



what inspires us.

Our Vision

A Global Force For Good

An Investment Holding Company

with a Caribbean Heart.

Our Purpose

We are a Group that is inspired by a purpose:

A Force for Good;

Creating Value, Transforming Life.
This purpose defines who we are,
what we do and how we work.



who we are
what we do
how we work



Responsibility
We are responsible
stewards of
our businesses and our
communities and we are
accountable to each other
and to our Stakeholders.



Honesty & Integrity
Our actions match
our words.
We believe that
everything that
we do must be able
to withstand the test
of public scrutiny.



Growth & Continuous Improvement
We strive for leadership and global competitiveness in the business sectors in which we operate.



Collaboration
Understanding different
perspectives and
constantly working
to create a space where
everyone fearlessly
shares ideas, is an ideal
to which we are all
committed.



Love & Care
We believe that
everybody matters, and
that everyone deserves
to be treated with
kindness, respect,
consideration and
compassion.

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On September 15, 1990, the animated environmental advocacy series Captain Planet and the Planeteers was launched, with the opening words "our world is in peril". 32 years later, on September 20, 2022, the UN Secretary-General, Antonio Guterres, repeated these same words at the UN General Assembly's (UNGA) annual meeting.

Topics at this meeting ranged widely, from the outcomes of the Covid-19 pandemic, the impact of the war between Russia and the Ukraine, the ongoing conflict between Israel and Palestine, climate change and natural disasters, rising fuel costs, public health issues, food shortages, and supply chain challenges. During these discussions, the President of Chile, Gabriel Boric, was inspired to state: "It is clear nowadays that no country, large or small, humble or powerful, can save itself on its own."

It is indeed clear that we cannot save ourselves on our own, but rather than a source of fear or panic, the Massy Foundations view these words as a call to continued action – an impetus for us to consider how we can grow in our mission to effect positive change, and how we can encourage the organisations and individuals that we work with to do the same. The countless applications that we receive from non-profit organisations, community-based groups, schools, sporting bodies, and faith-based institutions who are all committed to improving the quality of life within their communities, continue to give us hope. And the major uptick in mental health and environmental awareness projects and practices, areas of life that are in urgent need of being addressed, reminds us that there are so many people with an acute sense of our societies' needs who are willing to put in the work.

As we review the year gone by, we look to the year ahead with a continued focus on going beyond sustainable into regenerative development. We challenge each person reading this to commit to making one small change in your daily activities that will reduce your environmental impact, and/or increase your social impact: establishing a home garden, taking shorter showers, properly disposing of trash, turning off and unplugging electrical appliances when they're not in use, planting trees, volunteering, or donating to Children's Homes, animal shelters, or advocacy agencies.

As Captain Planet himself said:

"the power is yours".

Our Board • Trinidad & Tobago •



















Massy Foundation (Trinidad & Tobago)

Health & Wellness.

In October 2020, an article from The Caribbean Public Health Agency (CARPHA) stated "within the Caribbean and worldwide, mental health disorders are now recognised as the 5th major non-communicable disease and a major threat to health and economic Development in the 21st century". Over the past few years it has therefore been highly encouraging to see the taboo around Mental Health wane as more and more people begin to acknowledge the importance of mental wellbeing.

Much like physical health, mental health requires consistent reinforcement practice and self-awareness, and with this in mind, Childrenz in Action created Adaptive Adjustments - a live television series that aired locally and was broadcast regionally thanks to partial funding from the Massy Foundation.

Designed to provide the public with evidence-based approaches for managing and coping with mental disorders in children, adolescents and adults, Adaptive Adjustments is hosted by mental health professionals. It covers relevant issues affecting our society such as the reasons behind and symptoms of drug and alcohol abuse, the importance and impact of psychosocial development, sexual abuse in children, and how to deal with aggression.

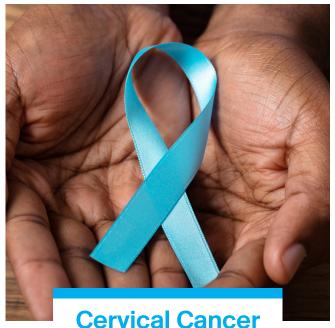


Within the Caribbean and worldwide, mental health disorders are now recognised as the 5th major noncommunicable disease and a major threat to health and economic **Development in the** 21st century

The Caribbean Public Health Agency

Seeking similar outcomes around mental health awareness and practices, the Massy Foundation also partnered with **Kids In Need of Direction to** host a Mental Health First Aid Certification Training and 'Me Time' Workshop specifically for educators, guidance officers, social workers and others who dedicate their lives to developing well-rounded youth. Much like First Aid training can provide essential support to someone physically in crisis, the Mental Health First Aid Certification training imbues participants with the skills, information and confidence needed to help someone dealing with mental health challenges.

Supporting this training, the 'Me Time' workshop incorporates neuroscience, critical thinking, mindfulness and self-care into simple and practical tools that can be applied to both the



is the fourth most common cancer among women worldwide

careers and personal lives of participants. They are exposed to techniques for self-reflection, meditation, deep breathing, yoga and relaxation, all with the aim of reducing emotional triggers and other stressors that can create mental disruption and illness.

On a related note, the Massy Foundation also provided funding for GCSCORED Inc. to host Social **Emotional First Aid Training** for staff and affiliates of the Credo Foundation for Justice. Similar to the Mental Health First Aid Certification, this training sought to provide participants with the social and emotional skills necessary to become problem solvers in their daily lives.

On the topic of physical health, most people are aware that October is Breast Cancer Awareness Month. Fewer people know that January is dedicated to **Cervical** Cancer Awareness, or that this is the fourth most common cancer among women worldwide. The

Ayana S. Dyette Foundation for Cervical Cancer (ASDF) was established to create awareness about this pervasive cancer as well as to provide information on preventative measures. As part of their operations, the ASDF offers free and/or subsidised pap smears and

HPV vaccinations and also hosts seminars and school tours, all in memory of former National Volleyball player Ayana Sasha Dyette who succumbed to cervical cancer when she was just 32 years old. In January 2022, the Massy Foundation was honoured to be a sponsor of the ASDF's virtual 5K. This event was fully subscribed, and participants learned that cervical cancer is highly preventable and treatable with early detection being essential.

Over the course of the year The Massy Foundation also partnered with other non-profits to sponsor health and wellness projects that focused on a range of areas including gender-based violence response and recovery, hippotherapy, and pediatric cancer.

Youth.

Since 2017, the Eternal Light Community has been hosting discussions with members of the Sea Lots community to determine ways to sustainably upskill the community's youth population, enhancing their ability to access entrepreneurship and employment opportunities. Following these consultations, a partnership was fostered between the Eternal Light Community, the Roman Catholic Archdiocese of Port of Spain, and several corporate donors, including the Massy Foundation, to establish a Vocational School and Life Skills Development Centre for the education and growth of the youth of Sea Lots. The Centre has been designed as a safe space for residents to access the structured learning of life skills and practical training, and will also be used as the venue for community events and activities.

In May 2022, the Bright Eyed brand released the illustrated story of "The Most Magnificent" a tribute to the seven storied and magnificent great houses that border the Queen's Park Savannah. By being introduced to the characters of Professor QRC, Lady Hayes Court, Miss Mille Fleurs, Dr. Roomor, The Archbishop, Mrs. Whitehall, and Sir Stollmeyer, children are exposed to history in a fun and memorable way, with details provided on how the Magnificent Seven were built, the people who lived inside them and their contribution to Trinidad and Tobago (T&T) society. Following the success of this book, Bright Eyed opted to launch The Most Magnificent Art Exhibition at Castle Killarney as a means of sharing historical information in a fun, interactive manner that appeals to all ages. Within the first few days of the exhibition's opening, more than 30 schools had registered to have their students participate in the interactive learning session. Designed with a balanced focus on art, culture, and education the exhibition was curated to get participants, from children to senior citizens, more interested in local history and present resources. As a strong supporter of buying, appreciating and protecting local, the Massy Foundation was pleased to be a sponsor of this initiative.





Introduced to the characters of Professor QRC, Lady Hayes Court, Miss Mille Fleurs, Dr. Roomor, The Archbishop, Mrs. Whitehall, and Sir Stollmeyer



The Minds of Initiative platform was created "to develop an empowered and reformed Caribbean, with youth finding their true passions and specializing in diverse fields". The Massy Foundation notes that one of the major aspects of this programme was bridging the gap between education and employment by providing career advice and direction to youth.

First launched in Jamaica before being introduced in T&T, the goal of the Minds of Initiative is to provide young people with easy access to qualified and established mentors whom they can turn to for advice and support in academics, career goals and life. Offered free of charge to registrants, 13-18 year-olds are able to participate in group mentorship sessions whilst young adults can schedule virtual one-on-one meetings.

Under the umbrella of youth, the Massy Foundation also continued its long-standing support of the Boys To Men: Rites of Passage programme, as well as funding projects facilitated by Police Youth Clubs in Oropune, La Brea and Chinapoo. Additional projects included the 2022 edition of Caribbean Colour Splash's Anti-Bullying Conference, Youth Business Trinidad & Tobago's Annual Global Entrepreneurship Week activities, and several projects designed to increase youth interest in agriculture as both a sustainable activity and a career option.

Education.

Despite Covid-19 once again creating delays in 1) the return to in-person classes, and 2) the timeline for the CSEC and CXC examinations and their results, the Massy Foundation was still able to complete its scholarship application and selection process in a timely manner.

This year's scholarship applicants distinguished themselves by demonstrating a keen sense of self-awareness, commitment to making the world a better place, and a recognition that education is about more than just what goes on inside the classroom.

In 2022, six students earned academic scholarships valued at \$20,000 and another six students received additional scholarships valued at \$12,000. As is the Foundation's standard practice, in order to retain these scholarships, each student must remain in good academic standing, submitting proof of their grades at the end of each academic year.

Recognising the negative impact that Covid-19 was having on CAPE-level students, the Carbon Zero Initiative of Trinidad & Tobago (CZITT) developed an **e-learning platform** as a means of providing **"Education for** Sustainable Development". Thanks to funding from the United Nations Development Programme's Global Environment Facility (UNDP GEF).

CZITT hired 60 content developers who were able to produce 500 teaching videos that were offered free of charge and covered 75% of CAPE subjects as well as additional environmental topics such as Beekeeping and Energy Conservation.

The Massy Foundation congratulates the 2022 scholarship recipients: **Alexia Trim** Atir Latchman **Celine Pereira** Chelsea Escalante Jade Rahim **Krishan Samaroo Amelia Lalmansingh Britney Suraj**

Chelsea Bynoe

Cheryce Aroon

Sarai Ross

Jonathan Rampersad

Due to the high caliber of their interviews, Chelsi Ali, Carissa Ramroop and Seychelle Rooplal were also awarded \$5,000 oneyear bursaries.





Between 2020 and 2022, the platform acquired more than 10,000 subscribers from Trinidad & Tobago and across the region. Even when in-person classes resumed, traffic to the website remained consistently high due to the paucity of Caribbean-related educational video materials elsewhere. As a result, the Massy Foundation was approached for, and provided, funding to support the expansion of this platform to include videos covering more CAPE subjects and a greater depth of information.



The Dyslexia **Association**

is committed to the delivery of valuable services to dyslexics of all ages, as well as to teachers and parents

The Dyslexia Association is committed to the delivery of valuable services to dyslexics of all ages, as well as to teachers and parents. Their primary focus lies in training teachers at all levels in "Methods for Teaching Dyslexics" and for a number of years, funding from the Massy Foundation has allowed teachers to participate in this programme at a significantly reduced cost. In July 2022, 20 teachers from government and private primary and secondary schools, as well as special needs schools and the Student Support Services section of the Ministry of Education, were able to take part in the online training. This course has both technical and practical components, with each teacher being required not only to work with tutors and a dyslexic student, but also to demonstrate how they would alter their lesson plans to better suit students of varied ages and levels of dyslexia.

The Massy Foundation also continued its support of initiatives such as the National Secondary Schools Entrepreneurship Competition (NSSEC), as well as literacy programmes for both children and adults through MOMS for Literacy and the Adult Literacy Tutors Association (ALTA). Funding was also provided directly to projects in schools and learning institutions across Trinidad & Tobago.

Special Needs.

Bethesda - for Persons with Disabilities is a community that was founded due to the desire and commitment to provide a sensory-friendly environment for Persons With Disabilities (PWDs) and their families to come together in worship without overwhelming those with special needs. Founded in 2015, the community hosted its first **Respite Camp** in 2022, as a way of combatting the "cabin fever" being experienced by PWDs who, like the rest of us, had been confined during Covid-19 restrictions, but unfortunately could not understand the reason for the lockdowns. The Camp was conceived in response to feedback from families who indicated that the inability to leave the house was causing depression, severe frustration, and aggressive behaviour among the PWDs in their care.



allowed them to develop their independence and skill-building while giving parents and caregivers the opportunity for a much-needed break

Aside from providing engagement for PWDs, the Respite Camp also allowed them to develop their independence and skill-building while giving parents and caregivers the opportunity for a much-needed break. Camp sessions included building social skills through group interactions, developing muscle and endurance through physical activity, and tuning fine motor skills through simple targeted exercises. Students from **Holy Faith Convent** were also given the opportunity to volunteer at the camp, shadowing experienced caregivers while interacting with and learning more about PWDs.

As has become tradition over the past few years, the Massy Foundation was once again able to support the Caribbean Kids and Families Therapy Organisation (CKFTO) in its provision of pediatric assessments and therapy services to special needs children from families who are otherwise unable to fund this treatment.

Also a long-standing supporter of the **Down Syndrome Family Network**, this year the Foundation was able to provide funding for the implementation of quarterly workshops across T&T. These workshops were designed specifically with the aim of providing training, counselling and community for the families and caregivers of people with Down Syndrome.

The Foundation also sponsored hippotherapy for children and adults with special needs as well as rendering assistance to shelters for the victims of domestic violence.

Environment

In September 2022, IAMovement reached out to the Massy Group for sponsorship of their inaugural Caribbean Green Infrastructure Conference

Green Infrastructure seeks to incorporate nature into the planning and design of built environments such as buildings, towns, cities and suburbs as a means of improving climate and social impact. Some of the key areas that are factored in are stormwater management, climate adaptation, the reduction



Vetiver System - the planting of this grass to solve land and waterrelated challenges

of heat stress, increased biodiversity, food production, better air quality, sustainable energy production, clean water, and healthy soils.

Hosted in conjunction with National Gas Company of Trinidad and Tobago and co-sponsored by a number of corporate bodies, this forum was designed as a space for the sharing of technical knowledge and the exploration of various case studies to educate and advocate for adoption and scaling of Green Infrastructure across the region. Particular attention was given to the successful use in T&T and across the region of the Vetiver System - the strategic planting of this grass to reduce soil erosion and land slippage, better irrigate soil, and solve other land and water-related challenges. The conference also highlighted various forms of Green Finance available to support incorporating Green Infrastructure into Caribbean spaces.

From 2021 to 2022 the UWI Faculty of Food and Agriculture celebrated 100 years of operations since its inception as the West Indian Agricultural College. The Massy Foundation is proud to be one of the donors who contributed to marking this centenary by sponsoring the **planting of 100 trees** across the Main Campus in Saint Augustine, the South Campus in Debe and the University Field Station in Mt. Hope. The Foundation also commends the UWI Faculty of Food and Agriculture on its continued commitment to West Indian agricultural excellence.

After a Covid-19-necessitated hiatus, **The** Green Circle was once again able to resume its Beach Clean pUmP on September 17, 2022, as part of the official International Coastal Clean-Up Day (ICCD) schedule of events. First acknowledged in 1986, ICCD seeks to raise awareness about the increased pollution levels on beaches worldwide. In addition to cleaning up trash and waste, participants also capture data on the type of trash collected, which is then used to add to research on potential pollution sources as well as environmental impact. At this year's Beach Clean pUmP 238 volunteers collected 3,267 lbs of trash at Scotland Bay, including 1,643 plastic bottles, 2,098 glass bottles and 1,145 cans.

Aside from being one of the main sponsors of the Beach Clean pUmP, the Massy Foundation also coordinated volunteers from across Massy's Trinidad companies who participated in this activity as well as others across Trinidad & Tobago.



Arts & Culture.

As Aristotle proclaimed, "The aim of art is to represent not the outward appearance of things, but their inward significance." At the same time, art is intrinsically linked with cultural expression, creativity and growth, something that The Bocas Lit Fest coordinators and participants know very well. The 2022 edition of this festival of literature and culture took on a hybrid format with sessions being hosted online, in small face-to-face groups, and culminated in the well-attended in-person First Citizens National Poetry Slam finals. One major benefit of the inclusion of virtual sessions has been the ongoing provision of programs and activities for people of all ages.



"The aim of art is to represent not the outward appearance of things, but their inward significance."

Aristotle

The Massy Foundation also supported

Story Play Media Ltd., Savant Films, Tete-A-Tete Theatre, MW Productions, Brown Cotton Outreach, JIS Productions, the Metamorphosis Dance Company, the Contemporary Choreographers' Collective, and The Love Movement in the execution of local film, theatre, dance and musical productions throughout the course of the year.

Annual Subvention Recipients 2021-2022

- Alzheimer's Association of Trinidad and Tobago
- Foundation for Human Development
- Lady Hochoy Home
- L'Hospice
- Marian House
- National Centre for Persons with Disabilities
- Princess Elizabeth Centre
- Rainbow Rescue
- Rape Crisis Society of Trinidad and Tobago
- St. Dominic's Children's Home
- St. Vincent de Paul
- St. Vincent de Paul's Nazareth House
- Trinidad and Tobago Association for the Blind and Visually Impaired

- Trinidad and Tobago Association for the Hearing **Impaired**
- Trinidad and Tobago National Council on Alcoholism & Other Addictions
- The Cotton Tree Foundation
- The Cyril Ross Children's Home
- The Dyslexia Association
- The Salvation Army
- The Young Men's Christian Association
- Trinidad and Tobago Coalition Against Domestic Violence
- Trinidad and Tobago Society for the Prevention of Cruelty to Animals
- Vitas House Hospice

Massy Foundation (Trinidad& Tobago)

2022 Financial HighlightsExpressed in Trinidad and Tobago dollars

	AUDITED 2018 \$	AUDITED 2019 \$	AUDITED 2020 \$	AUDITED 2021 \$	AUDITED 2022 \$
Contributions Received:	4,584,088	4,488,467	3,873,930	2,503,390	4,101,135
Contribution - Other	-	-	-	-	-
Interest Income	81,887	1,114,879	1,046,622	958,180	1,108,702
Interest Income-Other	9,092	518,026	39,502	18,206	7,335
Total Income	5,475,067	6,121,372	4,960,054	3,479,776	5,217,172
Donations	5,784,293	5,020,556	3,331,963	5,414,022	3,472,186
Scholarships	520,000	348,000	428,000	228,000	751,000
Other Expenses	625,377	276,283	138,001	46,383	196,830
Administative Charges	447,931	407,341	538,438	541,856	547,261
Total Outflow	7,377,601	6,052,180	4,436,402	6,230,261	4,967,277
Surplus/(Deficit)	(1,902,534)	69,192	523,652	(2,750,485)	249,895
Accumulated Fund at Year End	27,441,890	27,511,082	28,034,734	25,284,249	25,534,144

Our Board • Barbados •



David Neilands

Lennox **Prescod**

Everton Browne

Natalie Brace

Ann **Hewitt** Christina **Johnson**

Massy Foundation (Barbados)

Health & Wellness.

The Massy Foundation once again focused its efforts on funding Health & Wellness projects and programmes across Barbados.

The 30 staff members of the Harrison's Point Medical Isolation Facility worked tirelessly to provide critical care for seriously ill Covid-19 patients throughout the pandemic. The Massy Foundation was therefore honoured to recognise their service through the contribution of Massy Stores gift certificates to each member of staff.

The Foundation provided a more direct form of Covid-19 assistance through the provision of particulate **respirators** that were purchased for the Ministry of Health to distribute to health care and geriatric care institutions as well as clinics island-wide.

Thanks to an increased and urgent need for mobility equipment, the Massy Foundation combined forces with the Wheelchair Foundation of Barbados and the Wheelchair Foundation of America to acquire 280 wheelchairs to be distributed to the physically challenged.

Targeting emotional, psychological and social wellbeing, Supreme Counselling for Personal Development received funding for 50 qualifying single-parent families to access free intervention counselling and parenting support through its Families In Therapy programme. Funds were also allocated for the creation of public service informational video aids.

A consistent supporter of the **Queen** Elizabeth Hospital (QEH), in 2022 the Massy Foundation donated a **Pentax** colonoscope to the Gastroenterology Unit of the QEH. This equipment is essential for use in the screening and early detection of colon cancer - the third-highest potentially fatal cancer affecting Barbadians.

Other important donations included one to Food Barbados in support of the Slow Soup Drive - an ongoing initiative to feed the needy - and another to JCI Barbados for the Mathfanatix Programme, which provides free mathematics tutoring to 150 students who are preparing to enter secondary school.



Massy Foundation (Barbados)

2022 Financial HighlightsExpressed in Trinidad and Tobago dollars

	AUDITED 2018 \$	AUDITED 2019 \$	AUDITED 2020 \$	AUDITED 2021 \$	AUDITED 2022 \$
Contributions Received	825,129	1,194,624	1,230,746	1,473,765	1,650,119
Interest Income	136,694	146,935	148,565	143,572	150,630
Total Income	961,823	1,341,559	1,379,310	1,617,337	1,800,749
Donations	348,775	1,158,475	1,230,367	1,595,431	2,087,353
Other Expenses	-	_	30,927	108,160	162,240
Total Outflow	348,775	1,158,475	1,261,294	1,703,591	2,249,593
Surplus/(Deficit)	613,048	183,084	118,016	(86,254)	(448,844)
Accumulated Fund at Year End	6,085,095	6,268,180	6,386,196	6,299,941	5,851,099



Two years ago, Nudge Caribbean, a social enterprise launched by Massy Group's Senior Vice President of People and Culture, Julie Avey, together with design strategist and social entrepreneur, Anya Ayoung Chee, began our work to support Caribbean entrepreneurship. Recognised from the outset as a key element of Massy's Corporate Social Responsibility, Nudge hit the ground running, implementing a blend of creative, innovative, and practical initiatives—plus a whole lot of heart. Now, moving into our third year of serving an ever-growing family of Nudge Entrepreneurs, Nudge continues to push forward in our progressive, community-focused work as a powerful impact investment for the Massy Group.

Since inception, Nudge has listened to our community of Entrepreneurs. As a result, 2022 is drawing to a close with the Nudge community feeling inspired, hopeful, and motivated to forge ahead on their business journeys. Nudge is ending the year with an equal sense of motivation, having designed and delivered sustainable resources to meet the specific needs of our Entrepreneurs, and also having gained a keen sense of how best to continue improving the effectiveness and scope of our offerings, while amplifying our impact.

To better quantify said impact, **Nudge invested in Zoho Analytics, a dynamic tech-enabled tool for impact data capture and analysis** that can improve the agility of internal decision-making, stakeholder reporting, and external communication. Their expectation is that this tool will provide cutting-edge reporting on the state of Micro, Small and Medium-sized Enterprises (MSMEs) in the Caribbean, and further support the MSME ecosystem.

Community remains at the core of Nudge's work, and as such, our makers are the best proof of Nudge's accomplishments in 2022. Since the inception of the Market Stall Programme in July 2020, 119 brands have been onboarded across three countries: Trinidad, Barbados and Saint Lucia, generating over USD 75,000 in sales as at June 2022.



Community remains at the core of Nudge's work

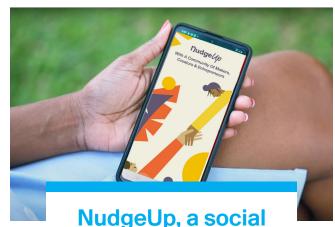
Programme, which saw a 15 percent sales increase from the first cohort to the second. Entrepreneurs accessed executive coaching from Massy Stores executives which - with Nudge support - strengthened their market position. Four entrepreneurs have since gone on to be listed in Massy Stores in Trinidad.

The growth of Nudge's online community also speaks to our success throughout 2022. Nudge's social media reach grew by over 370 percent on Instagram, and 33 percent on Facebook. While a portion of this growth was organic, thanks to the sense of communal upliftment Nudge contributes to the social sphere, it was also driven by Nudge's bold outreach campaigns featuring some of the richest talent in the region, like the "Show Your Glow" campaign featuring Freetown Collective's 'Kasandra'.

This year Nudge has also taken a major leap towards expanding and enriching our region's entrepreneurial community with the launch of **NudgeUp**, a social networking tool that formally facilitates their capacity building, community engagement, and funding programmes with scalability, brand customisation, and accessibility, with plans for a future transition to a subscription model that will allow it to be self-sustaining and available to a wide spectrum of Caribbean entrepreneurs and key partners.

With more than 109 members already signed on, Nudge is continuing to develop creative ways of maximising the platform's use as a space where Entrepreneurs will reliably have their needs heard and met, recognising that this aspiration will require active and ongoing consultation, strategising, and troubleshooting with all stakeholders in order to bring it to fruition across the board, for all of our community members. Meanwhile, Entrepreneurs have found inspiration through the platform's pilot of the **M-Path Find Your Music course**, while opportunities for funding, networking, and expert coaching are under development for the near future.





networking tool that formally facilitates their capacity building, community engagement, and funding programmes

Of the resources called for by the Entrepreneurs, funding is consistently one of the most critical. In 2022, in addition to providing essential funding through equity investments and credit lines, Nudge provided USD 31,000 to 30 recipients via the Micro is Mighty grants, and USD 20,000 to four recipients through the Ideas to Impact grants. This afforded MSMEs the lifeline they needed to withstand the economic brunt of the pandemic.

As a result, Entrepreneurs like Shenelle Hills-Fife came through the pandemic stronger. Having begun her entrepreneurial journey at a local market where she initially sold her products, this year she was able to see her brand, De Jeunesse, on Massy Stores shelves after implementing Nudge's feedback and taking advantage of their resources. Likewise, Johanan Dujon was able to scale his business, Algas Organics, in incredible ways thanks to his hard work and dedication that was supported by Nudge's equity investment of USD 100,000, partnership with Ernst & Young auditing, and facilitation of introductions to CARICOM heads of government. Johanan has now been able to hire ten employees. These are just a few examples of the wonderful ripple effect Nudge is achieving alongside their Entrepreneurs, and a reminder of how much we Caribbean people can accomplish once given the confidence and resources to step into our potential.

> "Nudge offers support rather than applying pressure"

Johanan Dujon, Algas Organics



...after going to the M-Path Find Your Music session, I feel motivated, renewed and empowered to reach for my goals. It helped me to realise that I need to change a few notes and also to focus on my micro passions to fuel my business

> Be.B, Anne Evelyn Barbados

As 2022 comes to an end, Nudge is proud of where we've gotten but even more excited about where we are headed. The MSMEs are now stronger and more robust, led by gifted makers who are more inspired and confident but there is still much to be done, and many of their needs are yet to be met. Next year, Nudge will continue working assiduously to meet those needs, focusing on our overarching goal: to deliver groundbreaking ways of operationalising social impact through capacity-building and education, funding, community engagement, and market access. In doing so, it's eager to see how the Entrepreneurs will use each new offering to shine even brighter, because their community remains the greatest motivator for Nudge to keep up our endeavours as a social innovation hub for our region, celebrating Caribbean talent unapologetically, powered by Massy.





















370% **Social Media** Growth



33% **Social Media** Growth

