



A member of the  Group

**CTSF
DISASTER
MITIGATION
PROJECT**

PROJECT BACKGROUND

The Caribbean Technical Support Facility (CTSF) offers technical assistance in natural disaster mitigation and risk management to Micro Finance Institutions (MFIs) in the Caribbean.

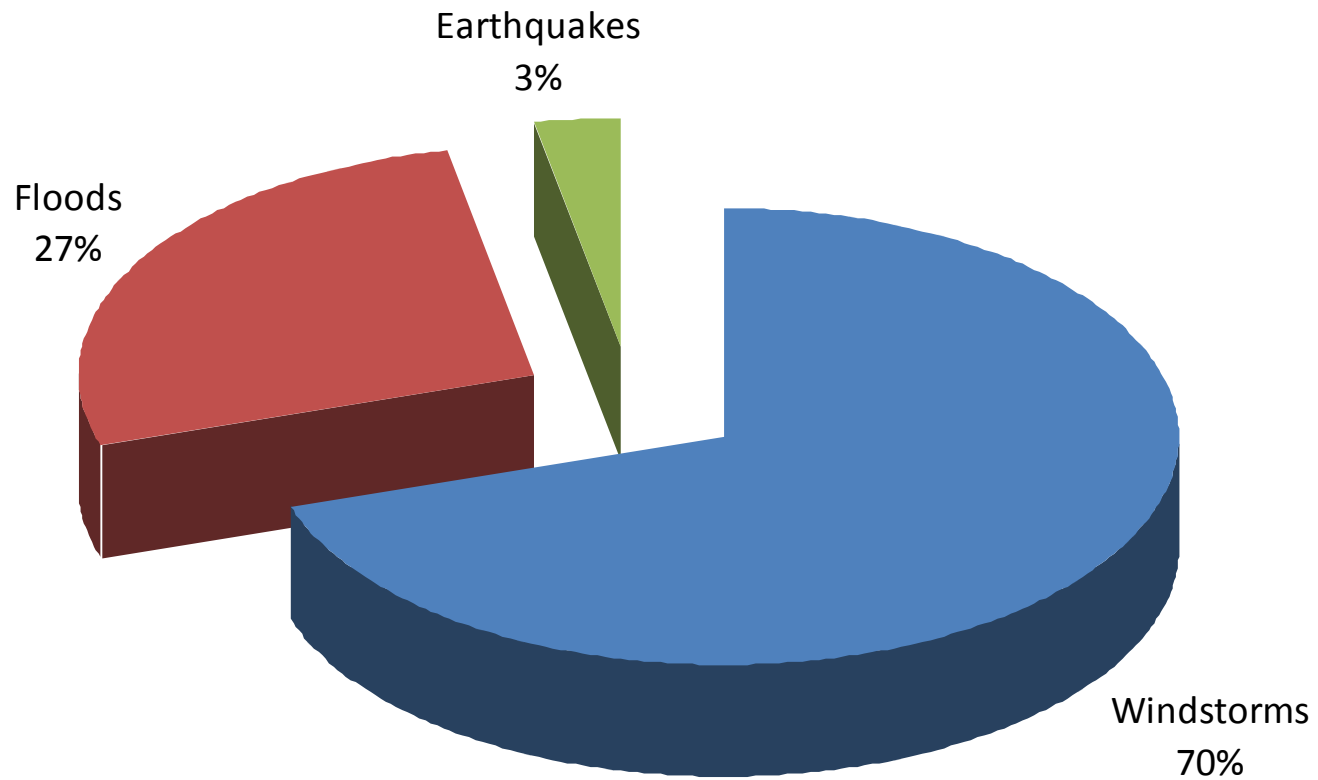
PROJECT BACKGROUND

JN Small Business Loans Ltd. (JNSBL) was one of the MFI's selected to benefit from the CTSF. JNSBL is a subsidiary of Jamaica National Building Society and has been in operation since October 2000.

PROJECT BACKGROUND

The impact of disasters, especially when they are likely to occur on an annual basis, could be disastrous on a MFI or a micro enterprise. In the Caribbean, there is a high vulnerability to windstorm related natural disasters namely – hurricanes, tropical storms and the ensuing floods.

Major Disasters Affecting the Caribbean 1990-2006



PROJECT BACKGROUND

In the past these disasters have impacted on our portfolio as many of our clients experienced losses to both their businesses and households

IMPACT OF HURRICANES ON JNSBL LOAN PORTFOLIO

Disaster (Hurricane Year)	PAR > 7 days before Hurricane	PAR > 7 days after Hurricane
Ivan Sept. 8, 2004	4.76%	6.66%
Dean Aug. 26, 2007	4.09%	8.54%
Gustav Aug. 20, 2008	6.64%	8.79%

IMPLEMENTATION OF PROJECT

- In 2008 JNSBL received consultation support from CTSF. Two Consultants met with our Management Team to develop a Strategic Risk Management Plan.
- The Consultants also met with a team from the Office of Disaster Preparedness and Emergency Management (ODPEM) to outline the expectations for training of field staff and our clients.

IMPLEMENTATION OF PROJECT

- The Consultants conducted a training session and made a presentation to JNSBL Regional Supervisors and Training Coordinators.
- A meeting was held with Development Consortium International (DCI), a software development company, to develop an application to measure our clients' level of vulnerability to the various hazards.

IMPLEMENTATION OF PROJECT

- A questionnaire was developed by the Consultants and was used to gather data from clients in the pilot project.
- The ratings from the questionnaire aided the development of the Disaster Mitigation Software. Each question had a risk rating which when used along with the software provides an overall risk rating for the client.

IMPLEMENTATION OF PROJECT

- Mona Geoinformatics Institute prepared a GIS mapping and analysis of the location of our clients and our branches.
- The GIS mapping provided us with information on the vulnerability levels of our clients in relation to their environment.

IMPLEMENTATION OF PROJECT

- We currently utilize GPS units to mark the location of each client. This marking then allows us to map each location to determine the hazards the clients are exposed to.

IMPLEMENTATION OF PROJECT

- A Train-the-Trainer session was then conducted by ODPEM. The session provided our Regional Supervisors and Training Coordinators with information on basic disaster preparedness.

IMPLEMENTATION OF PROJECT

- Our Training Coordinators then conducted regional workshops on Risk and Disaster Management with all our field staff.
- Monthly client workshops were also conducted to train our clients in Disaster Management.

PILOT PROJECT

A Pilot Project was then implemented to assess the feasibility of a Disaster Mitigation Plan for the company. The target group was 500 clients from the parish of Clarendon in the Lionel Town and Rocky Point areas.

PILOT PROJECT

- The Pilot lasted for two months.
- The clients were trained and then interviewed to complete the questionnaire.
- The data collected from the survey was then uploaded into the Disaster Mitigation Software (DMS) developed by DCI.

PILOT PROJECT

- We have also printed 500 Disaster Information Booklets. This 60 page booklet is geared towards providing our clients with additional information on Disaster Preparedness and response to disasters.

WHAT TO EXPECT IF PROJECT IS A SUCCESS?

- Improvement in the response time in the event of a disaster. An assessment of the damage sustained by clients and funding required should be completed within two weeks after the disaster.
- Reduction in the potential financial loss to the clients and the company in the event of a disaster. This will be measured against previous years.

WHAT TO EXPECT IF PROJECT IS A SUCCESS?

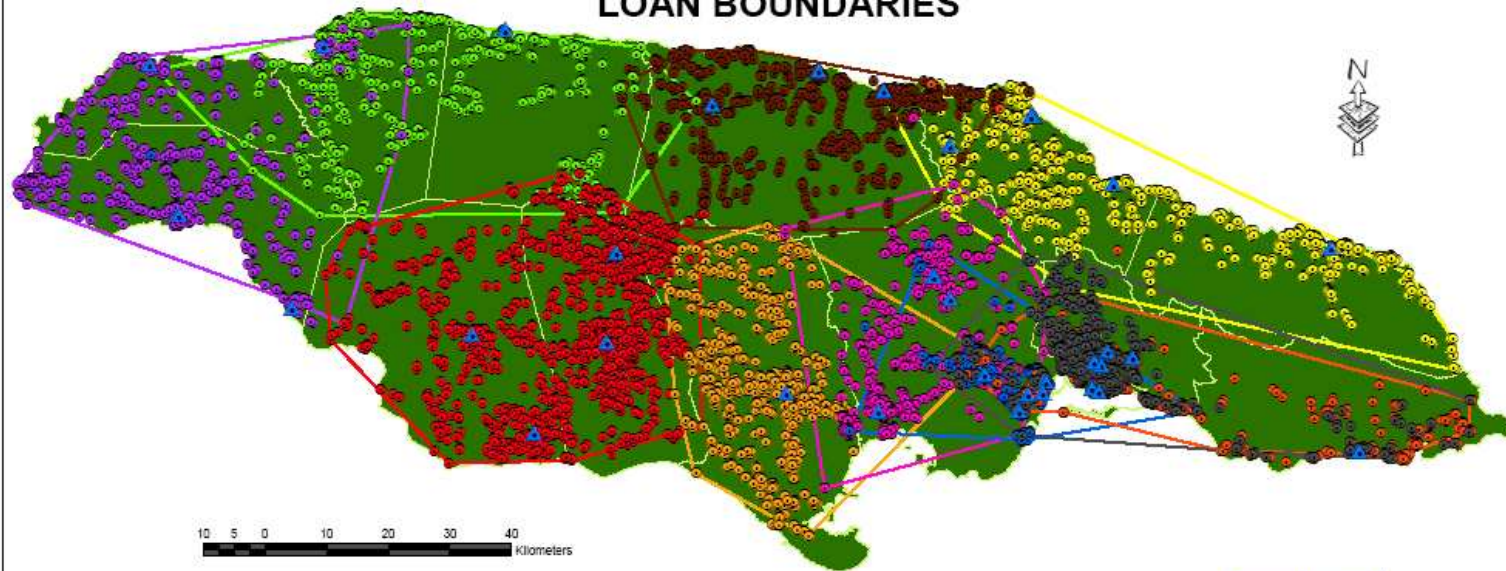
Management will be able to answer the following questions

1. Should we lend in particular areas during the hurricane season?
2. How much money should be budgeted for Hurricane Recovery loans?
3. Which clients should we visit first after a Hurricane?
4. How much of our portfolio is at risk from the various natural disasters.

MAPPING OF HIGH RISK CLIENTS BY GIS UNIT

- With proper recording of GPS locations, the GIS Unit will be able to provide the management with maps outlining the impact of various disasters on our portfolio.

MAP SHOWING THE TEN REGIONAL LOAN BOUNDARIES



Legend			
	Payment Locations		Region 6 Loans
	Parish Boundary		Region 7 Loans
	Region 1 Loans		Region 8 Loans
	Region 2 Loans		Region 9 Loans
	Region 3 Loans		Region 10 Loans
	Region 4 Loans		Region 1 Loan Boundary
	Region 5 Loans		Region 7 Loan Boundary
	Region 2 Loan Boundary		Region 4 Loan Boundary
	Region 3 Loan Boundary		Region 5 Loan Boundary
	Region 8 Loan Boundary		Region 6 Loan Boundary
	Region 9 Loan Boundary		Region 10 Loan Boundary

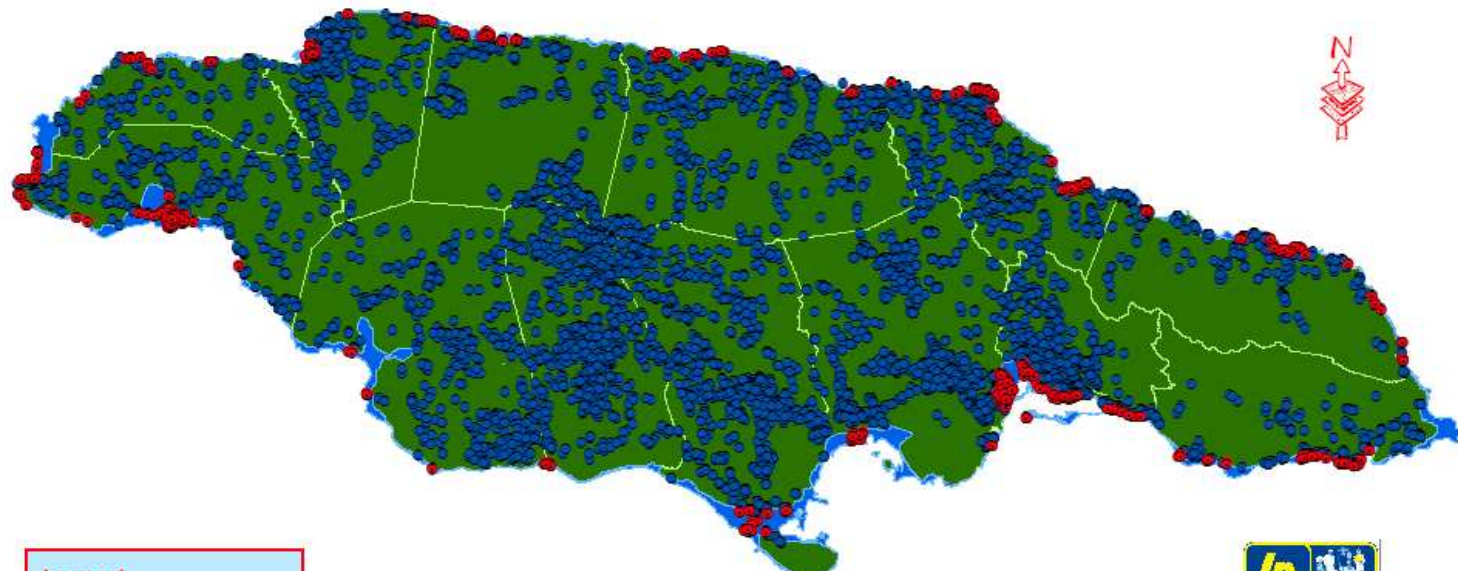


TARIK DIXON
GIS ADMINISTRATOR
JN SMALL BUSINESS LOANS Ltd
SEPTEMBER 30th, 2009

GIS REPORT

- The majority of the loans were located in the Alluvial Plains (33.58%), when compared to the other hazards.
- Coastal inundation accounted for 9.20% of the total loan portfolio, while approximately 13.39% of the loans were located in earthquake zones. The clients were least vulnerable to landslides as this amounted to only 6.73% of the total loan portfolio.

MAP SHOWING BizGrow LOANS VULNERABLE TO COASTAL INUNDATION (10m) AS AT AUGUST 2009



- Legend**
- Loans (Affected)
 - Loans (Unaffected)
 - Coastal Inundation (10m)
 - Parish Boundary

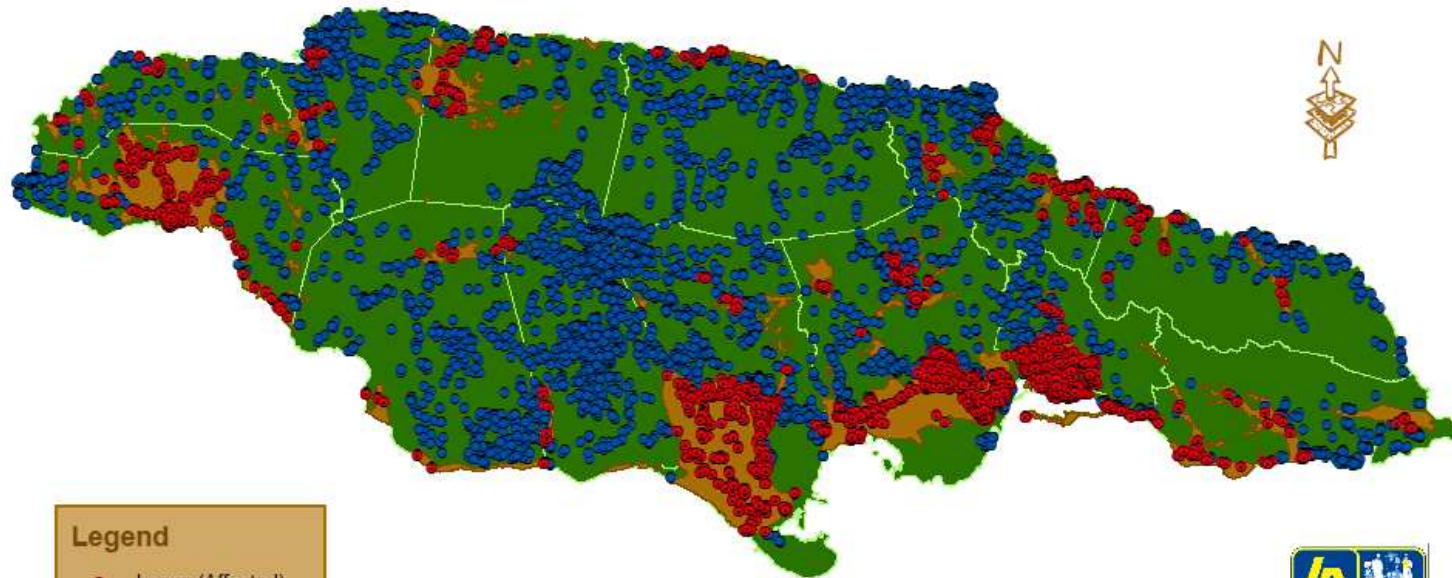


COASTAL INUNDATION - IS AN OFFSHORE RISE OF WATER ASSOCIATED WITH A LOW PRESSURE WEATHER SYSTEM (Eg: Tropical Cyclone)



TARIK DIXON
GIS ADMINISTRATOR
JN SMALL BUSINESS LOANS Ltd
SEPTEMBER 29, 2009

MAP SHOWING BizGrow LOANS LOCATED IN ALLUVIAL PLAINS AS AT AUGUST 2009



Legend

- Loans (Affected)
- Loans (Unaffected)
- Alluvial Plains
- Parish Boundary

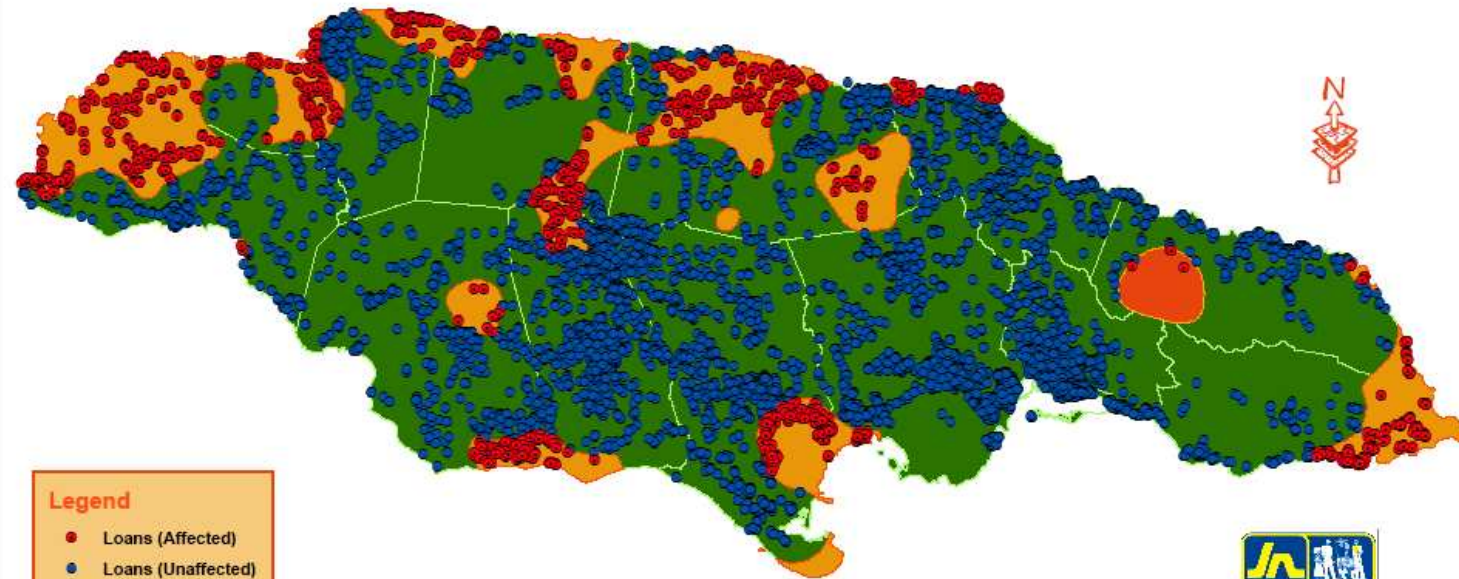
10 5 0 10 20 30 40
Kilometers

ALLUVIAL PLAIN - IS A RELATIVELY FLAT LANDFORM
CREATED BY THE DEPOSITION OF SEDIMENTS OVER A
LONG PERIOD OF TIME BY ONE OR MORE RIVERS
(Eg: A Flood Plain is a part of the process)



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MAP SHOWING BizGrow LOANS LOCATED IN EARTHQUAKE ZONES AS AT AUGUST 2009



Legend

- Loans (Affected)
- Loans (Unaffected)
- Earthquake Zones
- HIGH
- LOW
- Parish Boundary

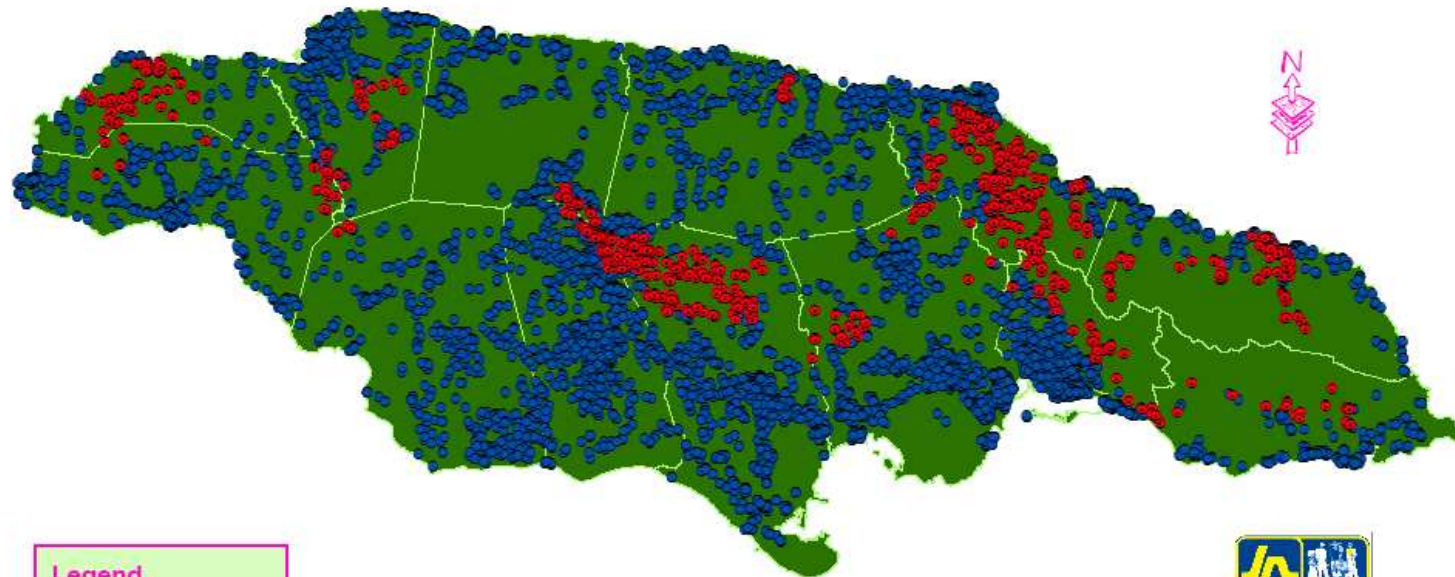


EARTHQUAKE - IS A RESULT OF A SUDDEN
RELEASE OF ENERGY IN THE EARTH'S
CRUST THAT CREATES SEISMIC WAVES



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MAP SHOWING BizGrow LOANS VULNERABLE TO LANDSLIDES AS AT AUGUST 2009



Legend

- Loans (Affected)
- Loans (Unaffected)
- Parish Boundary

10 5 0 10 20 30 40 Kilometers

LANDSLIDE - IS A GEOLOGICAL PHENOMENON WHICH INCLUDES AN UNDER RANGE OF GROUND MOVEMENT (Eg: Rock Falls)



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TABLE SHOWING THE NUMBER AND BALANCE (\$) OF BizGrow LOANS VULNERABLE TO VARIOUS HAZARDS

TYPE OF HAZARD	BALANCE OF VULNERABLE LOANS OUTSTANDING (JA \$)	NO. OF LOANS AFFECTED
COASTAL INUNDATION	52,592,259.60	1546
ALLUVIAL PLAINS	196,520,267.10	5645
EARTHQUAKE ZONES	76,666,913.00	2252
LANDSLIDES	38,033,373.00	1131
TOTAL	363,812,812.70	10,574



Thank You

***“WE MEAN BIG THINGS FOR SMALL
BUSINESSES”***