



2020 Social Responsibility Report

# 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.

## **A Force for Good**

The Most Responsible  
and Profitable  
Investment Holding/  
Management Company  
in the Caribbean Basin

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### Guided by our Values



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#### **Honesty & Integrity**

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



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#### **Responsibility**

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



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#### **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.



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#### **Growth & Continuous Improvement**

We strive for leadership and global competitiveness in the business sectors in which we operate.



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#### **Love & Care**

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

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**“The secret of change is to focus all of your energy, not on fighting the old, but on building the new.”**

**- Socrates**

The Massy Group continues to honour its commitment to being a **Force for Good** throughout the region. We do this through the community work undertaken by our companies, by the work done by the Massy Learning Institute and now by the Group's support of Nudge. Since we have shared information on those activities in our 2020 Annual Report, this Social Responsibility Report will focus on the work of the Massy Foundations in Trinidad and Tobago and in Barbados. The Massy Foundations remain steadfast in their support of new and ongoing projects and investments designed to elevate the quality of life in the communities and countries in which the Massy Group operates.

When the Massy Group's financial year began in October 2019, no one could have predicted what the next 12 months were going to bring. And yet COVID-19's swift and expansive impact on humanity is undeniable, unpredictable, and all-consuming. A look across the globe shows economies brought to their knees, essential workers rising to the challenge, and the value of teachers being highlighted in a new way. We have also been reminded of the need for all of us to work together for the common good.

# Massy Foundation (Trinidad & Tobago)

## The Board of Directors

As at September 30



**Earl Boodasingh**  
Chairman



**Angela Hamel-Smith**



**Philip Hamel-Smith**



**Amanda McMillan**



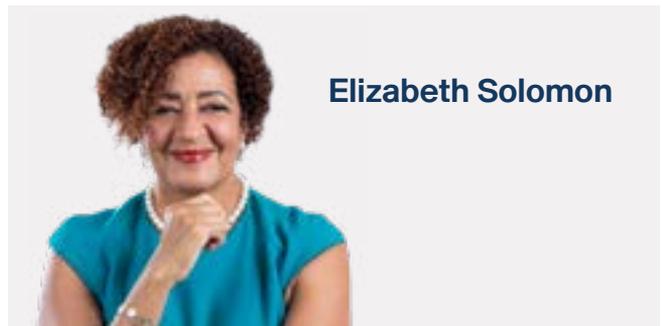
**David O'Brien**



**James Potter**



**Gregory Sloane-Seale**



**Elizabeth Solomon**



**Sandra Welch-Farrell**



## Philanthropy and COVID-19

Since March 2020, the Massy Foundation has seen some of our recipients with no choice but to postpone their planned projects or programmes indefinitely. Others were able to transition to on line operations effortlessly; and still others changed their focus to address the most urgent needs of society. What remains unchanging, however, is their commitment to being of service to and helping to improve the quality of life of the most vulnerable in our society.

As part of the Foundation's COVID-19 response in the past few months, we have partnered with the Living Water Community, the Roman Catholic Archdiocese, the Consortium of Disability Organisations, and other groups nationwide to provide food, care and support to those most in need.

As we review the 2019-2020 financial year, live in the present, and look toward what the future brings, we embrace Socrates' call for us to focus on **"building the new"** together. Our daily operations may change, but our goal of **"Creating Value, Transforming Life"** remains.



## Environment

Trinidad and Tobago's Pointe-a-Pierre Wildfowl Trust has been actively involved in the research, breeding, and trans location of locally endangered waterfowl since 1966. In 1978, this non-profit organisation expanded its scope to include education, advocacy and training and began offering Environmental Education and Public Awareness workshops and sessions to the public.

Throughout October and November 2019, the Massy Foundation partnered with the Wildfowl Trust to provide free sessions on **"The Emergency of Climate Change, Biodiversity, Human Health and Well-Being"** to students at 10 primary and secondary schools in Central and South Trinidad. Participants were taught about humanity's impact on the environment and how our daily choices are causing irreparable harm to the air we breathe, the water we drink, the food we eat, and the beauty and diversity of the nature that surrounds us.



From top to bottom  
**Hamper Delivery to needy families during COVID-19 restrictions**

**Students of the National Centre for Persons with Disabilities participate in a nature walk at the Pointe-A-Pierre Wildfowl Trust**



From left to right  
**The La Romaine Diabetic Support Group's World Diabetes Day Walkathon 2019**

**Getting fit in commemoration of World Diabetes Day 2019**

After participating in the interactive presentations, the students joined Wildfowl Trust representatives in planting five fruit-bearing trees at each school. These ranged from West Indian cherry trees to guava, pommerac, sapodilla and soursop.

Continuing this partnership, the Wildfowl Trust also incorporated "The Emergency of Climate Change" into topical discussions with the primary and secondary schools who visited their wetlands between October to December 2019. During this time a youth group from The National Centre for Persons with Disabilities also visited the Trust for a Nature Walk utilising the Trust's Boardwalk for the Differently-Abled. They were keen participants in both the interactive discussion on climate change, biodiversity and human health as well as the planting of a cerise tree at the Trust.

For the second consecutive year, the Massy Foundation was a sponsor of the Carbon Zero Initiative of Trinidad and Tobago (CZITT) **National Secondary Schools Climate Quiz**. CZITT is a non-profit organisation dedicated to transforming Trinidad and Tobago into a carbon neutral country and this quiz was designed to inform and influence the thoughts, decisions, and actions of those who will be most affected by climate change in the coming years – the nation's children. Based on CZITT's findings following last year's quiz, this initiative is the country's most impactful "single intervention to raise awareness about the growing ravages of human-created climate change and to generate action to mitigate the impending effects".



**Health and Wellness**

In commemoration of World Diabetes Day each year, the La Romaine Diabetic Support Group hosts a Walkathon and Aerobic Burnout to foster health awareness in La Romaine and encourage its residents to live healthier lifestyles. In November 2019, the Massy Foundation funded the fifth edition of this initiative which attracted 160 participants, including the Notre Dame Sea Scouts Music Band and the 31st Trinidad Sea Scouts.

Also targeting community health, is The Reshape Foundation (TRF), a young non-profit organisation seeking to empower the most vulnerable in our society by **increasing awareness of and education around the impact of autoimmune diseases** on a growing number of Trinidad and Tobago's citizens. In December 2019, the Massy Foundation contributed toward the TRF's inaugural event, a fundraiser and awareness session which combined cultural performances with informative videos and question and answer segments. This event was initially planned as a gateway to a more in-depth public awareness campaign which was scheduled to begin in May 2020. The emergence of COVID-19, however, understandably created delays in the roll out of this campaign.

Recognising the challenges that COVID-19 posed (and continues to create) across the world, the Massy Foundation spearheaded a **Stronger Together** initiative focused on offering COVID-19-related emotional and psychological support and coping methods, as well as providing information and guidelines to increase awareness and reduce panic across the region. As part of this initiative, 10 short videos were circulated across Massy companies and posted on



**Enraptured attendees at the Reshape Foundation’s inaugural event**

YouTube addressing a variety of topics including building protective habits, educating children sensitively, enduring workplace challenges, and understanding your stress response. Free workout videos were also released to encourage people to stay active and boost their immunity.



**Youth**

Now in its 15th year of community work, the Massy Foundation’s flagship programme, **Boys To Men: Rites of Passage (BTM)**, was established to positively address the changing needs and experiences of young males as they transitioned into manhood. From inception, the main goals of the BTM have been bolstering self-esteem and self-awareness, and harnessing the leadership potential and skills in all of its participants.

With eight programmes conducted between October 2019 to March 2020, around 230 young men became BTM graduates in Belmont, Port of Spain, Tobago, Chaguanas, Carapichaima, Mayaro, Arima, and St. Joseph. COVID-19 restrictions temporarily brought planning for more programmes and the annual Jesse Cup Football Tournament to a halt, along with the annual Talent Extravaganza, but the BTM Leadership Team is already looking at exciting new ways to implement the programme in this digital age.

Youth Business Trinidad and Tobago is another long-standing recipient of support from the Massy Foundation. For the past eight years, YBTT has hosted the local edition of **Global Entrepreneurship Week (GEW)** – the world’s largest, most prestigious celebration of the innovators and job creators who launch start-ups and bring ideas to life, driving economic growth across the globe. Every November, YBTT ensures that Trinidad and Tobago joins 170 countries in recognising and developing their respective entrepreneurial communities.

In line with the 2019 GEW theme of “Education, Eco-System, Inclusion and Policy”, YBTT invited groups such as the Trinidad and Tobago Association for the Hearing Impaired, the Trinidad and Tobago Association for the Blind and Visually Impaired, and the Dyslexia Association to participate in GEW. These groups were invited to dialogue on the importance of inclusion in the business world and ways in which young entrepreneurs could make space for the differently abled.

In its day to day operations, YBTT has also been assisting a large number of young entrepreneurs with the establishment and/or scale up of innovative businesses across several sectors including: agro-processing, tourism and hospitality, ecotourism, food and beverage, and creative industries.

Recognising that these businesses can all add value to the country’s gross domestic product and strengthen the national ecosystem, YBTT partnered with the Massy Foundation in March 2020, to address unemployment and underemployment (both prior to and as a result of COVID-19), within the 18-35 demographic through a weekly Webinar Series facilitated by industry experts. YBTT also hosts a weekly **“Mentor Mojo” Series** which provides a safe platform for mentors and mentees to share about and engage on the business challenges and achievements that they are facing. Both of these initiatives aim to keep young entrepreneurs relevant, sustainable and motivated.

Addressing youth motivation in a different way, in 2019, the Oral Tradition ROOTS Foundation approached the Massy Foundation for assistance in hosting **See Lots of Imagery – a youth photography and art workshop**. The ROOTS Foundation is focused on reviving and sustaining oral tradition and viewed this project as an opportunity to re frame how a person’s “voice” can be captured. See Lots of Imagery was created to encourage young people from financially depressed areas in East Port of Spain, such as Sea Lots, to start viewing their communities through a different, more positive lens.



From left to right  
**Hanifah Phillip's front page display for the See Lots of Imagery exhibition**

**Libya Dopwell sees Love and Unity during the See Lots of Imagery project**

Participants ranged in age from 11 to 18 and were trained in the use of digital single-lens reflex (DSLR) cameras and photo-editing software, along with the art of newspaper layouts. The project culminated in a collaborative community art project displaying mock newspaper front pages that the participants had created to showcase the stories they had captured in their communities.

In addition to placing public storytelling back into the hands of the residents of East Port of Spain, this project also sparked the participants' interest in photojournalism as a possible career. The Foundation has also provided funding to youth-driven projects from Rotaract Clubs, Eastern Quarry Thrillers, Innovators of Tomorrow, the CREDO Foundation for Justice, and other schools, community-based organisations, and faith-based organisations.



## Education

For the past 40 years, the children of Massy employees from across Trinidad and Tobago have been able to apply for **merit-based scholarships** from the Massy Foundation for their first-time entrance into undergraduate education.

With COVID-19 restrictions creating challenges at all levels within the education system, including delays in the CSEC and CXC examinations and subsequent results, the Foundation extended the application deadline for its annual scholarship exercise.

In 2020, five students received academic grants valued at \$20,000 and six students received additional scholarships valued at \$12,000. These scholarships are valid for three years provided the student maintains good academic standing and submits proof of this at the end of each school year.

## The 2020 Recipients

- Anaya Price**
- Gerard Chan Attong**
- Jehiel Tenia**
- Jeremy Ramnarine**
- Jonathan Joseph**
- Jonathan Ward**
- Josh Rahim**
- Samirah Fazia Mohamed**
- Sarah Khan**
- Shania Taylor**
- Varun Deosingh**

For the fourth consecutive year, the Massy Foundation was one of the main sponsors of the **National Secondary School Entrepreneurship Competition (NSSEC)**. Since this competition relies on participation from schools, it also experienced a delayed start as a result of COVID-19 restrictions. Despite this, due to its foundation in on line training and participation, the 2020 NSSEC experienced a near seamless transition to a completely virtual platform.



Concerns that a digitally-fatigued population would not want to take part in yet another on line exercise were allayed when the registration process closed and the competition was not only fully subscribed to, but actually had a waiting list.

NSSEC 2020 had a full complement of 128 teams, totaling 640 students and more than 80 teachers. To level the playing field, participants were offered free internet connectivity via Digicel Business for the duration of the competition.

The Foundation is also collaborating with The Light Bulb Learning Limited on a **Student Centric Self-Organized Learning Environment School Education project**. Called Project SOLE, this pilot programme aims to redesign the educational system to serve the digital era and is based on Professor Sugata Mitra's work on SOLE (Self-Organized Learning Environments).

Mitra, a Professor of Educational Technology at Newcastle University in England, conducted "hole-in-the-wall" experiments in 1999 by leaving a group of computer-illiterate, non-English-speaking school children in India unattended with a computer and a touch pad he had installed in a wall. Soon they were guiding each other on how to browse the internet and download games. Mitra conducted extensive research over fourteen years (1999-2013) before using the TED platform to introduce the concept of "The School in the Cloud"

The Self-Organised Learning Environment's main requirements are: a computer, internet connectivity, and students who are ready to learn. Within a SOLE, students are free to learn collaboratively via use of



From left to right  
**Student Centric Self-Organized Learning Environment School Education project**

**Classroom libraries and learning centres were created at the Enterprise Government Primary School**

the internet. A mediator/facilitator is present to pose a "Big Question" and students create small research groups to collaborate on their answers. Students are free to move around, change groups and share information at any time. As a result of these freedoms, SOLE sessions tend to be characterised by discovery, sharing, and spontaneity with limited teacher intervention.

As this project continues to develop, the Massy Foundation hopes that it will result in a generation of informed, independent citizens.

The Massy Foundation also provided funding to a number of schools for the provision of books, furniture, and repairs, as well as to literacy programmes for both adults and children.



## Special Needs

The Massy Foundation was once again a sponsor of the **Down Syndrome Family Network's Conference** in honour of the United Nations World Down Syndrome Day. The ninth edition of this conference, hosted in both Tobago and Trinidad in March 2020, aligned with the global theme: **We Decide**.

## The Aim of Down Syndrome Family Network’s Conference

- to reach out to key education and employment stakeholders to promote the benefits of enabling people with Down Syndrome and other disabilities to make meaningful contributions at school and in the workplace
- advocacy for inclusion for persons with Down Syndrome
- to promote the human rights of persons with Down Syndrome as outlined within the United Nations Convention on the rights of persons with disabilities
- to provide a forum for the families of persons with Down Syndrome to let their voices be heard, and allow them to engage in meaningful discussions with a range of experts in various fields

The 2020 feature speaker was Dewlyn Lobo, an experienced self-advocate leader from Canada, who happens to be living with Down Syndrome. Dewlyn is the Vice President of People First of Canada - a national self-advocacy group that has made huge strides in influencing change for people with an intellectual disability in Canada.



## Arts and Culture

In late 2019, the Massy Foundation approved funding for a new **pilot music programme** in the St. Ann’s RC and St. Barbs Government Primary Schools. The **pBuzz** programme, named after the new, award-winning instrument that it uses as a precursor to the trumpet and trombone, was developed in the United Kingdom specifically for primary schools, and teaches music literacy as well as performance skills, which in turn develop social, language and reasoning abilities.

The pilot programme in Trinidad and Tobago was launched by Mr. Aidan Chamberlain, a British educator and trombonist based in Trinidad.



From top to bottom  
Down Syndrome Family Network’s Conference

Students learning to play the pBUZZ instrument

Mr. Chamberlain is affiliated with the University of Trinidad and Tobago's Academy for the Performing Arts (APA), and has taught brass players at all levels locally, in the UK, and in Hong Kong. His vision is to foster an international standard of brass instrumental tuition and performance in Trinidad and Tobago at all levels. Chamberlain's aim for the pBuzz programme is for it to be an annual introductory exercise following which interested students who show potential could be graduated to the trumpet or trombone in an affiliated after-school program at the Holistic School or St. Francois Secondary School before moving on to tertiary level training. The instruments would then be used to train a new cohort of students.

Students at both participating primary schools were able to undertake eight very successful weeks of music lessons with the pBuzz instruments before the closure of schools in March 2020 due to the COVID-19 virus. They indicated that they were particularly upset about the timing since they had been preparing for a joint performances with the UTT Windband and pBuzz students which had to be postponed indefinitely.

The Massy Foundation also continued its annual donations to the Trinidad and Tobago Red Cross Children's Carnival, the Bocas Lit Fest, the Dai Ailian Foundation's Scholarship Fund, the Little Carib Theatre, and the Africa Film Festival.

## Annual Subvention Recipients 2019-2020

- **Alzheimer's Association of Trinidad and Tobago**
- **Cascade School for the Deaf**
- **Christ Child Convalescent Home**
- **Foundation for Human Development**
- **Gift for Life Foundation**
- **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 Home**
- **The Dyslexia Association**
- **The Salvation Army**
- **Trinidad and Tobago Coalition Against Domestic Violence**
- **Trinidad and Tobago Society for the Prevention of Cruelty to Animals**
- **Vitas House Hospice**
- **Young Men's Christian Association**

# 2020 Financial Highlights

Expressed in Trinidad and Tobago dollars

	AUDITED 2016	AUDITED 2017	UNAUDITED 2018	UNAUDITED 2019	UNAUDITED 2020
Contributions Received	7,567,049	6,026,838	4,584,088	4,488,467	<b>3,873,930</b>
Contribution – Other	(1,953)	154,810	9,092	17,594	<b>650</b>
Interest Income	1,409,370	1,432,269	1,044,862	1,254,913	<b>1,223,748</b>
Revaluation Gain	–	–	–	428,509	<b>11,093</b>
<b>Total Income</b>	<b>8,974,466</b>	<b>7,613,917</b>	<b>5,638,042</b>	<b>6,189,483</b>	<b>5,109,422</b>
Donations	4,769,162	5,036,734	5,784,293	5,020,556	<b>3,331,963</b>
Scholarships	442,500	456,000	520,000	348,000	<b>428,000</b>
Other Expenses	(68,953)	151,989	788,352	344,394	<b>247,153</b>
Administrative Charges	291,980	324,000	447,931	407,341	<b>538,438</b>
<b>Total Outflow</b>	<b>5,434,689</b>	<b>5,968,722</b>	<b>7,540,575</b>	<b>6,120,291</b>	<b>4,545,554</b>
<b>Surplus/(Deficit)</b>	<b>3,539,777</b>	<b>1,645,194</b>	<b>(1,902,533)</b>	<b>69,192</b>	<b>563,868</b>
<b>Accumulated Fund at Year End</b>	<b>27,699,230</b>	<b>29,344,424</b>	<b>27,441,891</b>	<b>27,511,083</b>	<b>28,074,951</b>

# Massy Foundation (Barbados)

## The Board of Directors

As at September 30



Back row left to right

**David Neilands, Lennox Prescod, Everton Browne**

Front row left to right

**Natalie Brace, Ann Hewitt, Christina Johnson**

The Massy Foundation, Barbados represents an important step in fulfilling Massy's purpose as **A Force for Good – Creating Value, Transforming Life**. The work of the Foundation positively demonstrates the Massy Group's commitment to Barbados, beyond its business engagement activities via developmental initiatives and social causes. The primary focus of the Foundation is on Education, Youth and Skills Development, Health and the Environment, Humanitarian and Disaster Relief, and Arts and Culture.



## Arts and Culture

After entering into an agreement with the **National Cultural Foundation** for a two-years sponsorship with respect to the **National Independence Festival of Creative Arts (NIFCA) Creators Prize**, which culminated in December 2018, a new proposal was received for the renewal of sponsorship NIFCA Creators Prize. The total proposed value now stands at US\$7,500 per year for two consecutive years. This will cover a prize value of US\$1,500 each in the disciplines of performing arts: dance, music, theatre and visual arts.



## Humanitarian and Disaster Relief

In keeping with its mission to be a "Force for Good" in the local community, the Barbados Chapter of the Massy Foundation has contributed US\$125,000 of seed funding in support of the recently announced Government Initiative "**Barbados Adopt Our Families Programme**". This initiative is poised to provide financial relief to 1,500 of the most vulnerable households across the country.

The Massy Foundation Directors, in approving the funding for this programme, noted that this support is especially critical in the present environment given the negative impact created by the COVID-19 pandemic.

Coupled with this contribution, the Massy Foundation Board has also agreed to set aside additional funding to assist in the national fight to against the Corona virus pandemic. This pledged funding is intended to support the Government's efforts to procure masks and other medical supplies, in continued efforts to tackle this pandemic.



From top to bottom

**The Foundation has entered into an agreement with the National Cultural Foundation for a two-year sponsorship of the NIFCA Creators Prize**

**The Adopt a Family initiative will provide financial relief to 1,500 of the most vulnerable households across the country**



From left to right

**After more than 100 wheelchairs were destroyed in a fire at the previous storage facility the Foundation is assisting the Wheel Chair Foundation of Barbados with the construction of a new storage facility at Rose Hill Plantation**

**The Massy Foundation established a Pensioners & Employees Relief Fund to provide short term support for those most vulnerable within these groups**

The second phase will involve:

- the construction of a perimeter wall under the container
- the construction of a 13 foot by 3 foot 6 inches ramp
- and the supply and installation of a 17 ft long handrail



## Humanitarian and Disaster Relief

## Humanitarian and Disaster Relief

Massy Foundation previously donated US \$10,500 towards the purchase of 140 wheelchairs. In December 2018, 128 of these wheelchairs were destroyed in a fire at the storage facility. A replacement shipment of 280 wheelchairs was acquired due contributions by the Wheelchair Foundation of America and other donors. Due to high storage rental costs, the **Wheelchair Foundation of Barbados (WCF)** had identified and were working on new suitable location at Rose Hill Plantation for placement and outfitting of a 40-foot container to safely store the chairs moving forward. The WCF is seeking the Foundation's support in this regard.

While the Barbados Government was looking at ways to support commerce and bolster its health and social services in the midst of COVID-19's crippling effects globally, companies were being called on to assist in whatever way they can, during the first wave of the pandemic.

The Massy Foundation established a **Pensioners & Employees Relief Fund** to provide short term support (one-off) for those most vulnerable within these groups.

Having lost the previous shipment of wheelchairs to fire, the completion of the construction is critical to secure the wheelchairs as a matter of extreme urgency as well as to satisfy the insurance company's requirements.

While some companies stepped up to provide support to those within their care – through paid leave options, remote working, etc., others had employees who were in a non-essential role during this crisis who were not able to work remotely. Moreover, senior citizens and persons with pre existing health conditions were being urged to stay at home to protect them, given their vulnerability to this health threat. Therefore, an employee' s/pensioner's relief fund offered companies a valuable mechanism to support those groups through this season of uncertainty.

Given the fluidity of COVID-19, this fund was designed as a short-term facility in this instance to support these at-risk groups of people during this current COVID-19 crisis and was subsequently closed on September 30, 2020. However, this could be reinstated during any future situations of natural disaster or other national emergencies.

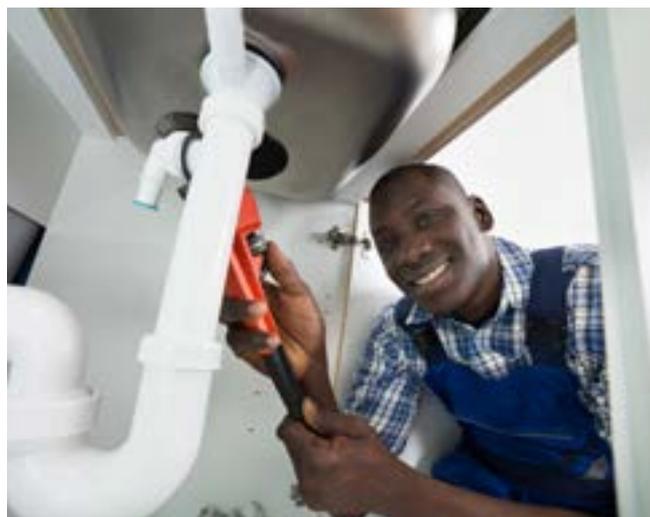


## Health and the Environment

In continued efforts to support the groundbreaking initiatives of the Barbados Defence Force (BDF), the Foundation is supporting the **Barbados Defence Force Field Medical Facility (FMF)**, as it seeks to renovate a **Barbados Investment & Development Corporation (BIDC) Unit** at the Newton Industrial Estate in order to properly store and maintain its equipment.

The BDF Field Medical Facility has advised that all equipment ordered on behalf of the Massy Foundation arrived at the BDF on May 21, 2020. This equipment includes 2 tents, water purification and electrical distribution systems among other items as procured. The arrival of this equipment is timely as we prepare for the 2020 Hurricane Season and expand our focus to the Type 2 Emergency Medical Technicians. It is hoped that the official handover of these items could be done in the near future.

- The space allocated at St. Ann's Fort has been exhausted and therefore other solutions were required to ensure that all of the equipment and pharmaceuticals held by the FMF could be stored in one place to ensure proper care and maintenance.
- The members of the FMF will benefit from being able to have the equipment at the ready in case of the need for a rapid deployment. This will in turn benefit the community which will be served during that deployment. Additionally, BDF will be better able to ensure that donor requirements are met with regards to the proper accounting for and maintenance of all items of equipment.



### **The Foundation continues to support the Barbados Defence Force, most recently with the renovation of a BIDC Field Medical Facility Unit at the Newton Industrial Estate**

- Work at this location has already begun and the following elements have been completed. This was made possible through the assistance of donors and the labour of the BDF team:
  - Repair of external door.
  - Stripping of internal walls and old electrical fittings.
  - Stripping of old tiles and sanitary ware in bathrooms.
  - Industrial cleaning of space.
  - Painting of walls.
  - Installation of shelving.

Outstanding work includes the installation of new windows, upgrade of electrical system, procurement and installation of air conditioning units, installation of internal walls for office and kitchenette.

# 2020 Financial Highlights

Expressed in Trinidad and Tobago dollars

	AUDITED 2016	AUDITED 2017	AUDITED 2018	AUDITED 2019	UNAUDITED 2020
Contributions Received	1,523,876	1,735,383	825,129	1,194,624	<b>1,230,746</b>
Interest Income	178,390	157,467	136,694	146,935	<b>148,565</b>
<b>Total Income</b>	<b>1,702,266</b>	<b>1,892,851</b>	<b>961,823</b>	<b>1,341,559</b>	<b>1,379,310</b>
Donations	1,100,089	881,484	348,775	1,158,475	<b>1,230,367</b>
Other Expenses	–	12,168	–	–	<b>30,927</b>
<b>Total Outflow</b>	<b>1,100,089</b>	<b>893,652</b>	<b>348,775</b>	<b>1,158,475</b>	<b>1,261,294</b>
<b>Surplus/(Deficit)</b>	<b>602,177</b>	<b>999,199</b>	<b>613,048</b>	<b>183,084</b>	<b>118,016</b>
<b>Accumulated Fund at Year End</b>	<b>4,472,849</b>	<b>5,472,048</b>	<b>6,085,095</b>	<b>6,268,180</b>	<b>6,386,196</b>

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[www.massygroup.com](http://www.massygroup.com)