Project STAR believes that, working together, we can transform Jamaica into a place where everyone is valued and has the opportunity to thrive.

Project STAR is a social and economic development initiative created by the Private Sector Organisation of Jamaica (PSOJ) in partnership with the Jamaica Constabulary Force (JCF) and driven by communities to bring about societal transformation through targeted interventions in under-resourced areas of Jamaica.
PROJECT STAR

An undertaking of the Social Transformation and Renewal (STAR) Foundation, a company duly incorporated pursuant to the Companies Act of Jamaica and registered under the Charities Act of Jamaica

Project Dossier

FOR LISTING ON THE
JAMAICA SOCIAL STOCK EXCHANGE

Registered Office – 39 Hope Road, Kingston 10

Invitation Opens   June 22, 2023
Invitation Closes   August 18, 2023
INVITATION FOR PARTICIPATION OF 100,000,000 PROJECT STAR SOCIAL STOCK AT THE PRICE OF J$1.00 PER PROJECT STAR SOCIAL STOCK RAISING UP TO J$100,000,000.00 WITH THE ABILITY TO ACCEPT APPLICATIONS IN EXCESS OF J$100,000,000.00

The Company invites applications for participation in 100,000,000 Project STAR social stock. Each Application for Project STAR social stock is subject to a minimum of 500 Social Stock. The Company reserves the ability to accept applications in excess of J$100,000,000.00. The 100,000,000 Project STAR social stock in the Invitation are available for application by the general public.

All Project STAR social stock are priced at a Price of $1.00 per Social Stock.

The Company intends to apply to the Jamaica Social Stock Exchange for admission of all of its Project STAR social stock to the Jamaica Social Stock Exchange following the close of the Invitation. The outcome of such an application will depend on the Company meeting all the admission criteria of the Jamaica Social Stock Exchange.
Snapshot of EDTK at the 4 month mark, February 2023

**COMMUNITY LED ACTION**
- 2 of 3 communities entered
- 2 CTB’s established and 6 CTB meetings held
- 13 local community based organisations/ institutions represented on CTB’s
- 1700 community members consulted

**SOCIAL INCLUSION**
- 435 community members benefited from STAR programmes - of this group:
  - 205 children provided school meals daily
  - 87 youth involved in community sports
  - 15 unattached youth streamed into STAR programmes
  - 10 referrals of Fathers to the PATH programme
  - 100 elders provided meals, care packages and access to health care

**PATHWAYS TO EMPLOYMENT**
- 21 community members trained in employment readiness
- 17 placed in quality employment
- 7 Employers signed onto the STAR Employment Programme

**PSYCHO-SOCIAL SUPPORT**
- 32 individuals screened
- 25 counselling sessions delivered
- 18 home visits conducted
- 3 referrals for victim services
SECTION 1

About Project Star
WHO WE ARE
Project STAR (Social Transformation and Renewal) is a social and economic development initiative created by the Private Sector Organisation of Jamaica (PSOJ) in partnership with the Jamaica Constabulary Force (JCF). Project STAR was founded to bring about societal transformation through targeted interventions in under-resourced areas of Jamaica. It is a collaborative effort with the subject communities and related community based organisations, other community stakeholders, government ministries, departments and agencies (MDAs), civil society, the church and Jamaicans at home and in the diaspora. The project team has been working directly in communities since September 2022 and has secured commitments in the sum of Two Hundred and Eighty-Three Million Jamaican Dollars (J$283,000,000.00) from nearly 20 corporate donors as at April 2023. This sum will be put towards the total implementation costs associated with Project STAR (see Section 9- Funding Plan).

WHAT WE DO
Collaboration, consultation and partnership are at the heart of our approach. This ensures that needs as well as solutions are identified and implemented by the target communities themselves. In turn, Project STAR works with our partners – communities, government agencies, Non-Governmental Organisations (NGOs), Community Based Organisations (CBOs) and private sector entities and individuals at home and in the diaspora - to connect communities with the services and resources that were agreed during the consultation process. We have created a rigorous process of feedback, review, learning and improvement so the projects which are undertaken remain relevant and can be owned by the community. Our deep-seated commitment to achieving substantive and sustained change at the community level is demonstrated by ongoing accountability and reporting.

WHY WE DO
We believe that with collective action across society, we can realise a shared vision of Jamaica in which everyone is valued and has the opportunity to thrive.

In the words of social media influencer Trippple X, “The whole a wi as Jamaicans, a whole heap wi can do to move this country fahwud!”

In summary:
Who we are: Project STAR
What we do: Social and economic transformation
How we do it: Everybody FAHWUD!
SECTION 2

Important Notice
The Social Transformation and Renewal (STAR) Foundation (the “STAR Foundation”) invites prospective investors to invest in Project STAR.

The STAR Foundation is a company duly incorporated pursuant to the Companies Act of Jamaica and registered under the Charities Act of Jamaica. This is a Project Dossier and not a prospectus for the purposes of section 40(2) of the Companies Act, 2004 and Section 26(1) of the Securities Act.

Investors are invited to participate in Project STAR by purchasing social stock which shall represent each investor’s investment (“the Project STAR social stock”). Project STAR is listing One Hundred Million (100,000,000) Project STAR social stock on the Jamaica Social Stock Exchange (“JSSE”). The JSSE is a regulated platform with the aim of bringing together social enterprises and contributors/investors for the mutual goal of Jamaica’s advancement and development. Accordingly, the Project STAR social stock is an investment in the welfare and development of marginalised communities, and by extension, the Jamaican society. Investors can expect a better Jamaica as a return on their investment although there is no monetary/economic gain to be derived from this investment in the Project STAR social stock to the individual investor.

Each prospective investor acknowledges and agrees that:

I. he/she has been afforded a meaningful opportunity to review the Project Dossier and has received, all additional information considered by it to be necessary to verify the accuracy of the information contained in this Project Dossier; and

II. no person has made any representation concerning the project or this Project Dossier on which the investor has relied on in making its investment; and

III. information contained in this document may change over time. Financial accounts are current as at the date stated in those accounts and are stated in Jamaican dollars unless otherwise specified.

Each investor shall be listed in the Register of Investors which will be maintained at the Jamaica Central Securities Depository. Investors can confirm their investment by viewing their JCSD statements which can be viewed at jcspportal.jamstockex.com.
Dear Prospective Investor,

We invite you to consider investing in a better Jamaica by making a financial donation to Project STAR.

In July 2022, the Private Sector Organisation of Jamaica (PSOJ) in partnership with the Jamaica Constabulary Force (JCF) and in collaboration with target communities launched Project STAR (Social Transformation and Renewal), a social and economic development initiative aimed at facilitating societal transformation through targeted interventions in under-resourced areas of Jamaica.

Over the course of a five (5) year period, Project STAR will be implemented in ten (10) under-resourced communities, which are plagued with violence and crime. It is aimed at producing safer, more resilient communities with reduced levels of crime and violence.

The following factors are required to facilitate sustained change:
- National effort
- Implementation of community-owned and -led structure
- Employment and economic opportunities within communities
- Strengthened police/community relations
- Multi-sectoral collaboration.

Accordingly, Project STAR requires a collective societal approach to achieve improved social outcomes, reduced levels of violence and sustained positive change in communities across Jamaica.

The estimated cost associated of the implementation of Project STAR is Two Billion Jamaican Dollars (J$2,000,000,000.00) or Thirteen Million United States Dollars (US$13,000,000.00). We invite you to partner with us as we seek, initially, to raise a minimum of One Hundred Million Jamaican Dollars ($100,000,000.00) by way of listing on the JSSE. It is intended that there be three (3) raises by way of the JSSE over a three (3) year time frame, which will aggregate to a total of Six Hundred and Fifty Million Dollars. Please see funding plan in Section 9.

By participating in Project STAR you will help us realise the vision of working together to create a Jamaica where everyone is valued and has the opportunity to thrive.

To invest in Project STAR, please see Section 8.

Regards,

[Signature]

12
<table>
<thead>
<tr>
<th><strong>Applicant</strong></th>
<th>a person or entity who submits an Application</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Application</strong></td>
<td>the application to be made by all Applicants who wish to subscribe to Project STAR social stock in this Invitation by following the steps set out in this Offering Document</td>
</tr>
<tr>
<td><strong>Application List</strong></td>
<td>the application lists in respect of the Invitation</td>
</tr>
<tr>
<td><strong>Approved Payment Method</strong></td>
<td>the method(s) of payment described in Appendix 1</td>
</tr>
<tr>
<td><strong>Board of Directors</strong></td>
<td>the board of directors of the STAR Foundation</td>
</tr>
<tr>
<td><strong>Business Day</strong></td>
<td>a day other than a Saturday, Sunday or public general holiday in Jamaica on which banks are generally open for banking business</td>
</tr>
<tr>
<td><strong>Closing Date</strong></td>
<td>the time of closing of the Invitation, being August 18, 2023 at 4:00 p.m., (subject to such early closure or extension as the Company may determine)</td>
</tr>
<tr>
<td><strong>Company</strong></td>
<td>Social Transformation and Renewal (STAR) Foundation Limited a company incorporated under the laws of Jamaica and registered under the Charities Act of Jamaica with its registered office at 39 Hope Road, Kingston 10, Saint Andrew, Jamaica</td>
</tr>
<tr>
<td><strong>Director</strong></td>
<td>a person who is a member of the Board of Directors of the Company</td>
</tr>
<tr>
<td><strong>Invitation</strong></td>
<td>the offer for subscription of the Project STAR social stock being offered by the Company</td>
</tr>
<tr>
<td><strong>JSSE</strong></td>
<td>the Jamaica Social Stock Exchange</td>
</tr>
<tr>
<td><strong>JCSD</strong></td>
<td>the Jamaica Central Securities Depository Limited, a licensed central securities depository pursuant to the Securities (Central Securities Depository) Regulations 1999</td>
</tr>
<tr>
<td><strong>Opening Date</strong></td>
<td>the date and time of opening of the Invitation, being June 22, 2023 at 9:00am</td>
</tr>
<tr>
<td><strong>Selling Agent</strong></td>
<td>any licensed securities dealer in Jamaica contracted by or on behalf of the Company to act as a selling agent in respect of the Invitation. If the Company appoints a selling agent other than the person(s) named in this dossier, notice of such appointment will be posted promptly on the websites of the Jamaica Social Stock Exchange at bit.ly/projectstarjsse</td>
</tr>
<tr>
<td><strong>Project STAR social stock or “Social Share”</strong></td>
<td>means the unit of measurement that indicates the quantum of the investment in Project STAR’s social project. There is no monetary/economic gain to be directly derived from investing in a social stock, however investors can expect social gain as a return on their investment</td>
</tr>
</tbody>
</table>
SECTION 5

Forward Looking Statements
Except for the historical information concerning the Company contained in this Project Dossier, certain matters discussed in this Project Dossier, including, without limitation, the discussions of future plans and financial projections, contain forward-looking statements. Forward-looking statements are statements that are not about historical facts and speak only as of the date they are made. These statements are made based on assumptions or predictions of the future which may not necessarily occur. Although the Directors of the Company believe that in making any such statement their expectations are based on reasonable assumptions, any such statement may be influenced by factors that could cause actual outcomes and results to be materially different from those projected. Prospective Applicants are cautioned not to place undue reliance on these forward-looking statements, which speak only as of their dates. Future events or circumstances could cause actual results to differ materially from historical or anticipated results.

Forward-looking statements are typically identified by words such as “believe”, “expect”, “foresee”, “forecast”, “anticipate”, “intend”, “estimate”, “goal”, “plan” and “project” and similar expressions of future or conditional verbs such as “will”, “may”, “should”, “could” or “would”. When used in this Project Dossier, such words and similar expressions, as they relate to the Company and its businesses or actual or intended business relationships, are intended to identify those forward-looking statements. By their nature, forward looking statements require the maker to make assumptions and are subject to numerous inherent risks and uncertainties which give rise to the possibility that such predictions, forecasts, projections, expectations or conclusions as contained in such statements will not prove to be accurate, that the assumptions relied on may not be correct and that these forward-looking statements will not be achieved.

Upon publication of this document, the Company does not undertake any obligation to update publicly or revise any of the forward-looking statements in light of new information or future events, including changes in the Company’s financial or regulatory position, or to reflect the occurrence of unanticipated events.

There are important factors that could cause actual results to differ materially from those in forward-looking statements, certain of which are beyond the control of the Company. These factors include, without limitation, the following:
(I) economic, social and other conditions of Jamaica and any other jurisdiction on which the business of the Company may rely, including actual rates of growth of such economies, local, regional or global instability, interest rate changes or exchange rate volatility

(II) adverse climatic events and natural disasters

(III) unavailability of regulatory approval to launch new financial products, or unfavourable market receptiveness to new products

(IV) changes in legislation or regulatory policy adversely affecting the revenues or expenses of the Company

(V) any other factor(s) negatively impacting on the realisation of the assumptions on which the Company’s financial projections are based

(VI) other factors identified in this Project Dossier

(VII) Factors as yet unknown to the Company

Prospective Applicants are cautioned that the foregoing list should not be construed as exhaustive. Prospective Applicants should carefully consider the foregoing factors, the other risk factors set out in Section 13 of this Project Dossier and other uncertainties and potential events before making an investment decision.

**Electronic Project Dossier**

For convenience, the website addresses of certain parties have been provided in this Project Dossier. Except as expressly set forth in this Project Dossier, no information on such websites should be deemed to be incorporated in, or form part of this Project Dossier and the Company takes no responsibility for the information contained on such websites. The JSSE has approved the publication of this Project Dossier on its website and accordingly is expected to upload the Project Dossier to its website https://bit.ly/projectstarjsse. This should not be construed that the JSSE has approved or is in anyway responsible for the contents of this Project Dossier. This Project Dossier may be sent to you in electronic form. You are reminded that documents transmitted via that medium may be altered or changed during the process of transmission and consequently neither the Company or Broker, or other Selling Agent nor any of their respective directors, officers, employees or advisers accept any responsibility whatsoever in respect of any difference between the Project Dossier delivered to any prospective Investors in electronic form and the hard copy version registered with the Registrar of Companies.
SECTION 6

Professional Advisors to the Invitation
**Registrar**

<table>
<thead>
<tr>
<th>Jamaica Central Securities Depository</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 Harbour Street</td>
</tr>
<tr>
<td>Kingston</td>
</tr>
</tbody>
</table>

**Legal Advisors to the Project**

<table>
<thead>
<tr>
<th>MH &amp; Co. Attorneys at Law</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 Barbados Avenue</td>
</tr>
<tr>
<td>Kingston</td>
</tr>
</tbody>
</table>

**Co-Brokers**

<table>
<thead>
<tr>
<th>Barita Investments Limited</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 St. Lucia Way</td>
</tr>
<tr>
<td>Kingston 5</td>
</tr>
<tr>
<td>Contact Number: 876 926 2681</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FHC Investments Limited</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 Dominica Drive,</td>
</tr>
<tr>
<td>Kingston 5</td>
</tr>
<tr>
<td>Contact Number: 876 929 1542</td>
</tr>
<tr>
<td>Company Name</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>GK Capital Management Limited</td>
</tr>
<tr>
<td>JN Fund Managers Limited</td>
</tr>
<tr>
<td>Mayberry Investments Limited</td>
</tr>
<tr>
<td>NCB Capital Markets Limited</td>
</tr>
<tr>
<td>PROVEN Wealth Limited</td>
</tr>
<tr>
<td>Company</td>
</tr>
<tr>
<td>-------------------------</td>
</tr>
<tr>
<td>Sagicor Investments</td>
</tr>
<tr>
<td>VM Wealth Management</td>
</tr>
<tr>
<td>JMMB Securities</td>
</tr>
</tbody>
</table>

**Selling Agent**

<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jamaica Money Market Brokers</td>
<td>6 Haughton Terrace, Kingston 10</td>
</tr>
</tbody>
</table>
You are advised to read this entire Project Dossier carefully before making an investment decision about this Invitation. Your specific attention is drawn to the Risk Factors in Section 16 of this Project Dossier and the Disclaimers and Note on Forward-Looking Statements in Section 5 of this Project Dossier.

The Company invites Applications for 100,000,000 Project STAR social stock in the Invitation at a Price of $1.00 per Social Share. All 100,000,000 Project STAR social stock are available for application by the general public. The company retains the right to accept applications in excess of J$100,000,000.00.

The Application List will open at 9:00 a.m. on the Opening Date. The Invitation will close at 4:00 p.m. on the Closing Date subject to the right of the Company to do any of the following (in consultation with the co-brokers) based on market conditions and other relevant factors as determined by the Company subject always to statutory and regulatory obligations:

(a) postpone the Opening Date of the Invitation from the published date stated in this Project Dossier,
(b) close the Application List at any time without prior notice if Applications have been received for the full amount of the Project STAR social stock offered
(c) suspend the acceptance of Applications at any time without prior notice after the opening of the Application List for such period as the Directors shall determine;
(d) withdraw the Invitation at any time without prior notice after the opening of the Application List and close the Application List without accepting any Applications, in which event any amounts paid by Applicants in respect of the Subscription Price shall be refunded in full to Applicants; and/or
(e) extend the Closing Date.

In the event of the postponement of the published Opening Date or any changes to the duration of the period during which the Application Lists will remain open, notice of such change will be posted promptly on the websites of the Jamaica Social Stock Exchange at bit.ly/projectstarjsse and the brokers listed in Section 6.
**Intention to List**

The Company intends to apply to the Jamaica Social Stock Exchange for the listing of the Project STAR social stock and to make such application as soon as is conveniently possible following the Closing Date. The outcome of such an application will depend on the Company meeting all the admission criteria of the Jamaica Social Stock Exchange, and this statement of the Company’s intention is not a guarantee that the Project STAR social stock will be admitted for listing.

If the Invitation is fully subscribed, the Company will raise the gross amount of $100,000,000.00 pursuant to this Invitation.
SECTION 8

Summary of Key Information on the Invitation
The following summary information is derived from and should be read in conjunction with, and is qualified in its entirety by, the full text of this Project Dossier, including the Appendices.

Approved Methods of Contribution:

(i) Applications are submitted using your equity account held at any of the Brokers and/or Selling Agents stated in Appendix 2 via their online platform. Refer to Appendix 2 to locate link to access the online platform for your preferred Broker and/or Selling Agent. If your broker information is not listed in Appendix 2, kindly contact your broker for further information.

Interested Applicants who do not have a stock brokerage account may contact any of the Brokers and/or Selling Agents listed in Appendix 2 for assistance in opening a stock brokerage account.

Applicants are able to submit applications after the Close Date by visiting bit.ly/projectstarjsse and following the steps as outlined.

Timetable of Key Dates:

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Date for Contributions</td>
<td>June 22, 2023</td>
</tr>
<tr>
<td>Close Date for Contributions</td>
<td>August 18, 2023</td>
</tr>
<tr>
<td>Listing on the JSSE (subject to the successful completion of the respective listing applications)</td>
<td>14 days after Close Date of Contributions</td>
</tr>
</tbody>
</table>
The estimated cost associated with the implementation of the project is Two Billion Jamaican Dollars (J$2,000,000,000.00) or Thirteen Million United States Dollars (US$13,000,000.00). The project will be funded through a mixed financing model, mobilising the support of corporate donors (cash and kind), listing on the Jamaica Social Stock Exchange, crowdfunding targeting individuals overseas and multilateral funding over a five (5) year period. There may also be opportunities to explore new forms of social financing such as performance based financing.

The target for the raising of funds over a five year period is as follows:

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>TARGET</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>2025</th>
<th>2026</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jamaica Social Stock Exchange (JSSE)</td>
<td>$650M</td>
<td>$0</td>
<td>$100M</td>
<td>$200M</td>
<td>$350M</td>
<td>$0.00</td>
</tr>
<tr>
<td>Corporate Donors</td>
<td>$500M</td>
<td>$150M</td>
<td>$100M</td>
<td>$75M</td>
<td>$50M</td>
<td>$25M</td>
</tr>
<tr>
<td>Diaspora Crowdfunding</td>
<td>$350M</td>
<td>$0</td>
<td>$100M</td>
<td>$100M</td>
<td>$100M</td>
<td>$50M</td>
</tr>
<tr>
<td>Multilateral Organizations</td>
<td>$600M</td>
<td>$0</td>
<td>$100M</td>
<td>$150M</td>
<td>$200M</td>
<td>$150M</td>
</tr>
<tr>
<td>Total</td>
<td>$2,000M</td>
<td>$150M</td>
<td>$400M</td>
<td>$525M</td>
<td>$700M</td>
<td>$225M</td>
</tr>
</tbody>
</table>

To date the company has received commitments and funding from Corporate Donors in the amount of J$283M.
Project STAR is targeting a raise of Six Hundred and Fifty Million Jamaican Dollars (J$650,000,000) via the Jamaica Social Stock Exchange over a three-year period. See below use of proceeds:

<table>
<thead>
<tr>
<th>Grouped/Theme</th>
<th>Total for Theme</th>
<th>Narrative</th>
<th>YEAR 1</th>
<th>YEAR 2</th>
<th>YEAR 3</th>
<th>YEAR 4</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creating Safer Communities</td>
<td>432,000,000</td>
<td>Community groups + partners deliver programmes in areas such as sports,</td>
<td>$   40,000,000.00</td>
<td>$   125,000,000.00</td>
<td>$   231,000,000.00</td>
<td>$   -</td>
<td>$ 396,000,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>youth development, parenting, early childhood development and safe spaces</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Peace-building activities, dispute resolution training, youth conflict</td>
<td>$   12,000,000.00</td>
<td>$   12,000,000.00</td>
<td>$   12,000,000.00</td>
<td>$   -</td>
<td>$ 36,000,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>management and youth-based sports and culture activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improving Education</td>
<td>57,600,000</td>
<td>After-school activities and life skills training for youth and students</td>
<td>$   15,000,000.00</td>
<td>$   15,000,000.00</td>
<td>$   15,000,000.00</td>
<td>$   -</td>
<td>$ 45,000,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>who need remedial education and behaviour improvement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mentorship for youth in need of a support system</td>
<td>$   3,600,000.00</td>
<td>$   3,600,000.00</td>
<td>$  5,400,000.00</td>
<td>$   -</td>
<td>$ 12,600,000.00</td>
</tr>
<tr>
<td>Strengthening Family and Social</td>
<td>60,400,000</td>
<td>Activities and supplies for youth-led clubs</td>
<td>$   3,500,000.00</td>
<td>$   6,000,000.00</td>
<td>$  10,000,000.00</td>
<td>$   -</td>
<td>$ 19,500,000.00</td>
</tr>
<tr>
<td>Well-being</td>
<td></td>
<td>Family and parenting workshops and family counselling and therapy</td>
<td>$   3,400,000.00</td>
<td>$   3,400,000.00</td>
<td>$  4,100,000.00</td>
<td>$   -</td>
<td>$ 10,900,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Workshops, edutainment and reproductive health promotion targeting</td>
<td>$  10,000,000.00</td>
<td>$  10,000,000.00</td>
<td>$  10,000,000.00</td>
<td>$   -</td>
<td>$ 30,000,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>teenagers and young adults</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jobs, Entrepreneurship,</td>
<td>100,000,000</td>
<td>Training in entrepreneurship and provision of nano and micro business</td>
<td>$   5,000,000.00</td>
<td>$   15,000,000.00</td>
<td>$  20,000,000.00</td>
<td>$   -</td>
<td>$ 40,000,000.00</td>
</tr>
<tr>
<td>Investments</td>
<td></td>
<td>grants for start-up or growth-based entrepreneurs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Training in financial literacy, acquisition of formal documents for</td>
<td>$   2,500,000.00</td>
<td>$   5,000,000.00</td>
<td>$  12,500,000.00</td>
<td>$   -</td>
<td>$ 20,000,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>conducting business (TRN, birth, etc) and opening bank accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Training in hard and soft skills, job readiness and early job placement</td>
<td>$   5,000,000.00</td>
<td>$   5,000,000.00</td>
<td>$  30,000,000.00</td>
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<td>$  200,000,000</td>
<td>$ 350,000,000</td>
<td>$   -</td>
<td>$ 650,000,000.00</td>
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</table>
SECTION 10

Donor Partners to Date
**Keith Duncan - Project Sponsor**

Keith Duncan is an executive director and the group chief executive officer of the JMMB Group of Companies and has responsibility for overall performance and charting the strategic direction of the Group. His financial expertise has benefited not only the JMMB Group, but also the Jamaican financial sector. Keith is the immediate past president of the Private Sector Organization of Jamaica (PSOJ) and served as a vice-president of the PSOJ from 2013 – 2015. He is a past president of the Jamaica Securities Dealers Association (JSDA) and continues to contribute his service to Jamaica through various roles, including his current appointment as chairman of the Economic Programme and Oversight Committee (EPOC). He also chairs the National Information and Communications Technology Advisory Council (NICTAC), providing advisory services to the Ministry of Science, Energy and Technology in relation to its ICT Portfolio. Known for his commitment to youth development, Keith served as chairman of the National Youth Service from 2003 to 2009 and worked closely with the respective boards and teams to fulfil the mission of creating and reforming Jamaica’s youth to become purposeful citizens. Mr. Duncan is also a founding member of the YUTE Programme in Jamaica (Youth Upliftment through Employment). In 2020, Keith was awarded the Order of Distinction, in the rank of Commander, by the Government of Jamaica, for his exceptional service in the fields of finance, business, youth empowerment and community development. Additionally, in April 2022, Keith received the International Achievement Award from The American Friends of Jamaica (AFJ) for his leadership and work in the area of national development. He holds the Chartered Financial Analyst professional designation as well as a B.A. (Economics) from the University of Western Ontario in Canada.

**Saffrey Brown – Project Director**

With over twenty five years of extensive experience in development work, Saffrey Brown specialises in social enterprise and local economic projects, sustainable programming and community grant schemes and has effectively implemented urban regeneration programmes in Jamaica and the United Kingdom.

In the United Kingdom, she was Community Resource Manager, and Neighbourhood Manager with Poplar HARCA, a Housing and Regeneration Company. She also worked with the UK government on the New Deal for Communities initiative, which is credited as one of the most intensive and innovative community involvement programmes undertaken in London. In Jamaica, she worked with the Kingston Restoration Company for several projects to improve inner-city and underserved communities in the corporate area and was also the general manager for the JN Foundation. She is also an expert in forging partnerships, evidenced by the work she did to create a partnership
with the JN Foundation and USAID for the establishment of the Social Enterprise Boost Initiative, SEBI. This programme achieved considerable success in transforming Jamaican entities from donation-dependence to profit-making.

Miss Brown holds a BA degree in Geography from The University of the West Indies at Mona, and a Certificate in Business Excellence from Columbia Business School and is an Eisenhower Fellow.

OVERSIGHT COMMITTEE
Co-Chairs:
Keith Duncan, JMMB Group
(See page 30)

Major General Antony Anderson, Jamaica Constabulary Force
Major General Antony Anderson was appointed Commissioner of Police on 19 March 2018. Prior to this appointment, he served as the Chief of Defence Staff for six years and as Jamaica’s first National Security Advisor. With a career spanning over three decades in the public service and more specifically, national security, since his appointment as Commissioner of Police, Major General Anderson has led the Jamaica Constabulary Force into a new era of reform and modernisation. Commissioner Anderson has been instrumental in building Force Capacity, Force Capability and establishing stronger relationships with stakeholders, while re-positioning the organisation as a Force for Good, with officers who adhere to the Rule of Law and show Respect for All.

Members:
Audrey Tugwell-Henry, Scotiabank
In 2017, Audrey Tugwell-Henry assumed the role of executive vice-president for Retail Banking, Caribbean North and Central. She has a combined 33 years of experience in banking with 17 years at the executive level. Audrey holds a Diploma in Education from Church Teachers’ College: Mandeville, a Bachelor of Science degree in Management Studies from the University of the West Indies and a Master’s of Business Administration from the Mona School of Business & Management - UWI, Mona.
Imega Breese McNab, Private Sector Organisation of Jamaica (PSOJ)
Imega Breese McNab is the executive director of The Private Sector Organisation of Jamaica (PSOJ), a position she has held since January 2021. During her tenure at The PSOJ she has transformed the Secretariat to be more member and research focused. She previously served as executive director of the Jamaica Manufacturers and Exporters Association (JMEA) where she had overarching responsibility for managing the operations and policy direction of the organisation.

Ian Neita, Yellow Media Group
Ian Neita is the Group Executive Director of Yello Media Group, a publishing and digital marketing company which operates in 20 territories across, Latin America, Central America and the Caribbean. He has a strong analytical background with proven expertise in planning, organisation building and leadership. He has had wide exposure to International Businesses and the environments in which they operate. His twenty five (25) years of executive experience spans General Management, Investment Banking, Telecommunications, Marketing, Sales and Distribution.

Kerry Scott, Council of Voluntary Social Services
Kerry Scott is a real estate specialist with over 20 years’ experience in property, REIT, development and project management services for real estate holdings in Jamaica, the UK, Cayman Islands and the USA. Another of his key roles is planning and implementing minor and major projects, ensuring compliance to real estate statutory requirements and overseeing acquisition and sale of properties. He is the honorary treasurer of Jamaica Cricket Association (“JCA”) and vice chairman of The Council of Voluntary Social Services (“CVSS”); member of the Cricket West Indies (“CWI”) Finance, Audit and Risk Committee; chairman of The Jamaica Cricket Umpires Association East Zone; a member of Jamaica Occupational Health and Safety Professionals Association, Justice of the Peace and company secretary for the Social Transformation and Renewal Foundation Limited.

Shauna Trowers, Ministry of National Security
Shauna Trowers has over 22 years in policy analysis and development in varied developmental areas, including finance, taxation and national security. She is passionate about “changing the game” – utilising a synergy of an agile approach and change management to ensure outcome and impact, thereby engendering sustainability and practicality within the developmental policy landscape.
Peter Goldson, Myers Fletcher & Gordon, Attorneys-at-Law
Peter Goldson joined MFG in 1988 and became a partner in 1994. Peter is a Senior Partner in the firm’s Commercial Department and is the head of the firm’s intellectual property practice. He advises clients on a wide range of commercial matters including mergers and acquisitions, hotel developments and sales, pensions, intellectual property, project finance, capital markets, securities and regulatory advice.

Euton Cummings, National Commercial Bank
Euton holds a Master’s Degree (with Distinction) in Computer Based Management Information System and a Bachelor’s Degree (First Class Honours) with two (2) majors - Accounting and Management Studies from the University of the West Indies (UWI). He is a leader in the human resource management field with his experiences gained at the National Water Commission where he served 11 years and National Commercial Bank Jamaica for over 18 years. He has a proven track record in human resource management, workforce analytics and planning, organization transformation and industrial relations.

Heidi Clarke, Sandals Foundation
Heidi Clarke is the Executive Director of the Sandals Foundation – the philanthropic arm of Sandals Resorts International, that uses the power of the tourism network to positively transform Caribbean communities and improve lives. With her primary responsibilities involving the management of development projects across nine islands, Heidi leads a team of regional change makers led by Sandals and Beaches Resorts team members, guests, travel agents, local and international corporate and non-profit partners. Her goal is to have her company be a true example of how tourism can be a force for good. Her personal passion for the field also sees her counseling and mentoring troubled teenage girls who have suffered from domestic violence.

Kim Mair, JMMB Joan Duncan Fundation
Driven by a passion to positively impact the lives of others, Kim Mair has dedicated almost two decades of her career to philanthropy, having held leadership roles at several local non-profit organizations, before joining the JMMB team. She brings her expertise in donor relations, fundraising, event planning, administration and fiscal management to her role as CEO of the JMMB Joan Duncan Foundation, whose mandate is to develop, support and steward transformational initiatives in education, transformational leadership, youth entrepreneurship and capacity building, geared towards the empowerment of individuals and communities.
PROJECT IMPLEMENTATION UNIT

Dr. Nadiya Figueroa, No One Way Solutions
Dr. Nadiya Figueroa has a passion and track record for facilitating human, community and organisational development that empowers leaders to transform themselves, their societies and the wider world. She has honed her analytical, holistic and grounded approach to developmental processes through roles across the public, philanthropy, education and advocacy sectors. She was on the team that founded the think tank CAPRI, has staffed multi sectoral partnerships out of the Office of the Prime Minister and was the inaugural Dean and Director of Leadership for the Rhodes Scholarships at Oxford. Dr Figueroa currently serves as an advisor to several global leadership development programs, and is invested in expanding opportunities for leadership learning locally.

Deputy Commissioner of Police Dr. Kevin Blake, Jamaica Constabulary Force
Deputy Commissioner Blake has a demonstrated history of working in the fields of security, investigations and information systems. He has extensive experience in large scale software development and implementation and he has a PhD focused on Sustainable Development (Information Systems) from University of the West Indies.

Dr. Deanna Ashley, Violence Prevention Alliance
Dr Ashley has led the VPA and spearheaded several intervention programmes aimed at encouraging individuals to resolve conflicts peacefully. Dr Ashley is a retired director of Health Promotion and Protection Division at the Ministry of Health which she served with distinction. She is a paediatrician and public health specialist and has worked as paediatric clinician, a parish medical officer of health, senior medical officer for maternal and child health and primary care, and principal medical officer for secondary and tertiary care. She was recognised by the Women’s Leadership Initiative in 2012 as one of three women to make a significant contribution in shifting the paradigm and cultivating a systems approach to public health and violence prevention.

Dr. Parris Lyew-Ayee, Private Sector Organisation of Jamaica
Dr. Lyew-Ayee is a specialist in geospatial and big data analytics, with applied experience in natural hazards, environment, road safety, crime and business development. He is also a vice president at the PSOJ.
Larren Peart, Bluedot Insights
Larren Peart is a seasoned entrepreneur and information technologist with a depth of research and experience in the area of data intelligence. As founder of Bluedot and the brainchild behind the company’s data intelligence methodologies, Mr. Peart is credited with bringing a unique service offering to the regional marketing industry. Larren’s depth of experience in research techniques, consumer neuroscience, retail intelligence and data mining, have made him instrumental in delivering effective stewardship to the talented Bluedot team of researchers and data scientists.
Background

Jamaicans have a lot to be proud of: the authentic and genuine Jamaican spirit, culture, athletics, food, resilience and creativity have led to this small island having a large impact on the world. Yet several challenges cause concern and worry for many, including: limited availability of and access to economic opportunities; high levels of crime and violence; trust deficit; perceived inequity and injustices; breakdown of the family and community structures.

An abundance of care, time and financial resources – approximately three hundred and eighty-seven billion Jamaican Dollars ($387,000,000,000) – have been spent over the last ten years¹ on social intervention programmes in Jamaica. Notwithstanding this, a recent CAPRI (2021) report cited weaknesses in “monitoring and evaluation for tracking the results and efficacy of the solutions that specifically target at-risk youth, programme design, capacity, coordination sustainability and transparency.” In other words, some of these interventions appear splintered, and the country does not appear to be getting the desired results. There is also a strong sense, anecdotally, that society is deteriorating.

Consequently, some people have what they need to build a good quality of life – spiritually, emotionally and materially – and others do not. Some people and communities are thriving and enjoying a decent quality of life, others are not; and the majority of people, regardless of socio-economic background, are living in fear. The nation cannot truly thrive until all people are given the opportunity to thrive emotionally and financially. Additionally, the nation cannot succeed until each person increases the value placed on self and each other.

¹ Caribbean Policy Research Institute CAPRI, 2021
Some of the implications of the current state of play in Jamaica include:

- Fractured homes with high incidences of intimate partner violence
- Educational gaps which include unequally resourced schools which results in varied educational quality in schools
- A large percentage of the population being unskilled and untrained
- Poor infrastructure, which includes poor sanitation, unsafe housing, and insufficient waste management
- Negative social norms regarding how people see and value each other
- Limited opportunities resulting in a system of dependence

Crime continues to be a main public safety issue for Jamaicans and a significant threat to the country’s human and economic development. In 2021, there were approximately 53.5 homicides per 100,000, a significant increase compared to 2020 and 2019 when 46.5 and 47.4 homicides respectively were registered per 100,000 persons.²

²JCF Statistics and Information Management Unit (SIMU) and Statin. Statin for the population figure and SIMU for the murder figure. The rate is calculated.
At the centre of the crime epidemic are communities traumatised and held hostage by a cycle of violence and fear further compounded by the years of underinvestment, limited inclusion, and a dearth of any real commitment to transformational action and change.

Project STAR seeks to address the root causes of crime and violence at the community level, such as fractured homes, lack of opportunities, poor quality education, and negative social norms, among others. To do this, the project will focus on the improvement of key change indicators and the overall improvement of social and economic outcomes for communities.

SOURCE: https://jcf.gov.jm/stats/
OUR VISION
Project STAR believes that, working together, we can transform Jamaica into a place where everyone is valued and has the opportunity to thrive. Everybody FAHWUD!

To achieve this, within communities experiencing high levels of major crimes and violence, Project STAR has the following objectives:

1. To develop mainstreamed approaches to community development which are inclusive, rigorous and integrated;
2. To create communities which are safer and more resilient with improved social outcomes and reduced levels of violence; and
3. To ensure Project-wide Stakeholders are more purposeful, better informed and equipped for contributions to transformational change.

Each objective will be discussed sequentially.

OBJECTIVE 1
Development of mainstream approaches to community development that are inclusive, rigorous and integrated

Working alongside government agencies, civil society organisations and private sector bodies, Project STAR will provide a framework for community-informed decision-making which identifies and drives local solutions and strengthens community-based structures of governance and action. Utilizing evidence-based solutions already available in Jamaica, Project STAR, alongside the community, JCF and partner agencies will identify strategies and interventions which support the achievement of inclusive, sustained and measurable outcomes.

Project STAR will provide ten (10) communities with a three (3) to five (5)-year community-led, data-informed social and economic change intervention. The technical approach focuses on ten (10) key ideas.
1. Project Design

Project STAR utilises a coordinated, data-driven, evidence-based, community-informed and led approach to achieve positive social change at the community level. It challenges all of society to recognise its role in delivering change for a Jamaica where all citizens can achieve their potential and all communities can thrive.

2. Building an inclusive team

A paradigm shift in thinking is required if we are to reframe how we approach violence and crime. Recognising that improving social outcomes must be the strategy for sustained positive change, STAR team members are problem-solving-focused, solutions-oriented and willing to question the status quo, operating under the premise that community must be at the centre of national change.

3. Youth Driven

Young people are at the centre of STAR’s transformation approach. The embedding of youth-related matters and approaches is integrated into Project STAR’s design, structure and operation.

4. Economic Transformation

Project STAR utilises an inclusive approach to community-wide economic transformation – seeking to improve the economic outcomes for individuals and the community at large. Transformation within this context is focused on four core pillars: employment, entrepreneurship, financial inclusion and strategic investments.

5. Stakeholder Participation

Effective, accountable and inclusive coordination drives the achievement of sustained transformation for Project STAR. Identifying the roles and responsibilities of individual and institutional stakeholders precedes a process of engagement and ownership for the outcomes.
6. Local development, locally driven

Project STAR utilises a participatory, inclusive, evidence-based methodology which is adaptive and empirical and explores the cause and effect model for improved social outcomes. Working closely with communities, practitioners, academia, institutions and subject matter experts, Project STAR is designed, led and delivered by Jamaicans for Jamaica.

7. Learning as a core value

Embedded by a robust monitoring and evaluation approach, Project STAR demonstrates a commitment to learning towards being iterative and adaptive. Learning is towards mainstreaming a model for social transformation and further action.

8. Anchored in Community

Project STAR inverts the local development approach from one that is top-down to one that is community informed, led and owned. It places value on the knowledge, expertise and understanding that resides within communities and, through a well-articulated and structured framework, provides the space for transparent and accountable community action.

9. Transforming culture

What is the value we place on all members of society? Project STAR zooms in on this question, and challenges communities, stakeholders, partners and the public to open their minds and sphere of influence towards improved inclusion, greater understanding and more tangible systems of support.

10. Sustaining change

Sustained change can be achieved through improved coordination, greater levels of ownership and accountability, and a process of mindset change around improved ownership, accountability and the values we place on citizens and communities.
Community Selection Criteria

Project STAR has identified communities for intervention using a data-driven methodology which includes population, crime and violence data. The Project Implementation Unit has used police crime data and hospital violence-related injury ("VRI") data over a three (3) year period to determine the trends in crime and violence and ranked all communities in Jamaica.

A comparative analysis of crime data (that is, murders and shootings) and VRI data was included in the model, with a higher weighting given to murders and shootings (3:1) than to VRIs.

The community selection criteria utilised for STAR’s first 3 communities is as follows:

- Using 2018, 2019 and 2020 major crime data (murders and shootings) and VRI data
- A weight of 0.25 be applied to VRI data and 0.75 applied to murder and shooting data to address possible data overlap.
- >150 crime and violence incidents over period
- <15,000 population in each community

The Communities identified within the STAR Community Selection ranking results are made up of multiple neighbourhoods, and social indicators are layered onto the crime and violence data to identify the specific neighbourhoods demonstrating high levels of vulnerability and need. When looking at Savanna-la-Mar and May Pen (communities #2 and 3), the same criteria used to rank the communities nationally was utilised to identify the specific neighbourhoods for consideration, however, this provided more than one area of focus.

To narrow down the zones further, social indicators were layered onto the ranked model as follows:
1. Assets
2. Addition of vulnerable groups – pensioners, PATH beneficiaries, young people and school age children
3. Addition of comprehensive skills as a variable
4. Utilisation of 3-year crime and VRI data distribution weighted by age to look at youth victims.
The Launch
Project STAR’s first three (3) communities:

1. East Downtown Kingston:
   a. Population: 10,302
   b. Crime and violence incidents* (“C&V”):
      202
   c. Crime Rank: 5
   d. VRI Rank: 39

2. May Pen, Clarendon
   a. Population: 6,668
   b. C&V: 252
   c. Crime Rank: 13
   d. VRI Rank: 14

3. Savanna-La-Mar, Westmoreland:
   a. Population: 4,510
   b. C&V: 362
   c. Crime Rank: 24
   d. VRI Rank: 5

* Over a three-year period: 2018, 2019 and 2020

Identification of interventions

Project STAR utilises data, evidence-based methodologies and solutions to drive change at the community level. Once a community is selected for inclusion in the project, its stage within the Community Transformation Model (VPA/ Figueroa 2010) is identified (see Figure X). The Community Transformation Board (“CTB”) would identify which interventions to action within the community (see Figure Xi for Community Intervention Matrix). This includes government programmes and interventions, community-led activities and other civil society responses. When identifying interventions, the CTB will assess for inclusion based on evidence that the intervention works, provides value for money, and has community buy-in. A menu social of interventions (Refer to Appendix 1 for the Menu of Social Interventions) has been prepared to demonstrate the types of approaches and interventions that have been evidenced to work, and will be added to throughout the life of the project.

Figure X – VPA Community Transformation Model (VPA/N. Figueroa 2010)
### VPA Community Transformation Model

**SAFE COMMUNITY**

**COMMUNITY-BUILDING ACTIVITIES**

**COMMUNITY DEVELOPMENT**

**COMMUNITY SUFFICIENCY**

---

#### INTERRUPTING COMMUNITY VIOLENCE

- Engagement + mediation
- Therapeutic camps, counselling
- Violence interruption

#### HEALING AND RECONCILIATION

- Community sports + arts
- Small income-earning projects
- Literacy
- Green spaces

#### COMMUNITY GOVERNANCE STRUCTURES

- Peace councils
- Community engagement in development planning

#### SUSTAINABLE ECONOMIC ACTIVITY

- Literacy
- Infrastructure projects
- Skills training
- Job placement
- Micro-enterprises

---

#### CHURCHES, JCF, NGOs, CBOs, TRAINED COUNSELLORS, VIOLENCE INTERRUPTORS

#### CHURCHES, JSIF, NGOs, CBOs, PRIVATE SECTOR, GOVERNMENT, JCF, MOHW, VIOLENCE INTERRUPTORS

#### SDC, JSIF, NGOs, CBOs, NWA, GOVERNMENT

#### JBDC, CBOs, NGOs, PRIVATE SECTOR, HEART NTA, GOJ

---

#### EXTERNAL FACTORS

1. Supportive political environment
2. Good community policing
3. Data-driven, coordinated and sustained social interventions

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**FIGURE X VPA/N. FIGUEROA 2010**
<table>
<thead>
<tr>
<th>ACTION</th>
<th>CEASEFIRE</th>
<th>COMMUNITY BUILDING</th>
<th>COMMUNITY DEVELOPMENT</th>
<th>COMMUNITY SUFFICIENCY</th>
</tr>
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<tbody>
<tr>
<td><strong>CITIZEN SECURITY AND SAFETY</strong></td>
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<tr>
<td>Social Workers to identify and divert high risk youth into appropriate streams</td>
<td>X</td>
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<tr>
<td>Strengthened police activities and formation of safe spaces through Clear and Hold, to facilitate social development efforts</td>
<td>X</td>
<td></td>
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<tr>
<td>Police crime and hospital violence data used for violence prevention</td>
<td>X</td>
<td></td>
<td>X</td>
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<tr>
<td>Improvements in community infrastructure (e.g. street lighting, digital access, waste management)</td>
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<td>X</td>
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<tr>
<td><strong>SOCIAL AND ECONOMIC TRANSFORMATION</strong></td>
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<td>Public education and interventions (e.g. campaigns for change, community messaging)</td>
<td>X</td>
<td></td>
<td>X</td>
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<tr>
<td>School based therapeutic interventions (e.g. Child Resiliency Programme)</td>
<td>X</td>
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<td></td>
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<tr>
<td>School based support programmes (e.g. homework clubs, feeding programmes, summer camps with a focus on early childhood development)</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
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<tr>
<td>Alternative livelihoods for unemployed youth (e.g. certificate courses with job placement, training, apprenticeships, internships, entrepreneurship, mentorship)</td>
<td>X</td>
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<tr>
<td>Community resilience through interventions (Psycho-social: sports, music, church interventions, parenting)</td>
<td>X</td>
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<tr>
<td><strong>COMMUNITY COHESION</strong></td>
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<tr>
<td>Community led peace events (pon di corner reasonings, townhall meetings, community notice boards)</td>
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<td></td>
<td>X</td>
<td></td>
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<tr>
<td>Renovated or established community led spaces (e.g. sports fields, hard courts, community centres, hacker spaces, parks), with programmes that target high risk population</td>
<td></td>
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<td>X</td>
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Application of implementation, reporting and accountability methodologies across all areas of focus include Data collection and analysis; Community Asset mapping; Key performance Indicators; Reporting framework; Budget allocation and Review and assessment.

FIGURE. Xi
Monitoring, Evaluation and Learning

Being data-driven and evidence-based in its design, Project STAR will work closely with the CTBs within each community to ensure the members are trained on Monitoring & Evaluation (M&E) methodology, data collection, analysis and investigation. Ongoing reporting to public stakeholders via meetings, community notice boards, print reports, electronic mailers and websites will build trust and increase awareness of Project STAR actions, approaches and opportunities.

Project STAR will aim to develop a reporting and feedback loop within each community where actions are agreed upon, implemented and reviewed. Project STAR is built on the assumption that a defined evidenced and results-based framework can serve to create the conditions necessary for the achievement of the project’s ultimate vision. Utilizing a Theory of Change (ToC) model which is adaptive and focuses on explaining, through the use of words and diagrams, the conceptual and theory-based operational relationships among and between the results chain and the Project STAR Results and Performance Measurement Framework at the community and partner levels allow for the implementation, monitoring, evaluation, reporting and learning to be integrated and linked throughout all levels of the project’s Community Intervention Plans (CIP).

Knowledge sharing and best practice information dissemination will build legitimacy amongst project partners and be made available to communities, ministries, departments and agencies (“MDAs”), stakeholders, donors and the public through ongoing reporting.

The reporting to communities will include key performance indicators (“KPIs”) and other agreed metrics, and while in the early stages of the project, it is expected that the measurements will be activity based; as the project progresses, Project STAR will be able to report on more of its change indicators.

Project STAR’s structure also integrates a learning approach that seeks to deliver an open and transparent system for project delivery by providing structured platforms and activities for multi-stakeholder inclusion in sharing, reviewing and realigning areas of learning. The learning framework will provide insights through five (5) key stages/ steps:
1. Establishing baselines - This will be done at the community level and across the whole project. The baselines are both quantitative and qualitative, as we seek to measure milestone indicators as well as change/outcome indicators.

2. Collecting data and reporting - A results-based framework guides STAR’s approach to monitoring and reporting; however, Project STAR will work to develop and deliver to the public a reporting dashboard that is clear and accountable.

3. Interpreting and generating insights - Utilising quantitative and qualitative instruments, tools and techniques, insights will be generated throughout the project and drive the project-wide and national discourse on social and economic change at the community level.

4. Learning and engaging - Tracking against Project STAR’s Theory of Change, the learning around key assumptions or questions to be answered will inform stakeholder engagement and inform how engagement should be improved.

5. Design iterations - The learning approach seeks to properly inform on key questions and approaches during the Project’s life, and as such, there is an acceptance of the need to make changes through a structured approach throughout the Project’s life cycle.

OBJECTIVE 2
Creating communities which are safer and more resilient with improved social outcomes and reduced levels of violence.

As outlined in the menu of interventions (Figure Y) Project STAR, through the CTBs, identifies programmes and interventions necessary to address the challenges faced within the community at large, as well as with vulnerable and high-risk individuals. There will be interventions developed and delivered at the community level - such as homework clubs, school feeding programmes and community rap sessions; whilst NGOs will be resourced to deliver more technical interventions, and state agencies (such as the HEART Trust NTA) are expected to lead on training and skills development, education, infrastructural projects, amongst others.

The process will be community-owned, and interventions will be delivered through the three key mechanisms listed as follows:
1. Community-led, designed and delivered interventions based on agreed strategies for transformation. These interventions could include youth clubs, arts programmes, youth councils etc.

2. Local NGOs with evidence-based methodologies and a strong track record of delivering effective, successful programming and activities identified through the menu of social interventions.

3. State Agencies which are tasked with delivering community-based services such as HEART Trust NTA; Jamaica Social Investment Fund (JSIF); Ministry of Health and Wellness (MoHW); Ministry of Education and Youth (MoEY) etc.

**Delivering Objective 2**

**Community Intervention Plan**

The private sector, through the PSOJ, is being mobilised to support the communities through expertise, sponsorship, adoption of interventions, job creation and placements, apprenticeships, corporate voluntarism and mentorship and entrepreneurship opportunities. The Economic Transformation Working Group develops and delivers strategies for financial inclusion, promotes and facilitates business investment and identifies employment and skills gaps within the workforce. Project STAR has also developed a deep collaboration with the HEART Trust NSTA for targeted training and placements whilst delivering job opportunities to the targeted populations.

Essential to the project, which focuses on transforming the outcomes for young people, is a Youth based approach supported by a Youth Programme Officer who works with stakeholders to ensure the voices of the youth are heard and fully integrated within the structure, methodology and tools of engagement.

Underpinning the project is the establishment of Community Transformation Boards (CTBs), whose goal is to identify, agree and coordinate the action and strategies within the community. Each member of the Board is required to contribute solutions to the issues faced by the community. Chaired by a member of the community, the CTB will utilise data, research and local knowledge to determine and agree actions, and as implementation begins, ongoing monitoring and reporting will be required to ensure effectiveness so that adjustments can be made as required.
The CTB model is a widening of the UK-established Cardiff Model, which is a way for communities to gain a clearer picture of where violence is occurring by combining and mapping hospital and police data on violence.

The Cardiff model was created in 1996 by Dr. Jonathan Shepherd, a surgeon and professor at Cardiff University in Wales, United Kingdom. Through research, he discovered that only a fraction of the injuries treated in emergency departments were reported to law enforcement. As a result, he gathered healthcare providers, law enforcement leadership and other community stakeholders to discuss the concept of data sharing and the development of violence prevention interventions. By 1998, the Cardiff Model had become the primary approach for violence prevention across the United Kingdom and has been evaluated by the Centers for Disease Control (USA) as a best practice model for violence prevention.

Key activities undertaken when starting a CTB include stakeholder and community asset mapping, Board composition and formation, orientation, training, strategy development and planning. Each Board is serviced by a community project officer, and are tasked with the development of the Community Intervention Plan.

This plan covers a 3-4 year long series of interventions for the targeted community and includes partner agencies, KPIs, timelines, community communication and engagement, monitoring systems and resource needs. Existing Community Safety Plans and Social Development Commission (SDC) Community Profiles are used to help with the development of each CIP.

**CTB Composition**

Each CTB comprises representatives from the community, public sector, private sector and civil society. The representations, which are consistent on each CTB, will represent the Jamaica Constabulary Force (JCF), Police Youth Club (PYC), Church, local Community Based Organisations (CBOs), schools, Social Development Commission (SDC), youth representatives and the private sector.

Once the mapping of the community composition is completed, and the needs assessment has been finished, additional members may be identified by the Implementation Committee for inclusion on the CTB.

Boards will operate under a pre-set structure and agenda, along with reporting requirements. This structure is
action-oriented and focused on problem-solving. Participants will undergo training in conducting the meetings to achieve the community’s social transformation goals.

**Menu of interventions**
While Project STAR is community-led and informed, its underlying premise is that its responses are evidence-based. This extends to the interventions to be implemented at the community level. Each CTB will select interventions such as those on the **STAR Menu of Interventions**, which are identified as specific approaches or interventions that work for a specific target group.

**OBJECTIVE 3**

**Project as a proof of concept for the impact of the value system, mindset change and commitment to transformational action.**

Social and economic transformation at the community level is not likely to succeed if we do not shift our mindset around the value placed on communities, and our populace. Questioning and addressing norms, values and behaviours will put us on a path towards creating an enabling environment for the transformation of ourselves, our communities, and our nation as a whole.

Within the Project STAR model, the idea is to facilitate ongoing engagement, conversations and support for mindset change throughout all levels and aspects of the project: individual, community-wide and nationwide.

Tools to track mindset change and transformation will be developed as we aim to have all partners, donors, internal members, and community members, look more closely and critically at values, prepare themselves for a change in outlook, and catalyse increased motivation and commitment levels.

Within this context, we will utilise the learning tool to anchor the change in mindset, demonstrate its impact on achieving outputs and continuously inform work plans, engagement and action.
Organisational Background and Structure

There are three components of the project structure, which have been developed towards improved outcomes, accountability and transparency. They are:

1. **An Oversight Board** which is made up of representatives from businesses, non-profit organizations and the Jamaica Constabulary Force, and which is responsible for driving the project forward and ensuring accountability and strong governance;

2. **A Management, Monitoring and Reporting Committee**: this committee oversees the management systems, achievement of KPIs and project targets, and ensures the requisite reporting is completed;

3. **Community Transformation Boards (CTBs)** are the mechanisms that deliver the project at the community level and are data-driven. The police will provide the backbone of support, along other agencies and community-based organisations and members;

Working groups are also established when required so as to focus on key areas of the project. Initial working groups include:

1. **Youth Advisory Group** which will provide knowledge, understanding and insight into the needs, barriers, opportunities and aspirations of young people. The aim is to ensure that the youth are heard and are included in the Project’s engagement structure, methodology and tools;

2. **Economic Transformation Working Group** which comprises the Job Creation and Livelihoods Working Group and the Business Development and Entrepreneurship Working Group. This is where the private sector will identify employment opportunities and skills gaps within the workforce and strengthen its collaboration with government training agencies for targeted training and placements; while delivering job opportunities to the targeted populations. Additionally, the working group will establish business training and financing models that are responsive to the requirements of businesses that operate within the targeted communities;
3. **People Engagement, Culture and Communication Working Group**: this committee works across the project work streams and within the communities to ensure inclusion of stakeholders within Project STAR.

4. **Technical Stakeholder Working Group** which comprises the ministries, departments and agencies of Government, and supports in the development of the learning agenda and identifies priority areas for technical sharing and learning.
SECTION 13

Key Performance Indicators
Measuring Progress and Impact
STAR delivers its strategies within an impact based framework which targets, tracks, measures and reports on deliverables and progress. Data is collected throughout the life of the project to inform reporting and the tracking of results and of initiatives being implemented through the communities transformation process. This is an important component for the monitoring, evaluation and reporting of all project updates and includes contributing to information related to:

- Updates on gains and gaps and overall progress of the project
- Informing analysis, insights, and explanation of results
- Tracking the impact of the project and all programmes on the communities/ beneficiaries through KPIs and the performance management framework (PMF)
- Adjusting programmes in the project to improve delivery
- Learning agenda of the project.

Data is collected utilizing qualitative and quantitative approaches and includes the utilization of various tools such as surveys and questionnaires, forms and sign in sheets, reports, focus group results and observations, to name a few. The results collected are monitored throughout the project cycle with data being shared quarterly with stakeholders. This data reflects results arising from project implementation and includes updates on Key Performance Indicators (KPIs) and the Indicator Framework project-wide and in the STAR communities. The project-wide indicator framework consists of 50 indicators, measuring and spanning across the three objectives of the project. These indicators are both output as well as change/ outcome indicators, which provides for regular and ongoing monitoring of impact, accountability and learning.
During the lifetime of the Project, STAR expects to see **sustained reductions in major crime of 40% in targeted communities** which all experience major crime rates higher than the national crime rate. This will be achieved by:

- **Increasing the employment levels in communities by 10% (over 6,500 persons employed through STAR) and engaging through support 3% of businesses in each community, thereby satisfying national workforce requirements and capacities to expand, impacting both community based and national socio-economic indicators, leading to increased business confidence and opportunities for growth.**
- **Increasing access to social programmes and human capital development opportunities for 30% of the communities or 19,500 individuals** Project wide which includes educational support, training and certification, **access to government services, and improved infrastructure**, will contribute to safe, sustainable communities and support for national development.

STAR recognises that reducing crime requires an integrated approach to development. Crime is dependent on several social, cultural, infrastructural, and economic variables, which must be addressed as part of the ongoing initiatives for change. With the JCF as a key partner, STAR is able to focus on the social and economic development needs of communities.

Impact is sustained through better capacitated communities, improved economic conditions, more focused targeting of interventions, improved partnerships with stakeholders and increased access to services and systems of support provided by the ministries, departments and agencies of government.
A summary of a few KPIs to be achieved over the 5-year life of the programme are presented below:

1. **Social Protection and Inclusion**
   - # of persons accessing star programmes
     - parenting support
     - school based support
     - psychosocial support
     - referrals to government services etc.
   
   **KPIs**
   - >30% of the community
   - 1950* persons per community

   *Population per community is averaged at 6500

   **Community Outcomes**
   - Strengthened families through improved parenting
   - Increased school enrollment and attendance rates
   - A reduction in inter-personal conflicts
   - Reductions in Violence related injuries (VRI) and major crimes
   - Reductions in youth’s risk to violence
   - Improved access to social services and welfare
LOCAL ECONOMIC DEVELOPMENT

- # of community members trained and certified and/or employed - skills, certification, job readiness, unskilled
- # entrepreneurial activities created and/or supported in STAR communities
- 20% of the workforce population in communities trained and certified and/or employed (minimum target employed 10%)
- Minimum of 300 businesses across communities supported and/or created OR 3% of businesses within each community

COMMUNITY OUTCOMES

- A reduction in the unemployment rate
- Building of human capital development
- Increased family household income
- Reduced reliance on state support
- Increased local business activities and revenues
- Provision of greater access to financial resources
- Facilitation of an enabling environment for community-based investments
- Increased formalisation of informal micro and small businesses
- Strengthened economic resilience of communities.
3

COMMUNITY LED ACTION - PARTNERSHIP FOR DEVELOPMENT

# communities entered/engaged
# of residents involved/consulted in the community planning process
# of institutional/organisational stakeholders involved in project delivery activities
# community-led initiatives and structures

KPIs

STAR will enter 10 under resourced and volatile communities in 4 years
Minimum of 10% (approx. 650) of each community
150 Partners project-wide
10 active community-led transformation plans being implemented

5 YEAR TARGETS: PROJECT WIDE AND COMMUNITY SPECIFIC

COMMUNITY OUTCOMES

Increased participation and inclusion of community stakeholders into the community planning process
Increased ownership for community development outcomes
Empowered residents able to lead community development processes
Creation of stronger, more socially and economically viable communities.
## PROJECT STAR 5 YEAR PROJECT BUDGET

<table>
<thead>
<tr>
<th>Fiscal Year Begins (JUNE)</th>
<th>Total- Year 1</th>
<th>Total- Year 2</th>
<th>Total- Year 3</th>
<th>Total- Year 4</th>
<th>Total- Year 5</th>
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<td>Diaspora Crowdfunding</td>
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<td>100,000,000</td>
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<td><strong>Total Revenue</strong></td>
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<td>Salaries &amp; wages</td>
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<td>28,899,996</td>
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<td>433,905,534</td>
<td>536,509,235</td>
<td>508,315,235</td>
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<td><strong>Surplus / (Deficit)</strong></td>
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<td>-11,509,235</td>
<td>191,684,765</td>
<td>-71,557,766</td>
<td>-1,860</td>
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</table>
SECTION 15
Project Partners and Stakeholders
Project STAR is an integrated response to community-based crime and violence. As such, it requires multiple companies, organisations and agencies to be involved in providing solutions and responses so that the objectives of the project can be achieved. The key partners in the project are the PSOJ, JCF, community, government, and civil society at the national and community level.

- **Private Sector Organisation of Jamaica (PSOJ)**
  The PSOJ is the project sponsor with responsibility for coordinating, delivering and reporting on the project. The PSOJ mobilises resources for project management; data mapping, analysis and reporting; community-based interventions such as sporting programmes, homework clubs, summer camps, reasoning sessions and parenting programmes. In addition, the PSOJ engages the partners and stakeholders to participate and provide a transparent and accountable project.

- **Jamaica Constabulary Force (JCF)**
  The JCF is a co-implementing partner with responsibility for design of key interventions in the creation of safe spaces, the facilitation of social development efforts, and the building of community relations and social cohesion. The JCF also leads on strategies for sustained interventions and monitoring and reporting of data. The JCF co-chairs the Oversight Board and will actively participate in every Community Transformation Board.

Among our list of partners are also:

- **The Target Communities** which must be in support of the intervention, and willing to identify, drive, and facilitate the required actions and change.
- **The Council of Voluntary Social Services (CVSS)** which mobilises civil society organisations towards increasing community action and participation.
- **The Violence Prevention Alliance (VPA)** which provides technical expertise with a focus on evidence-based approaches to violence prevention utilising a public health approach.
- **The Government of Jamaica (GoJ)** – The GoJ is a collaborating partner and provides solutions at the national and community level identified by the CTBs and the Planning Implementation Unit (PIU). The GoJ is to provide responses and resources required by the community, in the development and implementation of the Community Intervention Plans.
• **Civil Society** - A key partner in the project, civil society will be called on to identify, agree and deliver/implement interventions at the community level through the CTBs. It is expected that local community-based organisations (CBOs) and churches shall deliver much of the programming, supported by more established NGOs and agencies.

• **Diaspora - Project STAR** provides a conduit for the Diaspora to contribute to Jamaica in a meaningful and substantial way.
SECTION 16
Risk Factors
As with all other projects, there are some risks that may be associated with an investment in Project STAR and may impact its execution. Some of these risks include but are not restricted to:

**Macro-economic Policies**

The Government of Jamaica may from time to time affect macroeconomic conditions through fiscal and monetary policies or changes in regulations, which may have an adverse impact on our ability to effectively execute our programmes in the selected communities.

**New Regulatory Rules or Standards**

The Company may also become subject to new regulatory rules or standards that differ from those that are presently applicable. If such regulatory rules or standards become onerous from the point of view of the Company or its stakeholders, this could require the Company to change its operations, and in any case, changes in such regulatory rules or standards may affect its ability to execute on its strategy.

Non-compliance by the Company with applicable laws, regulations and codes of conduct relevant to its businesses whether due to inadequate controls or otherwise, could lead to substantial monetary damages and/or fines, public reprimands, reputational damage, increased regulatory compliance requirements or other regulatory restrictions on the Company’s business, the potential for prosecution in certain circumstances, or, in extreme cases, revocation of licenses to operate and/or other severe penalties.

**Insufficient Capital to Fund Growth**

Entry into and initiating the programmes in the communities require financial support. An inability to access the required funding may result in Project STAR not being able to fully implement the appropriate programmes required for the communities. Additionally, Project STAR may not be able to cover the 10 communities now being targeted without being able to access the required financial resources.
Key Partners

Project STAR has onboarded the support of key partners such as the Government of Jamaica and the Council of Voluntary Social Services. The Project’s success however depends greatly on its ability to onboard the support of additional partners to include private sector entities, social services providers, etc. These partners provide vital support in the form of jobs, educational/training opportunities, counselling options and other services to the participants of Project STAR. An inability to generate support from these partners will adversely impact the Project’s ability to implement its programmes in the targeted communities effectively.

Recommendations not within Scope of Project

Recommendations from the community may fall outside of the scope of the project. Community sensitization and engagement of the CTBs will include sensitization and training on the scope of the project.

Risk of intermittent or sustained Community unrest and surges in crime and violence

There is the risk of intermittent or sustained Community unrest and surges in crime and violence. The implementation schedule will include buffers to allow for delays due to surges in crime and violence in the community, and precautions will be taken to ensure that the team will not be at risk. Close contact will be maintained with the community liaisons and JCF to provide intelligence and support when planning key on-the-ground activities.
APPENDIX 1

Menu of Interventions
## Social Transformation

<table>
<thead>
<tr>
<th>General population children/ youth</th>
<th>At risk children, adolescents &amp; youth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Early years - 0 to 6 years old</strong></td>
<td><strong>6 to 11 Years (High risk primary school students)</strong></td>
</tr>
<tr>
<td>• Parenting programmes through schools – working with basic schools and early childhood institutions</td>
<td>• CARIMENSA - Uses psychotherapy, art, academic assistance, sports and games to promote resilience, self-esteem and productivity. It engages the children's families, communities and social workers</td>
</tr>
<tr>
<td>• IRIE toolkit – School-based violence prevention programme implemented in basic schools to reduce the levels of aggression among children at school, and violence against children by teachers</td>
<td></td>
</tr>
<tr>
<td>• REACH UP – An Early Childhood Parenting Programme delivered as weekly home visits by trained community workers, to build parents’ self-confidence and improve children’s growth and development. (MoHW) – Child health clinics</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>13-17 Years</strong></th>
<th><strong>8-11 Years (Behavioural challenges and Learning Problems)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Expansion/ strengthening of Youth and police youth clubs, 4H clubs, Scouts, Girl Guides and other service led youth organisations</td>
<td>• Child Resiliency Programme (CRP) - CRP seeks to meet the needs of pre-adolescents and build on their competencies as the most effective strategy for preventing multiple problems. It also aims to focus on promoting physical, social, cognitive, vocational and moral competence through academic, parenting, life skills, nutrition, sports, counseling, and home visits</td>
</tr>
<tr>
<td>• Sporting programmes with life skills including in the learning. Training of coaches in life skills to be undertaken</td>
<td>• Afterschool programmes – homework clubs, uniformed groups and sporting activities. Include meals/ refreshments. Involves youth in year-round activities including national cultural events (Uniformed groups)</td>
</tr>
<tr>
<td>• Work through the schools to strengthen after school activities</td>
<td>• Teacher Training in Schools - Develop Competencies of teachers managing discipline and behaviour in the classroom</td>
</tr>
<tr>
<td>• Conversations for Greatness – A Joan Duncan Foundation intervention which encourages individuals to tap into their greatness in order to positively impact their own lives and by extension their communities</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>18 to 24 years</strong></th>
<th><strong>8-11 Years (Behavioural challenges and Learning Problems)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provide opportunities and access to occupation development to include training, job placement and internships</td>
<td>• Child Resiliency Programme (CRP) - CRP seeks to meet the needs of pre-adolescents and build on their competencies as the most effective strategy for preventing multiple problems. It also aims to focus on promoting physical, social, cognitive, vocational and moral competence through academic, parenting, life skills, nutrition, sports, counseling, and home visits</td>
</tr>
<tr>
<td>• Space for recreation and social interactions</td>
<td>• Afterschool programmes – homework clubs, uniformed groups and sporting activities. Include meals/ refreshments. Involves youth in year-round activities including national cultural events (Uniformed groups)</td>
</tr>
<tr>
<td></td>
<td>• Teacher Training in Schools - Develop Competencies of teachers managing discipline and behaviours in the classroom</td>
</tr>
<tr>
<td>Juveniles 16-17 Years</td>
<td>7 to 17 Years (Primary to Secondary)</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>• Remedial education and basic skills training towards matriculation into a HEART vocational training programme or other employment/entrepreneurship work stream</td>
<td>• School-wide Positive Behaviour in Schools (SWPBIS). An in-school, student support framework aimed at increasing positive values and behaviours in students. Results in a reduction in the number of fights and an overall improvement in behaviour patterns. (MoEY). Also identifies children with behavioural problems who need intense intervention with case managers and social workers – always involving the parents</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>12-17 Years</th>
<th>7 to 17 Years (Primary to Secondary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Restorative Justice to repair harm and facilitate re-entry into the community structures</td>
<td>• School-wide Positive Behaviour in Schools (SWPBIS). An in-school, student support framework aimed at increasing positive values and behaviours in students. Results in a reduction in the number of fights and an overall improvement in behaviour patterns. (MoEY). Also identifies children with behavioural problems who need intense intervention with case managers and social workers – at all times involving the parents</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Parents</th>
<th>13 to 17 Years high risk</th>
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</thead>
<tbody>
<tr>
<td>• Parenting workshops linked to Integrated programme with younger children and adolescents</td>
<td>• Community led (Church, CBO's NGO's) Sports and Music activities, as well as remedial academic education • For 16 and over, provide skills training and taster sessions to spark interest and generate willingness to participate in training or job placement opportunities</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>18 to 24 Years – Perpetrators and Victims</th>
<th>0 to 25 Years - Victims of violence</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Police led intelligence and operations alongside local organisations. Violence Interruption towards peace and reconciliation. • Counselling and mental health psychotherapy • Seasoning and Reasoning – Friday evening sessions with soup and discussions led by Community Liaison Officers • Entrepreneurship programmes to build livelihoods and stream to financial independence</td>
<td>• Child Abuse Mitigation Programme (CAMP) - an intervention based in Hospitals, reduces the effects of violence on children and youth under 25 years. It identifies children and youth who are victims of violence and provides the relevant support and intervention. (MoHW, VPA, VPB)</td>
</tr>
</tbody>
</table>
Economic Interventions
STAR utilizes an inclusive approach to community-wide economic transformation – seeking to improve the economic outcomes for individuals and the community at large. Transformation within this context is focused on four core pillars: employment, financial inclusion, entrepreneurship, and strategic investments.

1. Employment
   a. Working both sides, job demand & supply as categorised by preparedness
   b. Preparedness of both the hard & ‘soft’ skills
   c. Focus on support, orientation & retention

2. Entrepreneurship
   a. Developing profile of and pipelines for likely entrepreneurs
   b. Preparedness of both the hard and ‘soft’ skills
   c. Focus on the enabling environment, input factors

3. Financial Inclusion
   a. Basics of inclusion, e.g. bank account
   b. Support for financial planning & saving
   c. Support for loans, insurance & other startup instruments

4. Strategic Infrastructure Investments
   a. Matching assets and opportunities in communities with capital willing to invest for economic and social returns
   b. Prioritizing models with attractive employment and entrepreneurial opportunities for the community
   c. Developing pipelines for investment & ownership from within the community
APPENDIX 2

Co-Brokers and/or Selling Agents
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<th>Name of Co-Broker or Selling Agent</th>
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<td><a href="https://www.baritaboss.com/">https://www.baritaboss.com/</a></td>
<td>876 926 2681</td>
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<td>JMMB Securities Limited</td>
<td><a href="https://moneyline.jmmb.com/personal/">https://moneyline.jmmb.com/personal/</a></td>
<td>876-998-JMMB (5662)</td>
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<td>Mayberry Investments Limited</td>
<td><a href="https://www.mayberryinv.com">https://www.mayberryinv.com</a></td>
<td>876 929 1908</td>
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<td>PROVEN Wealth Limited</td>
<td><a href="https://ipopro.com/offers">https://ipopro.com/offers</a></td>
<td>876 908-3800-1</td>
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