

Group Executive Chairman, UCC Group

The strength and agility of an enterprise depends to a large extent on the management process. This is even more critical when faced with an unprecedented occurrence such as the Covid-19 pandemic with which Jamaica, and the world, is still grappling.

While unfortunately, many corporations large and small, have been battered over the past twenty-four months, the UCC Group has not only weathered the storm, but excelled and delivered consistent results with increasing efficiencies, improving customer and stakeholder satisfaction while creating tremendous value.

In 2021, much of the vision of the Group has been realized with the launch of subsidiares now operating across multiple product markets even while we continue to develop

INSIDE the UCC GROUP Breaking New Frontiers • Powering the Future

An Extraordinary Year of Major Volume IV **Accomplishments for the UCC Group!**

strategies and capabilities that drive further growth.

We are poised for even greater advances in 2022 with our planned listing on the Jamaica Stock Exchange and the realization of our vision of developing our Caribbean Knowledge City - a university town which will include facilities

for technical and vocational training for global students, a public library, residential and shopping areas, banks, restaurants and many other facilities.

As a 21st Century leader in education and business we are particularly proud of the performance of the University of the Commonwealth Caribbean (UCC), our flagship enterprise. Founded in Kingston in 2004 as a for profit higher education institution, we now boast branch campuses in Montego Bay, Ocho Rios, Savanana La Mar, Mandeville and May Pen.

We are the the only private Higher Education Institution in Jamaica with both local and institutional accreditation from the University Council of Jamaica (UCJ) and the UK-based Accreditation Services for International Schools, Colleges and Universities (ASIC).

The UCC has earned its place as

most respected institutions of learning with acclaimed courses and programmes in a range of areas of study towards professional certificates, diplomas, Associate Bachelors, Masters and Doctoral

Our UCC Academy, similarly, has become the preferred technical, vocational, education and training institution offering a range of programmes including occupational Associate degrees, technical skills and Diploma programmes and a new 6th form programme for high school graduates - a partnership with the Ministry of Education, Youth and Information.

This is complemented by our UCC Global, a world class educational institution delivering programmes entirely online in graduate, undergraduate and short professional development programmes. Boasting a highly educated international faculty, UCC Global has relationships with major respected partners across the globe. Its regional and global outreach has extended our reach in higher education far beyond our shores.

In advancing our development strategy our subsidiary Spectrum Capital Partners has been a game changer, successfully raising funds to support our Group's ambitious growth and expansion plans, putting finance in place for acquisitions.

Spectrum is also on the path to providing private loans to UCC students to undertake and continue their studies, business loans to realize entrepreneurial as well as for lifestyle purchases including cars and homes.

The recent acquisition by Spectrum of Jamaican Real Estate franchise RE/MAX Elite, including its expertise and intellectual properties, three commercial real estate properties in Kingston and Montego Bay, has signaled our entry into the real estate market Our plan is to establish RE/MAX Elite offices throughout the Caribbean, expand our residential and commercial developments in Jamaica and achieve the virtual integration of the UCC Group.

RE/MAX Elite, has joined the portfolio of our UCC Real Estate Investment and Development (UCC REID), leading our Group's foray into educational real estate development, offering real estate investment solutions and oppourtunities to clients on behalf of our local and international partners and investors.

Providing for the property needs of students, graduates and other Jamaican and Caribbean clients, UCC REID has taken the lead in

delivering a mix of educational, community and residential development on the island and reshaping the Jamaican lifestyle environment.

Another UCC Group subsidiary, Global Knowledge Process Solutions (GKPS), is enabling technology driven solutions that create economic value. A member of Jamaica's **Business Processing** Outsourcing (BPO) industry, GKPS brings innovation to the market offering customizable business processing options.

The UCC Group also has an emerging footprint in the health and medical spheres with our UCC College of Health and Medical Sciences working to integrate teaching and learning in theses areas with related research, professional and community services and market-relevant education programmes and contribute to a cadre of health and medical professionals.

What a journey the UCC Group has had - a truly extraordinary year of accomplishments, and there is lots more to come!

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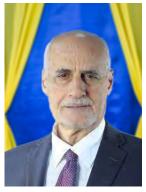
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UCC Global – Expanding the Reach of Higher Education

UCC Global, is the largest division of the UCC, and has highly skilled and certified international regional & international faculty from a variety of backgrounds, delivering excellent programs entirely online, with a mission to make quality Higher Education available to qualified students locally, regionally, and globally.

UCC Global does not attempt to duplicate a conventional classroom atmosphere through online learning. Recognizing that today's students require the freedom to integrate education with everything else in their lives at their own pace, UCC Global's online programmes allow students to do coursework when it is convenient for them because the online classroom is available 24 hours a day, seven days a week.

UCC Global has a host of other advantages including a highly educated international faculty with real local and international qualifications and experiences who are able to teach in the class what is practiced in the field and thus is translating to very strong interest in courses in the Business sphere,

International Relations, Tourism and Hospitality Management amongst several other areas.

The university has developed relationships with a range of strategic partners across the globe that are helping to get the message to prospective students. This wider regional and global outreach is proving very effective and resulting in applications from the USA, Middle East, West Africa, India and Pakistan and other countries.

There are a number of countries in which persons do not have access

to quality Higher Education due to various challenges including the distance of institutions from their homes and costs of tuition and lodgings. For them, UCC Global is extremely attractive because of its local and international institutional accreditation, US programmatic accreditation as well as 100 percent online courses in a variety of disciplines and great flexibility of times.

UCC Global offers graduate and undergraduate as well as short professional development programmes which are especially popular with adult students working in a specific area and wanting to improve their knowledge of a particular topic in a short space of time.



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UCC Real Estate Investment Development – Leaders in Educational Real Estate Development

UCC Real Estate Investment & Development (UCC REID) is a real estate investment trust (REIT) which offers real estate investment solutions & opportunities to clients on behalf of its local & international partners/investors

The UCC REID, the real estate and property arm of the UCC Group, is taking the lead in delivering a mix of educational, community/residential and commercial development on the island.

UCC REID is using planning and development skills and investment capital to reshape Jamaica's lifestyle environment. Top of REID's list is the build out of additional UCC campuses across the Caribbean even as the university expands delivery of blended teaching methods encompassing face-to-face and online.

Just over 1 year old, UCC REID has already identified a range of property and partnerships and is poised to start construction of academies in the central and western regions utilizing a public/private partnership model. The company has identified the ideal properties for these academies and will be building them out over time while also closing on agreements for residential developments.

UCC REID has also identified financing and signed deals with several partners and is already supporting graduating students, alumni and other Jamaican and Caribbean clients with their property needs including office and warehousing and manufacturing space, construction and acquisition projects.

Building on that, UCC REID is intent on developing more partnerships, expanding its cadre of investors. The company has the expertise to move projects from concept to development stages taking the lead in the education, residential and commercial segments of real estate development.

UCC REID recently added RE/MAX Elite to its working portfolio thus helping the group develop and maximize the use of its real estate to accommodate blended teaching methods while supporting graduating students and alumni of the university and Caribbean and other clients with their residential and commercial property needs.



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Spectrum Capital Partners – Supporting UCC's growth and expansion

Spectrum Capital Partners (SCP) is the private equity company of the UCC Group. It raises finance to support the UCC Group's ambitious growth and expansion plans. SPECTRUM was key in putting the finance in place for the recent UCC acquisitions.

SPECTRUM Capital is also close to concluding a microfinancing partnership which will enable it to offer loans for students and those students small businesses and other ventures.

Soon therefore, the company will

be able to provide loans to UCC students to undertake and continue their studies and thereafter business loans, to help them develop their ideas, and the attendant lifestyle loans for car purchase, home purchase and eventually mortgages, insurance and other financial services. These objectives are now a step closer after the recent RE/MAX acquisition.

Meantime, SCP is developing a track record as an entrepreneurial organisation with strong deal flow, and an even stronger pipeline of opportunities. These range across Jamaica's business sectors, but there are also plans to look to the wider Caribbean region.

SPECTRUM has already assisted the UCC Group with a number of grant applications and successfully supports UCC REID (the Group's property company) and GKPS (UCC's very own BPO) with their funding needs. These deals range from mid-single millions to tens of millions of dollars, packaged to reduce risk and increase investment management efficiencies. SCP is always evaluating potential

investments and is keen to hear from companies looking to take their development to the next stage. As a PE firm SCP takes a controlling interest in established companies with a view to help them grow and eventually list on the Jamaica Stock Exchange.

SPECTRUM is also working on an ESG fund – crucial in these times of Climate Emergency; a Social Enterprise Fund – to support UCC's Foundation; and a venture capital fund - to be run by UCC's Centre for Innovation and Entrepreneurship (C4IE). SCP only collaborates with investors and funders who care about Jamaica and the region's potential, and who are looking to diversify into other, alternative asset holdings, and who are looking for innovation and delivery of new ideas.

If interested, they would really like to hear from you.



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UCC Academy - Pathway to Success

The UCC Academy (UCCA) is the Technical, Vocational, Education and Training (TVET) arm of the UCC Group of Companies. The Academy offers a range of programmes in the form of Occupational Associate Degrees (OAD), Pathway 2 (PW2) Technical/skills Programmes and Diploma Programmes.

Partnership Arrangement

The UCC Academy enjoys a new groundbreaking partnership with the Ministry of Education, Youth and Information (MoEY&I) under the K-13 Sixth Form Integration Pathway framework that allows all Jamaican 2021 high school graduates to automatically transition to grade 12 to earn either their chosen Occupational Associate Degree (OAD) or an indigenous/Traditional Associate Degree (TAD) offered by another participating tertiary institution such as the UCC after completing grade 11.

Under this new K-13 Programme, the MoEY&I provides a scholarship for the two years to all participating students.

In this regard, high school and participating tertiary institutions, including the UCC - which is one of only four University Council of Jamaica (UCJ) institutionally accredited universities in Jamaica-will now partner with the MoEY&I to offer various Sixth Form Pathways for the new school year starting in October 2021.

In addition, students who commence the Programme in 2021 will automatically be eligible to receive a 50% scholarship on their third-year tuition if they choose to pursue their Bachelor degree with the UCC for two more years after completing their Associate degree.

Students who specifically choose to pursue their tertiary level study with the UCC /UCC Academy

under the K-13 framework will be able to pursue their chosen programme of study on one of the two pathways below: Sixth Form Pathways I B & 1C (Traditional & Occupational Associate Degrees)

Programmes offered under Pathways 1 & 2 include:

PATHWAY IB UCC TRADITIONAL ASSOCIATE DEGREES (TAD)

Business Administration Tourism & Hospitality Management Information Technology Paralegal Studies

Offered by the University of the Commonwealth Caribbean Via 100% Online, Blended and UCC Digital TV

PATHWAY 1C OCCUPATIONAL ASSOCIATE DEGREE (OADs) Allied Health Care Business Process Outsourcing (BPO) Construction Site Management Logistics & Supply Chain Management

Renewable Energy



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UCC Global Knowledge Process Solutions - Enabling technology driven solutions that create economic value

UCC Global Knowledge Process Solutions (GKPS), a new entrant to Jamaica's burgeoning BPO industry, brings innovation to the market with highly customizable business processing options augmented through partnership affiliations to design solutions to satisfy both general and unique customer requirements.

While Business Process
Outsourcing (BPO) operations are
evolving across Jamaica rapidly,
GKPS, has moved to differentiate
and innovate, enabling the creation
of technology driven solutions that

will create more economic value for the company and its team members

Key Jamaican entities such as JAMPRO have acknowledged the need to widen the scope of the outsourced solutions being offered globally from Jamaica and GKPS is moving up the value chain by providing a whole new suite of products including legal services, IT security, and recruitment outsourcing as well as expert sales pipeline building solutions, focused on growing clients' revenues.

GKPS has centred its operations around technology, and is focussed on providing outsourced business solutions. Integrating technology such as Robotic Process Automation (RPA) into their operations to automate and enhance the client experience. With new services developed for the US, Canadian, UK and Caribbean markets the company is already gaining recognition for its high performing, energetic team, at the top of its game. This new approach has seen GKPS winning major contracts

Central to the success of the company is its people including a new gender balanced Board that contains some of the brightest corporate minds to lead these new strategic initiatives. One such is the formulation and introduction of an Employee Share Ownership Plan, that is open to all team members, giving them an opportunity to partake in the growth and success of our operations.

GKPS will also be launching an exciting new training programme that will enable Jamaicans to

benefit from internationally recognised training and certifications, positioning them to take advantage of the many opportunities available in this new digital age.

The company is evolving into an organsation that places technology and people at the heart of everything they do, enhancing the UCC brand as a major innovator and nation builder



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RE/MAX Elite - Outstanding Agents. Outstanding Results

Since its inception in 2009 RE/MAX Elite has been one of the leaders in the Jamaican Real Estate market in name awareness, sales performance, and has built an excellent reputation on its exemplary service. Our goal is to make the home buying and selling process as easy and efficient as possible for you, our clients.

Whether you are selling your home or searching for that special place to call your own, you deserve to work with someone who has your best interests in mind. We offer advice, and help you navigate the best path through the process. We have the knowledge, experience and dedication that it takes to get results.

Our ELITE team has more than 20 years of combined experience in the Jamaican industry and is inclusive of a Corporate Attorney, who shares in the ELITE long term mission and together we will provide strong and reliable support. We are an equipped organization which is staffed with talented professionals who stand by our clients, colleagues and the community with integrity and an unparalleled consideration for the distinct needs and best interests of each.

Recognized by the home-buying and selling public for its red, white and blue balloon logo and the slogan "Outstanding Agents.

Outstanding Results", RE/MAX has been the number one

residential real estate network and is a leading industry force globally. RE/MAX is truly an international brand, delivering unmatched levels of service across 87 countries; with over 6,300 independently owned and operated offices by people who know the area that bring a wealth of worldwide expertise to a local market.

The network is still expanding, accelerating associate growth and generating referrals worldwide. We also believe real estate is about developing partnerships based on mutual trust. That's why we will spend time simply listening and learning about your particular situation and getting to understand your expectations.

We want your experience to be both stress free and profitable. We are determined to provide exceptional service, knowledge and support that you, our customer DESERVES. Whatever your dream is - let our experienced team help it to come true!



UCC GLOBAL

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University of the Commonwealth Caribbean College of Health and Medical Sciences

The UCC College of Health and Medical Sciences (CHMS) has the mission of advancing and integrating teaching and learning in health and medical sciences, related research, professional service, and community service to help meet continuing and evolving health and medical challenges locally, regionally and globally.

The UCC CHMS will contribute to the provision of tomorrow's health and medical professionals by the provision of market-relevant educational programmes, theoretical and applied research, and service that contributes to the communities in which the College's students and graduates are located, taking full account of the differential national regulations, policies and procedures that govern the provision of health and medical services.

The University of the Commonwealth Caribbean College of Health and Medical Sciences has the vision of developing and delivering cost-effective, sustainable and innovative solutions for health challenges within Jamaica, the Caribbean Region, and the world, with a focus upon values such as corporate and social responsibility, mutual respect, professional and institutional integrity, transparency, excellence, quality assurance and enhancement, collaboration, and competitiveness.

The programmes to be offered by

the College of Health and Medical Sciences at the University of the Commonwealth Caribbean include the following:

Premedical Programmes:

AS Health Sciences Online/Hybrid - Virtual labs
RN - BSN
BS Medicinal Chemistry Online/Hybrid - Virtual labs
BS Biology - Online/Hybrid Virtual labs
BS Physical Science Online/Hybrid - Virtual labs

Bachelor of Science in Nursing MBA in Healthcare Management RN-MSN (Educator and Administrator) Master of Public Health Master of Social Work Master in Counseling Psychology Masters in Occupational Health

