



NHT.CommUnity

A PUBLICATION ON NHT SCHEME COMMUNITIES

Smooth as Oil...

Bellrock looks to set up oil making business



Partners in the Bellrock Scheme Association social enterprise (from l-r) Stephen Whinn, Vincent McLeod, Stephanie Mariott, Raymond Lenard, and Eval Weston strike a pose behind the oil nut pressing machine.

Cooperation is a way of life at Bellrock in Golden Grove, St. Thomas. Some years ago when the residents bought their serviced lots under the Sugar Workers Housing Programme, they worked together to build their houses, buying material in bulk and giving day labour where required. Now, with their residences fully established, they are going a step further to set up income generating projects to benefit the community.

"Right now, we are putting things in place," President of the association, Mr. Raymond Lenard said. "The plan is to plant cassava, dasheen and oil nut," he continued. The group is most advanced at creating and perfecting the oil nut pressing machine, the instrument they will use to produce cold pressed castor oil.

"The oil nut pressing machine is Mr. Mek's personal project," Mr. Lenard explained. "But when the machines are ready, we will

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EDITORIAL



Wendy-Jo Williams

Social enterprises are not new but the concept has gained traction due to the struggle that communities experience to finance their various programmes. Enterprises that are managed by the community for the benefit of the community remove the uncertainty of fundraising and allow for better planning.

No more begging for donations! No more solicitation! Picture a community which owns a business so lucrative that it can employ residents, use the profits to maintain its own roads and communal spaces, give scholarships to its children, assist neighboring communities and even open its own community bank! Think of a community that can afford an automated payment system and training programmes specially tailored for its leaders and residents! No more dependence on government or donor agencies to finance community mobilization! Wouldn't it be fabulous for a community to be able to offer incentives to residents who participate in everyday community life by becoming change agents? Such communities are right here among us.

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Bellrock looks to set up oil making business (Continued from page 1)

have to work with him because he alone won't manage." Stephen Whinn otherwise known as Mr. Mek, is the community's expert on electrical and mechanical works, having honed his skills at the sugar factory. He is now determined to activate his idea of tapping into the lucrative castor oil industry. There is a high demand for castor oil. "Around here people pick and sell the seed for more than \$100 a pound but a gallon of the oil itself can go for \$20,000," Mr. Lenard further noted.

They believe in their collective vision and intend to complete the groundwork for the castor oil business in short order, as well as advance the other aspects of their agro-enterprise this year.



Oil nut, the raw material for castor oil.



Cold pressed castor oil



*Mr. Stephen Whinn pours oil nuts into the machine.
The result will be cold pressed castor oil.*

EDITORIAL (Cont'd)

They are communities like Chudleigh, which bid for projects and contracts from both the public and private sector or Providence Heights whose band is now sought after for local and international performances. Communities such as these are examples of social enterprise at work.

In this edition of **CommUnity**, we feature Bellrock, a St. Thomas community which is now seeking to establish its own enterprises. We also feature others who though not having businesses of their own, are asserting themselves to ensure that their communities are places of choice to live. I have found the stories to be inspirational. I hope that you will also be inspired by them. Happy reading.

Wendy-Jo Williams
Social Development Manager

MAKE A DIFFERENCE THROUGH **SOCIAL ENTERPRISE**

Do you have an idea for solving a social or environmental problem and you wish you could get funding for it? A social enterprise could generate profits that you can then use to carry out your social or environmental mission.

What is a social enterprise?

For your quick introduction, CommUnity has taken the following extracts from two online videos*featuring General Manager of Jamaica National Building Society Foundation, Ms. Saffrey Brown, and Lecturer, Researcher and Director of the Office of Social Entrepreneurship (OSE), University of the West Indies, Dr. K'adawmwe Knife.

Dr. Knife: "Social" has to do with people and people dynamics; "enterprise" has to do with ventures that generate profit. Social enterprises....create wealth for a large number of people, with the fundamental objective of improving their quality of life.

Ms. Brown: Their mission is a social or environmental one, and they aim to achieve their mission with income generating activities. In essence, profit is not a bad word for social enterprises. It's how they spend that profit. Their profit must go back into delivering their core services.

What makes social enterprises different from other non-governmental organisations (NGOs)?

Dr. Knife: The traditional NGO relies on grant funding from local and international organisations. This is begging and begging is unsustainable. A social enterprise has an independent income source. Profit is pumped(back) into the entity to carry out its mission and expand its reach.

Another marked difference is that social enterprises seek talented individuals to carry out much of their profit-making and mission work. They therefore make provision to pay workers for their time and



The tailoring unit at Alpha, circa 1940

effort, so as to retain workers and keep them satisfied. A traditional NGO ...tends to rely heavily on volunteers, as a cost saving measure.

Successful Jamaican social enterprises.

Mustard Seed Communities (MSC); producers of fresh water fish, eggs, pig products, vegetables, ceramic craft items and baked products. MSC cares for abandoned children with disabilities and orphaned children affected by HIV/AIDS, and provides long-term residential care for teenage pregnant mothers and their babies.

Daughters of *Indigo*; makers of dyed fabrics. Workers are residents of an intentional eco-community

Superior Crafts and *More*; makers of furniture and household craft items. Employees are persons who are blind or visually impaired.

Learn and Create:

Your community can develop its own social enterprise. Your first step is to read more about such enterprises and use this as inspiration to create a business that will support your social development goals. If you already have ideas for such an enterprise, hopefully you have entered those ideas in the NHT's first ever Social Venture Challenge, which offers a share of \$10.5 million to the winning entrants. Entry closed January 20 and the short-listed entrants are to be announced shortly.

To learn more about social enterprises, check

https://youtu.be/doVNF_GW3Es*

https://www.youtube.com/watch?v=dRc2YSK7wiM&t=1765s*

<http://alphaboysschool.org/>

<https://qyl.ice.cam.ac.uk/stories/mustard-seed-communities>

Communities in Action

Albany takes charge and wins



Members of the action oriented community of Albany

What do you do when your scheme has immense potential but is plagued with poor water supply, inadequate drainage and myriad other problems? Here's how the community of Albany handled their challenge.

The growing community of Albany is situated in the cool George's Plain of Westmoreland. Before the Sugar Company of Jamaica offered 114 acres of land for housing construction in 2000, the area was part of a vast property that supplied cane to Frome Sugar Estate. Now that settlement is steadily growing into a community that will eventually be home to over 600 families.

President of the citizens' association, Mrs. Paula Miller, said Albany has come a long way since it was first occupied in the mid 2000s. At that time, trucking water for

construction was inconvenient but not unbearable. When persons started to live there however, the lack of water made life uncomfortable. Paula remembers, "By 7 each morning there was no water. During the day it would come back for an hour at low pressure. On weekends, we had no water."

To address the challenges, an executive body worked with NHT representatives to define and prioritise the problems. Next, the citizens met with representatives from the NHT, National Water Commission, Westmoreland Parish Council and National Solid Waste Management Authority to seek solutions.

Since that meeting, the water supply improved. "The water pressure is higher now and we have water every day. Also, most of us installed tanks and a pump so that we can have a strong flow going upstairs, that is for those of us who have an upper floor," Paula added. She went on to explain that the water problem is not

unique to Albany and is a part of the wider water distribution problem in Westmoreland. She further pointed out that water lock-offs are likely during periods of heavy rainfall but residents are spared the inconvenience because they have tanks.

On the matter of garbage collection Paula noted, "In the beginning, we had to walk to the entrance of the scheme where the skip was, to dispose of our garbage. For some people it would take as much as a 15- minutes-walk to get there. We took some photos of the skip, as proof of its poor placement. Soon after, we made an appointment with a representative of the National Solid Waste Management Agency (NSWMA) office in Westmoreland.

The officer, Ms. Williams, was really receptive and courteous. Three weeks later, the skip was removed and NSWMA has been collecting our garbage religiously every week."

Water would so often pool on the streets that residents wondered if there was a drainage system. Paula said that they eventually realised that the community was in fact equipped with a system after the parish council cleaned it and the once pooled water was no more. The system was however blocked due to high volumes of construction waste materials going into it. Paula explained that the parish council has been cleaning the drains in a timely manner and that residents have been doing better at disposing their construction waste.

"Today, though not perfect we have a much improved water supply, embankments are manicured, drains are cleared and we do not have a massive garbage pile up. We now enjoy a clean, safe community with happier residents," Paula said.

Coming: A tool to improve community performance



Are your community's efforts yielding the expected results?

Was your last fundraiser a success? Did you meet your target? Were the funds used to maximum effect? Are the other projects, programmes and services that your community carry out effective? What if there were a way to find out how well or how poorly your community was performing- a way that you would not have to pay to access or pay anyone to administer?

Since its inception in 1993, the NHT Best Schemes Competition has used external agents to assess the development of

communities. Now the Trust has partnered with UWI Lecturer, Dr. K'adawmwe Knife to create a local toolkit that citizens' groups can use to assess their own efficiency and effectiveness.

The toolkit which is called Institutional Development Framework (IDF) will help communities to develop strategies and activities that can be measured and monitored. By using the approaches outlined in the "toolkit", communities will be able to determine if their efforts are yielding positive or negative results, or if processes are efficient or deficient and

adjust their programmes if necessary.

Property values are directly related to the social, economic and environmental value created by community members. With improved governance structures, facilitated by the IDF, communities will be able to attract resources to improve the appearance and overall appeal of the community. This will in turn increase the market values. This expectation is in keeping with the fact that the IDF will be available this year.

LIVING IN A STRATA

What you need to know

The Real Estate Board/Commission of Strata Corporations

The shortage of land in Kingston and St. Andrew, the high demand for housing and the challenging economic climate, have made it difficult to find and acquire a traditional detached, single family house. Instead, developers are increasingly relying on higher density townhouses and apartments to meet the housing demand. Most new housing developments are strata arrangements, accounting for approximately 70% of the housing solutions in Kingston and St Andrew.

Strata Living

In strata corporations there is individual ownership of strata lots and shared ownership of the common areas. Under the Registration (Strata Titles) Act (the "Act"), the owner has title to the inner sections of his/her unit while the corporation has the responsibility for the external sections. External sections include the roof, common plumbing, common lighting, laundry facilities and any other amenities that are shared.

Strata properties must establish an executive committee to, among other things, control, manage and administer the common areas for the benefit of all proprietors. The executive committee is elected at an Annual General Meeting and consists of at least three (3) proprietors and may have a maximum of nine (9) members.

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Strata arrangements, account for approximately 70% of the housing solutions in Kingston and St Andrew.

The executive committee is also charged with:

- keeping minutes of meetings
- keeping proper accounting records, preparing and presenting accounting records at Annual General Meetings
- facilitating the inspection of the accounts by a proprietor or any other duly authorised person, including the Commission
- filing of annual returns to the Commission within 120 days of the end of a financial year. Annual returns include audited financial statements or a copy of the accounts prepared in accordance with generally accepted accounting principles for the entire financial period just ended, and
- preparing minutes of general meetings and providing proof of insurance coverage or a unanimous decision not to insure.

The Commission of Strata Corporations

In 2010 the Commission of Strata Corporations (CSC) was established under an Amendment to the Registration (Strata Titles) Act. The CSC shares a CEO, Board of Directors, physical location and certain administrative functions with the Real Estate Board. However they are two separate entities. Among the functions of the CSC is monitoring, regulating and supervising the functioning of strata corporations and keeping a register of such corporations.

The Commission also facilitates the resolution of disputes, in particular those between a corporation and a proprietor. A proprietor or a corporation can make an application to the Commission for Dispute Resolution and Order using the appropriate form which is available on the Commission's website. This mechanism seeks to bring the parties to a neutral setting so that the issues can be fully ventilated and an agreement reached by both parties, guided by the dictates of the Act. If an agreement cannot be reached,



the Commission has the power to issue order to address any breach noted.

Finally, the CSC has the power to give a corporation a certificate authorising it to exercise a power of sale in respect of a strata lot where a proprietor defaults in the payment of contributions to the corporation.

Contributions and by-laws

The owners of strata units are required to pay maintenance fees. This fee is determined by a budget presented at a general meeting and agreed on by the owners present. In addition to monthly maintenance payments, the owner must contribute to payment of any insurance premiums or any other obligations. These responsibilities are outlined in "A Buyers Guide to Strata Corporations" which is published by the Commission and made available to buyers and developers. Developers, in turn, have a duty to ensure that prospective purchasers are aware of this obligation.

Where a proprietor fails to pay his or her contribution, it puts pressure on the other proprietors to make up the gap to be able to meet its expenses. Where a proprietor

fails to pay all or a part of the established contribution for a period exceeding thirty (30) days, the Act provides the corporation with the right to exercise a power of sale in accordance with Section 5 (2)(e) of the Act. The First and Second schedules of the Act establish basic by-laws which are applicable to all strata corporations. However the Corporation can make changes to the First Schedule by-laws with a resolution passed by 75% of the proprietors while the by-laws established in the Second Schedule can be varied by the Corporation by a majority vote. It is the responsibility of the individual proprietor to make him/herself aware of the by-laws which apply to their corporation.

Advantages of Living in a Strata

There are advantages to living in a strata property. These include owning your own living space while sharing the responsibility of the maintenance of the physical plant and landscape. Secondly, strata corporations usually have facilities such as pools, tennis courts and security arrangements which would have been otherwise too expensive for the individual owner to have or maintain on his or her own.

COMMUNITY HAPPENINGS

As 2016 drew to a close, NHT schemes found time for both work and play. In one scheme, men got together for an environmental conference while in another young people marched for planet Earth. Then came the Christmas season when we decked the halls, tuned our instruments and jingled the bells to signal the time of birth and renewal. Here's a pictorial flashback to 2016.

Positive action: men's conference in Longville Park

On Friday, November 18 on the eve of International Men's Day, men from Hayes, Monymusk and Longville Park participated in an inspirational men's conference and mini expo at the Longville Park Baptist Church. The event was hosted by the Human Resource Committee of the Longville Park Citizens' Association, with the support of the Social Development Commission, National Housing Trust and the Bureau of Gender Affairs, under the theme *Men taking positive action towards the development of Sustainable Development Goals*. Keynote speaker Pastor Jermaine Johnson exhorted the men to pursue success by having a staple diet of KFC, that is "Keeping Focus Constantly and no chicken out." Exhibitors included Child Development Agency, National Restorative Justice Programme, Clarendon Youth Information Centre and Portmore Community College.



Attendees at the mens' conference pay keen attention to Jamaica Aids Support for Life's exhibit.

Bushy Park Phase 2 stages first climate walk

Bushy Park Phase 2 Environmental Club in association with Environmental Solutions Limited staged a Climate Walk at Emancipation Park on December 3. The aim was to raise awareness about the effects of lack of running water in residential communities. The NHT scheme at Bushy Park is fairly new having been set up in 2011. The E-Club which started in 2012 with four members, now boasts a membership of 27 and is poised for growth.



Western Bands shine at Providence Recital



Providence Heights Community Band performs one of their eight pieces for the evening.

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The Young Jamaica Ensemble (YJE) of Sam Sharpe Teachers College joined Providence Heights Community Band to present a musical feast to an appreciative audience last December at Providence Heights Infant School in Ironshore, St. James. A feature of the event was a “clash of bands” where both groups competed for prizes and acclaim. The Young Jamaica Ensemble emerged winners of the keenly fought contest.

Providence Heights Community Band was founded in 2011, is a part of the NHT's Music for Social Transformation Programme.

Here are highlights of the recital:



Metty Scarlett Jones (l) Chairman of Providence Heights Infant School board, and NHT Senior General Manager for Customer Relations Management, Dr. Lanie-Marie Oakley Williams (r) flank a YJE member whose band received the winning trophy for the band clash.



Ann-Marie Langoth of Longville Park gets down with Providence Stage Band's lead singer Travis Fearon, during one of their vibrant numbers.

Cornwall Court Launches Music for Social Transformation Programme

Music is infectious. Since July 2016, the youth of Cornwall Court, aged 8- 25, have been enjoying their own music classes in their community centre. Available instruments are steel pans, bass guitar, drum set and amplifier. President of the Citizens' Association, Mr. Floyd Hitchman, is proud that the programme has finally begun after three years of seeking funding to purchase the instruments.



Children at Cornwall Courts are introduced to the steel pan.

Christmas Cantata at Majesty Gardens

The Music for Social Transformation Programme at Majesty Gardens closed 2016 with a Christmas Cantata on December 11. The event featured dance pieces, musical performances and speech and drama.



The Majesty Gardens Senior Dance Group in a worshipful pose before taking the stage

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Deck the Halls at Sandhills Vista

What better way to share the Christmas cheer with your neighbours than to hold a house lighting competition? Sandhills Vista, in Hellshire, St. Catherine, hosted its first such competition this past December. It was so well received that a bigger and better event is promised for Christmas 2017. All dressed up for the season, the winners were:



1st place- Lot 36 Orchid Drive



2nd place- Lot 21 Orchid Drive

Kings Heights celebrates 11th Anniversary

What better way to start the New Year and celebrating a milestone than a clean-up exercise? Kings Heights, on Little King Street in Kingston started its 11th birthday celebrations by making their community spic and span. Other events to mark the milestone were a fundraising bingo party on January 27, a church service and an inter block netball and football competition- on the 29th.



Clean up at Kings Heights

MORRIS MEADOWS

A MODEL COMMUNITY

By: Cherton DaCosta



Well manicured lawns are a standard feature in Morris Meadows

“At first, I did not like the location of my scheme because it was out in the bushes. But now, I would not change a thing,” says Latoya Green-Williams, a home-owner and resident of Morris Meadows, a community sandwiched between Portmore and Spanish Town. She reflects the views of the community as a whole.

“We were looking for a house to buy and we found that Morris Meadows was most suitable. It was affordable and it had style. It had enough yard space and the units were detached. What more could we ask for?” Asked Mrs. Beienetch Watson President of the Citizen's Association. “We have created an example of what communities ought to look like. It's an open agreement that we maintain the community at a particular level. And the buy-in comes from the awareness that this is not only our first but possibly our last home,” she adds.

So how has Morris Meadows managed to develop and maintain an image as a place of choice to live? Mrs Watson says the first responsibility is to the home and then to

the blocks. “On each block, there is organized street cleaning. The streets are assigned monthly responsibilities and if people cannot do the cleaning themselves, they collect the funds to pay someone to do the job. One way or the other, it must be done.

It is not difficult because most people here share the same vision of the quality of life they want to live. When we say community here at Morris Meadows, we mean community the traditional way. We speak with each other, we look out for each other there is lots of socializing among the adults, the teenagers and the younger children,” the president continued.

Morris Meadows has had its share of robberies and break-ins. They decided to do something about it. The first order of the day was to establish their Neighborhood Watch Committee. The community felt that when cars were stolen, the thieves had too many ways of exiting the community. They began a project to close those gaps. Each block began to raise funds for this purpose and avenues were mandated to institute

security systems. There are now surveillance systems and alarms on some streets.

“We have a people centred security programme,” says Mr. Dalin Stone, the coordinator. “A group is always available for patrols and there have been occasions

“You do not need a lot of money to keep the place looking good. It just takes some time and effort.”

where criminal elements have been apprehended and then handed over to the Caymanas police. If a member of the community is on the outside and will be in late, there are members who will provide escort from Independence City to their homes. Most of all, when there is a medical emergency, there are persons who provide escort and whatever assistance is necessary to reach a hospital.

We have a WhatsApp group for almost everything. If you want a barber, a hairdresser or even someone to wash your car, a simple message will do and help will be on hand. If someone sees a strange looking car in the community, be sure that a call will be made about the observation and in no time the security committee will be activated,” Mr. Stone says.

Mrs. Green-Williams said that it was because of how the community positioned itself why so many persons have expanded their homes with so many beautiful designs. “Because of how the community looks and how it is maintained, other persons and even developers are rapidly moving in on the area,” she says.

She is especially happy for the perimeter fencing that is being put in but she is also happy with her garden which was encouraged by tree planting demonstrations staged by the NHT and RADA in the early days. “You do not need a lot of money to keep the place looking good. It just takes some time and effort. Most of all unity and that we have here,” she says.