



BE IN THE KNOW

NEWSLETTER Vol. 21

In the Spirit of Giving

'Tis the Season to be jolly and also to give. This is a special time of year for many people. For us at NCB, it is a time of giving to those in need. Throughout the years, many employees from different units across the island would come together and visit the sick, give to the needy or make contributions to charitable events or organizations.

NCB's mantra is to Build a Better Jamaica, and so we have been giving back and helping to build our country and our people in various ways.

As we come to the close of the year, we would like to use this opportunity to thank you – our valued customers – for banking with us. We really do appreciate your business!

In this issue of Be In The Know we will highlight a few ways in which you can join in the Spirit of Giving and also how some of our units actually 'give back' to those in need.

Jesus measured generosity by the condition of the giver's heart. "For where your treasure is, there your heart will be also." (Matthew 6:21)

A handwritten signature in black ink, appearing to read 'Audrey', is positioned above the typed name.

Audrey Tugwell Henry (Mrs.)
Senior General Manager, Retail Banking Division



The Time for Giving

Right throughout NCB, we impact the lives of others in many different ways. Below we outline how we, at NCB, give back to those in need:

Our UWI Branch makes an effort each year to visit the Athlone Wing at the Sir John Golding Rehab Centre where they spend a few hours with the children. They ascertain the age group of the children and buy gifts accordingly. It's a fun-filled activity where the children are engaged in entertaining activities, such as singing carols and dancing. The children are then fed with ice cream, cake, sandwiches and drinks, after which gifts are handed out.

The staff of the Retail Banking Division (RBD) decided a little over two years ago that it would be best if they gave to and shared with the needy instead of having a Pixie at Christmas. Martha's House and Matthew 25:40 were chosen. Children who are HIV Positive or have full blown AIDS are cared for at these facilities. Some are orphans while others still have a parent living, who is unable to care for his/her needs. The visits have now increased from one per year to three - Christmas, Easter, and Summer for back to school. The children are given much needed items such as toiletries, foods, gifts and school supplies. The visits are normally interactive and fun-filled where NCB staff sing songs and open gifts, as well as feed the children.

Our Facilities and Services Division (FSD) has also unofficially adopted the Matthew 25:40 and Martha's House. In 2007, with the kind assistance of one of our contractors – Ergo Construction, they embarked upon a refurbishing project where they renovated the bathrooms and other areas of Matthew 25:40. The children and caregivers were very appreciative of this gesture, and this was a moral booster for the Division as well. In addition, at least twice per year, FSD donates other items such as food, clothing, and toys to the kids and gifts to the "aunts" (caregivers).

There are many ways that you can make a difference in the lives of others, whether you use cash or simply give of your time to go visiting with those in need:

Give care packages

You may give to the homeless and the needy in your neighbourhood or surrounding community by handing out care packages with personal hygiene products, cold bottled water, and a breakfast sandwich. You may also offer words of encouragement and inspiration to them.

Create a donating allowance

Budget for a weekly or monthly donating allowance – an amount to be donated to a philanthropic organization that helps needy children. You may make this a group effort with those in your family and visit the various charities together to see the work firsthand.

Make time to volunteer

The most important step in volunteering is making time to do it. You may give two hours on Saturday afternoon, for example, or two nights once a month.

Share your passion

We all have different talents and interests. Your family members can use their special gifts such as teaching senior citizens how to use the computer or the Internet. If you love to sing, then entertain at a nursing or children's home. Avid readers can participate in reading programmes at their neighbourhood schools.

Experience the Joy of Giving! It's not about how much money you have to give away. It's about your heart and your motivation.

Giving Back



Since 2003, NCB through the Jamaican Education Initiative (JEI) has committed J\$300 million towards improving the quality of Jamaica's education agenda, developing our communities, and enhancing entrepreneurial skills among our youth. This was made possible with the help of all our Key Card customers, as 1% of all NCB keycard purchases is used to fund the JEI. In 2008, the Foundation invested \$115 million in scholarships and charitable causes across the island.

Our staff gave back

The spirit of giving back is indeed embedded in NCB's mandate of Building a Better Jamaica. This year our employees gave their time and money to charitable causes and humanitarian initiatives across the country. Some of these initiatives were very special to us and are highlighted below:

- "Good Luck" cards were distributed to all students sponsored under the 2007/2008 CXC Fee Sponsorship Programme prior to the examinations in mid-May. The cards were personally addressed to each student and signed by the Bank's Chairman, Mr. Lee Chin. To support this effort, several Bank senior executives, Foundation Board Directors, and the general NCB staff volunteered their time and participated in alma mater "pep" talks to students encouraging them to be bold, confident and try to achieve their best in the examinations.
- In an overwhelming response to a Staff Appeal to assist Jamaicans severely affected by Tropical Storm Gustav, employees of the Bank donated supplies to the Jamaica Red Cross, as well as donated cash and items to assist these victims.

Pass it forward – encouraging the spirit of giving back in our youth

In the 2007/2008 financial year, the Foundation gave J\$30 million in scholarships to students at the primary, secondary and tertiary level. As a condition of these scholarships, the Foundation encouraged recipients to donate their time to at least two charitable causes supported by the N.C.B. Foundation in a bid to encourage the spirit of volunteerism among our youth.



Know How Tips

from Patrick Hylton
Group Managing Director
National Commercial Bank Ja. Ltd.



- Look around your area - the schools, nursing homes, places of safety and hospitals - and find out what they may need.
- Try not to give cash. Write a cheque payable only to the charity, not to an individual collecting a donation, or you may give much needed items instead.
- You don't have to feel pressured into giving. Give what you can when you can.
- Find out whether a charity and its fund-raisers are registered. Get as much information and learn as much as you can about the organization before you decide to make a contribution.
- Beware of appeals that are long on emotion but short on fact.
- Ask pertinent questions - How will my donation be used? How much of my donation will go directly to the charity?

Did You Know?

The recent passage of Tropical Storm Gustav resulted in extensive damage to the Mustard Seed Communities and left 24 children grappling with desperate, unsafe living conditions. They need \$12 million to rectify this situation. One institution has already donated \$1 million which has been matched by NCB. You may assist Mustard Seed in meeting its goal of \$12 million by donating your contribution to a/c No. 352197823.



www.ncbfoundation.org



NATIONAL COMMERCIAL BANK
JAMAICA LIMITED

ncbinfo@jncb.com • www.jncb.com
1-888-NCB-FIRST (1-888-622-3477) • 754-4-NCB(622)