



**TIP** Friendly Society



“RE-IMAGING OUR IDENTITY FOR SUSTAINABLE DEVELOPMENT”





## MESSAGE FROM THE GOVERNOR GENERAL



**HIS EXCELLENCY THE MOST HON. SIR PATRICK ALLEN ON, GCMG, CD, KSt.J GOVERNOR-GENERAL**

Over the last 25 years, the TIP Friendly Society has cemented its place in Jamaican society as being one of the financial institutions on which persons employed in the education sector can rely upon.

A mutual, non-profit, insurance Society, TIP Friendly Society has consistently adhered to its values of Honesty, Integrity, and Accountability, and this

standard has been largely responsible for its success.

Embarking on a journey to improve the economic, social and health status of its members through much-needed credit facilities, the TIP Friendly Society has funded the dreams of its members and helped them to realise their dreams where before they only saw stumbling blocks in their financial journeys. The

insurance, savings, loan plans and other services have helped TIP's clients to chart the way to financial independence.

In its recognition of the importance of education, TIP has committed itself to providing tangible assistance and protecting the best interest of those employed in the Sector. In this way, the TIP Friendly Society has shown itself as a sterling example

of prioritizing "what is right with Jamaica to fix what is wrong with Jamaica".

The introduction of a scholarship programme also demonstrates the Organization's vision and commitment as an agent of sustainable development and social mobility. Congratulations on the occasion of your Silver Anniversary.

## MESSAGE FROM THE PRIME MINISTER

Hearty congratulations to the TIP Friendly Society on celebrating 25 years of service to our Jamaican educators.

Indeed, TIP has been a friend of Jamaica and our teaching fraternity

has enormously benefited from the society's operation over the last two and half decades. As a non-profit insuring society, TIP provides a suite of essential products and services to its members,

spanning insurance, savings, loans and retirement planning. Undoubtedly, these offerings have assisted many of its members with funding their children's education, saving towards major life goals and helping families better navigate periods of loss, among other benefits.

Throughout the years, the

TIP Friendly Society has become a crucial part of the robust network of financial institutions that offer dedicated support to our teachers, student teachers and other employees within the local education sector. I join the Board, Management Team and staff at TIP in recognising this remarkable silver milestone. I encourage each of you to remain committed to your mission of improving the economic, social

and health wellbeing of your members and staff, while contributing to the development of the wider community.

As you reflect on a history and legacy of service, may you keep customer satisfaction at the centre of everything you do, and continue to embody the society's motto – "Serving you is our pleasure." I wish for the Society boundless success and continuous growth as Jamaica



**THE MOST HON. ANDREW HOLNESS, ON, PC, MP PRIME MINISTER**

works towards a transformed education sector.

## MESSAGE FROM THE LEADER OF THE OPPOSITION



**LEADER OF THE OPPOSITION, MR. MARK GOLDING, MP**

It is with great pleasure that I join the TIP Friendly Society in celebrating its 25th Anniversary.

Since its establishment in 1997, the TIP Friendly Society (TIP) has been committed to serving employees in the education sector, which is and has been an underserved sector in Jamaica. Throughout its 25 year history, TIP has contributed significantly to the economic, social and health status of members while contributing to the development of the wider community, by providing insurance, thrift and credit facilities as well as sickness,

accident and death benefits.

Established out of the need for a friendly society for teachers, TIP is currently the largest friendly society in Jamaica and serves over 22,000 members. TIP has increased its membership capacity to include not only teachers and teachers in training. This is a vivid example of TIP's visionary and progressive leadership.

I must commend the

management and team at the TIP Friendly Society for providing high-quality products and services. TIP has built a solid reputation for excellence through its dedication to service and commitment to customer satisfaction.

It is my sincere hope that TIP continues to grow in service and success, always providing quality and affordability to its members.

My best wishes to the TIP Friendly Society.



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*Celebrating*  
**25 YEARS**



## MESSAGE FROM THE MINISTER OF INDUSTRY, INVESTMENT AND COMMERCE



**SENATOR THE HON. AUBYN HILL**  
MINISTER OF INDUSTRY,  
INVESTMENT AND COMMERCE

The Ministry of Industry, Investment and Commerce (MIIC) is pleased to join our agency, the Department of Cooperatives and Friendly Societies (DCFS) in celebrating the 25th anniversary of TIP Friendly

Society, a member of the International Cooperative Alliance (ICA).

Since its founding on September 26, 1997, TIP has been steadfast in providing insurance, income protection and savings facilities to more than 22,408 members employed throughout the local Education Sector. Its assets total \$3,722 billion, its loan portfolio is \$2,523 billion and member savings of \$2,362 billion all highlight the strong leadership at TIP. These continue to inspire confidence among members, many of whom benefit from scholarships and bursaries that serve to strengthen the local teaching fraternity.

The Ministry of Industry, Investment and Commerce and its agencies remain

committed to the provision of support that will improve the social and economic welfare of this important niche sector in our economy. The DCFS continues to provide oversight of TIP and some 150 other Cooperatives through required audits, inspections, training and guidance to ensure appropriate safeguards for clients and institutions, ensuring alignment with provisions under the Friendly Societies (Amendment) Regulations, 2021 and Cooperative Societies (Amendment) Regulations, 2021.

Following the onset of COVID-19 these regulations allowed companies to host electronic and hybrid annual general meetings in light of required limits to public gatherings. TIP became the

first Cooperative in Jamaica to do so on July 24, 2021. They were also the first Cooperative in Jamaica to introduce a COVID-19 Special Loan facility on April 1, 2020 with separate loan refinancing arrangements, payment holidays and loan moratoria, whilst expanding online payment facilities.

Twenty-five years since its founding, TIP continues to demonstrate an acute level of sensitivity to the challenges and concerns of local educators whose work remain critical to helping Jamaica achieve its development objectives.

More than sound business acumen and industry knowledge, institutions such as TIP will be required to demonstrate an increasing awareness of the impact

of their work on national development imperatives, and be prepared to design adequate responses to provide solutions that benefit Jamaicans now and into the future.

I urge you to commit to consistent improvement. Your internal measures of "Protection, Effective Prudential Financial Standards, Asset Quality, Rate of Return, Liquidity and Signs of Growth" (PEARLS) are an excellent starting point. Use them as jewels for celebration on your silver anniversary.

Congratulations on this significant milestone and best wishes for your continued growth and future success.



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## MESSAGE FROM THE REGISTRAR OF CO-OPERATIVE SOCIETIES AND FRIENDLY SOCIETIES TO TIP FRIENDLY SOCIETY



**ERROL A. GALLIMORE,  
REGISTRAR**

The Registrar and staff of the Department of Co-operatives and Friendly Societies extend heartiest congratulations to the members, volunteers, management and staff of the TIP Friendly Society on this significant silver milestone of attaining twenty-five (25) years as a corporate body, having been registered since September 26, 1997.

It is noteworthy, that TIP, since its inception continues to be the largest and most successful Friendly Society in Jamaica and the Caribbean with four (4) branches island wide. Additionally, TIP is not only a member of the International Co-operative

Alliance (ICA), but also sits on the board of ICA-Americas and this is commendable! The Society continues to meet the needs of members and the wider community through the provision of a wide range of products and services; to include but not limited to the provision of insurance coverage for persons employed in the field of education. TIP, over the years has facilitated several scholarships and bursaries and is quite socially visible with its Social Community Outreach Programmes; and this continues notwithstanding the challenges and dynamics of the financial landscape even during the covid-19 pandemic.

The financial performance of the Society continues to be positive evidenced by a Membership base of over 22,000; Total Savings of over 2.7B; Total Assets of over \$5.2B and Loan Portfolio of over \$3.4B as at December 31, 2021. To the Society's credit, 2021 has been its most profitable year of operation, surpassing 2020 surplus by \$78.5M; absolutely phenomenal!

The remarkable accomplishments of TIP resulted from the dedicated and hardworking management team and the staff of unmatched quality who is constantly seeking to introduce innovative ways of inspiring the lives of the members who utilize the services offered by the Society.

I encourage the Members, Volunteers, Management and Staff to continue to make 'Members Satisfaction' your focus; to be motivated by your milestone and continue to maintain excellent standards as you strive on the path of success.

As a Regulator, the Department will continue to provide the technical guidance and support necessary to ensure that the Society's operations remain sound, thereby protecting the interest of stakeholders.

We applaud you TIP Friendly Society in celebration of your 25th Anniversary, best wishes for the future.

## MESSAGE FROM THE PRESIDENT, TIP FRIENDLY SOCIETY



**DR. GARTH ANDERSON,  
PRESIDENT**

development. We honour their selfless service and at the same time challenge ourselves today as members, leaders, and employees that ours is the responsibility to safeguard the legacy, affirm our identity and continue to build an organization that is resilient and sustainable.

The economic and social environment have been drastically changed especially in the past three years. Covid 19 has transformed how we interact and do business. In more recent times, inflation has seriously affected the spending power of our members. Consequently, the way in which we operated had to undergo serious assessment and adjustments. The new business model is to meet our members where they are, using technology and the provision of relevant and competitive products. We are happy that as a Society we have made strides in online banking and improvement in the number and types of insurance, saving and loan products, as we strive to provide the best service experience to our valued members. In addition, members who are not in close proximity to our offices, can now access full services from our mobile office initiative that we intend to have as a standard part of our operations under the guidance of our Business Development Officers.

The year 2022 marks the 25th anniversary of TIP Friendly Society as a registered company on September 26, 1997. It should be noted that TIP represents a culmination of other entities, providing insurance and financial services far beyond 25 years, not only for teachers, but for other professionals in the educational arena in Jamaica.

These decades of experiences have made the Society the largest in the English-speaking Caribbean. As at December 2021 Audited Financial Report, our asset base is \$5.1B, loan portfolio is \$3.4B while members' savings is \$2.7B. Our active membership stands at twenty thousand strong and growing with four offices strategically located to serve our members. These are: Half-Way-Tree which houses the Head office, Mandeville, Montego Bay and Ocho Rios.

Reflecting on the rich history, legacy, and high-quality service of the Society to our members and development of our nation, we cannot help but recall the visionaries and members who conceptualized and nurtured this business enterprise into a strong and robust Society with a solid foundation laid for even greater growth and

As we plan for the next 25 years and beyond, the Board of Directors, Management and the various committee members have committed ourselves to work diligently and strategically on corporate governance, risk management, member satisfaction, expansion of service to migrating members and other prospective clients in the Caribbean and North America.

**Continues on Page 5...**

Congratulations!

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**Continued from Page 4...**

We are a member-driven organization and all we undertake as a Society is ultimately to improve the wellbeing of our members and development of our communities. Our Corporate Social Responsibility initiatives represent an important

element of our identity as a Friendly Society. We are known to give generously to scholarships, sponsorships and partnerships in education and sports.

On behalf of the Board, I deem it

a pleasure to thank the past and present volunteers, stakeholders, valuable and loyal members and our dedicated staff, without whom we would not be around to celebrate this important milestone of 25 years of sterling contribution and investment

in the human capital of our nation.

We look forward to many more years of success and growth for TIP Friendly Society as we work as one team to Safeguarding our Members Income, Protecting their Future.

## MESSAGE FROM THE GENERAL MANAGER, TIP FRIENDLY SOCIETY



**WILTON SOUTH,  
GENERAL MANAGER**

We take this time to celebrate as we reflect upon the past, all while focusing on future milestones to conquer. TIP was established on September 26, 1997, by educator and insurance agent, Mr. Errol Henry. We reflect on the history of this Society, where our first office was on Duke Street, Downtown, Kingston and subsequently, migrated to Half-Way-Tree; and where

we boast three additional locations in Mandeville, Montego Bay and Ocho Rios. The Society has grown remarkably to become the largest Friendly Society in the English-speaking Caribbean. TIP has acquired commercial properties in Portmore, St. Catherine and Drax Hall, St. Ann. We also have investments in residential properties in St. Andrew and St. Catherine.

Twenty-Five (25) years later, TIP has positively impacted the lives of its members, staff and other stakeholders. We have created wealth for the benefits of our members who are the owners of the organization. This has been felt through financial assistance, the provision of motor vehicles, home improvement and purchases, education, annual scholarships and social giving. As a business, TIP has experienced significant growth as is reflected in its asset base as at December 2021, which

is currently \$5.17 billion and growing. According to the great Nelson Mandela, "Everyone can rise above their circumstances and achieve success if they are dedicated to and passionate about what they do".

I take great satisfaction from the fact that I spent several years with the Society and

had the honor of being a part of the TIP story which has been one of growth and service excellence. I feel honored to be guiding the Society and providing a service of high quality. TIP celebrating 25 years is by no means a walk in the park. But, nevertheless, we only strive for excellence which we celebrate, and

which will form the base for the future. On behalf of the management team, I laud TIP for an outstanding journey over the past 25 years. To all our members, employees, and other stakeholders, a heartfelt thank you for your commitment to TIP Friendly Society fully embodying our philosophy "Serving you is our Pleasure".

### "TIP 25" WEEK OF ACTIVITIES 2022

**Sunday, Sept 25 – Church Service, Mandeville Parish Church**

**Monday, Sept 26 – HAPPY BIRTHDAY TIP! Smile Jamaica & Scholarship Awards**

**Tuesday, Sept 27 – Tree Planting across the Island**

**Wednesday, Sept 28 – Recruitment Day & Financial Webinar**

**Thursday, Sept 29 – Meet & Greet & Naming of TIP Buildings**

**Friday, Sept 30 – Outside Broadcast at TIP Head Office & Celebration at all branches!**

**Saturday, October 1 – 25th Anniversary Awards Banquet**

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## COMPANY PROFILE, MISSION & VISION

TIP Friendly Society (TIP) is a non-profit based insuring Society for all persons employed in the field of education. The Society was established in September 1997 and is registered under the Friendly Societies Act of 1966. TIP is a Member of the International Co-operative Alliance, and we hold membership and sit on the board of the ICA America's. We are regulated and audited by the Registrar of the Department of Co-operatives & Friendly Societies; and governed by a Committee of Management (Board) which comprises 17 members (14 are parish representatives, 1 is a youth representative and 2 are members at large).

To date, we are the largest Friendly Society in Jamaica. As at December 2021 Audited Financial Report, our asset base is \$5,179 billion; our loan portfolio is \$3,401 billion; our members' savings is \$2,705 billion and we serve a membership of over 22,000.

TIP continues to distinguish itself as being a Friendly Society that makes the difference in the lives of its members, their workplaces and their communities. Our achievements and growth over the years are based on the guidance, wisdom, grace, mercy and favour of God. With small beginnings, time and consistency, TIP lives up to its name by keeping its promises and producing thousands of satisfied members.

Customer satisfaction has always been our first priority, and this is reflected in our motto, "Serving you is our Pleasure". We have been satisfying our membership's

financial needs and this is evident as members continue to recommend their colleagues and friends to subscribe to the Society and share in the many benefits available to our members.

We strategically position our offices in convenient locations and comfortable environments island-wide to offer timely and professional service to our members:

80 Half-Way-Tree Road, St. Andrew  
24C, Lot#3 Caledonia Road, Mandeville, Manchester

The Annex, Shop 27A, Fairview, Montego Bay, St James

Shop 8, Ocho Rios Commercial Centre, Ocean Village Shopping Centre, Main Street, Ocho Rios, St. Ann.

We will continue our mandate with God's guidance in creating peace of mind, assurance, and security to our members through our products and services; and continue to be good stewards of our members' finances by 'Protecting their income and safeguarding their future'.

The objectives of TIP Friendly are to:

- provide specific benefits for members by voluntary subscription of the members thereof with or without the aid of donations for the provision of sickness, accident and death benefits to members and their dependents'.

- promote thrift among its members by soliciting share contributions which shall create thereby a source

of credit for its members'.

- 'make loans to members at competitive rates of interest'.

Who is eligible for Membership?

Article 8, Section 1

The membership of the Society shall be open to all employed persons in the field of education and Student Teachers in registered Teacher Training Institutions in Jamaica, provided that members who have retired from full time employment may continue to hold their membership, subject to the Board of Directors' approval. All persons admitted as members shall be of good character, good health and are in agreement with the aims and objects of the Society.

Members between the ages 18 and 35 will be designated youth members with all the benefits and obligations as under this Article.

a) Minors and dependents in regular attendance at school up to age 23 may benefit from membership through their parents or guardians.

b) The Society may invite as honorary members, persons who have contributed to the advancement of the Society. Honorary members are not required to pay dues and are privileged to sit at Committee of



Management Meetings as ex officio members but shall not have voting rights.

Requirements:

- Completed Membership Application Form
- ID and TRN
- Completed Bursar Salary Deduction Authorisation Letter (Bursar-Paid)

Vision Statement

TIP Friendly Society will become the leader in the profitable and professional provision of superior value added services to Stakeholders within the educational sector.

Mission Statement

To improve the economic, social and health status of members and staff while contributing to the development of the wider community, by providing thrift and credit facilities, sickness, accident and death benefits in the most reliable, efficient, professional and accountable manner.

## BIRTH OF TIP, MILESTONES & ACHIEVEMENTS

TIP Friendly Society is the largest Friendly Society in Jamaica. The Society was conceptualized by Mr. Errol Henry, Founder and President of the organization, who operated TIP Services Limited (1985). As the nineties (90's) approached, the Minister of Finance issued new financial policies and Mr. Henry was faced with two options, to operate TIP Services Limited as an investment company owned by the shareholders, or to form a co-operative, a Friendly Society, where the organization is

owned by its members. Mr. Henry and his team decided to register TIP as a Friendly Society in 1997. All assets and liabilities of TIP Services Limited were transferred to TIP Friendly Society by September 26, 1997, and on August 01, 1998, business was conducted under the name TIP Friendly Society.

In 2001, a Committee of Management was established, with Mr. Ray Howell as President and Mr. Sherlock Allen as Treasurer. Mr. Howell served as

President until October 2021, while Mr. Allen retired in 2019. Up to 1999, TIP Friendly Society had over five thousand (5,000) members with an asset base of \$8.4M, loan portfolio of \$12.5M, members savings of \$64.3M and fifty-seven (57) staff members.

As the Society grew, it acquired a new location in 2003 and relocated its main office from 40 Duke Street Kingston, CSO to 80 Half-Way-Tree Road Kingston 10, which is currently the Society's Head Office.

Operation began at the new location on September 20, 2003, and in a short time the Society expanded its operations into other parishes and opened offices in Ocho Rios, Montego Bay and Mandeville.

Within the last ten (10) years the Society has acquired more properties and offers a wide range of products and services.

**Continues on Page 7...**



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## BIRTH OF TIP, MILESTONES & ACHIEVEMENTS

Some of TIP's milestones/achievements include:

- 2002 – Official Scholarship Launch
- 2003 – Purchase of TIP's Head Office in Half-Way-Tree



GRAND OPENING HEAD OFFICE 2003.

- 2008 – Launched Website
- 2014 – Implementation of a Call Centre
- 2014 – Online real-time networking between branches
- 2017 – Appointed Youth Rep to the Board
- 2018 – Purchase of the Montego Bay Office
- 2020 – Launched TIP Lifeline Mastercard

- 2020 – Introduction of Mortgage Loan (pari passus with NHT)
- 2020 – Introduction of new scholarships (the Wayne Mulling & Sherlock Allen Scholarships)
- 2020 – Purchase of the Mandeville office
- 2001-2021 – Ray Howell stands as the



FIRST COMMITTEE OF MANAGEMENT AT 40 DUKE STREET.

- longest serving President
- 2022 – Launched new product "TIP Lock & Key"

## HONOURING OUR PAST PRESIDENT - RAY HOWELL

We honour the service of Ray Howell, the longest serving President of TIP Friendly Society. We appreciate his years of dedicated service and recognize his personal and professional achievements. With Ray Howell at the helm, TIP saw exponential growth throughout its 25 years, moving from strength to strength - adding branch locations, increasing staff complement, seeing an upward movement in members' savings, experiencing membership growth, and growing its asset base. When he relinquished the position of President in 2021, TIP stood at just over \$5B strong. This speaks to faithful stewardship, and we thank Mr. Howell for leading the charge.

On this our 25th Anniversary we salute you Ray Howell! Here's to a job well done.



## THE COUNCIL OF COMMUNITY COLLEGES OF JAMAICA



**TIP** Friendly Society



*Congratulations on your 25th Anniversary!*

We hope for your continued success.

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# CORPORATE SOCIAL RESPONSIBILITY & SPONSORSHIPS: THEN & NOW!

TIP Friendly Society aims to go above the call of duty with a generous mission to making positive contributions to the education sector in Jamaica. TIP continues to expand our social community outreach throughout Jamaica, for the benefit of our stakeholders, by giving back, not just to the educational fraternity, but to the wider community as well.



- Partnerships with educational institutions in the provision of much needed tangible materials to aid in the learning and physical well-being of students and educators

Our Corporate Social Responsibility strategy guides our work through:

- Providing sustainable benefits for our stakeholders
- Developing our partnerships with the Ministry of Education and the Jamaica Teacher's Association (JTA)
- Partnerships with churches and charitable organizations

- The offering of annual scholarships to members and dependents of members

Highlights over the years:

- Introduction of the TIP Scholarship Programme

Sports:

- Sponsorship of ISSA Schoolgirl Football
- Sponsorship of ISSA Schoolboy Football
- Vilma Lawes 5K Road Race

Education:



- Partnership with The Mico University College
- Partnership with the Bursars' Association of Jamaica
- Partnership with Teachers Colleges of Jamaica
- Partnership with the Council of Community Colleges of Jamaica
- Partnership with Principals' & Vice-Principals Annual Conferences
- Jamaica Association of Guidance Counsellors
- JTA Annual Conferences



- Donations to members

Others:

- Partnership with the 4H Clubs
- Let's Make Peace initiative
- Partnership with charitable organizations



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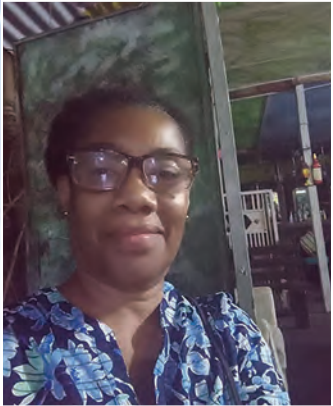


The Board of Directors, Management and Staff of Gallagher Jamaica would like to express our heartiest congratulations to Tip Friendly Society on their 25th Anniversary.





## CLAUDETTE REYNOLDS, BRIDGEPORT PRIMARY (RETIRED MEMBER)



### TESTIMONIAL

In any given customer-oriented organization, satisfaction is measured on the basis of how happy one's customers are with the product and services the organization offers. Today I express satisfaction for the service I received at TIP. Yes, I could not and cannot complain about the good service I received during my tenure in the education system and continue to receive even now as a retired individual.

My queries were never left unanswered, and I was particularly impressed with the speedy execution of my claims following two surgical procedures. They delivered promptly and stuck to their mantra of "protecting my income".

The truth is customers have options and would or can switch to a competitive brand after just one bad experience. TIP I give you the kudos as for the

most part, my experience has been good. Good customer service drives customers' loyalty and so my loyalty continues at retirement because of the products you continue to offer and definitely because of the excellent service I receive from my Business Development Officer. So TIP, continue to shine for our educators.

## ERICKA FORBES-BLAIR, CONTACT TEACHER, GREATER PORTMORE PRIMARY

### TESTIMONIAL



added a washroom to our studio with a manageable pay back agreement. After living in that area for over ten (10) years we decided that we wanted to live in a gated community with great amenities for the security of our children, again we were knocking at the door of TIP Friendly Society, and we were able to secure the down payment to our new home.

Engaging in classes at the University of West Indies, one crisp morning on my way to classes my car stopped in the middle of the road. Tired of this occurrence, I visited a car lot and chose a car after which I visited TIP Friendly Society and within a few minutes a letter of undertaking was sent to the car company and the next day I was driving my new car off the lot home.

School fees for my daughter at the University of the West Indies was never a bother to me as TIP Friendly Society always has my back. My daughter left the University with a Bachelor of Science degree and a Master's degree; thank you TIP Friendly Society; please look out for me again as my son was recently enrolled at The University of the West Indies too!

I have been a member of the TIP Friendly Society for more than two (2) decades and a Contact Teacher for more than ten (10) years. I was drawn to be a Contact Teacher for this Society because of the friendly customer service I received at TIP, the short turnaround time on business processing and the surety that my money is at a good place. I have introduced several teachers to this Society, and they share the same sentiments as I do. They are enjoying their financial growth at TIP Friendly Society and are using the new products offered to their advantage.

My husband and I owned a studio apartment in Greater Portmore, because of our monthly savings with TIP Friendly Society we were able to get a loan to add on two bedrooms, a bathroom, living room, extended our kitchen and

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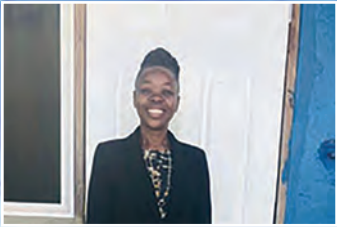
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**MARTINE GRAHAM,  
NORWICH PRIMARY**  
TESTIMONIAL



The TIP Friendly Society has represented for me, and I suspect of the majority of teachers, a blessing.

TIP Friendly Society has been instrumental in teaching me how to save. For the fact that it is so far from Portland, I used it as a means of forgetting that I even have money. This has helped me to be able to

achieve certain objectives such as purchasing my car and paying my son's university fees. TIP is the place that exists for just when your blood pressure is about to get high, then you remember, "but I can go to TIP". The warm and friendly attitude found there cannot be found anywhere else. The agents also can be reached at any time and do not complain if you are distressed and call them at odd hours. TIP has never failed me, and I assure you, that you will not regret being a member of this organization, which was directly created by God, for teachers like myself.

**MELICIA MATHISON, CONSTITUTION HILL PRIMARY**  
TESTIMONIAL



TIP Friendly Society has been a blessing in disguise for me. I was introduced to this organization by my then Principal, Winston R. Smith. Initially, I was skeptical because I was not necessarily a fan of Credit Unions or Friendly Societies, but I joined out of sheer respect for him. Seven years later, I can say, I have no regrets having made that decision to become a member.

I joined the Society, set up the deduction and basically forgot all about the account and the Society. I was walking by the Half-Way-Tree branch about a year and a half later, when I just walked in to check on what was happening with my account. I was pleasantly

surprised when I saw how much money I had accumulated over the period and even more delighted when I realized how easy it was to access my money. Since that day I was sold; I returned to work singing the praises of TIP and I started recruiting members for the organization even though I was not the official TIP Representative for the staff!

When I realized that the Society not only accepts membership from teachers, but also from others who are employed at the school, I quickly ensured that the TIP membership from my school included the janitor, watchman and cooks. The Society is now enjoying a 100% membership of the staff at my school. TIP has given my cooks the opportunity to purchase automobiles which enhances their ability to move around more freely especially in light of the fact that where we work public transportation is very difficult to get.

TIP has excellent customer

service and has a wide variety of product offerings for its members. I was able to purchase my second and third motor vehicles through auto loans from TIP. They have competitive interest rates and understand the needs of their clients. The beauty about taking an auto loan with TIP is that your compulsory savings can be accessed to pay motor vehicle insurance or to effect much needed repairs to the vehicle!

TIP listens to its members and our concerns matter. They ensure that their members feel special.

Our students are insured using TIP's School insurance, which is quite affordable and offers a wide range of benefits to the students and their parents when incidents arise. My experience with TIP has been phenomenal, as they go above and beyond to meet the needs of their members. Happy 25th Anniversary TIP!

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TESTIMONIAL



TIP has been my best friend in my time of need. All my financial secrets are safe with them. Not only have I benefited from acquiring loans, but they also offer

prudent financial advice along with scholarships for teachers and their children. I have benefited twice from the scholarship facility. My son received the GSAT Scholarship 2016 when he was transitioning to high school, and I received the Sherlock Allen Principal Scholarship in 2020.

When purchasing my car, my Business Development Officer, Ms. Necola Wilson, made it so easy. I must pause to salute her for her prudent and meticulous actions. The support and advice she gave was excellent.

I have benefited also from the claims department. When I did my surgery, the comprehensive guidance on

how to retrieve money from the insurance I contribute to was incomparable. The money was disbursed on time, indicating that they are sincere about serving their members.

Can you believe TIP gives you money when you have a newborn? Ask your Business Development Officer how.

Each staff member has excellent knowledge and they offer incomparable customer service. If you work in the educational fraternity and you are not a member, I encourage you make the move quickly!

Congratulations TIP on your 25 years of service.



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## **BACHELOR OF EDUCATION IN TEACHING**

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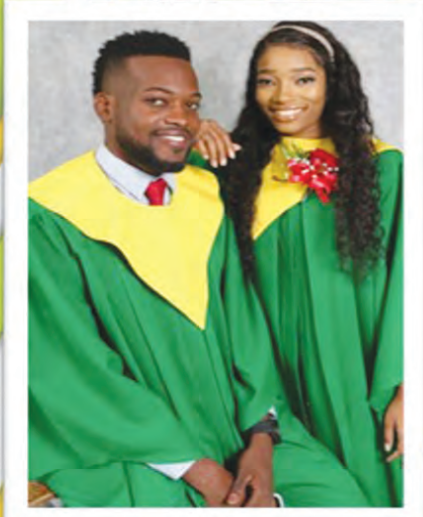
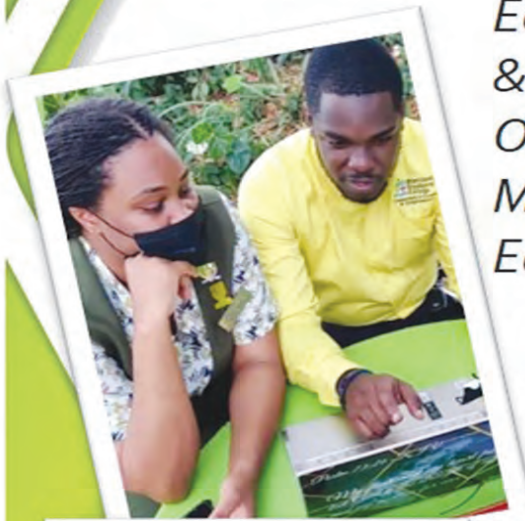
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**JANET  
GRAHAM- SPARKS,  
YALLAHS HIGH**

TESTIMONIAL



Being a part of the TIP family was one of the best decisions I made as they enabled me to achieve many

goals including advancing my education, consolidating my loans, affording me a vacation, improving my home and permitting me other luxurious amenities which would be difficult to achieve on my own. Welcoming and courteous staff members make my experience a joy. Happy 25th Anniversary TIP!

**BRIDGET DRUMMOND,  
PETERSFIELD HIGH**

TESTIMONIAL



TIP Friendly Society in Montego Bay has been a key partner on my success journey. I was able to utilize an array of their

loan products to finance my tertiary studies as well as fund my business so that I was able to provide additional income for myself and my family. I was also able to access loans as well as to assist with construction. Their wide range of savings and investments products proved

beneficial as they provide a financial safety net for life's uncertainties and increase one's feeling of security. For this, I will be forever grateful as they have always been there with me every step of my journey like a beacon in the dark.

**CASSETTA ALDRIDGE,  
GOLDEN SPRING  
PRIMARY**

TESTIMONIAL



TIP Friendly Society has been providing me with the best service ever since I became a member. With TIP, I am now the owner of a car. I was able to consolidate my loan with the best interest rate. I feel covered as a member of this Society.



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**CONGRATULATES**

**ON THEIR 25<sup>th</sup> ANNIVERSARY**



*It is a pleasure serving as your broker over these years. Your high standard of professionalism, which makes our business relationship so easy, is an indication of the reason for your success and growth. Congratulations on 25 years of providing stellar service to the teaching profession. We look forward to an even brighter future with you.*

***From the Management and Staff of Desmond Mair Insurance Brokers Limited***



# TIP SCHOLARSHIPS

To strengthen our Corporate Social Responsibility in 2002, TIP Friendly Society began offering scholarships to TIP members studying at the tertiary level, as well as members' dependents who sit the annual PEP examinations, who meet the criteria set by the Society. Each year, from the pool of PEP applications received, TIP Friendly Society awards the top boy and girl from each parish in the island. In 2015, TIP Friendly Society extended the PEP scholarship opportunities to children of staff members. Over 950 recipients have benefited from the TIP Scholarships since its inception.

This year, 2022, we awarded 54 scholarships totalling approximately \$3.9M. To commemorate our 25th



MEMBERS SCHOLARSHIP AWARDEES 2006.



GSAT SCHOLARSHIPS AWARDEES 2010.

anniversary we also introduced a President's 25th Anniversary Scholarship.

Oraine Ebanks, Principal (Actg.) of Green Pond High School:

"I am very happy to be a part of the TIP Friendly Society family. The scholarship received in 2021 supported my quest to complete my Master of Science in Education

- Curriculum, Instruction & Assessment program. Thanks to the financial support from TIP, I am now a successful Master's graduate!"



TIP GIVES OVER \$3M IN SCHOLARSHIPS IN 2020.

Tamara Ross McCallum, St. Peter Claver Primary and Infant School:

Right on Time!

"My name is Tamara Ross McCallum, a proud member of the TIP Friendly Society. In 2021 I was fortunate to have been among the Awardees for the Undergraduate Sylvia

Spence Scholarship in the sum of one hundred and fifty thousand (\$150,000) Jamaican dollars. This scholarship award was "right on time", as it helped to offset half the cost of my final year tuition fee. I am delighted to share that I have completed my Bachelor of Education in Language Education: Literacy Studies and will be graduating in high esteem, attracting a merit of First Class Honours. I am grateful to the TIP Friendly Society for believing in me and contributing to my success as a teacher of this nation."



GSAT SCHOLARSHIP AWARDEES 2006.



## TEACHERS' COLLEGES OF JAMAICA (TCJ) Congratulates

### TIP Friendly Society on the celebration of their 25th Anniversary

The Teachers' Colleges of Jamaica is a collaboration among eight (8) public institutions namely Bethlehem Moravian College, Church Teachers' College, College of Agriculture, Science and Education, G. C. Foster College of Physical Education and Sport, The Moneague College, Sam Sharpe Teachers' College, Shortwood Teachers' College and St. Joseph's Teachers' College.

#### Entry Requirements

Applicants must obtain five subjects including English Language and Mathematics at the CSEC General Proficiency Level, Grade 1, 2 or 3 or at the GCE 'O' Level Grade A, B or C. Applicants with CAPE Level 1 or 2 will be ideally suited for the programme. Subjects for the Early Childhood or Primary Education Programme should include a Social Science and a Science. Students must obtain a CSEC (or equivalent) Grade 1 or 2 in the specialist subject area.

#### PROGRAMME OFFERINGS

##### ASSOCIATE AND BACHELOR OF EDUCATION IN EARLY CHILDHOOD



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- Language Arts and Social Studies
- Language Arts and Spanish
- Special Education



##### BACHELOR OF EDUCATION IN SECONDARY

- Mathematics
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The Teachers' Colleges of Jamaica Bachelors of Education Programmes are awarded by the University of the West Indies (UWI).

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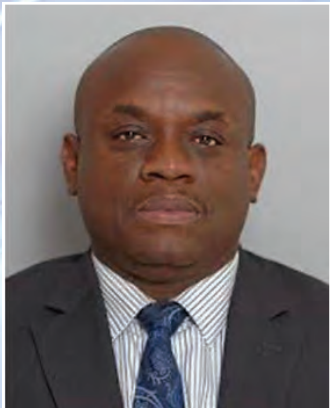
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*From the management and staff of Asia's Cafe*



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# TIP FRIENDLY HIGHLIGHTS

## Teachers' Day



## 2022 ISSA School Girl Football Semifinals



## 24th Anniversary Tree Planting



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