers, and influence consumers to buy social, while contributing to nation-building.

Since joining the SEBI incubator, Deaf Can! Coffee, a not-for-profit venture based in Kingston, Jamaica, which specialises in coffee brews and employs and trains deaf young persons, moved from earning approximately UK 3,500 pounds to close to UK 24,000 pounds in less than a year.

In 2017, 360 Recycle, another SEBI incubator, transformed approximately 1,000 lbs of waste material from landfills into beautifully crafted products, such as: flower pots, playground sets, seats and tables. This social enterprise contributes to economic growth and poverty reduction in the Rousseau Road community in Kingston.

“Social entrepreneurs innovate and find solutions to problems, they often don’t know how to manage a business. This is where SEBI has really made a difference,” said Keisha Cole, Co-owner, 360 Recycle, in commending SEBI.

Jamaicans in the Diaspora can contribute to SEBI by applying for a JN Diaspora Certificate of Deposit, which allows you to earn an attractive return on your investment, while contributing to the growth and development of social enterprises in the Jamaican small and medium size enterprise sector, through SEBI.



Earl Jarrett, Chief Executive Officer of The Jamaica National Group, tries on a product made by Bartley’s All in Wood at the SEBI Summit in 2017. Sharing the moment is Opal Whyte, project manager at SEBI.

The JN Foundation has been impacting education through its JN Scholarship Programme. The year 2017 marked the 34th year of the programme. Since 1983, some 535 Grade Six Achievement Test students, including students in the JN School Savers programme and employees’ children and university students, have benefitted from the JN Foundation Scholarship programme.

“JN is doing a good job in helping young people, and I appreciate what JN did for me,” said Marie Fletcher, a transport operator in Spanish Town, St. Catherine, who commended the JN Foundation for the financial support which her daughter, Hallie

Fletcher, received during her five years at the Campion High School in Kingston, Jamaica.

To improve the academic performance of students in Jamaican schools by strengthening the learning environment and quality of teaching, JN Foundation, in partnership with the Ministry of Education, established the iLead Project in 2014.

The project engaged 15 schools over a three-year period, to maximise the instructional leadership development of principals, middle leaders, and education officers.

Seven schools that submitted their final school report to iLead reported they saw improvement in



Rose Miller (right), grants manager at JN Foundation, shares financial literacy information with a student from Ewarton High School.

school culture and achieving national awards in the areas of the performing arts and sports.

Three hundred and sixty (360) teachers, with 263 at the secondary school level, benefitted from workshops and interventions over the two to three years that the programme was active in their schools. Six thousand, six hundred and twenty-five (6,625) students, 4,297 at the secondary level, benefitted from iLead being in their schools, with Retreat Primary School reporting a 50% improvement in numeracy test results after iLead’s literacy intervention. ■



A patron attending the Social Enterprise Boost Initiative (SEBI) Open Day view the Bartley’s All in Wood booth, one of the enterprises on display.



In Resolution Project Jamaica
Orlando Bryan Clarendon College Tug O War

GOOD NEIGHBOURS GET TOGETHER

Staff from JN UK office and *The Voice* volunteered to help members of the Stockwell Good Neighbours club enjoy a memorable festive event



CELEBRATION: (clockwise from left) Devon Bennett, JN UK Bank Rep office, volunteers as a server; Leon Hamilton, JN Bank dances with a member; Horace Hinds, JN Money Services serves club members a Christmas drink; Dianne Augustine, JN Money Services, in conversation with pensioners.



By Leon Hamilton

Predictions of snow and bad weather was not enough to prevent pensioners from enjoying a festive get together at The Stockwell Good Neighbours club in South London last December.

Members enjoyed a programme of entertainment and celebration throughout the day. Those present enjoyed a tasty meal and celebrated the Christmas season along with the joy, energy and vibrancy that people as old as 103 embody.

JN and The Voice staff members were on hand as volunteers to help. In addition to bearing gifts, the team served and interacted with the pensioners to ensure that the regular support team from the club was assisted to make it a memorable day for the pensioners.

Among the members in attendance was Eustace Stevens, a retiree who worked in the building trade for 33 years after his arrival in the UK from Jamaica on the SS Belgravia in May 1962 who spoke of his love for the club.

Other members also shared similar sentiments. Club member Ann Daley said, "This is the best club", and as a retiree who

originally hails from Old Harbour in Jamaica, she said there was no other group that offered the support and love she feels within the group. It was a view shared by Turid Powell, a club member of five years, who said Stockwell Good Neighbours were "simply the best around".

As people departed, 100-year-old Levi Allen recited Psalm 91 and conveyed his blessing to all in attendance.

It was clear that a good time was had by all. ■



'When asked about her key to living a long life, "there is no key! Eat well and be happy'

ALL SMILES: Paulette Simpson, Leon Hamilton with centenarians Levi Hamilton and Agnes Smith

203 YEARS AND GOING STRONG

JN and the Voice join in birthday celebration for centenarians Agnes and Levi.

Smith celebrated her 103rd birthday at Oval House Theatre, as friends and family gathered together for food, fun and a game of bingo in honour of another big birthday for the feisty centenarian.

Herbet Smith, Agnes's grandson, told The Voice "There's only two of them left, her and her brother, and he's 99 and in July he'll be 100."

Longevity seems to run in the family and Agnes keeps active as much as she can by participating in various clubs including Tah-Chi.

Agnes is clearly loved by most, as seen by the many people celebrating, laughing and enjoying themselves.

Speaking to The Voice, Agnes said: "I feel all right, good in the body!" When asked about her key to living a long life, she confidently states, "There is

no key! Eat well and be happy."

Leon Hamilton, JN Bank Representative Office in London paid tribute to the birthday girl. "It's only fitting that as a member of Jamaica National, JN and The Voice are here to wish Agnes a happy birthday as you all have done."

Also celebrating a birthday was Levi Hamilton, who turned 100 in September.

In celebration of his big day, Levi also had a party with friends and received a very special letter. "I got a letter from the Queen on September 26!" he says excitedly.

Levi has lived quite an extraordinary life. He was in the military police in Jamaica before coming to the UK in the early 50s, where he later served as a security guard for the Victoria Albert Museum. He looked after Sir Winston Churchill's body when he

lay in state and guarded his body overnight before his funeral.

Levi has also met the Queen and set up a West Indians elders group, where he played the accordion.

Lesley Allen, said: "The club gave Leon a place where he could come and meet up with his friends and socialise. He's gone on holidays, outings and is known by everyone."

"Mr. Hamilton has been coming to the club since it started 44 years ago," she says. ■

Stockwell Good Neighbours is a registered charity that provides a range of activities to keep the minds and bodies for the elderly active.

JN OUTLOOK FOR THE FUTURE

ENGAGING THE JAMAICAN DIASPORA SINCE 2003

With a 15-year history of facilitating dialogue on matters of importance to the development of the Jamaican state and its influence globally, The Jamaica National Group has continued to engage the Jamaican Diaspora by providing an intellectual context for them to contribute to nation-building.

A distinguished roster of speakers, from Prime Ministers, heads of government agencies, to corporate leaders, and the timely content of their presentations have been the “crowd-pulling magnets” for the now historic event, first launched in 2003. The annual forum has sought to keep its members and other members of the Jamaican Diaspora in the United Kingdom (UK), the United States of America (USA) and Canada updated about the economy and development trends in their homeland.

“This year, as we celebrate the 30th Anniversary of the JN Representative Office in the UK, we have launched the 2018 series of “Outlook” in Birmingham and London to solicit the input of the Jamaica Diaspora in the efforts to fight crime,”

‘Maintaining an Investor-Friendly Environment in Jamaica; Crime and Security; Economic...’

Earl Jarrett, Chief Executive Officer of The Jamaica National Group, revealed. The fora, held on June 18 and 21, respectively, were themed: “Arresting Crime and Violence: A National Priority for Jamaica” with the Commissioner of Police Major General Antony Anderson, CD as the main speaker.

“Our main objective for selecting this theme was to ensure that Jamaicans living overseas are aware that, while our country faces many challenges, its leaders are formulating and implementing effective strategies to reduce crime, eliminate corruption, and build public trust” noted Mr Jarrett.

The Outlook for the Future series was established to encourage investment in Jamaica, and the positives, to encourage their ongoing participation in their country’s development process; as well as to keep nationals overseas aware of negatives, and the initiatives being taken to address them.



Clockwise: Major General Antony Anderson (left), Commissioner of Police, Jamaica Constabulary Force, in conversation with the Hon. Oliver Clarke, Chairman of The Jamaica National Group, during the JN 2018 Outlook for the Future forum in Birmingham. Major General Anderson interacts with members of the Jamaican Diaspora community in Birmingham during the JN 2018 Outlook forum.

“In our 30 years of operation in the UK, the JN Representative Office’s mandate has been to ensure that Jamaicans understood that, a bridge connecting Jamaicans overseas with home and providing an avenue for members of the Jamaican Diaspora to be kept abreast of various issues of importance regarding the country”, Mr Jarrett affirmed.

Over the years the fora have received the full support of successive government administrations and key public sector leaders, who have ably provided first-hand information to the Diaspora. Against that background, some of the “Outlook for the Future” topics have focused on: Maintaining an Investor-Friendly Environment in Jamaica; Crime and Security; Economic Imperatives for Jamaica; Developing Successful Jamaican Business in a Challenging Economy; Doing Business in Jamaica”, Major Infrastructure Projects Can Change Jamaica’s Economic Outlook,” and many others.

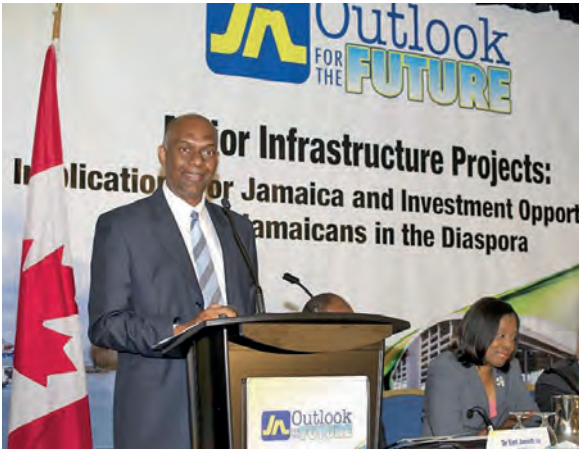
“While we noted that the perspective of persons on the various topics change based on the countries in which the meetings are held - UK, USA and Canada - the level of interest was always high; and, participants fully appreciated that they had the opportunity to interact with leaders, who were forthright in their utterances,” Mr. Jarrett affirmed.

“JN Outlook for the Future has given rise to other fora such as: Think Tank Sessions, Caribbean Question Time, Immigration Seminars and the UK Diaspora Dialogue, in response to the political and

social questions being raised by members of the Jamaican and Caribbean communities in the UK.

This year, the forum featured Major General Antony Anderson, Commissioner of Police for the Jamaica Constabulary Force. Other meetings will be held in Toronto on July 17 and the final event in New York on July 19.

“We appreciate the positive response from our speakers to the invitation to participate in these meetings”, noted Mr Jarrett, “and, we are confident that their dialogues were instrumental in influencing active participation in the development initiatives, which are reflected in the ongoing support Jamaicans continue to give their country”. ■



Top right to bottom: Senator Norman Grant, President of the Jamaica Agricultural Society, poses with the then High Commissioner to the UK (right) Aloun Ndombet-Assamba and Deputy High Commissioner, Deidre Mills at JN Outlook for the future in the UK; Ivan Anderson, Managing Director, National Road Operating and Construction Company speaking at the JN Outlook in Canada.



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UK IN JA FAIR 2018 ...CONNECTING US WITH JAMAICANS

When I first knew I would be posted here in Jamaica, I realized I was coming to a country with long ties to the UK that goes back hundreds of years. I saw a need to build on that with a modern approach to Jamaica. Diplomatic missions have become forbidding places these days with high walls, strict security, and it can give the opposite message of our intention. Our job should be to reach out to people throughout Jamaica and the community in UK who have an interest in the country.

The UK Jamaica Fair was an opportunity for us to showcase the best of what partnership can deliver when we invited business people and members of the public to come to the High Commission. As it was our inaugural fair, we wanted to focus on the things that were special to the relationship, such as trade, culture and music. The concept of having a fair is typically British and provides a public space for families to get together. The #UKinJA allowed us to connect with Jamaicans who were able to come and those who followed the day's events on Facebook Live and on radio.

From the car park to the gate, our guests were treated to the best of Great Britain, through our historical and iconic landmarks, such as the Big Ben, Buckingham Palace, Tower Bridge and the London Underground. They also experienced the best in British creativity, through visual displays of the Doctor Who and Games of Thrones, which are popular in Jamaica. This was infused with performances from the Cherry on Top, a group of stilt walkers from the UK and The Ashe Company, who provided a dramatic presentation of the work of the High Commission.

The crew of RFA Mounts Bay, which is permanently in the Caribbean to help with natural disasters, our law enforcement team, Consular officers and displays of the aid programmes the UK runs in Jamaica, showed the breadth of what the UK is doing in Jamaica.

The company displays and product samples from British businesses already operating in Jamaica and Jamaican companies that have already succeeded in

breaking into the UK market provided a glimpse of the possibilities of a revitalised trade relationship. We also focused on providing opportunities for Jamaica companies who want to invest in the UK. Our Department of International trade booth and its signature Pimms drink offer was very popular with people who want to do business with us. We topped that off with a panel discussion on "Doing Business in the UK and Jamaica", which was well received and dispelled some of the myths that exist. Partnerships were a big part of the success of our fair. It wouldn't have been possible without our supporters, and The Jamaica National Group played a big part. Jamaica National gave us the platform for songs of the #UKinJA competition. Talented Jamaica singers uploaded their sample cover songs on JN's site and then performed in the JN Group's media suite. The grand finale was a real contest for the opportunity to win a trip to the UK on British Airways. The song competition showed how music is an important avenue for Jamaica and the UK to bring creativity to international markets.

Having had a successful fair, I would love to hear if people want us to do it again next year. Should it be more of the same or what can we add? Should we venture out into a public space or continue to show our friends what we do behind the walls of Trafalgar Road. I do know that we will continue our valuable partnership with The Jamaica National Group, which of course means we are connecting with their customers who own the mutual corporation. ■



Asif Ahmad, CMG
British High Commissioner to Jamaica



Jamaican Minister of Culture, Olivia 'Babsy' Grange (right), speaks with Diane Edwards (left), President of JAMPRO; Leesa Kow, Deputy Managing Director of JN Bank, and HE Asif Ahmad, British High Commissioner to Jamaica.




Tamo J, winner of the UK Songs in Jamaica competition, performs at the UK Trade Fair held at the British High Commission Kingston, Jamaica.



A stiltwalker mingles with the crowd at the UK in Jamaica Trade Fair.

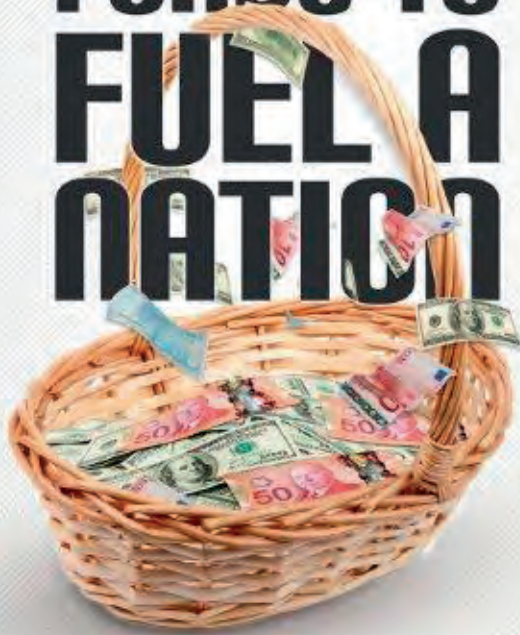
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Phillip Lindsay, ISupportJamaica Operations Officer is urging Jamaicans living in the Diaspora and friends of Jamaica to give back to their country by donating to worthy projects which impact the lives of their fellow nationals.

Mr. Lindsay made the appeal and noted that The Jamaica National Group has established a trusted online platform, which provides a simple, creative and secure avenue for Jamaicans residing locally and overseas to provide financial support to micro-enterprises and not-for-profit projects and programmes.

"ISupportJamaica is a crowdfunding platform that was established to assist micro entrepreneurs to source funding, finance social ventures and businesses, and improve the quality of life of stakeholders; as well as, to support the development of the Jamaican micro and social enterprise sectors," he said.

Established in 2013, the online platform partnered with several non-governmental organisations, foundations and small enterprises to promote community empowerment projects and

pioneer entrepreneurial initiatives.

These he said varied from educational projects, such as the Pledge2Build Project, which was launched in 2016 by the Jamaica Diaspora Education Task Force to raise US\$2 million, to support education in Jamaica. Some 14 infant and primary schools have been identified across the country to be upgraded and rehabilitated.

Mr. Lindsay also cited the Haile Selassie High School project, which was very successful, as it met its target of US\$24,000 in three months. The Bob Marley Foundation partnered with the Haile Selassie High School to launch an online campaign, seeking funds to renovate the school's Music Room and provide additional musical equipment for the institution.

Lorenzo Ellis, principal of the Haile Selassie High School, commended the platform and noted that through this channel, one of the needs of the school is being met.

"The students, teachers and management of Haile Selassie High School are happy to be the beneficiaries of this crowdfunding platform. We are better equipped to hone and develop the talents of

our students through a functioning Music Room," he explained.

Mr Lindsay also noted that the platform is safe and easy to manipulate. "Persons can donate to campaigns by visiting the ISupport Jamaica platform at www.isupportjamaica.com, select the project they wish to fund, and click on the "Fund Project" button," she explained.

Guided by four primary social missions, ISupportJamaica, through project listings and donor support, commits to the realization of increased social and economical well-being for Jamaicans and Jamaica.

"Their mission statement includes: promoting and fostering community empowerment; driving innovation through technology; encouraging entrepreneurial habits and building patriotism," Mr. Lindsay said. ■



ST. PATRICK'S FOUNDATION
A student does wood work at the St. Margaret's Human Resource Centre, part of the St. Patrick's Foundation Project.



ST. PATRICK'S FOUNDATION
Students do commercial food preparation at the St. Patrick's Foundation.

JN Money IN THE COMMUNITY



1. Horace Hines, General Manager JN Money Services Ltd, presenting to the winner of the 12 days of Christmas promotion, Carmen Shaw.
2. Presentation to the winner of autographed shirt at the Celebrity Charity Football Match
3. Birmingham Team at Malcolm Marshall Cricket Day in Birmingham
4. The Jamaican High Commissioner to the UK enjoying the company of the JN Money Services Team at the Charity Football event
5. Regional Team Leader, Carline Parkes at her newly refurbished branch at Handsworth, in Birmingham
6. Community Domino Game at the Bristol Branch
7. Maxi Priest Show sponsored by JN Money
8. Enjoying Lewisham day with the kids



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COMPASSIONATE SPIRIT



Burchell Moncrieffe(left) a homeless man in Half-Way-Tree, reasons with his benefactor, Dean McNally.

...Dean McNally feeding the homeless for almost 20 years

‘Jamaica would be a much better place, if more people generated a greater spirit of kind-heartedness’

Fifty-seven-year-old Dean McNally is a selfless individual, who has such a big heart for the indigent that he has earned the moniker, “Salvation Army.” For almost 20 years, he has been preparing and delivering meals every Sunday, to five persons in Half-Way-Tree and Dunkirk, two of whom are homeless. In addition, he provides two meals daily for one of the homeless persons, Burchell Moncrieffe, and washes his clothes.

“I bring breakfast for him every morning,” Mr McNally disclosed. “And, after work, I go home and cook dinner which I take to him. He is a Rastafarian, therefore, I mainly prepare fish and chicken for him.”

Mr McNally said that, “It’s just my nature to help the needy. I grew up in an environment where I saw my grandparents, parents and other family members reaching out to the less fortunate. They were always giving things to people, so I believe that’s where the influence came from,” he explained.

He further pointed out that the importance of good deeds was especially reinforced by his father, R.C. McNally, a Minister of Religion for the Church of God in Jamaica, who led congregations in Portland, St. James and Clarendon.

“It was the norm for us to go to church with him as a family. Many of his sermons were about showing love and caring for others,” he related.

An employee of the Jamaica National Building Society, now JN Bank, for almost 35 years, he pointed out that he became familiar with the indigent persons he currently supports, given that

they were always in the vicinity of his workplace, in Half-Way-Tree.

“Initially, there were three persons whom I looked after. However, about eight years ago, I managed to relocate one of them to better living conditions in Dunkirk. As a result of going there to look after him, I met two other needy persons. If I could get the two in Half-Way-Tree into the Golden Age Home in Vineyard Town, I would be most happy because they are not safe on the road,” he said.

He explained that over the years, he has developed a bond with each person, and he treats them as if they were a part of his family.

“Whenever I go overseas, I usually stay for less than a week because I know they are depending on me.”

Mr Moncrieffe, a former plumber with the then Ministry of Housing, who worked as a painter as a side job, said that he has been living on the streets for about 15 years, and credits Mr McNally for helping him to get by, daily.

“He is pleasant and I respect him. He is like a son. Anything I am going to do I discuss it with him first,” Mr Moncrieffe stressed.

A father of 20 children, 12 sons and eight daughters, Mr Moncrieffe explained that he became homeless when his common-law wife died, and he was forced out of the house by one of her relatives.

Mr McNally added that some of the indigent persons he is assisting do have relatives who help out occasionally.

“Two of them of them have relatives who send money to them through remittance, which I collect

on their behalf. I also keep the NIS card and ID for one of them; and every fortnight, I take him to collect his NIS payment. For the others, I do little errands, such as getting personal items for them at the wholesale,” he disclosed, adding that “Once, I took one of them to the beach at Helshire, and another time I took him for a drive out to Portland.”

“They are always grateful for what I do for them. One of them recently gave me five hundred dollars to buy a drink. To make him feel happy, I took it, and used it to purchase something for him.”

Mr McNally’s wife of 18 years, Trudy, says that she has always known him to help people.

“Every Sunday, he cooks three different kinds of meat with rice and vegetable to take to them. Even if it’s raining he still goes to deliver the meals,” she revealed. “He is very kind, dedicated and always follow through with whatever he says he will do, and gives it his all.”

An alumnus of Ardenne and Titchfield High Schools, Mr McNally is the father of three children, two of whom are adults; and, the youngest is moving on to high school in September.

“Jamaica would be a much better place, if more people generated a greater spirit of kind-heartedness, especially to the poor. It’s not that I have the financial means for what I have been doing; it’s really that I’m willing to share whatever little I have,” he maintains. ■

JN MONEY TOUCHING LIVES



Errol Mckellar Prostate Cancer & MIND Celebrity Football Match

JN Money sponsored this charitable event aimed at raising awareness of Prostate Cancer.

Errol Mckellar began his work with Prostate UK when he was diagnosed. He used his MOT garage to influence men to get tested for a 20% discount on their MOT.

This inspiring story led JN Money to join Errol in his cause to create awareness about Prostate Cancer and the new non-invasive methods of testing. ■

Dianne Augustin and Errol Mckellar poses with the football team made up of ex footballers and local celebrities

Book drive 2017



Mr Horace Hines, General Manager, Jn Money Services, encouraging Rockare Brown and his mother, Roxanne Michaels to follow his dreams of becoming a world class pilot.

Presentation to Buff Bay Primary student as part of the JN Money Back to School Book Drive. The drive included donated books to the school libraries as well as a nominated GSAT student to receive school supplies and text books for the school year. ■

JN Money proudly supports the Brixton Domino club TEAM ‘Brixton Immortals’.

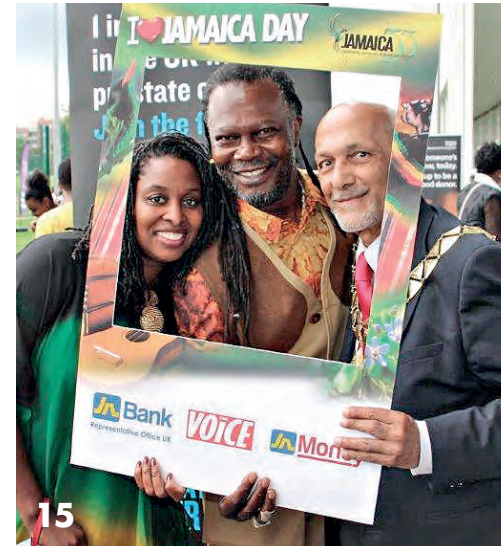


Fig. Dianne Augustine presents Clifton Oddman with a medal at the Club’s Annual Dinner and Dance.

The club was crowned the new Anglo-Caribbean Domino champions 2017.

JN Money sponsored the team and they have done exceptionally well and created records during the tournament which attracted clubs from across the UK. ■

I ♥ JAMAICA DAY



I LOVE JAMAICA DAY 2017:

1. Luciano Entertaining the I Love Jamaica Crowd
2. I Love Jamaica Crowd grooving to the sweet sounds of Luciano
3. JN Executives bringing greeting on behalf of the JN Group
4. Team member spreading the Love for Jamaica Day!
5. Relaxing after a fun filled day
6. All smiles for Jamaica Day!
7. Our Heritage in print
8. Not just for the kids!
9. Moving to the beat!
10. Perfectly coordinated for the day.
11. Captivated audience
12. Luciana serves up sweet Jelly Coconut
13. Levi and Mayor of Brent share lens with patrons
14. Paulette Hitting the high notes on stage
15. Bright smiles by MP Dawn Butler, Levi and Mayor of Brent
16. Family Time!
17. Jamaican High Commissioner greeting the audience
18. A section of the food village
19. Beauty via JN Lens
20. Domino competition was a big hit
21. Patrons keyed into the financial planning session.



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UNIQUE PLACE NAMES IN JAMAICA...

• **“Puttogether Corner”**, “I-No-Call-You-No-Come” and Shoe Myself Gate, are some of the uniquely descriptive place names in Jamaica. Other place names originate from the British takeover of the island in 1655, with English, Welsh, Scottish and Irish roots.

UNIQUE PLACE NAMES

• **“Puttogether Corner”**, near Mandeville, is the spot where market women stopped to put their goods – and their dress – in order before proceeding to town.

• **“I-No-Call-You-No-Come”** in the Cockpit country of St. Elizabeth. During their early years, Maroons did not have a very positive attitude towards unexpected visitors. If they did not sanction someone’s entrance, he was led through the most torturous routes in the hope that this would lessen his curiosity.

• **“Shoe Myself Gate”** When persons who were unaccustomed to wearing shoes acquired a new pair, they would sling them over their shoulders until they arrived at their destination. At this particular “gate”, they would “shoe themselves”.

• **Gutters** This town is aptly named. After heavy rains, water flows through the town from three directions, making it almost impassable. Gutters is located at the foot of Spur Tree Hill.

WELSH ORIGIN

• **Bangor Ridge, Monmouth and Chepstowe** in Portland, Llandilo in Westmoreland, Pencarne in St. Mary, Newport in Manchester, Swansea in St. Catherine, Milford in St. Ann, and Llandewey, are all Welsh place names.

• **Cardiff Hall** in St. Ann is derived from the capital of Wales-Cardiff. Cardiff Hall was also one of the estates of John Blagrove who arrived in Jamaica in 1655.

• **Denbigh** in Clarendon comes originally from North Wales. Denbigh was a property owned by the late Hon. W.G. Muirhead, C.M.G., Custos of Clarendon, who gave part of it for the Denbigh show ground.

• **Llandovery** in St. Ann originates in north-east Carmarthen, Wales. It included, for some years, a sugar estate which was incorporated with the Richmond. It was once owned by Henry Morgan.

• **Pembroke** in St. Mary is originally a Welsh place name and was owned in 1811 by Hungerford Spencer.



Windsor Cave, Trelawny

• **Wales** in Manchester was known from 1811 when estates were first listed, and was owned by Edward Morgan, a Welshman, who evidently named it for the country from which he came.

• **Ythanside** is in the parish of Portland and was named after a place in Wales. It was first owned by William Espeut (1843-1892), member of a Jamaican family of Huguenot origin who settled in Portland in 1868.

SCOTTISH ORIGIN

• **Aberdeen**, in the parish of St. Elizabeth, was so named by Alexander Forbes, a Scotsman, after the area of Scotland from which he came. He erected a

great house there. The estate in time was sold, and the town which was established in that area took the name. Aberdeen is situated between Appleton sugar estate and the Cockpit Country.

• **Auchenbreck**, in Westmoreland, was so named by Hon. John Campbell, a member of the branch of the ancient and highly regarded Scottish clan of

Auchenbreck in Scotland.

• **Caledonia** in Mandeville, Manchester, was a large tract of land owned in the 19th century by Robert Crawford of Scotland. Sixty acres of this land became the town of Mandeville.

• **Clydesdale** in Portland was owned in the 19th century by Colonel MacClaverty. It is on the River Clyde, as is Clydesdale in Scotland. This Jamaican river supplied the power for working the huge waterwheel at the coffee works of this estate.

• **Culloden** in Westmoreland, Dumfries in Kingston and Dec Side in Trelawny are all originally Scottish place names.

OFTEN A SUBJECT FOR INTERESTING DISCUSSION

• **Papine**, in St. Andrew was owned from 1756 by Colonel Alexander Grant of Banffshire, Scotland and named after a village there. It was while he was in the Mill of Papine in Scotland that he became heir to this estate and transferred the name to Jamaica.

IRISH ORIGIN

• **Carrickfoyle** near Granville in Trelawny is the name of a place in Ireland.

• **Charlemont** is found in St. Catherine. There is a Charlemont in Armagh, Northern Ireland.

• **Clonmel** in St. Mary originated in Tipperary, Ireland.

• **Donegal and Kildare** in St. Elizabeth are derived from the name of Irish counties.

• **Dublin Castle St. Andrew**, is the name of an important and historic building in Dublin, Ireland.

Hibernia, found in Manchester, is said to be the Latin name for the island of Ireland.

Irish Town in the hills of St. Andrew, was originally the site of Irish settlers.

Newry is in St. Mary and the name originated in Northern Ireland. Newry Sugar Estate was first owned by John Ellis, a member of the Ellis family, who also owned Fort George in this parish.

Vinegar Hill, found in Westmoreland, was an Irish settlement that was named in memory of the defeat of the United Irishmen in the Battle of Vinegar Hill, Ireland, in 1798

Excerpt from the National Library of Jamaica website, www.nlj.gov.jm/place-names-in-jamaica, 2018

SOURCES:

<https://en.wikipedia.org>
<http://discoverjamaica.com>
<https://www.britannica.com>



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It has been a privilege to produce this souvenir edition for the Windrush celebrations as a tribute to the pioneers and those who have followed in their footsteps.

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