

**JWN** Foundation

TRANSFORMING LIVES AND COMMUNITIES FOR A BETTER JAMAICA



WVKN

ANNUAL REPORT **2025**

TRANSFORMING LIVES *and*  
COMMUNITIES  
*for a* BETTER  
JAMAICA

20  
25



# ANNUAL REPORT

**JAWN** Foundation





**JWN** Foundation

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ANNUAL REPORT 2025

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# CHAIRMAN'S *Message*



**Ladies and gentlemen, Partners and friends of the JWN Foundation, this year's achievements of the JWN Foundation is one that stands as a testament not only to the strength of our programmes, but to the resilience of the Foundation itself and the communities we proudly serve.**

In 2025, the JWN Foundation continued to demonstrate what is possible when unity, purpose, and community partnership come together. Across our pillars of education and infrastructural development, social inclusion, and cultural expression, the Foundation **invested over JMD \$36.8 million in initiatives that uplift and empower**. But beyond the numbers, what truly defines this year is the unwavering spirit of the people: our volunteers, our partners, our Camparistas, and the residents of the communities surrounding our operations.

Our projects have continued to evolve into spaces of hope, opportunity, and cultural pride. From strengthening the educational pipeline for our young people, to championing women and girls through social support programmes, to celebrating our rich heritage through cultural activities. Each initiative has reinforced one truth: our communities are resilient, and so is this Foundation that stands beside them.

Even in moments of uncertainty and challenge, the Founda-

tion remained steady, proactive, and deeply connected to the needs of the people. The involvement of **169 volunteers contributing nearly 2,000 hours** reflects a spirit of service that is foundational to who we are as an organisation.

Looking across our achievements this year, it is clear that the JWN Foundation is not only delivering meaningful interventions: it is strengthening the long-term social fabric of the communities that support our business and contribute to Jamaica's collective progress. Through education, empowerment, and cultural preservation, we continue to light pathways for generations to come. I am heartened by this more and more each day especially when I see the roll out of the scholarship program with our budding young minds.

I extend my heartfelt thanks to every volunteer, partner, and community member who made this year of impact possible. Together, we are building stronger, more resilient communities that are capable of weathering challenges, celebrating victories, and shaping a brighter future.

*Thank you.*

**Jean-Philippe Beyer**



# GENERAL MANAGER'S *Message*



## DEAR STAKEHOLDERS/FRIENDS,

**This year has been one defined by action, responsiveness, and meaningful impact across all communities where we operate. I am proud to share the tangible results of our work—results driven by our commitment to supporting people in moments of need and expanding access to opportunities that uplift lives.**

Across 2025, the JWN Foundation invested JMD \$36,882,460.54 in programmes under our three core pillars. This included significant advancements in educational development, such as the continued work on the Appleton Basic School, now a JMD \$167 million investment that will deliver the most modern early-childhood facility in Northeast St. Elizabeth. Our annual scholarship programme supported 327 students with JMD \$23.7 million, while targeted initiatives like the Back-to-School packaging drive delivered assistance to more than 800 of these community students.

But perhaps the most defining moment of the year was our response to Hurricane Melissa.

In the aftermath of this devastating hurricane, the Foundation mobilized with speed and conviction. We procured and distributed 2,500 relief packages, with vital support from the Lasco Chin Foundation and suppliers like Pure Water and Papine Wholesale. Our volunteers; many of whom were personally affected played a critical role in assembling and distributing these packages to the hardest-hit areas across the island especially our 'breadbasket' parish of St. Elizabeth.

Beyond immediate relief, we also committed to long-term rebuilding and resilience. Through our partnership with Edge

Chem, we began a series of home improvement projects for vulnerable households, including six major repairs and upgrades for single mothers whose homes were severely damaged in St. Elizabeth and a further 15 across the island through our collaboration. Additionally, recognizing the importance of continuity in education, we committed to providing one generator per focus school to our 10 schools in St. Elizabeth, ensuring learning can continue even during extended power outages.

The total investment in the Hurricane Melissa relief and recovery initiative stands at JMD \$15 million, a reflection of our belief that meaningful support does not end when the storm passes, it continues until stability and dignity are restored.

This year, our work has been grounded in measurable impact: 1,906 volunteer hours, nearly 2,000 girls supported through the International Women's Day #EndPeriodPoverty activation, 4,700 students engaged on Read Across Jamaica Day, and thousands more reached through cultural and educational programmes.

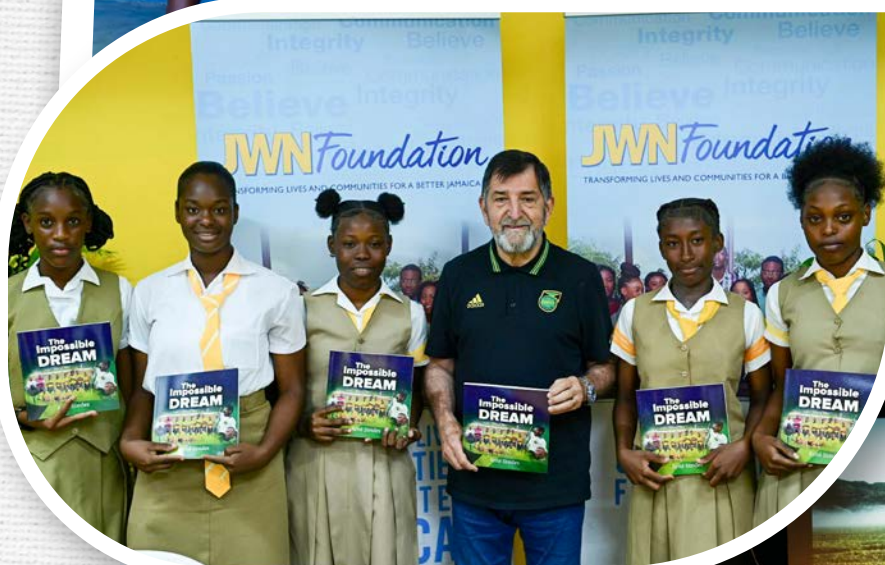
To our partners, volunteers, and employees...thank you. Your dedication ensured that our interventions were not just successful, but transformative.

We remain committed to strengthening lives, supporting families, and standing firmly with every community that stands with J. Wray & Nephew Limited.

Together, we continue to build, support, and uplift.

**Garfene Grandison**









# About

**JWN  
FOUNDATION**

**JWN**Foundation



# WHO WE ARE

The JWN Foundation, established in 2014, is J. Wray & Nephew Limited's vehicle for giving back to the wider society. We actively play our part in 'transforming lives and communities for a better Jamaica' through the JWN Foundation and focus on developing the areas surrounding J. Wray & Nephew Limited's operations at Spanish Town Road in Kingston, New Yarmouth in Clarendon and Appleton Estate in St. Elizabeth.

JWN Foundation aligns itself with the Campari Group's sustainability strategy.

## Objectives

1. To **strengthen relationships** with its communities and partnerships amongst the private and public sectors, and non-governmental organizations.
2. To **increase employee engagement** with a view to creating loyalty and affinity in staff.

# OUR MISSION

**TRANSFORMING  
LIVES**

**and  
communities  
for a**

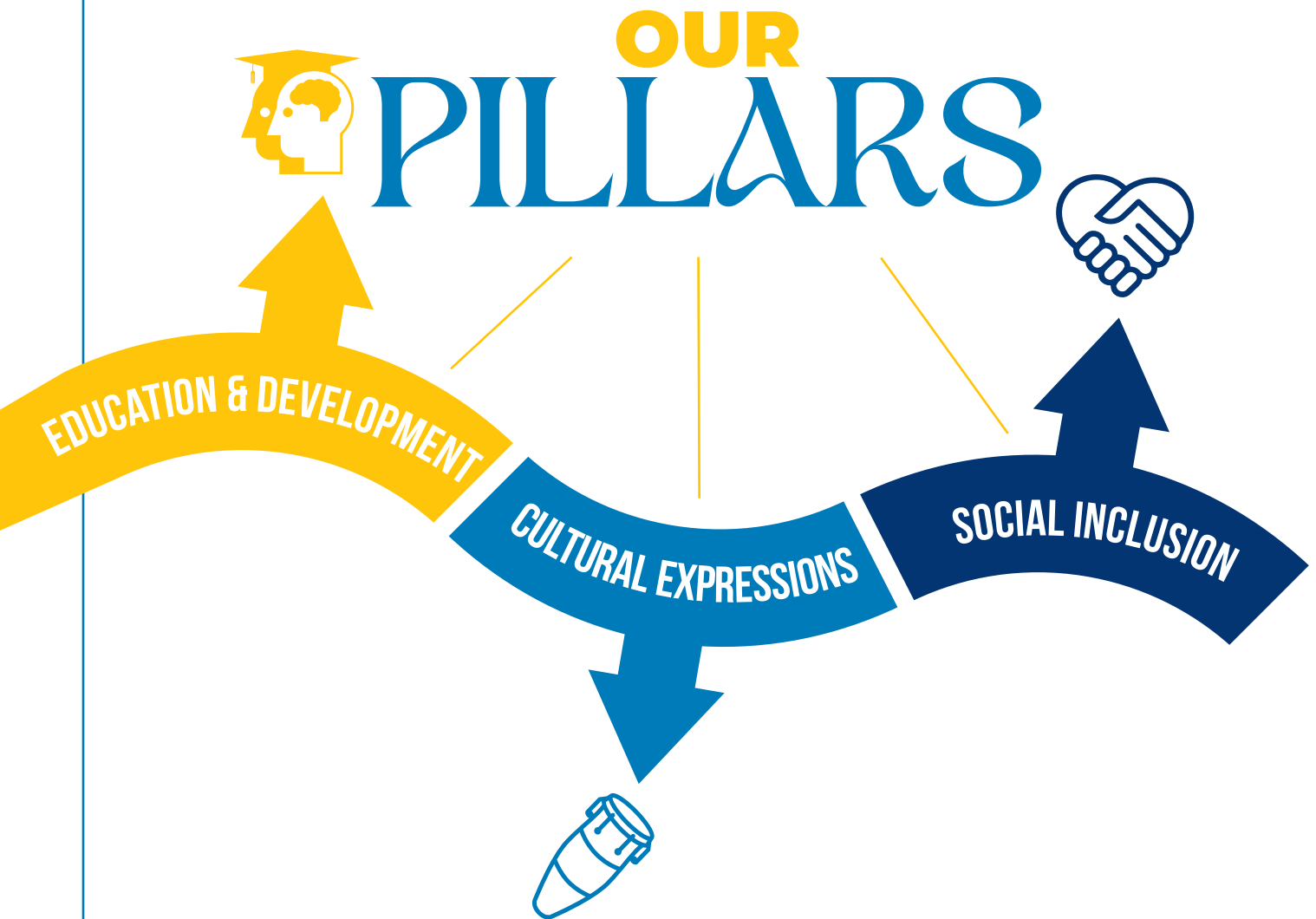
**BETTER  
JAMAICA**





# OUR PHILOSOPHY

The JWN Foundation is guided by Commitment,  
Collaboration, Creativity, Integrity and Transparency.





# Our Work

**FOR A BETTER  
JAMAICA**

**JWN**Foundation



# Alignment with the **SUSTAINABLE DEVELOPMENT GOALS**

The Sustainable Development Goals (SDGs) comprise a collection of 17 global goals set by the United Nations General Assembly in 2015 for the year 2030. The SDGs are part of Resolution 70/1 of the United Nations General Assembly, the 2030 Agenda.

The JWN Foundation impacted **6 out of the 17 SDG's** and has aligned its functional pillars to the SDGs as part of the global thrust to measure our impact.

## The Sustainable Development Goals are:

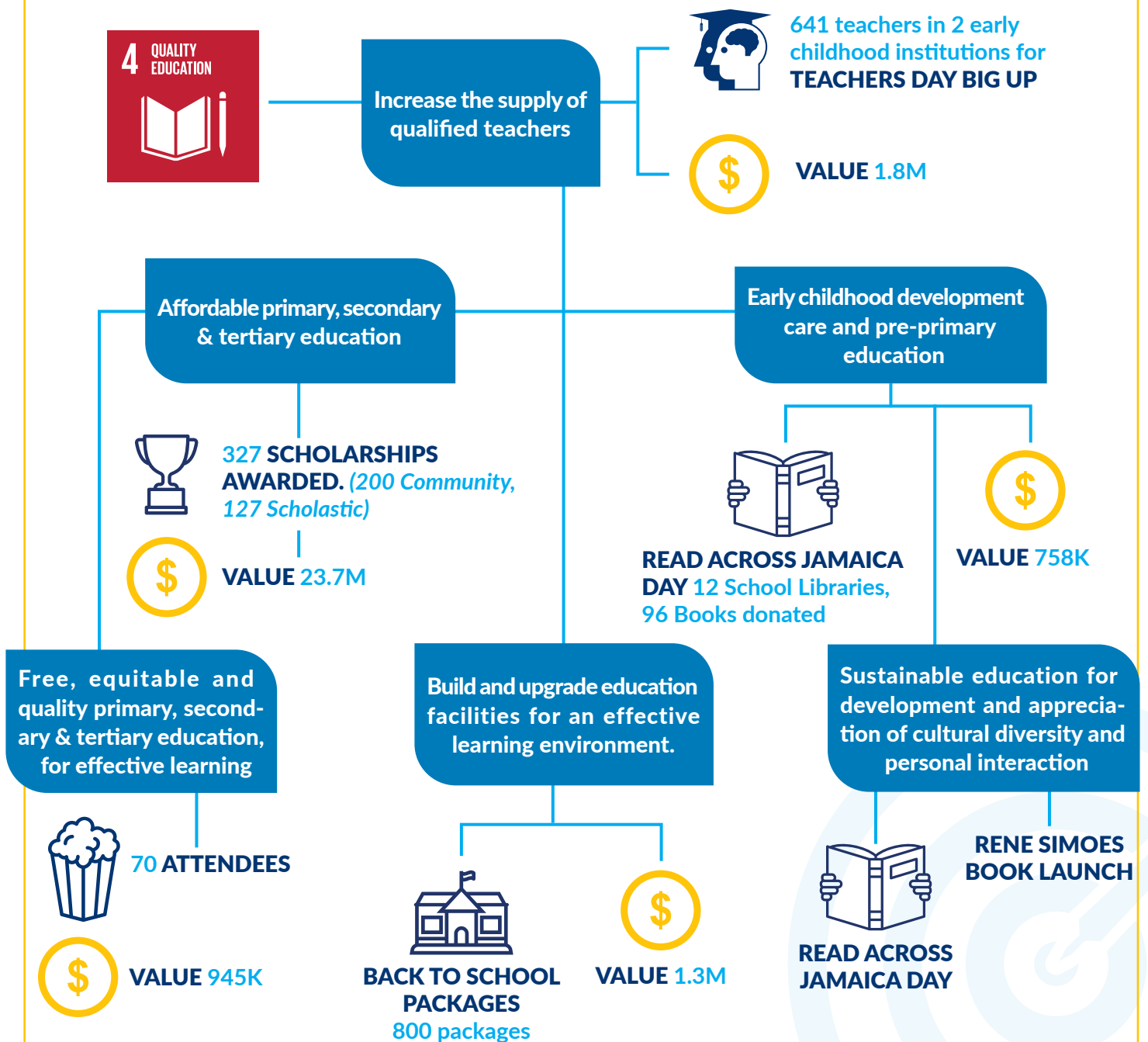
- |                                                    |                                             |
|----------------------------------------------------|---------------------------------------------|
| 1. No Poverty                                      | <b>10. REDUCING INEQUALITY</b>              |
| 2. Zero Hunger                                     | 11. Sustainable Cities and Communities      |
| 3. Good Health and Well-being                      | 12. Responsible Consumption and Production  |
| <b>4. QUALITY EDUCATION</b>                        | <b>13. CLIMATE ACTION</b>                   |
| <b>5. GENDER EQUALITY</b>                          | 14. Life Below Water                        |
| 6. Clean Water and Sanitation                      | 15. Life On Land                            |
| 7. Affordable and Clean Energy                     | 16. Peace, Justice, and Strong Institutions |
| <b>8. DECENT WORK AND ECONOMIC GROWTH</b>          | 17. Partnerships for the Goal               |
| <b>9. INDUSTRY, INNOVATION, AND INFRASTRUCTURE</b> |                                             |

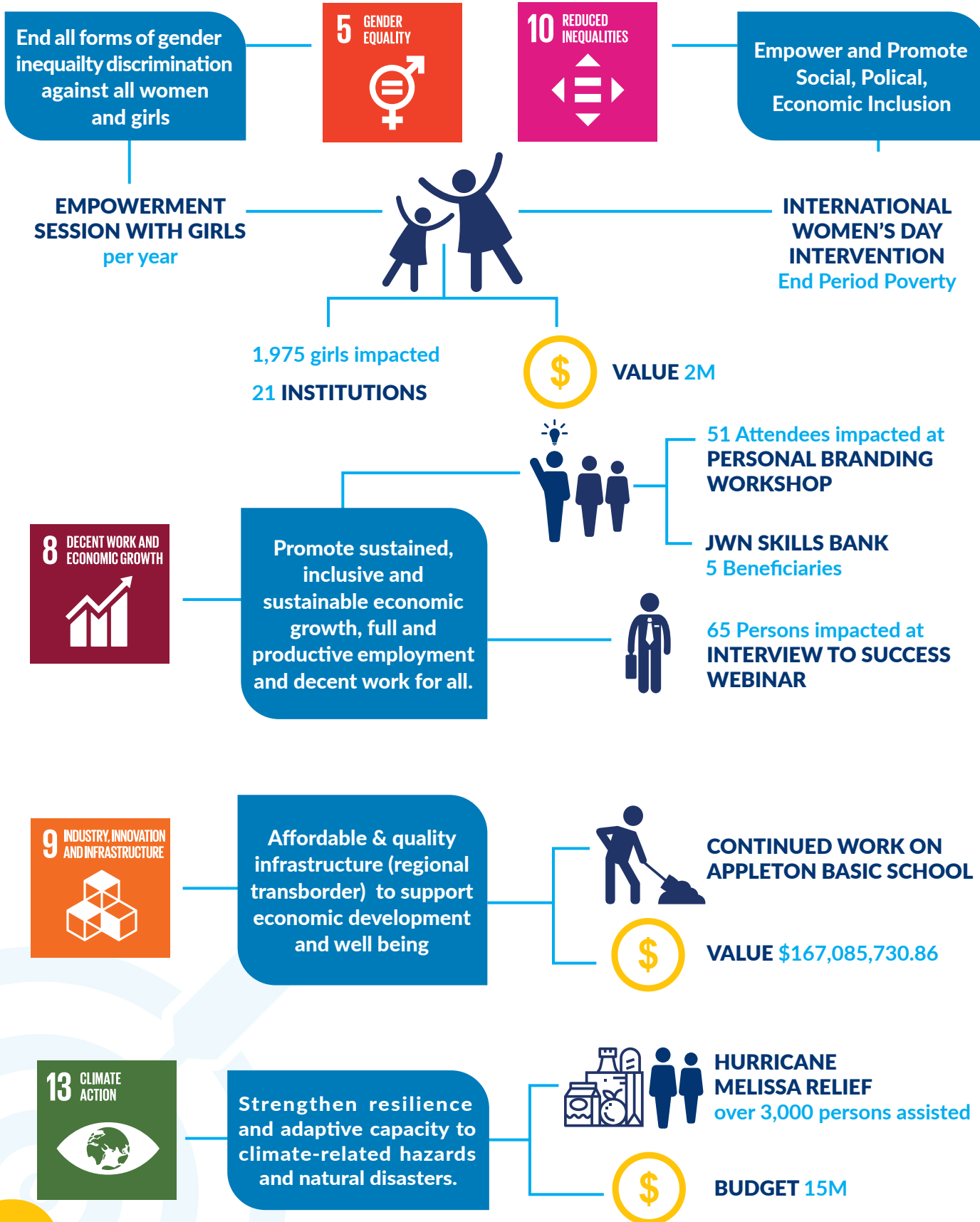
**KEY:** ● SDG'S IMPACTED ● OTHER SDG'S

▼ The goals are broad based and interdependent. The 17 Sustainable Development Goals each have a list of targets that are measured with indicators.



**KEY:** ● OBJECTIVE ● ACTIONS TAKEN ● NUMBER IMPACTED / VALUE





JWN Foundation



# COMMUNITY PROJECTS

EDUCATION & DEVELOPMENT



CULTURAL EXPRESSIONS



SOCIAL INCLUSION







# Hurricane MELISSA RELIEF

**I**n response to widespread damage across Jamaica, JWNF mobilized immediate relief efforts.

## Key actions included:

- Distribution of **2,500 relief packages**, including **150 donated** by the Lasco Chin Foundation
  - Partnerships with Pure Water, Papine Wholesale, and Edge Chem for preferential supplies
  - Planned home-improvement projects for **six single-mother households** (roofing, animal pens, hatcheries) and an additional 15 across the island through our collaboration with Edge Chem.
  - Prioritized support for affected employees
  - Planned donation of **one generator per focus school (10)** in St. Elizabeth
- Total cost: JMD \$15,000,000.00 (€80,850.00)**

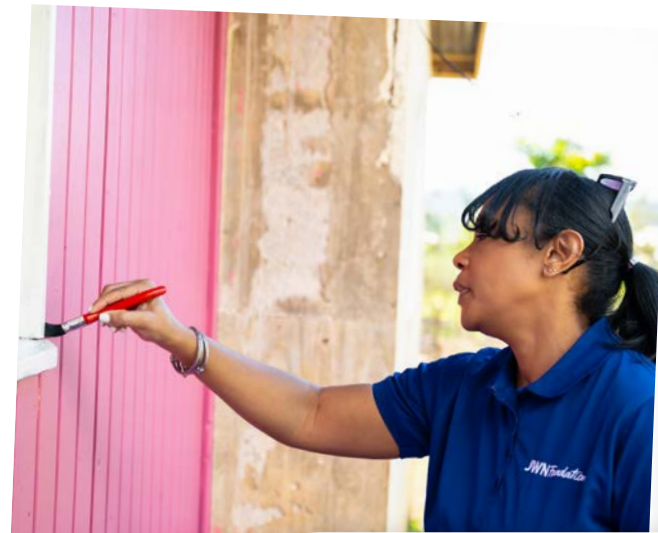
TOTAL VALUE OF RELIEF EFFORTS  
**J\$15M**













**JWN** Foundation



# INTERVENTION PROJECTS

**EDUCATION &  
DEVELOPMENT**



**CULTURAL  
EXPRESSIONS**



**SOCIAL  
INCLUSION**







# Appleton Basic SCHOOL RENOVATION

**I**n 2025, construction was completed on the new Appleton Basic School, a JMD \$167,085,730.86 investment that will become the most modern early-childhood institution in Northeast St. Elizabeth.

The upgraded campus includes **enhanced classrooms** with **sanitation stations**, **social-distancing design**, **technology**, improved **ventilation**, with earmarked areas for a school **garden**, **playground**, and a **rainwater harvesting system**.

Beyond early-childhood education, the multipurpose auditorium will support skills training, adult literacy, parenting programmes, entrepreneurship, business management, and project management—positioning the school as a true community hub.

TOTAL VALUE OF INVESTMENT

**J\$167,085,730.86**









# Back-to-School PACKAGING DRIVE

**A**head of the 2025 academic year, the JWN Foundation, with the support of 16 volunteers and the J. Wray & Nephew Limited commercial team, executed a large-scale Back to School initiative that delivered immediate, practical support to more than 800 students across communities connected to its operations.

By distributing fully stocked backpacks containing essential school supplies, the programme directly reduced financial pressure on families while enabling students to begin the school year equipped, confident, and ready to learn. Powered by strong volunteer engagement and deep community partnerships,

the initiative addressed educational access at its most foundational level, strengthening equity within the school system and reinforcing the Foundation's approach to community investment and youth development.

**Cost: JMD \$1,318,532.20 (€7,110.66)**

**TOTAL VALUE OF INVESTMENT**  
**J\$1,318,532.20**  
(€7,110.66)



**800+**  
**STUDENTS IMPACTED**











# Coaching Clinic WITH RENÉ SIMÕES

**T**he next generation of Jamaican football talent received an unforgettable lesson in perseverance and excellence in March when René Simões, the iconic former coach of Jamaica's "Reggae Boyz", visited Dacosta Cup champions Garvey Maceo High School as part of his book launch for *"The Impossible Dream."*

The special event, organized by the JWN Foundation, specifically for the football students, brought the legendary Brazilian tactician face-to-face with members of the school's boys and girls football teams, who have been making impressive strides in local football competitions this season. Simões, who famously led Jamaica to its historic

first and only World Cup qualification in 1998, shared invaluable insights from his coaching career.

The student athletes also received signed copies of *The Impossible Dream* along with the motivational clinic emphasizing discipline, perseverance, and ambition.



**GARVEY MACEO HIGH SCHOOL**











# Teacher's Day BIG UP

**A**cross **21** focus schools, a total of **641** teachers were honoured in recognition of their dedication and contribution to student development. Each teacher received a Mega Mart voucher, with the initiative representing a total investment of JMD \$1,225,500.00 (€6,605.45).

In addition, teachers were treated to exclusive **guided tours of the Joy Spence Appleton Estate Rum Experience**, providing a unique opportunity for relaxation, appreciation, and engagement beyond the classroom. This

initiative formed part of the Foundation's ongoing commitment to celebrating and supporting educators who play a critical role in shaping Jamaica's future.

TOTAL INITIATIVE COST

**J\$1,853,500.00**  
(€9,995.67)



**21**  
FOCUS  
SCHOOLS



**641**  
TEACHERS HONoured



MEGA MART VOUCHERS VALUED AT

**J\$1,225,500**  
(€6,605.45)

JWNF CONTRIBUTION

**J\$628,000.00**  
(€3,384.92)













# JWNF Internship & SKILLS BANK

**F**ive former J. Wray & Nephew Foundation scholars successfully completed structured internship placements across the Environment, Manufacturing, Maintenance, and Accounting departments.

These internal internships provided the scholars with hands-on, practical experience aligned with their academic training, exposure to professional workplace environments, and opportunities to strengthen key technical and employability skills, including teamwork, problem-solving, and workplace communication.

Following completion of the programme, **three scholars** transitioned into **permanent roles** within the business, while the remaining **two continue to work at J. Wray & Nephew Limited in contractual roles**. These outcomes reflect the Foundation's commitment to supporting scholars beyond tertiary education and facilitating meaningful pathways into employment and professional growth within the organisation.







# Personal BRANDING WORKSHOP

## Tertiary Scholars

**H**eld on September 13, the JWN Foundation delivered a high-impact, one-day professional development workshop designed to equip more than 50 tertiary-level scholarship recipients with critical skills for successful transition into higher education and the workforce.

The initiative focused on **effective communication, business etiquette, wardrobe essentials, self-presentation, and personal confidence**, directly responding to development gaps identified during the Foundation's scholarship interview process. Participants benefited from hands-on experiences including **professional makeup services** and **corporate head-shots** to strengthen employability and online professional presence. Targeting scholars primarily from underserved and rural communities, the workshop deepened the Foundation's education pillar by moving

beyond financial support to holistic capacity-building, reinforcing its commitment to preparing scholars to compete confidently and professionally in academic and corporate environments. Each student received a professional head-shot session, accompanied by **gifts including *My Brand Compass* by Dr. Terri-Karelle Reid** and JWN Foundation journals.

The workshop and newspaper supplement were produced at a cost of **JMD \$3,137,218.26 (€16,918.58)**.



**50+**  
TERTIARY SCHOLARS

TOTAL VALUE OF INVESTMENT

**J\$3,137,218.26**  
(€16,918.58)











# Movie Day & AWARDS CEREMONY

## Secondary Scholars

**O**n September 5, 70 scholarship recipients from Kingston, Clarendon, St. Elizabeth, and Camparista dependents were recognized for their academic excellence at the Secondary Scholarship Awards and Movie Day, reinforcing its commitment to educational excellence and social inclusion.

High-performing students, including top achievers in the Primary Exit Profile and multi-year scholarship recipients, were treated to a combined formal recognition with a celebratory movie experience, creating a motivating and affirming environment as students prepared for the new academic year. By honouring consistent performance, resilience, and potential, the initiative underscored the Foundation's strategy of investing early in

students from communities surrounding its operations, positioning education as a critical pathway to long-term personal achievement and community transformation. All who were in attendance received their awards as well as back to school gifts ahead of the new school term.

**Total cost: JMD \$945,400.00 (€5,098.95)**

**TOTAL VALUE OF INVESTMENT**

**J\$945,400.00**  
(€5,098.95)



**70**  
**SCHOLARSHIP**  
**RECIPIENTS**













# Interview to SUCCESS WEBINAR

**A**s part of the JWN Foundation Scholarship Programme, the Interview to Success Webinar was hosted in 2025 to strengthen applicant readiness and promote transparency in the scholarship selection process.

Held virtually on July 2, 2025 the session provided practical guidance on application completion, essay writing, and interview preparation, attracting **65 participants** from

across our focus communities. The initiative reinforced the Foundation's commitment to equity, capacity-building, and accessible pathways to educational opportunity.

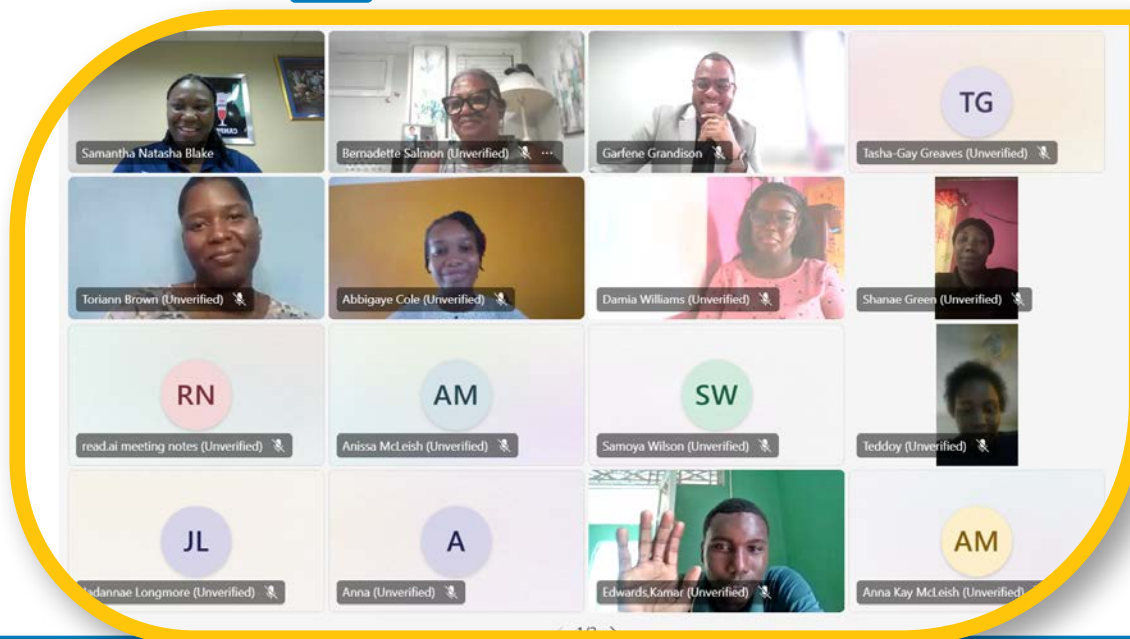
**65**  
ATTENDEES



**51**  
REGISTRANTS



**340**  
WEBSITE VISITS







# Scholarship PROGRAMME & AWARDS

**T**he JWN Foundation significantly expanded its flagship scholarship programme, awarding 200 secondary and tertiary scholarships valued at JMD \$23.7 million to mark its corporate 200th anniversary.

Targeting students from communities surrounding the company's operations, the initiative reinforced the Foundation's long-standing commitment to education as a driver of social mobility and national development. Since its inception, the

programme has supported more than 2,000 students across Jamaica, alleviating financial barriers to education while strengthening the country's future talent pipeline.



TOTAL INITIATIVE VALUE

**J\$23.7M**

(€127,743.00)



**327**  
STUDENTS  
IN TOTAL



COMMUNITY & CAMPARISTAS  
SCHOLARSHIP PROGRAMME

AWARDS TOTALING

**J\$20.05M**

(€108,069.50)



SPECIAL SCHOLASTIC SUPPORT GRANTS

RECIPIENTS RECEIVING

**J\$3.65M**

(€108,069.50)















# International WOMEN'S DAY ACTIVATION

## #EndPeriodPoverty

**T**hrough pledges generated at the Spirited Women Luncheon, the JWN Foundation, in collaboration with partners, delivered menstrual kits to **1,975 girls across 21 institutions in Kingston, Clarendon, and St. Elizabeth.**

The initiative was implemented through a coordinated two-day distribution drive held on April 2 & 3, 2025 translating pledges into direct, on-the-ground support for girls in need.

the **Her Flow Foundation** and **T. Geddes Grant**, ensuring efficient distribution and reinforcing a shared commitment to advancing menstrual equity and reducing period-related barriers to education.

Deliveries were facilitated by JWNF volunteers, alongside **representatives from**

**21**  
SCHOOLS



**KINGSTON | CLARENDON | ST. ELIZABETH**

**1,975**  
GIRLS GIVEN  
MENSTRUAL KITS



VALUE OF KITS

**J\$2,049,942.08**

(€11,049.19)



CASH RAISED VIA PLEDGES/DONATION

**J\$490,300**

(€2,642.72)











INTERVENTION PROJECTS





# Read Across JAMAICA DAY 2025

**C**elebrated as one of the most sought after events by JWNF volunteers, Read across Jamaica Day, celebrated on May 6, 2025 advanced early-stage literacy by activating a multi-parish reading initiative across **12 primary schools** across its network.

Centered on Jamaican-authored literature inspired by the **teachings of Marcus Garvey**, the programme combined storytelling, cultural education, and book donations to promote reading engagement at the foundation primary level. The initiative used culturally relevant literature to deepen students' understanding of history, identity, and values, while fostering a love for reading from an early age.

**Author Steven Golding** played an active, on-the-ground role, leading **interactive reading sessions** with students, sharing the

inspiration behind the text, and engaging children in **discussions around Garvey's teachings** in an age-appropriate and engaging way. Employee volunteers supported these sessions by reading alongside students and facilitating small-group interactions.

To ensure sustained impact, **multiple copies of the featured book** were **donated to each participating school library**, extending access beyond the programme delivery. The initiative was implemented under the theme "**Knowing Our History, Informs Our Future.**"

**12**  
PRIMARY SCHOOLS



**50+**  
VOLUNTEERS



**96**  
BOOKS DONATED



Featured book:  
**Daddy Marcus  
Nursery Rhymes**  
by Steven  
Golding



**4,700**  
STUDENTS  
ENGAGED

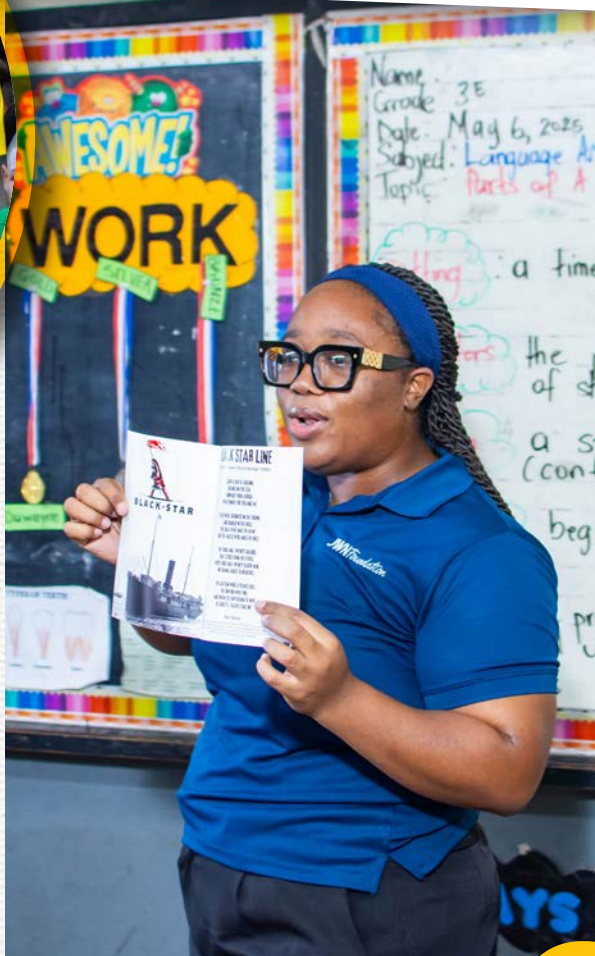
TOTAL COST

**J\$758,000.00**

(€4,085.62)













# MEDIA SPOTLIGHT



## MEDIA CLIPS OF JWN FOUNDATION ACTIVITIES

NEWS 20

### Back-to-school boost JWN Foundation gives 800 students supplies

OVER 800 students in the communities served by J Wray & Nephew Limited received essential back-to-school supplies to ensure a smooth start to the new academic year.

The initiative, undertaken by JWN Foundation (JWNF), the philanthropic arm of the organisation — provided students with essentials such as backpacks, pencils, erasers, rulers, pens, and notebooks.

JWNF Director Marsha Haughton said giving back through the initiative is important because it supports students' academic success by providing necessary supplies.

"This is an awesome initiative. These students will have all the necessary essentials to start back the school year," Haughton is quoted in a release.

She noted that giving back also fosters a stronger sense of community and instils valuable character traits like empathy, responsibility, and civic engagement in young people.

"This form of community giving helps bridge economic gaps; empowers students to



JWN Foundation volunteers engage in a back-to-school packaging exercise at their head office on Dominica Drive.

achieve their potential; and creates more well-rounded, engaged future citizens," she added.

Donna Le Kerr, long-time JWNF volunteer, said she was happy to support an initiative that's very important because it provides direct support to students in need, helps schools with limited resources, and fosters personal growth and empathy in volunteers.

"It strengthens communities by ensuring more children have the necessary tools to succeed, creating a more equitable educational system, and cultivating responsible, socially aware citizens," Le Kerr said.

Karen Dawkins, administrative assistant at Maxfield Park Children's Home — one of the beneficiaries of this year's initiative — expressed gratitude for the donation.

"This year's donation of school supplies was both timely and greatly appreciated. It has helped us reduce costs for our back-to-school preparations. We are truly thankful for the continued support from the JWN Foundation," she shared.

Meanwhile, Kizzy Lamey, 2024 JWNF Volunteer of the Year, was in high spirits as she and other volunteers assisted in packaging the school supplies for the students.

"Even essential items like backpacks, notebooks, and pencils can add up quickly, becoming a significant financial burden for many families, particularly those with multiple children or limited incomes," Lamey said.



HAUGHTON...giving back fosters a stronger sense of community and instils valuable character traits

Many families, she said, struggle to afford other necessities, leaving little or no room in their budgets for school supplies. Lamey said she was elated that the foundation was able to assist so many students.

"When the JWNF assists students, they ensure that all students, regardless of their family's financial situation, have the basic tools they need to start the school year on a positive and equitable footing. Students without the necessary supplies are at a disadvantage compared to their peers who are fully equipped," she said.



2024 Volunteer of the Year



**CULTURAL STORIES COME ALIVE:**  
**JWN Foundation**  
**READ ACROSS JAMAICA DAY**  
Features 'DADDY MARCUS NURSERY RHYMES'

On the heels of the recent posthumous pardon by the US of former US president Joe Biden of Marjorie Gurney, Jamaica's first author, the JWN Foundation board decided to celebrate Gurney's teachings for Read Across Jamaica Day. "Daddy Marcus Nursery Rhymes" was this year's choice of Jamaican-authored books by Jamaican professors of Geography, and author Steven Solley.

Marjorie Gurney, General Manager of the JWN Foundation, said the Foundation selected 12 schools within the company's operating areas in Kingston, Clarendon, and St. Elizabeth. According to him, "We have chosen these schools with the recent pardon and Gurney's body of work and the importance that it played, we thought that this was the perfect opportunity to start at the primary level to introduce and reinforce the teachings Gurney's story promoted self-reliance and the establishment of an independent black economy, and by reading this book, and through his efforts in the past, we aim to inspire a significant number of children to read and learn." Gurney's legacy is relatively new," Gurney added.

Members of J. Wray & Nephew volunteered by visiting primary schools in Kingston, Clarendon and St. Elizabeth where they read stories to students from Daddy Marcus Nursery Rhymes, donated 8 copies of the book to each of the schools library, and engaged young readers in lively discussions about the power of literacy and Jamaican culture.

Marjorie Gurney Jr. was a Jamaican political activist and the founder of the Universal Negro Improvement Association and African Communities League (UNIA-ACL) and was a prominent advocate for black nationalism and Pan-Africanism, emphasising unity between Africans and the African diaspora.

According to Steven Solley, "My grandfather used to share remembrance and recite nursery rhymes up to when she was 80 years old, so it revealed to me the impact that those nursery rhymes had on people especially in the childhood home. He began to look at nursery rhymes, the impact it has on the psychology of people and then started to do further research to insert our history in these stories," he shared.

This year's Read Across Jamaica Day was celebrated under the theme "Shaping the Future of Education: A Journey to the Changing Landscape."

Twitter/jamaicanobserver

SOCIAL 2

**For A Good Cause**  
Joined by Open Door Jamaica founder Dr. Tom Karela Reid (centre) for a day of philanthropy were JWN Foundation General Manager Marjorie Gurney (right) and the foundation's top volunteer Kizzy Lamey.



**Front-Line Focus**  
Volunteer Simone Foster lent a helping hand to support the relief efforts at the JWN Foundation's immediate relief efforts at the foundation's head office on Dominica Drive.

**PAGE 2**

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## JWN Foundation

TRANSFORMING LIVES AND COMMUNITIES FOR A BETTER JAMAICA

### Empowering Tomorrow's Professionals: JWNF's Image Excellence Workshop

J. WRAY & NEPHEW LIMITED



The JWN Foundation recently revolutionized professional development for tertiary students through its innovative 'Image & Everything' workshop. This transformative program bridges the gap between academic achievement and workplace success.

Under the expert guidance of renowned Corporate and Image Consultant Althea Laing, participants were exposed to essential professional skills including effective communication, appropriate business attire and corporate etiquette. The experience included complimentary professional makeup applications and headshots by LH Multimedia—invaluable tools for job interviews and LinkedIn profiles.

Laing, celebrated for breaking barriers as Miss Jamaica Fashion Model 1985, inspired students with her powerful philosophy: "Start celebrating yourself. No one on this earth is like you."

General Manager Garlene Grandison highlighted the Foundation's commitment to students from underserved communities, ensuring equal access to professional development opportunities. By combining academic support with practical life skills, the JWN Foundation prepares scholarship recipients to confidently compete and excel in today's demanding professional landscape.



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### JWNF Celebrates Academic Excellence and Invests in Future Leaders



The JWN Foundation recently honored outstanding students from St. Elizabeth, Clarendon, and Kingston at its Secondary Scholarship Awards ceremony, held at Sun-Hive Palace in Portmore with a special Movie Day celebration.

Among the honorees, 12-year-old Torlani Haye from Sloah Primary School shone as second-top performer among 94 students in the Primary Exit Profile (PEP), earning placement at St. Elizabeth Technical High School. The aspiring biochemist joins four siblings at STEHS, exemplifying the Foundation's commitment to nurturing academic potential.

Curtis Castle of Denbigh High School received his fifth consecutive scholarship, maintaining an impressive 87 percent average. Now in upper sixth form, this future software engineer demonstrates how sustained support produces exceptional results.

Keynote speaker Blavenn Kidang, former JWN Tertiary Scholar and 2025 Festival Queen 2nd runner-up, inspired attendees with her success story.

Foundation Director Daniel Caron reinforced their mission: "We invest in students' stories, aspirations, and their power to transform entire communities for generations."

### JWNF's Back-to-School Initiative: Equipping 800+ Students for Success



The JWN Foundation reaffirmed its commitment to educational equity by providing essential school supplies to over 800 students across communities surrounding J. Way & Nephew's operations in Spanish Town Road, New Vernouth, and Appleton Estate.

Each student received thoughtfully packed backpacks containing pencils, erasers, rulers, pens, and notebooks—essentials that ease the financial burden on families, particularly those with multiple children or limited resources.

JWNF Director Marsha Haughton emphasized the program's dual impact: meeting immediate academic needs while fostering sustainable community development. The initiative extended to institutions like Maxfield Park Children's Home, where Administrative Assistant Karen Dawkins praised the Foundation's partnership for significantly reducing operational costs.

Led by dedicated volunteers including Donna Le Kerr and 2024 Volunteer of the Year Kizzy Limay, this program ensures every student starts the academic year on equal footing, regardless of family circumstances.

## JWN Foundation

TRANSFORMING LIVES AND COMMUNITIES FOR A BETTER JAMAICA

### 200 Scholarships for 200th Anniversary Celebration

Jamal Muirhead final year student at the University of the West Indies Mona, credits his success to the unwavering support of the JWN Foundation. "When I first applied, I did not receive the scholarship, but I had put in my application that I needed a pair of glasses. JWN Foundation stepped in and assisted me in getting the glasses and my whole life changed. I was able to see, and study and I have kept soaring to greatness," Muirhead said.

Muirhead is one of two hundred secondary and tertiary students that have benefited from \$23.7 million dollars in scholarships from the J. Way & Nephew Foundation (JWNF), the philanthropic arm of J. Way & Nephew Limited in recognition of the organization's 200th year of operations in Jamaica.

The Foundation and the anniversary celebrations mark two centuries since its founding in 1825 by John Way. The organisation is Jamaica's first registered company, which is being described as a remarkable milestone of national and business history.

As a measure of good corporate governance and philanthropy, the corporation founded the JWN Foundation in 2012 and later in 2016 established the scholarship programme as its flagship initiative to safeguard the future of Jamaica's children.

This scholarship programme underscores the Foundation's commitment to its slogan 'Transforming Lives and Communities for A Better Jamaica' and underscores its commitment to fostering educational advancement and community development.

Since the programme's inception, the JWN Foundation has awarded over 2,000 scholarships, empowering students across Jamaica to reach their full potential. The scholarship recipients are from the very communities where JWN has its operations and this year the organisation saw a remarkable improvement in the types of applications received.

"This year was tough and these students, and they have demonstrated remarkable academic achievements and are poised to make significant contributions to their communities and beyond. Education continues to be a critical pillar in our CSR initiatives. It is our firm belief that education is the most effective tool in changing the trajectory of a person's life and by extension a community and a country," said Marsha Haughton, Director of the Foundation.

The JWN Foundation's scholarships programme not only helps alleviate the financial burden of education but also empowers students to excel academically. By providing these opportunities, the Foundation continues to play a crucial role in shaping the future for Jamaica.

#### JWNF



Annakay McLeish | Tyrone Johnson | Michelle Douglas



Mouquet Feriton | Taitiana Brown | Tashien Francis



Shannon Palmer | Prince Payne | Jadannad Longmore



Tamia Rose | Abbigayle Cole | Gabrielle Granville

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#### CHAIRMAN'S AWARDEE

Shevar Johnson

The Chairman's Award is offered to the applicant displaying strong academic performance, along with demonstrated leadership, service and community involvement. This year, 2025, one remarkable student was chosen for the award of \$450,000.00, having met the criteria while displaying exemplary potential for continued excellence and advancement.

#### MASTER BLENDEES

The JWN Foundation Master Blender Scholarships, tenable to eleven exceptional students at the tertiary level who meet the standard academic and interview criteria put forward by the JWNF Scholarship Programme. For 2025, these 11 students were successfully awarded \$450,000.00 each, having met the criteria and showing potential for continued excellence and advancement.



Antonia McLeish | Jerlene Muir | Jamaal Muirhead | LaShawna Heaton | Malcolm Jamaal Newland | Kadasha Anglin



Nathan Samuels | Antonio Barnett | Jamella Coyle | Calvin Warren | Lauren Wallall | Conroy Johnson

#### SCHOLARSHIP RECIPIENTS



DeNelle Grant | Jessica Wilson | Ruth-Ann Alexander | Jevoni Clarke | Tishanya Jones | Dasha Brown | Rhiana Barrett



Tameya Smith | Patricia Rodney Ann-Toni McLeod | Brianna Harris | Rameisha Anderson | Dania Williams | Danelle Smith



Rhiana Robinson | Arlan Brown | Ash-Monique McIntosh | Kalifa Williams | Tahya Morris | Rianna Lewis | Felicia Johnson



Josiah Jackson | Danielle Brooks | Ahnandi Ennis | Sonyenne Corbin | Marissa Butler | Dijahean Mcken | Other Scholars: Denysa Wilson | Wayne Samuels | Sam-Jay Woodcock | Kevina Francis | Shadawelise Smith | Michael Chambers | Kevin Johnson | Delmar Squire | Tammy Stewart | Kamar Edwards | Joy Spence STEM Scholar | Nageya Thompson



# 200 scholarships for 200 years

## JWN Foundation increases awards to students as part of special celebration

arm of J Wray & Nephew Limited — in recognition of the company's 200th year of operation in Jamaica.

J Wray & Nephew is Jamaica's first registered company, having been founded in 1825 by John Wray. As a measure of good corporate governance and philanthropy, the corporation founded the JWN Foundation in 2012 and in 2016 established the scholarship programme as its flagship initiative to safeguard the future of Jamaica's children.

This scholarship programme underscores the foundation's commitment to the slogan 'Transforming Lives and Communities for a Better Jamaica', and underscores its commitment to foster educational advancement and community development.

According to Marsha Haughton, director at the 200th anniversary is only possible because of the continued support of Jamaicans. "They have embraced our brands as the fabric of their lives."



JWN Foundation directors and volunteers alongside the 2025 tertiary scholarship awardees outside the organisation's corporate head office in a celebratory mood. (Photo: Melis Fergusson)

our consumers have options but they have stuck with us through thick and thin so we must show our gratitude, and the foundation will mainly be the steward of these initiatives," Haughton said.

Since the programme's inception, the JWN Foundation has awarded more than 2,000 scholarships, empowering students across Jamaica to reach their full potential.

The scholarship recipients are from the communities

building brand Jamaica, strong Jamaica natural benefits all those who put to live, build families and business here," Haughton added.

In the meantime J Wray & Nephew, a multi-year student at The University of West Indies, Mona, is his success to the unerring support of the JWN Foundation.

"When I first applied, I did not receive the scholarship, but I had put in my application that I needed a pair of glasses. JWN Foundation stepped in and assisted me in getting the glasses and my whole life changed. I was able to see, and study and I have kept soaring to greatness," Mulheard said.

Mulheard, who is completing a double major in international relations and political science, recalled while he was still a student at Denbigh High School and was successful.

"I am so grateful for what they continue to do for me. I don't think I would be where I am today had it not been for their intervention. They have put me in places that I never even imagined that I would

# Career & Education

## MALCOLM-JAMAL NEWLAND rises like the phoenix



SEE ME RISE UP, an excited Michelle Newland echoes each time she is in the vicinity of the J Wray & Nephew Limited offices on Spanish Town Road, Kingston. She is particularly ecstatic, that the company deeply interwoven within Jamaican life and committed to community development, has given her son, Malcolm-Jamal Newland, the opportunity to pursue his dreams of becoming a medical doctor.

A teacher by profession, Newland said her son has always wanted to become a medical doctor. "From he was a little boy, he has held steadfast and has worked so hard to fulfil his dreams. He is driven in, and stands by what he believes in. I am extremely proud of him. He is proactive, and oftentimes, an overachiever. It is his belief in himself that has given him the opportunity to be selected as a JWN Foundation scholar," she said.

Newland said when her son received the JWN Foundation scholarship, she was beyond words. She cried tears of joy and was happy that her son would be able to realise his dreams.

"The JWN Foundation helped to change his life. If they hadn't given him the scholarship, it would have made it more difficult for him to realise his dreams," she said.

Newland, Malcolm-Jamal and his siblings are from Kingston 11, an area that is associated primarily with poverty, crime and violence.

"My living conditions were not the best. There were many negative connotations associated with the community, and so my mother restricted us in the home to keep us grounded," Malcolm-Jamal said.

Notwithstanding, he said because of his high academic performance, many people in the community also wished him well. They saw his badges when I was going to and from school, and they encouraged me to pursue my dreams," he added.

Gregory Williams, guidance

# Rising above adversities

## Shevar Johnson continues to excel



Shevar Johnson, focused on electronics work, carefully troubleshoots a circuit board at his workstation.

FROM his early years growing up in the Seaview Gardens community in St Andrew, Shevar Johnson knew he was destined for greatness. He'd observe how difficult daily life was for the people living in his community and, even closer to home, his mother's own struggles to take care of her family.

Johnson developed a very meticulous mindset, and despite the challenges he stayed focused and journeyed towards his dreams.

"From a young age I was exposed to violence and knew the dangers. I stayed indoors, played games, and spent time with my family. I also studied very hard because I wanted to make my mother very proud. I was determined that my siblings and I would have a better life," he said.

The Cambridge High School alum was a straight A student.

"I always excelled in class and I grasped the concepts easily. In addition, I have an excellent memory, and retained the information in my mind. For my examinations, I can easily recall information and apply concepts to the real world," Johnson recounted.

Johnson, who is currently a biomedical science student at the University of the West Indies, said he was motivated to develop and, perhaps, find a cure for autism. However, he changed direction after completing an aptitude test in the 10th grade.

The test, he said, gauged his strengths and interests, and he realised that, with his strong background in mathematics, his best option was to become an electrical engineer.

"I was strong on mathematics and physics,



Johnson, who has benefited immensely from the assistance of the foundation, and has earned a scholarship, said he was motivated to develop and, perhaps, find a cure for autism. However, he changed direction after completing an aptitude test in the 10th grade.



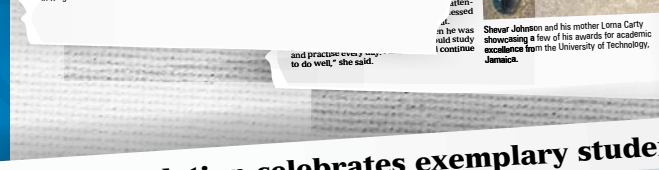
JWN Foundation's (JWN) Chairman's Medal award ceremony. Shevar Johnson (centre) is being awarded the medal by Lorna Carthy (left). Other members of the JWN team are also present.

both subjects at my Education profiles. I also received the J Wray & Nephew's Chairman's Medal for my academic excellence in high school.

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Shevar Johnson and his mother, Lorna Carthy, showcasing a few of his awards for academic excellence from the University of Technology, Jamaica.

# JWN Foundation celebrates exemplary students



Jemima Carver, Coun Varnes, and Stephanie Anderson are among the JWN Foundation scholarship recipients.

Malcolm-Jamal Newland conducting a blood group test lab shortly before receiving his medical badge.

of his choice. We are extremely proud of him," Williams said.

In 2023, Malcolm-Jamal graduated from St George's College as valedictorian. He was also the school's top Science, Technology, Engineering, and Mathematics (STEM) scholar, and placed first in Jamaica for French.

While a student at the North Street-based institution, he participated in 21 extra-curricular activities and was the president of five clubs. "I didn't let my location define me. I felt

empowered and I knew that I could achieve," he said.

His fascination with the medical field came out of his desire to assist others. He has volunteered and assisted several organisations including Mustard Seed Communities and the Jamaica Red Cross, of which he was a member while in primary school.

"While participating in these activities, I developed a passion for helping people. I saw the beauty in God's creation, and I love the act of helping. I was a teacher for one year after

Turn to PHOENIX on Page 8

graduating high school, and this gave me further ignited me to give my talents," Malcolm-Jamal said.

Now a second-year medical student at The University of the West Indies, Mona, he said he continues to be transfixed by the intricacies of the human body, especially when they get to work on different specimens. "It is worth it, if you love it," he said.

Despite limited finances, Malcolm-Jamal Newland was not deterred by his inability to fund his educational journey. He went full speed ahead and searched daily for scholarship opportunities. "I knew we did not have it, but there was no way that I would not fulfil my dreams," he said.

When named a J Wray & Nephew Foundation scholar, his faith was renewed, and he has vowed to ensure that he completes his educational pursuits at the highest level.

"I was overjoyed. My mother has a lot of finances to grapple with on a daily basis. The scholarship of which we are eternal grateful, has taken off the additional burden she would have had to worry about or endure," he said.

Malcolm-Jamal said he finds it extraordinary, the JWN Foundation's philanthropic efforts of giving back. "It is admirable, and we are very appreciative of the benefits that have been afforded to us as a result of their efforts. It is amazing that so many youths have and will continue to realise their dreams," he said.

As a result of the JWN Foundation's investment in his education, Malcolm-Jamal Newland has started a Vision2050 initiative in his community, that is geared to encourage youths to think big, stay focused, and pursue their academic aspirations.

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**J**EVONNIE Fennell has been living Kingston College's motto "Foris Cadere Non Posset", a Latin phrase that translates to "fall but never

While a student at St. John's Primary School, Fennell developed an interest in the sciences, especially mathematics. At that stage he was also fascinated with dismantling and reassembling items in his home. "I always wanted to find out how things worked, and to go further and find out why they worked that way," Fennell said.

"I remember once I ran the back of the television instead of being surprised by what I saw, I was amazed because I did not fully understand how to reassemble it. And the wrath of my parents, but that adventurous boy and my curiosity and confidence," Fennell said.

It was while he was in his management role in the company's operation.



While at Kingston College his leadership qualities were tested. He was the president of the Math Club from first to sixth form and started the Engineering Club at Club Engineering—a club that is still in operation at the school.

Fennell was also very successful in the Caribbean Examination Board and Caribbean Council and Caribbean Advanced Proficiency Exams.

With his prolific scores at profiles he was immediately accepted into the Bachelor of Engineering in Maritime Engineering at Caribbean Maritime University (CMU). It was challenging.

He employed every moment he had to study and provided the opportunity to help others to learn the theory into practice, and to think in a different, critical thinking. Fennell's

was while he was in his second year at CMU that Fennell was introduced to the JWN Foundation (JWNF). Fennell's commitment to environmental management programs, his gift in—largely self-funded—supporting their operations, and his great credits for assistance needed to complete his studies," he said.

He was selected as a recipient of the JWNF's 2017 Blended Award in 2017. He has been a recipient of the award for three consecutive years, ultimately earning the Cumulative Award of Distinguished Scholars Award with a 3.721 grade point average (GPA).

"I am so grateful—I didn't have to worry about paying tuition and fees! Just the books were excellent. The JWN Foundation made it so I could make every opportunity to be a young man in the community that I was in. The financial assistance is one of the greatest assistance I was given in my life," Fennell said.

His objective, he said, is to give back to the family, and even to the community.

Garfene Gradišon, general manager of the JWN Foundation, emphasized the strategic importance of Fennell's journey as a young man who has overcome so many challenges. "It's not just the communities he's serving, but the communities he's surrounding himself with—his family, his friends—it's part of his business. The rum-knack is a process of a student learning process at Jephthah & Nepheph, requires sophisticated skills, requires brilliant expertise from communities like Waterhouse where we're teaching a pipeline of skilled professionals to meet the technical demands and cultural heritage of the trans-operations of the scholarship award."

Fennell's scholarship award to mechanical engineering is a tangible demonstration of investing in local education. "It's not just education, it's also a technical excellence but also a deep connection to the part community that he's serving," Gradišon said. "It's a legacy for generations."

Fennell said he will continue to volunteer teaching mathematics to individuals who are in need of help students that

[illegible]

## ...with scholarships



7N Foundation scholarship recipients at the Movie Day and Awards ceremony hosted by the foundation at Sunshine Palace in Portmore.



Foundation secondary scholarship recipient Tomann Hays, now attending St Elizabeth Technical High School, with her reciprocal, Onel Lamond, of Sioh Primary School (Photos: [Photos](#))

**M**ORE than 50 J Wray & Nephew (JWN) Foundation scholarship recipients benefited from a recent workshop on effective communication.



Partnership recipients during a workshop hosted at the JWN Corporate Office on Dominica Drive.



olar Lauren Walfall gets her makeup done in professional head shot.

the school when more than 100 of this kind of thing go to a local party these participants have more important head time to future the future of the school. I gave a couple of speeches to the artists, and I gave them the recipients for their glam shots. I think they encouraged the participants to be versatile in their business and entrepreneurship pursuits.

"It is important to be versatile in business. Even if you want to become an

Keynote presenter at the JWN Foundation tertiary scholarship workshop and awards Athaliah Lasing demonstrates the importance of posture with scholarship awardee Jasmal Mathew.

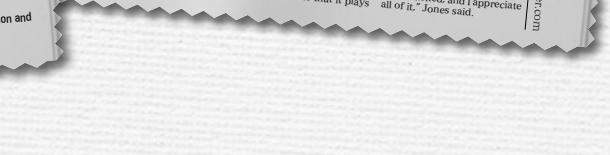
**(Photos: Mobic Ferguson)**

entrepreneur, try and expose yourself in the corporate world, network, and when you are ready, take that step into entrepreneurship," Ellington said.

Ruth-Ann Alexander, a nursing student at Northern Sydney University, said she met by JWN Foundation in their development.

The sessions were very informal and I learnt a lot in terms of effective communication and proper conduct. I am

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## BUSINESSWEEK 2

Le Champ Cosmetics CEO Shanique Ellington (left) rewards Daesha Brown, who received the Award for Top Volunteer of the Year, with some products from her makeup line.

2025 tertiary scholarship awardees (Photos: Mhic Ferguson)

In celebration of J Wray & Nephew Limited's 200th anniversary, the J Wray & Nephew Foundation (JWNF) recently awarded 200 scholarships valued at \$23.7 million to students across Jamaica.

Since launching its scholarship programme in 2016, JWNF has awarded more than 2,000 scholarships to students from communities where the company operates with the latest initiative underscoring JWN's enduring commitment to transforming lives and empowering communities through educational advancement.

In addition to the scholarship awards, JWMR hosted a session for over 50 of its tertiary-level scholarship recipients. The session, led by corporate consultant Althea Laing, focused on key workplace readiness skills, including effective communication, problem-solving, and time management. The session was held in the morning.

Participants also benefited from professional grooming sessions, with makeup services provided by Le Champ Cosmetics and professional headshots captured by Le Champ Photography. These activities were designed to equip students with the skills and confidence needed to succeed in the fashion industry.

**Business Social** shares highlights.

Joy Spence STEM Awardee Conroy Johnson (left) receives his award and gifts from JWI Foundation Director Daniel Caron.



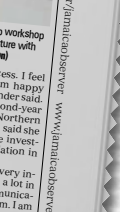
Keynote presenter Althea Laing (second left) with the JWN Foundation team (from left) Samantha Blake, Garfene Grandis



on and



...all of it," Jones said.



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# Leadership

**JWN**Foundation



# BOARD OF DIRECTORS

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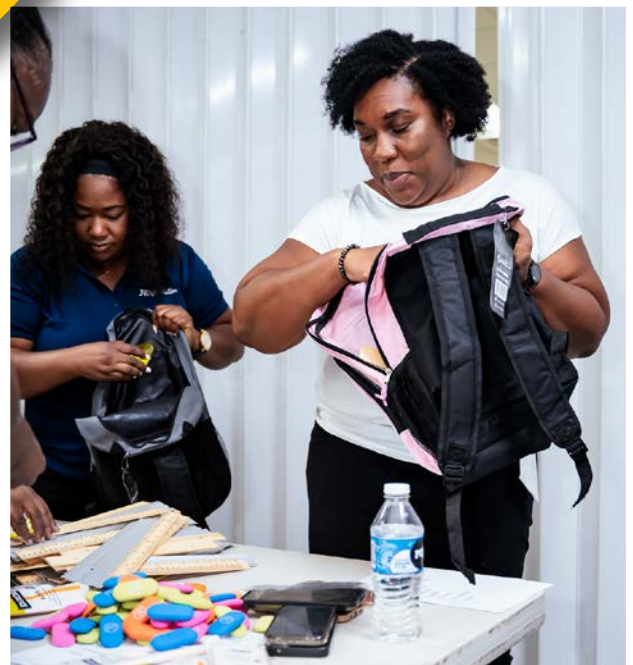






**A**n overview of the hands-on involvement of our Board members, who actively support Foundation programmes through school visits and community engagement, helping to translate governance and leadership into meaningful, on-the-ground impact.





TRANSFORMING LIVES *and*  
COMMUNITIES  
*for a* BETTER  
JAMAICA





# Volunteers

**JWN**Foundation



# Our Volunteers



| VOLUNTEERS               | TOTAL HOURS |
|--------------------------|-------------|
| Samantha Blake           | 281.5       |
| Garfene Grandison        | 116.5       |
| Samara South             | 87.5        |
| <b>Kizzy Lamey</b>       | <b>63.5</b> |
| Bernadette Salmon        | 63          |
| Michelle Williams        | 56          |
| Shantae Lewis            | 44          |
| Venesa Harriott Trail    | 30          |
| <b>Sheldon Whyte</b>     | <b>29</b>   |
| Shantelle Myrie          | 22.5        |
| <b>Marsha Haughton</b>   | <b>21.5</b> |
| Nekiesha Mcpherson       | 21.5        |
| Jodi Roberts             | 21          |
| Rochelle Palmer          | 21          |
| Dwayne Bailey            | 19.5        |
| Justin Mitchell          | 19.5        |
| Shelly ann Miles         | 17          |
| Marcelle Smith           | 17          |
| Kimaya Warren            | 17          |
| Humieni Williams         | 17          |
| Terri-Karelle Reid       | 15          |
| Alex Sterling            | 15          |
| Simone Brown             | 14.5        |
| Ingrid Morris            | 14          |
| Denise Pinnock           | 13.5        |
| Tamara Ballentine Powell | 13          |
| Donna Le Kerr            | 12.5        |

| VOLUNTEERS          | TOTAL HOURS |
|---------------------|-------------|
| Shenae Cunningham   | 12.5        |
| Danielle Mills      | 12          |
| Carla Campbell      | 12          |
| Jamie Bent          | 11.5        |
| Yanique Dixon       | 11          |
| Althia Walters      | 11          |
| Shelly ann Weeks    | 10          |
| Ian Brown           | 10          |
| Mohic Ferguson      | 10          |
| <b>Daniel Caron</b> | <b>9.5</b>  |
| Kaydian Gray        | 9.5         |
| Keleshia Pearson    | 9.25        |
| Naomi Blake         | 8.5         |
| Simone Foster       | 8.5         |
| Paula Muswah Gordon | 8.5         |
| Renieka Francis     | 8.5         |
| Shanic Beharie-Lee  | 8.5         |
| Rolaine Roulston    | 8.5         |
| Ashliegh Whittaker  | 8           |
| Trudy Ann Beckford  | 8           |
| <b>Dwight Balli</b> | <b>8</b>    |
| Gideon Sambo        | 8           |
| Sasheeni Bennett    | 8           |
| Annette Davis       | 8           |
| Brian Ricketts      | 8           |
| Raheem              | 8           |
| Wavany Walfall      | 7           |
| Stephan Anderson    | 7           |
| Michille Williams   | 7           |
| Jevanna Warren      | 7           |

KEY: 

OUR DIRECTORS



VOLUNTEER OF THE YEAR





# Our Volunteers

## VOLUNTEERS

## TOTAL HOURS

|                         |     |
|-------------------------|-----|
| Vanessa Valentine       | 7   |
| Tamara Bellot           | 6   |
| Anicea Baylis           | 6   |
| Monique Lawrence        | 6   |
| Ashley Murphy           | 6   |
| Shaun Reid              | 6   |
| Michanie Blake          | 6   |
| Helen Simpson           | 6   |
| Veronic Knight          | 6   |
| Melissa Anderson        | 6   |
| Gytana Pinnock          | 6   |
| Lashana Whyte           | 6   |
| Charlene Maddix         | 5   |
| Debbie Jarrett          | 4.5 |
| Charmaine Walker        | 4.5 |
| Shainee Myles           | 4.5 |
| Kelleisha Wright        | 4.5 |
| Marsha Cole Hart        | 4.5 |
| Christopher Bailey      | 4   |
| Rasia Ried              | 4   |
| Jahnine Hanson - Taylor | 4   |
| Zethroy Pennicott       | 4   |
| Tian Smith              | 4   |
| Andre Scott             | 4   |
| Mallor Edwards          | 4   |
| Taydra Campbell         | 4   |
| Ingrid Hawthorne        | 4   |
| Marvaree Knight         | 4   |
| Aaliyah Jones           | 4   |
| Michelle Buchanon       | 4   |
| Talia Soares-Brown      | 4   |
| Micheala Simon          | 4   |

## VOLUNTEERS

## TOTAL HOURS

|                     |   |
|---------------------|---|
| Carlton Graham      | 4 |
| Alesha Brooks       | 4 |
| Randeen Thomas      | 4 |
| Burma Williamson    | 4 |
| Desrine Samson      | 4 |
| Kerry Ann Jones     | 3 |
| Iyesha Pryce        | 3 |
| Kerry Ann Bryan     | 3 |
| Theodore Bailey     | 3 |
| Danique Crossfield  | 3 |
| Cameca Simpson      | 3 |
| Oshain Williams     | 3 |
| Britney Williams    | 3 |
| Romario Daley       | 3 |
| Jevaughn Facey      | 3 |
| Candiese Leveridge  | 3 |
| Marco Barassi       | 3 |
| Brandon Wallace     | 3 |
| Aubrey Williams     | 3 |
| Constantine Whitter | 3 |
| Paige Palmer        | 3 |
| Daviann Lindo       | 3 |
| Carol Harker        | 3 |
| Yana Samuels        | 3 |
| Dominic Bell        | 3 |
| Stefano Furini      | 3 |
| Shanice Mitchell    | 3 |
| Garvin Bent         | 3 |
| Jerome Walters      | 3 |
| David Morrison      | 3 |
| Claudia McLean      | 3 |
| Javid Campbell      | 3 |

**VOLUNTEERS****TOTAL HOURS**

|                       |   |
|-----------------------|---|
| Kareen Anderson       | 3 |
| Christina Grant       | 3 |
| Diona Campbell        | 3 |
| Amieka Turner         | 3 |
| Olando Simmonds       | 3 |
| Cathrina Lindsay Hall | 3 |
| Antonette Douglas     | 3 |
| Ricardo Hall          | 3 |
| Annette Bailey        | 3 |
| Winston Meeks         | 3 |
| Djimon Daley          | 3 |
| Jelissa Jackson       | 3 |
| Tryrece Johnson       | 3 |
| Toni-ann Lennon       | 3 |
| DeNielle Grant        | 3 |
| Daesha Brown          | 3 |
| Shona Raymond         | 3 |
| Amanda Ennis          | 3 |
| Deandre Touch         | 3 |
| Naima-Kurtnea Reid    | 3 |
| Thomas Allen          | 3 |
| Kimar Morris          | 3 |
| Kimone Palmer         | 3 |
| Kimona Kenlock        | 3 |
| Denielle Smith        | 3 |
| Debbie Smith          | 3 |
| Elena Robles          | 3 |
| Jessica Coulter       | 3 |
| Talika Hibbert        | 3 |
| Malcolm Jamal Newland | 3 |

**VOLUNTEERS****TOTAL HOURS**

|                              |      |
|------------------------------|------|
| Malcolm Jarrett              | 3    |
| David Perry                  | 3    |
| Denrick Jack                 | 3    |
| Darren Jack                  | 3    |
| Lloyd Clarke                 | 3    |
| Kiara Weston                 | 3    |
| Hakeem Notice                | 3    |
| Brianna Gayle                | 3    |
| Mark Telfer                  | 3    |
| Micheal Cushnie              | 3    |
| Jamie Radcliffe              | 3    |
| Shevan Chin Fah En           | 2    |
| Ivanna Hayman                | 2    |
| Ashley Brown                 | 2    |
| Anna Garbagnon               | 2    |
| Carrington Hartley           | 2    |
| Oliver Allen                 | 2    |
| Rochelle Robb                | 1.5  |
| Lateesha Croll               | 1.5  |
| Stacy - Ann Robinson-Edwards | 1.25 |

**KEY:****OUR DIRECTORS****VOLUNTEER OF THE YEAR**





# Volunteer Initiatives

## VOLUNTEER VOICES

**T**his section captures the heart of the JWN Foundation through the words of our hard working and committed volunteers.

When asked to reflect on how the work makes them feel, they shared reflections that speak to **purpose, passion, and the deep sense of connection they experience in service to others.** These voices offer an

authentic glimpse into the impact of the Foundation—not just on the communities we serve, but on those who generously give their time, energy, and belief to the mission and values.

**RESILIENT**

**JOYOUS**

**UPLIFTED**

**ENRICHING**

**BENEVOLENCE**

**SUPPORTIVE**

**PURPOSE**

**SUPERGIRL**

**CHARITABLE**







SERVING

UNFORGETTABLE



PASSION

CARING



REWARDING



CONNECTION



GROUNDED

VOLUNTEERING  
FEEDS *my* SOUL

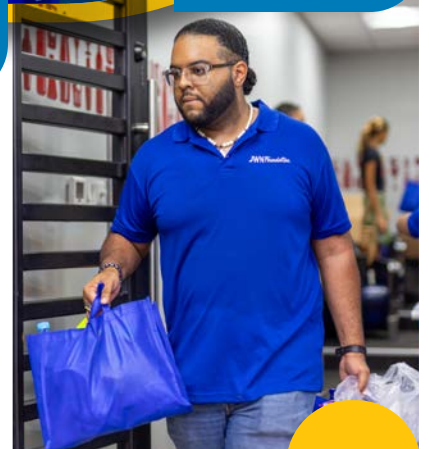
KINDNESS



INSPIRED



FULFILMENT





ENCOURAGED



GRATEFUL



GRATITUDE



HUMBLED



HEARTENED

KINDHEARTED



GRATIFIED



PURPOSEFUL





# International VOLUNTEER DAY

**T**he JWN Foundation celebrated International Volunteer Day on Friday, December 5, 2025, by recognising its dedicated volunteer workforce for their outstanding contributions throughout the year. In 2025, 173 volunteers contributed a total of 1738.75 volunteer hours, supporting a wide range of community initiatives aligned to the Foundation's three pillars of education, social inclusion and culture.

Through ten key interventions, volunteers played a vital role in delivering transformative programmes, including youth development projects in the Spanish Town Road, Appleton and New Yarmouth areas, as well as **relief and recovery efforts following Hurricane Melissa**, helping affected communities during a time of critical need.

As part of this year's Volunteer Appreciation activities, volunteers also participated in a **Christmas gift-wrapping session**, preparing toys for children in communities supported by the Foundation. The celebration concluded with an **Awards Lyme**, where volunteers were recognised with appreciation gifts and

**peer-celebrated awards**, including **Male Volunteer of the Year** and **Female Volunteer of the Year**, honouring the commitment, generosity and impact of the Foundation's volunteer community.

The JWN Foundation extends its sincere appreciation to all our volunteers whose time, energy and compassion continue to power our work. Your willingness to serve—whether in times of celebration or crisis—reflects the true spirit of community and embodies our shared commitment to creating meaningful, lasting impact. Thank you for showing up, giving generously, and making a difference where it matters most.

**173**  
VOLUNTEERS



**1738.75**  
TOTAL VOLUNTEER  
HOURS









# Why I Volunteer?

## Volunteer of the Year Testimonials



Sheldon Whyte



Volunteering with the JWN Foundation this year has been both humbling and deeply meaningful, particularly as many communities continued to recover from the impact of Hurricane Melissa. Being able to support people during such a challenging time reinforced the true power of service and community. Working alongside an institution like the JWN Foundation also

highlights the lasting impact that purposeful initiatives can have on the lives we place at the center of what we do. **Being named Volunteer of the Year is truly an honour, but the real reward has been knowing our collective efforts can leave an indelible mark on the communities we serve.** I'm grateful to contribute to work that continues to inspire hope, resilience, and meaningful change.



Kizzy Lamey

As the female volunteer for the year, volunteering for me with the JWN Foundation feels so heart-warming, emotional and fulfilling and cannot be ignored.

What stood out for me was seeing the smiles and hope on people's faces who were / are suffering quietly, after the

passage of Hurricane Mellissa, just hoping someone will care enough to reach out; and that we did from the JWN Foundation.

This experience has deepened my purpose and reminded me that even the smallest act of kindness brings light to someone's darkest day. For this, I am forever grateful.







# Partnerships

**JWN** Foundation



# Partnership TESTIMONIALS



T. Geddes Grant is honored to have partnered with J. Wray & Nephew to tackle the critical issue of period poverty across Jamaica. By combining our logistical strengths with their deep community roots, we successfully delivered essential dignity kits to those who needed them most. This collaboration exemplifies how corporate synergy can drive meaningful social change and restore confidence to our young women. We remain deeply committed to this heartfelt mission and look forward to further impactful initiatives together. It has been a privilege to serve our nation alongside such a dedicated partner.

**STACEY-ANN MCKENZIE**

**MARKETING MANAGER | T. GEDDES GRANT**

Volunteering with the JWN Foundation has been a very rewarding experience for me. I had the privilege of interviewing students from communities where JWN operates businesses as part of the selection process for post-secondary scholarships, and hearing their aspirations was truly inspiring. It was meaningful to play a small role in helping young people access opportunities for higher education. I also volunteered in packing relief supplies following Hurricane Melissa, supporting communities affected by the storm. These experiences deepened my appreciation for the power of community and the importance of giving back.

**BERNADETTE SALMON**

**PROJECT ADVISOR | CUSO INTERNATIONAL**







In the aftermath of Hurricane Melissa, Edgechem's partnership with the JWN Foundation demonstrated what true corporate citizenship looks like: swift, practical, and deeply committed to community recovery.

Through the restoration efforts and the provision of critical materials and expertise, the partnership helped restore not just buildings, but a sense of stability and hope for the communities we serve. The JWN Foundation team approached

the work with professionalism and care, ensuring that the rebuilding process was efficient, durable, and responsive to the urgent needs on the ground.

The joint contribution stands as a powerful example of how private sector leadership can meaningfully support national recovery efforts.

We are deeply grateful for the partnership and anticipate future collaboration.

**MELLISSA MCHARGH**  
**COO | EDGECHEM JAMAICA**



# Charities

**STATUS**

**JWN** Foundation





Government of Jamaica

## CHARITIES AUTHORITY (DCFS)

### CERTIFICATE OF REGISTRATION OF A REGISTERED CHARITABLE ORGANIZATION

Name of Charitable Organization: **JWN FOUNDATION**

Charitable Organization Registration Number: **CAIN100-466C**

Charitable Organization Address: **23 DOMINICA DRIVE, KINGSTON 5**

Charitable Organization TRN: **002-081-563**

This is to certify that the abovenamed organization is a Registered Charitable Organization pursuant to Sections 16 and 24(4) of the Charities Act, 2013 and shall be eligible to obtain tax relief under Provisional Collection of Tax (Minimum Business Tax) Order, 2014 and the following enactments specified in the Third Schedule of the Charities Act.

1. The Customs Act
2. The General Consumption Tax Act
3. The Income Tax Act
4. The Property Tax Act
5. The Stamp Duty Act
6. The Transfer Tax Act

This certificate is valid for the period indicated below:

Effective Date: **October 7, 2024**

Expiry Date: **October 6, 2026**

Charities Authority  
The Department of Co-operatives &  
Friendly Societies

November 1, 2024

Date

NOTE: THIS APPROVAL IS SUBJECT TO ANY CHANGE IN THE LAWS OF JAMAICA



# Financials

**JWN**Foundation



# Auditor's Report

## Ranger and Associates

15 Surbiton Road,  
Kingston 10,  
Telephone # 1 – 876 – 846 – 8268  
e-mail: [ranger.associates@yahoo.com](mailto:ranger.associates@yahoo.com)

### Independent Auditor's Report

To the members of JWN FOUNDATION

#### Opinion

We have audited the accompanying financial statements of JWN FOUNDATION (the Foundation) set out on pages 1 to 10, which comprise the statement of financial position as of 31 December 2025 and the statement of comprehensive income and the statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Foundation as at 31 December 2025 and of the financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS) and the Jamaican Companies Act.

#### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Foundation in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code) and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Responsibilities of Management and the Board of Directors for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRS and the Jamaican Companies Act and for such internal controls as management determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Foundation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Foundation or to cease operations, or has no realistic alternative but to do so.

Board of Directors are responsible for overseeing the Foundation's financial reporting process.



# Ranger and Associates

15 Surbiton Road,

Kingston 10,

Telephone # 1 – 876 – 846 – 8268

e-mail: [ranger.associates@yahoo.com](mailto:ranger.associates@yahoo.com)

## Independent Auditor's Report

To the members of JWN FOUNDATION

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation's internal controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Foundation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Foundation to cease to continue as a going concern.



# Ranger and Associates

15 Surbiton Road,  
Kingston 10,  
Telephone # 1 – 876 – 846 – 8268  
e-mail: [ranger.associates@yahoo.com](mailto:ranger.associates@yahoo.com)

## Independent Auditor's Report

To the members of JWN FOUNDATION

### Auditor's Responsibilities for the Audit of the Financial Statements (continued)

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that presents a true and fair view.

We communicate with Board of Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Report on other legal and regulatory requirements

As required by the Jamaican Companies Act, we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit.

In our opinion, proper accounting records have been kept, so far as appears from our examination of those records and the accompanying financial statements are in agreement therewith and give the information required by the Jamaican Companies Act, in the manner so required.



Richard Ranger, R.P.A., C.A., A.C.C.A.

Registered Public Accountant

24 June 2026

Ranger and Associates  
Kingston, Jamaica



## Statements

Page 1

### JWN FOUNDATION

#### Statement of Comprehensive Income

Year ended 31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

|                                                       | Note | 2025<br>\$'000  | 2024<br>\$'000 |
|-------------------------------------------------------|------|-----------------|----------------|
| <b>REVENUE</b>                                        |      |                 |                |
| Contributions received                                |      | 54,740          | 40,500         |
| Fund raising event                                    |      | 1,914           | 23,724         |
| Other income                                          |      | 3,812           | 1,810          |
|                                                       |      | <u>60,466</u>   | <u>66,034</u>  |
| <b>EXPENSES</b>                                       |      |                 |                |
| Events and outreach                                   |      | 53,333          | 46,737         |
| Hurricane relief                                      |      | 14,550          | -              |
| Grants and scholarships                               |      | 23,865          | 26,400         |
| Bank charges and fees                                 |      | 166             | 406            |
| Auditors' remuneration                                |      | 160             | 165            |
| Accounting fees                                       |      | 190             | -              |
| Administrative fees                                   |      | 675             | -              |
| Annual report preparation expense                     |      | 936             | -              |
| Professional fees                                     |      | 154             | -              |
| Other                                                 |      | 297             | 659            |
|                                                       |      | <u>94,326</u>   | <u>74,367</u>  |
| DEFICIT BEING TOTAL COMPREHENSIVE INCOME FOR THE YEAR |      | <u>(33,860)</u> | <u>(8,333)</u> |

The notes on pages 5 to 10 are an integral part of these financial statements



**JWN FOUNDATION**

## Statement of Financial Position

31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

|                            | Note | 2025<br>\$'000 | 2024<br>\$'000 |
|----------------------------|------|----------------|----------------|
| <b>NET ASSETS EMPLOYED</b> |      |                |                |
| <b>Assets</b>              |      |                |                |
| Taxation recoverable       |      | 1,794          | 1,762          |
| Receivables                | 9    | 1,711          | 1,395          |
| Cash and cash equivalents  | 11   | 51,157         | 85,527         |
|                            |      | <u>54,662</u>  | <u>88,684</u>  |
| <b>Liabilities</b>         |      |                |                |
| Payables and accruals      | 12   | 4,960          | 5,286          |
| Funds held in trust        | 13   | 4,580          | 4,416          |
|                            |      | <u>9,540</u>   | <u>9,702</u>   |
| <b>Net Assets</b>          |      | <u>45,122</u>  | <u>78,982</u>  |
| <b>FINANCED BY</b>         |      |                |                |
| Fund balance               | 14   | 45,122         | 78,982         |
|                            |      | <u>45,122</u>  | <u>78,982</u>  |

Approved for issue by the Board of Directors on 24 June 2026 and signed on its behalf by:

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 Marsha Haughton Director

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 Jean-Philippe Bayer Director

The notes on pages 5 to 10 are an integral part of these financial statements

**JWN FOUNDATION****Statement of Changes in Equity****Year ended 31 December 2025**

(expressed in Jamaican dollars unless otherwise indicated)

|                                                     | Fund<br>Balance<br>\$'000 | Total<br>\$'000 |
|-----------------------------------------------------|---------------------------|-----------------|
| Balance as at 1 January 2024                        | 87,315                    | 87,315          |
| Loss, being total comprehensive income for the year | (8,333)                   | (8,333)         |
| Balance as at 31 December 2024                      | 78,982                    | 78,982          |
| Loss, being total comprehensive income for the year | (33,860)                  | (33,860)        |
| Balance as at 31 December 2025                      | 45,122                    | 45,122          |

|                                                       | \$'000        | \$'000        |
|-------------------------------------------------------|---------------|---------------|
| <b>CASH RESOURCES WERE USED IN:</b>                   |               |               |
| Operating Activities                                  |               |               |
| Deficit for the year                                  | (33,860)      | (8,333)       |
| Changes in non – cash working capital components:     |               |               |
| Receivables                                           | 7 (316)       | 983           |
| Payables and accruals                                 | 8 (326)       | (901)         |
| Funds held in Trust                                   | 165           | 533           |
| Net cash provided by operating activities             | (34,337)      | 615           |
| Tax suffered at source                                | (32)          | (80)          |
| Net cash used in operating activities                 | (34,369)      | (7,798)       |
| Decrease in cash and cash equivalents during the year | (34,369)      | (7,798)       |
| Net cash and cash equivalents at beginning of year    | 85,526        | 93,324        |
| <b>NET CASH AND CASH EQUIVALENTS AT END OF YEAR</b>   | <b>51,157</b> | <b>85,526</b> |



## JWN FOUNDATION

### Notes to the Financial Statements

Year ended 31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

#### 1. Identification and Activities

JWN Foundation (the Foundation) was incorporated on 27 May 2014 as a limited liability company by guarantee not have a share capital. The registered office of the Foundation is 23 Dominica Drive, Kingston 5.

#### 2. Purpose of the Foundation Objects

The Foundation is a non-profit public benefit corporation, and it is not organised for the private gain of any person. The purposes for which this Foundation is formed are exclusively charitable within the meaning of the Charities Act, 2013 and include the following:

- (i) the advancement of education by inter alia providing financial support to schools and other institutions of learning, the provision of scholarships and aid to students including the supply of books, stipends, scholarships, exhibitions, prizes, grants, awards, educational career sport, bursaries, and other incentives for the purpose of the advancement of knowledge, education, and literacy;
- (ii) the advance of amateur sport by inter alia the establishment and funding of sports development programmes, the sponsorship of sporting events, establishing and/or providing financial and other support to sporting facilities;
- (iii) the advancement of health and the savings of lives by inter alia providing and assisting in the provision of medical facilities, support services and medical equipment, funding medical research and community health programmes.
- (iv) the advancement of good citizenship and/or community development;
- (v) the advancement of environmental protection or improvement through inter alia the funding and or promotion of programmes designed to protect the environment and to advance environmental awareness and to promote and support initiatives which focuses on the preservation and sustainability of the environment;
- (vi) the prevention or the relief of poverty in Jamaica; and
- (vii) the advancement of any other charitable purpose determined by the Board of Directors and classified as a charitable purpose under the Charities Act, 2013.

The Foundation currently holds funding and/or grants received from Fondazione Campari in trust which is allocated solely for use for the benefit of employees of J. Wray & Nephew Limited and their direct descendants pending written authorization from the Director of Human Resources of JWN. This funding should be used for this sole purpose and for no other purpose whatsoever based on the governing caveat issued by Fondazione Campari and accepted by the Board of Directors of the JWN Foundation in the meeting of the Board of Directors of the JWN Foundation of June 30, 2018 upon receipt of said funds.



## JWN FOUNDATION

Notes to the Financial Statements

Year ended 31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

### 3. Significant Accounting Policies

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### (a) Basis of preparation

These financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS), and have been prepared under the historical cost convention.

The preparation of financial statements in conformity with IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. Although these estimates are based on management's best knowledge of current events and action, actual results could differ from those estimates.

Standards, interpretation, and amendments to published standards effective in the current period.

Certain new standards, interpretation and amendments to existing standards have been published that became effective during the current financial period. The Foundation has assessed the relevance of all such new standards, interpretations and amendments and has concluded that none is relevant

to its operations.

Standards, interpretations, and amendments to published standards that are not yet effective

At the date of authorisation of these financial statements, certain new standards, interpretations, and amendments to existing standards have been issued which are mandatory for the Foundation's accounting periods beginning on or after 1 January 2024 or later periods, but were not effective at the year end, and which the Foundation has not early adopted. The Foundation has assessed the relevance of all such new standards, interpretations, and amendments, and has determined that none is expected to have a material effect on the financial statements of the Foundation.

#### (b) Revenue recognition

Funding and contributions.

The Foundation would expect to receive funding and/or grants from

- (i) Fondazione Campari
- (ii) J. Wray & Nephew Ltd (JWN)
- (iii) Donor agencies that may partner with the entity on CSR projects.
- (iv) JWN Foundation funding raised independently through fund raising activities.

Contributions are recognised when received.



**JWN FOUNDATION**

Notes to the Financial Statements

Year ended 31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

**3. Significant Accounting Policies (continued)****(b) Revenue recognition (continued)****Interest income**

Interest income is recognised in the statement of comprehensive income on a time proportion basis using the effective interest method. When a receivable is impaired, the company reduces the carrying amount to its recoverable amount, being the estimated future cash flow discounted at the original effective interest rate and continues unwinding the discount as interest income.

**(c) Awards and grants**

Awards and grants are recorded when committed.

**(d) Foreign currency translation****(i) Functional and presentation currency**

Items included in the financial statements of the company are measured using the currency of the primary economic environment in which it operates (the functional currency). The financial statements are presented in Jamaican dollars which is also the company's functional currency.

**(ii) Transactions and balances**

Foreign currency transactions are translated into the functional currency using the exchange rates prevailing at the dates of the transactions. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation at year-end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the statement of comprehensive income.

**(e) Financial instruments**

Financial instruments carried on the statement of financial position include cash and bank balances and other liabilities. The fair value of the company's financial instruments approximates their carrying values.

**(f) Cash and cash equivalents**

Cash and cash equivalents are stated at cost. For the purposes of the cash flow statement, cash and cash equivalents comprise cash at bank.



## JWN FOUNDATION

Notes to the Financial Statements

Year ended 31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

### 4. Financial Risk Management

The Foundations activities expose it to liquidity, currency, and credit risks. The Foundation is not significantly exposed to interest rate risk as it has no interest-bearing assets or liabilities other than cash at bank. Management seeks to minimise potential adverse effects on the financial performance of the Foundation by applying procedures to identify, evaluate and manager the liquidity, currency, and credit risks, based on guidelines set by the Board of Directors.

The Foundation complies with the risk management policies of their funding entity which are designed to identify and analyse these risks, to set appropriate risk limits and controls, and to monitor the risks and adherence to limits by means of reliable and up-to-date information systems.

The Board of Directors is ultimately responsible for the establishment and oversight of the risk management framework. They provide principles for overall risk management, as well as policies covering specific areas, such as interest rate risk, currency risk, credit risk and liquidity

#### (a) Credit risk

The Foundation takes on exposure to credit risk, which is the risk that its counterparties will cause a financial loss for the Foundation by failing to discharge their contractual obligations. Credit exposures arise principally from the Foundation's bank balances.

##### Maximum exposure to credit risk

The maximum exposure to credit risk, of the company, equal the respective carrying amounts on the statements of financial position, for all financial assets which are subject to credit risk.

#### (b) Currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates.

The Foundation is exposed to foreign exchange risk primarily with respect to cash and bank balances denominated in US dollar. As at 31 December 2025 the statement of financial position includes aggregate foreign assets of approximately US\$ 28,969 (2024 - US\$27,226).

The Foundation manages its foreign exchange risk by ensuring that the net exposure in foreign assets and liabilities is kept to an acceptable level by monitoring currency positions.



**JWN FOUNDATION**

Notes to the Financial Statements

Year ended 31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

**4. Financial Risk Management (continued)****(c) Liquidity risk**

Liquidity risk is the risk that the foundation is unable to meet its payment obligations associates with its financial liabilities when they fall due. Prudent liquidity risk management implies maintaining sufficient cash and bank balances, the availability of funding from sponsor and other committed credit facilities.

**Liquidity risk management process**

The foundation's liquidity management process includes:

- (i) Monitoring future cash flows and liquidity on a regular basis. This incorporates an assessment of expected cash flows.
- (ii) Optimising cash returns on deposits and bank balances.

**5. Taxation**

The Foundation has been declared a registered charitable organisation pursuant to Section 24(4) of the Charities Act, 2013. On this basis, the income of the Foundation is exempt from taxation under section 12 (h) of the Income Tax Act.

**6. Receivables**

|                         | 2025<br>\$'000 | 2024<br>\$'000 |
|-------------------------|----------------|----------------|
| Fundraising receivables | -              | 1,395          |
| Interest income accrued | 1,573          | -              |
| Other                   | 138            | -              |
|                         | <u>1,711</u>   | <u>1,395</u>   |

**7. Cash and Cash Equivalents**

|                                       | 2025<br>\$'000 | 2024<br>\$'000 |
|---------------------------------------|----------------|----------------|
| Cash and bank balances                | 7,707          | 44,185         |
| Short – term deposits and investments | <u>43,450</u>  | <u>41,341</u>  |
|                                       | <u>51,157</u>  | <u>85,526</u>  |

Short term deposits (CDs) have an average maturity of 90 days. Included in cash and bank balances and funds held in trust for value of \$4.5M

**JWN FOUNDATION**

Notes to the Financial Statements

Year ended 31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

**8. Payables**

|                           | 2025<br>\$'000 | 2024<br>\$'000 |
|---------------------------|----------------|----------------|
| Accounting and audit fees | 160            | 165            |
| Grants and scholarships   | 4,371          | 4,691          |
| Other                     | 429            | 430            |
|                           | <u>4,960</u>   | <u>5,286</u>   |

**9. Related Party Transactions and Balances**

Transactions:

|                            | 2025<br>\$'000 | 2024<br>\$'000 |
|----------------------------|----------------|----------------|
| Contributions from sponsor | 54,740         | 40,500         |
|                            | <u>54,740</u>  | <u>40,500</u>  |



**JWN FOUNDATION**

Notes to the Financial Statements

Year ended 31 December 2025

(expressed in Jamaican dollars unless otherwise indicated)

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Notes to the Financial Statements

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