



JA Turks and Caicos

A Member of JA Worldwide

Student Manual 2021- 22

JATCI Board of DIRECTORS

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2012 – Present

Mrs Cathrice Williams
Secretary
2012 - Present

Ms. Roxann Wake Forbes
2015-Present

Ms. Jasmine Parker
2015- Present

Ms. Stacy-Ann Lawrence
2017- Present

Mr. Almando Rigby
2020 - Present

Empowering young people to own their economic success

The key to an effective and successful year in Junior Achievement for any individual depends in part upon that person's knowledge and understanding of the Junior Achievement Programme. It means therefore, that the Achiever must be informed and aware of what Junior Achievement has to offer.

This handbook is designed to provide general information about the Junior Achievement programme, its activities, benefits and rewards. It also provides crucial information for your General Examination.

Junior Achievement Turks & Caicos (JATCI) is an economic educational programme. It strives to educate young people in three focal: areas of learning work force readiness, entrepreneurship and financial literacy.

The JA programme is operated by the JATCI Board of Directors, It is funded solely through private sector contributions and relies on the support of Corporate TCI to mentor young people under the theme ***own your economic success***.

Achievers must be willing to apply themselves as participants in their Junior Achievement companies and attempt to gain the greatest benefits from their JA experience. Since its establishment JATCI has developed into an exciting educational programme for progressive and talented teenagers who are willing to learn about the challenges of the global economy.

WHAT IS THE JA COMPANY PROGRAMME?

The Junior Achievement Company Programme is an economic education programme for youth. It teaches senior high school students the basic principles of starting a business and operating it under the guidance of professional adult business consultants from the business world known as advisors. It is a programme for youth to better prepare themselves for a place in the TCI business environment.

The programme, (usually beginning in October) groups of 10 students from public and private schools throughout their respective islands. These students form a company, meeting one afternoon per week for two hours. These companies are bona fide companies; officers are elected, a product is manufactured or a service is rendered, salaries and wages are distributed and records and accounts are kept.

Each member of the company owns one share of stock. He/She is then known as a stockholder. The Board of Directors of each JATCI Company consists of stockholders and is responsible for electing the officers and setting wages.

At the end of the Company Programme, the company is liquidated. An annual report of what was actually done is prepared and after paying all bills, any profits are returned to the stockholders in the form of dividends.

Junior Achievement Turks & Caicos is designed to help young Turks & Caicos Islanders to begin to examine future career and entrepreneurial opportunities.

HISTORY OF JUNIOR ACHIEVEMENT TURKS & CAICOS ISLANDS

This programme began in 2012 as a collaboration between the Department of Youth Affairs and the Providenciales Chamber of Commerce as Young Enterprise (YE) with the theme "*Start Something*". From 2012 to July 2014, Young Enterprise TCI was a registered member of Young Enterprise UK. The objectives were:

- To offer young people, through our programmes, irrespective of background and abilities, the opportunity to develop the attitudes and skills for enterprise, personal success, lifelong learning and employability.
- To deliver highly practical activity based, enjoyable learning programmes which inspire young people and improve their understanding of the value and role of business.

Beginning in August 2014, the Board of Directors successfully registered with Junior Achievers Worldwide, being specifically affiliated with the JA Americas division. The change was made primarily because under JA Americas, students would not be limited to only one year of participation as they were with YE, as well as there would be a greater opportunity of regional and divisional competition as a part of the JA Americas division. Additionally, the financial implications for running the program were significantly less than under YEUK.

JATCI continues to be the premier youth program for promoting entrepreneurship and empowering young people to *own their economic success*.

HISTORY OF JUNIOR ACHIEVEMENT WORLDWIDE

1916 was the year when the concept for Junior Achievement was first hammered out on paper. It was founded by Horace Moses, President of Strathmore Paper Company, Theodore Vail, President of American Telephone & Telegraph (AT&T) and Senator Murray Crane of Massachusetts. Junior Achievement started in 1919 as a collection of small after-school business clubs for idle, energetic and curious students in Springfield, Massachusetts.

The consensus was that Junior Achievement was right for the times. On February 27, 1920, the name Junior Achievement was voted on and selected in the Eastern States Exposition meeting.

As the rural-to-city exodus of the populace accelerated, so too did the demand for workforce preparation and entrepreneurship. Students were taught how to think and plan for a business, acquire supplies and talent, build their own products, advertise and sell. With the financial support of companies and individuals, Junior Achievement recruited sponsoring agencies such as England Rotary Club, Boy Scouts, Girl Guides, Boys & Girls Clubs and the YMCA and numerous churches, playground associations and schools to provide meeting places for the students.

On October 19, 1920, Horace Moses succeeded Theodore Vail as Chairman of Junior Achievement. Mr. Vail and Senator Crane, men in their 60s passed away in 1920 and 1921 respectively. Moses went on to lead and serve another 27 years with distinction.

It was the financial commitment of \$250,000.00 from the 22 members of the organizing committee and the hiring of the Bureau staff in the fall of 1919 that marked the birth of Junior Achievement. The dynamic leadership of Vail, Moses and Crane has moved this organization from paper in 1916 to a working reality.

Junior Achievement has now grown over the past 91 years to 123 countries on six continents throughout the world. Junior Achievement has been a positive influence in the lives of over 9 million students in 30 languages over 24 time zones with 28 unique programs.

ACHIEVER'S COMMITMENT

*I hereby commit to be true to the principles of
Junior Achievement Turks & Caicos.*

To strive for excellence in everything I do.

*I commit myself to the success of my JA Company,
and further commit to participate in all Junior
Achievement activities.*

I commit to being the best that I can be.

I commit to being honest, respectful and responsible.

I commit to being a proud Junior Achiever.

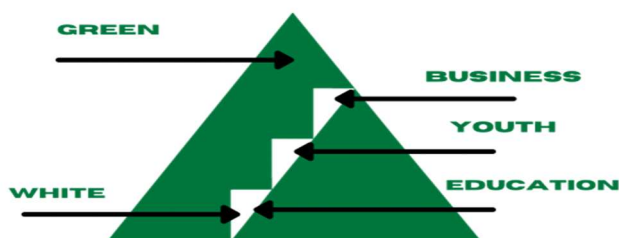


JUNIOR ACHIEVEMENT'S PILLARS FOR SUCCESS



JUNIOR ACHIEVEMENT WORLDWIDE'S LOGO

The steps represent the grand partnership of excellence between Business, Youth and Education.



JUNIOR ACHIEVEMENT WORLDWIDE'S CORE PURPOSE

To inspire and prepare young people to succeed in a global economy.

JUNIOR ACHIEVEMENT WORLDWIDE'S CORE VALUES

- Belief in the boundless potential of young people;
- Commitment to the principles of market-based economics and entrepreneurship;
- Passion for what we do and honesty, integrity and excellence in how we do it;
- Respect for talents, creativity, perspectives and backgrounds of all individuals;
- Belief in the power of partnership and collaboration;
- Conviction in the educational and motivational impact of relevant; hands-on learning

JATCI RULES & REGULATIONS

JA COMPANY MEETINGS & ATTENDANCE

Each JA Company is expected to meet weekly; meeting agendas should be planned for not more than two (2) hours in length.

All Junior Achievers are directed to arrive to meetings promptly and should remain in the confines of the assigned JA Company workroom for the duration of the meeting.

Any Junior Achiever without a reasonable excuse for three (3) consecutive meetings is automatically dropped from the JA Company's official register. The Centre Manager will notify the JA Office and the student's school will be advised.

Achievers unable to attend a meeting for any reason must notify their Advisor and Board Representative. The reason for the absence must be documented. Students attending school or official JA related events will be recorded as excused and not absent.

DRESS CODE

School uniforms must be worn at all Junior Achievement Company meetings and functions unless otherwise authorized by the JA Board prior to the event. Attire at JA events must be a Junior Achievement T-Shirt and proper pants unless otherwise advised by your JA Board representative.

EXECUTIVE MEETINGS

The Junior Achievement Company's Advisory Team is required to meet with the JATCI Board representative bi-monthly. This meeting is for accurate reporting to the Junior Achievement Board and can be done immediately before or after the JA Company meeting.

COMPANY MANUALS & RECORDS

Each Junior Achiever is responsible for his/her manuals and where necessary official company documents. He/she is also required to bring manuals, handouts, notes and other documents to every company meeting. Advisors should always be in possession of duplicate officer records.

JATCI Board representatives will be responsible for ensuring JA Company Officers maintain accurate records. JATCI Board representatives will be required to make recommendations to the Advisors and the JA Board on any officers that require additional training or replacement.

CONDUCT IN A JUNIOR ACHIEVEMENT COMPANY

No homework is to be done during JA Company meetings. Cellular phones and other electronic devices (including iPods, laptops, CD/DVD players and headphones) must be turned off and may not be used during regular meeting time. The Advisor reserves the right to confiscate any electronic device that is a disruption to the JA Company meeting.

No chewing gum, loud talking or use of profane language will be tolerated.

Respect for adults and achievers are to be maintained at all times. Advisors are to be addressed by surnames only.

Inappropriate behavior (which includes verbal insults, inappropriate personal contact, willful damage to personal/Junior Achievement property, theft, rude or violent behavior, fighting, smoking and the illegal consumption of alcoholic beverages) by achievers will be dealt with accordingly by the appropriate authorities and may result in suspension or expulsion from the JATCI Programme.

All Junior Achievers must sit midpoint and final examinations in order to receive a certificate of participation or a reference/recommendation letter from JATCI.

TRANSPORTATION

Parents and Guardians are solely responsible for dropping off and collecting achievers to and from Junior Achievement meetings and functions and activities will not be permitted to leave with anyone other than parents or appointed guardians. Advisors are prohibited from the transport of Junior Achievers at any time other than the case of an emergency. Achievers left at meetings/events after an unreasonable time period, will be called into consultation with the JATCI Board.

JA COMPANY OFFICERS

The President of a Junior Achievement Company must be voted into office by achievers only. Elections must be conducted by secret ballot and there must be more than one person vying for this position. The removal of a President must be carried out by two thirds or more of the company's current register and must be carried out by achievers.

The Vice Presidents (Marketing, Finance, Public Relations, Production and Human Resources) are to be selected by an interview panel consisting of the elected President, Advisors and where necessary, JATCI Board Representative. The selected Vice President may be removed by the same parties.

It is mandatory for all JA Company Officers to participate in the Speech Competition and JATCI Youth Empowerment. Failure to do so will result in the immediate removal of these officers.

PRODUCTS

All Junior Achievement Companies are permitted to produce in the following categories:

Manufactured Products (Products produced by Junior Achievers from raw materials to a finished product).

Manufactured products must not have any sexually explicit or vulgar themes and must not be offensive to any religious body. NO violent symbol, satanic images are to be affixed, mounted, sewn or painted on any surface. No music or movies are to be recorded for resale and no JATCI Company may use, copy, trace, alter or reproduce any copyrighted products or ideas of others.

No JATCI Companies are permitted to produce food items for public consumption.

Publication Products (Prepared and published documents)

JA Companies are permitted to produce any printed material that is the original work of the Achievers.

Service (Help or assistance given to satisfy a need)

All services must be done under the supervision of advisors at all times. No services are to be provided in areas that are clearly the responsibility of a licensed trained professional. Extreme care should always be taken in the execution of any service and the safety of achievers is paramount to all persons involved.

Retail (The procurement and resale of items)

All JA Companies are permitted to purchase and resell one product only.

JA Company products are subject to the final approval of the JA Office (Product Application Form).

Non-Approved Product List

The following list is intended to provide guidelines for students during the product-selection process. All products must be submitted to Board for approval prior to production.

There may be specific requirements that must be met for a product to be approved. Note: Prepackaged food products bought from a wholesaler and not altered or repackaged by JA students can be approved except for **seafood, poultry, meat, and dairy products**.

Product/Service Non-Approved

- Children's pajamas
- Babysitting services
- Window washing
- House-sitting services
- Carnivals/circuses/amusement rides
- Pet grooming/sitting
- Horse, donkey, bull rides
- *Any homemade food item, including but not limited to baked goods, sauces, honey, candy, soups, salads, and sandwiches*
- Growing and selling of fruits or vegetables
- Meat/poultry/seafood/fish products, even if purchased from a wholesaler and prepackaged
- Dairy products, even if purchased from a wholesaler and prepackaged, including ice cream and milk shakes
- *Candle making*
- Clothing manufacturing for children under the age of 10
- Swimming lessons
- Manufacturing and/or selling fireworks
- Painting - houses, fences or numbers on curbs
- Snow/ice removal or ice melt products
- Lawn or house services
- Manufacturing of toys/games/stuffed animals
- Fire starters
- Lamps
- Safety or first aid kits
- Cosmetics of any kind, including lip balm
- Soaps or lotions manufactured by JA students
- Rice bags used as heating pads
- Vitamins, medicines, nutritional supplements

Any product that may cause bodily injury or property damage

FUNDRAISING

No JA Companies are permitted to organize or hold raffles, cook-outs, steak-outs, boat cruises, dances, fashion shows, concerts, dollar drives, paid admission parties, walkabouts or any other fundraising activity that would violate the Code of Conduct of the Junior Achievement Program or is not directly related to the regular activities of the program without the expressed written permission of the JA Board.

CHAIN OF COMMAND

All communications from a JATCI Company will take the following chain of command:

Achiever to Advisor
Advisor to JATCI Board Representative
JATCI Board Representative to JATCI Board

Complaints, allegations, protests, suggestions or recommendations are to be forwarded through the above manner. The Royal Turks & Caicos Islands Police Force will deal with any matter that is found to be a violation of the laws of the Turks & Caicos Islands. All matters pertaining to Junior Achievers will be dealt with in conjunction with the Guidance Counselor of the achiever's school, the parent(s)/guardian(s), JA Staff and an appointed JA Advisor.

ETHICAL BEHAVIOR

All persons affiliated with JATCI are expected to abide by a strict code of conduct regarding ethical behavior. No inappropriate behavior will be tolerated from JATCI Board, Staff, Advisors, Achievers or Volunteers. Any allegations of breaches of the ethical behavior code will be subject to a thorough investigation and pending the final outcome, suspension and/ or expulsion from the programme may be warranted.

Proper accounting and record keeping are to be enforced for all financial transactions in a JATCI Company. All JATCI Companies must publish an annual report to all stockholders outlining the success or failure of the business.

THE COMPANY PROGRAM COMPETITION

The purpose of the JATCI Company of the Year Competition is to demonstrate learning outcomes and impact of the Company Programme on the students and award those who have excelled in doing so.

The Final competition is JATCI's annual celebration of the achievements of its students and their Companies across Turks and Caicos.

The Judges will assess how the Companies succeeded in demonstrating the outcomes of the Company Programme. They will look for evidence that the mini- companies experienced the whole life cycle of a company during the Programme year and learned from each phase of it as opposed to completing a business planning exercise only or achieving only a research and development stage of their project.

Judges will also look for evidence of innovation and the successful exploitation of new ideas in all aspects of running a Company. They will look for understanding that continuous improvement through innovation is essential to the success of a business.

To be eligible for the Final companies, all companies must have:

- a. registered with JATCI and paid rent fees;
- b. submitted items (company report, presentation file etc.) as requested by the Board;
- c. not exceeded the authorised share capital limit, unless permission from the Board has been applied for and granted (the company report should highlight why this was necessary)
- d. complied with the operating regulations as outlined in the student handbook. In particular, trading instructions, prohibited products list and rules laid down by JATCI regarding financial and other support, grants and donations.

Companies failing to comply with these regulations will be marked down by judges. JATCI reserves the right to disqualify any company that has operated dangerously or outside the law.

GUIDELINES

The Competition includes the following stages:

1. Trade Stand

The Trade Stand provides the company with an opportunity to demonstrate how effective the team is in utilizing the trade fair setting for presenting their business and selling the product/service to a potential customer.

- a. Companies will be required to have a trade stand during the Opening Showcase, Trade Show and Final Competition.
- b. The Trade Stand contents must have been produced and funded by the company.
- c. Stands must show the Name of the Company, and the Advisors and their companies.
- d. Each product must have “a product of Junior Achievement” or “a product of JA” attached.
- e. Judges will visit each stand and ask questions as they see fit.

2. Company Report

The Company Report is the opportunity to summarize your team’s year in business. It is an important record of what you have achieved and will be helpful to you in the future as evidence of your achievement.

To help the competition judging process, below is a list of the rules you must follow. The Student Handbook has details on what should be included in the Report. It is important to note that the judging panel may mark the company down should the report not comply with these rules.

- ✓✓ The report must be written by the company members and must be original and innovative in approach, not based on a template from previous years.
- ✓✓ An electronic copy must be sent to the Board by the date provided by the Board. Companies will be given sufficient notice of the due date.
- ✓✓ A maximum of 10 sides of A4 – up to 5 appendices.
- ✓✓ Body copy size is 11 point minimum.

✓✓ The Cover is in addition to the 10 pages. It must include:

- Company name
- Link Teacher Name and School
- Advisers and their companies
- Whether interim or final accounts

3. Stage Presentation – an oral presentation before judges.

The Stage Presentation provides an opportunity to demonstrate how effective the team is in getting a potential investor excited about the business by making a presentation.

4. Panel Interview with Judges

The Panel Interview provides an opportunity to demonstrate the qualities of each individual and of the team as well as how much of the qualities have been acquired by participating in the Company Programme.

All members of the company participating in the competition should be available for interview. The judges may question company members on any aspect of their business in order to gain further understanding of its performance against the criteria and the knowledge of the company's members.



SUMMARY OF KEY ASPECTS TO BE ASSESSED BY THE JUDGES

1. Company Report

Overall presentation of report
 The overall performance of your company
 Accurate and well-presented financials
 Demonstration of lessons learned
 Demonstration of future prospects of the company
 Innovation

2. Trade Stand Display

Visual impact
 Design and creativity
 Product/service idea
 Sales techniques
 The image of the students as a team
 Unique features and innovative ideas

3. Panel Interview

Demonstration of development of personal skills and maturity
 Demonstration of team spirit
 Knowledge and understanding of how business functions
 Knowledge of the company financials
 Future potential of the business

4. Stage Presentation

Structure of presentation
 Relevance and content
 Delivery technique
 Visual aids and impact
 Originality and innovation

JATCI		
Student Completion Criteria		
ATTENDANCE --- JA Company Meetings	25 points	
100	25.00	
95-99	23.00	
90-95	20.00	
80-89	15.00	
70-79	10.00	
Below 70	5.00	
ATTENDANCE --- Scheduled Events	25 points	
100	25.00	
95-99	23.00	
90-95	20.00	
80-89	15.00	
70-79	10.00	
Below 70	5.00	
JA Examination	25 points	
100	25.00	
95-99	23.00	
90-95	20.00	
80-89	15.00	
70-79	10.00	
Below 70	5.00	
Individual Department	25 points	
Appearance and comportment	5.00	
Participation	5.00	
Speech competition	5.00	
Grade point average above 50%	5.00	
Punctuality	5.00	
TOTAL	100.00	
<i>*Student must achieve at least 70% to be awarded a certificate of completion from the program.</i>		
<i>** Distinguished achievers must achieve at above 90%</i>		

JATCI		
Company of the Year Criteria		
COMPLIANCE	10.00%	Execution of JA Programs Outlined, Open Company Bank Account, Examination of In-house Company Reports (President & All V.P.'s).
TRADE SHOWS	10.00%	1st - 10%, 2nd - 8%, 3rd - 6% 4th - 5%, 5th - 4%, 6th - 3% All Other Participants - 2%
JA ONLINE QUIZ	10.00%	Weighted Average Grades of all Achievers 1st - 10%, 2nd - 4th - 5%, 5th - 4%, 6th - 3%, All Other Participants - 2%
COMPANY SALES	10.00%	\$2,000 And Over - 10% \$1,500 - \$1,000 - 7% \$999 - \$500 - 4% Under \$499 - 1%
ATTENDANCE & PARTICIPATION IN JA ACTIVITIES AND EVENTS	10.00%	(JADay Opening Showcase --- 2%, Trade Show --- 2%, Speech Competition --- 2%, Training --- 2% Parents Night --- 2%)
FINAL PRESENTATION	15.00%	Winner - 15%, 2nd - 10%, 3rd - 6% All Others - 2%
JA COMPANY RETENTION	5.00%	90--100% - 5%, 80--89% - 4%, 70--79% - 3% 69% or lower - 1%
RETURN ON INVESTMENT	10.00%	\$15 And Over - 10%, \$10 - \$14 - 8% \$10 --- \$7 - 6%, \$7 --- \$5 - 4% All Others - 1%
RENT PAYMENT	5.00%	Rent Paid On Time - 5% Rent Paid - 3%
INTERIM REPORT	10.00%	In the JA Office on time - 10% Late - 5%
BUSINESS PLAN COMPETITION	5.00%	Winner - 5%, 2nd - 3%, 3rd - 2% All Others - 1%
TOTAL	100%	