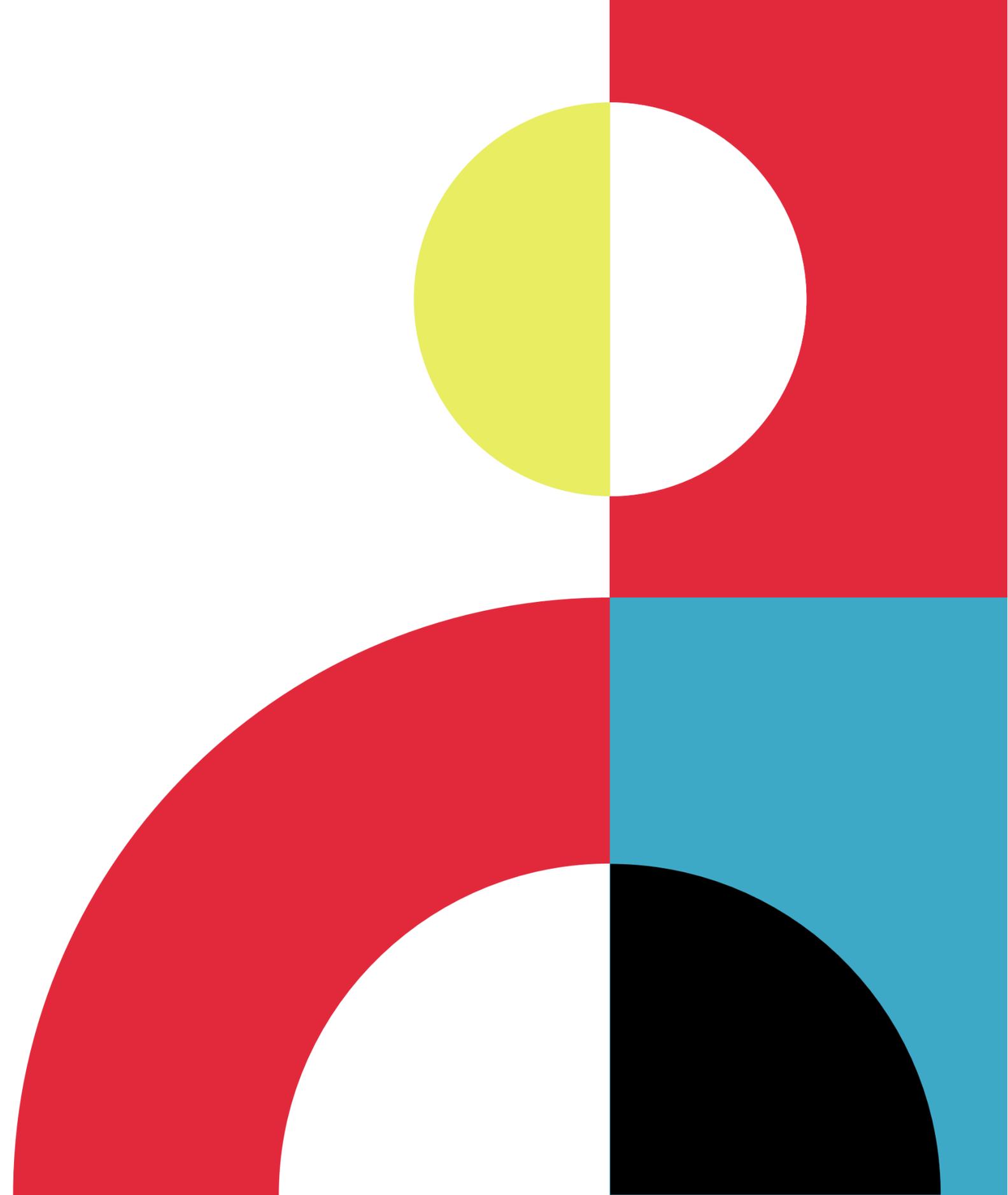


ICD
GROUP
CULTURE BOOK



CEO'S MESSAGE

Greetings,

ICD invests in businesses that offer opportunities for growth and create employment for Jamaicans and people within our region. We're dedicated to realizing our vision of Leading Change, Making a Difference. Our way of being dictates that we're committed to Passion, Integrity, Innovation and Excellence.

Our culture helps us to express these values every day. If we are to live up to our own very high expectations and make a difference, we must ensure we ingrain these elements into our Companies' culture. This document is an expression of our goals as a family.

Cheers,

PETER MELHADO



CHAIRMAN'S MESSAGE

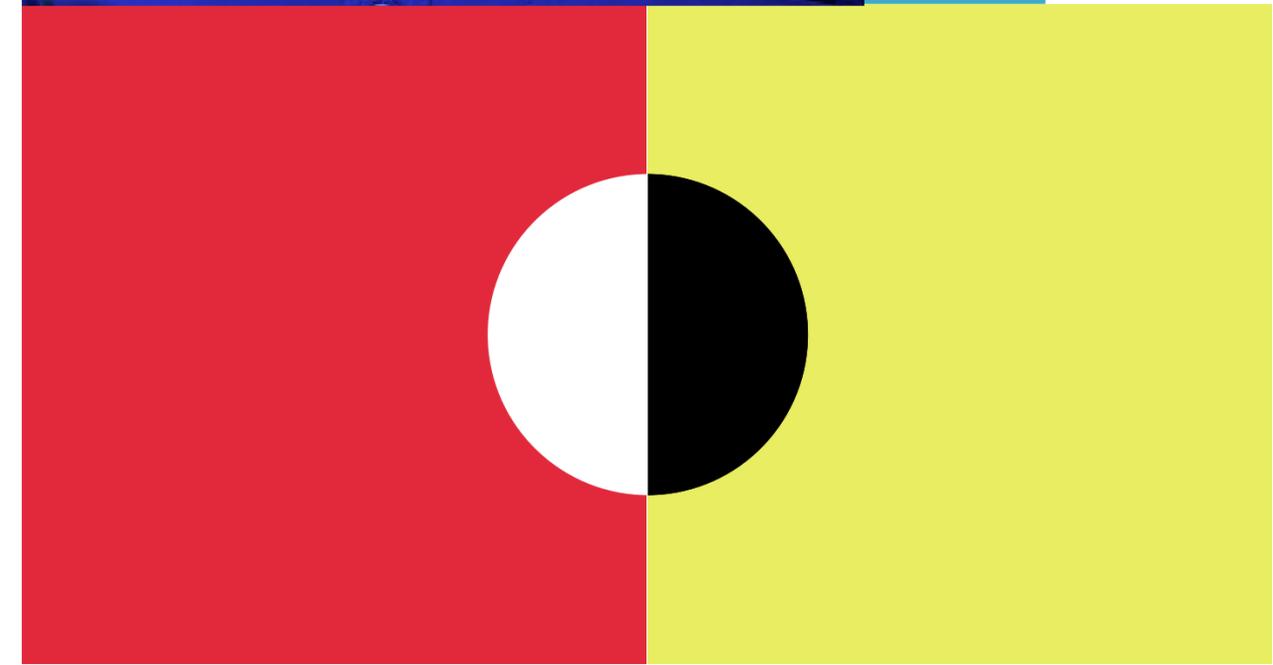
The ICD Group has had a remarkable journey over the past six decades. That journey has not been without its fair share of highs and lows, but we continue on our path towards excellence.

The future success of our Group of Companies will in part depend upon each of us being mindful of our collective values of Passion, Integrity, Innovation and Excellence.

We are, therefore, thrilled to have this collection of our values documented and expressed as our way of being for all to access and review.

Regards,

JOSEPH M. MATALON



OUR LEADERS



Joseph M. Matalon
Chairman



Cristina Matalon
Group Company Secretary



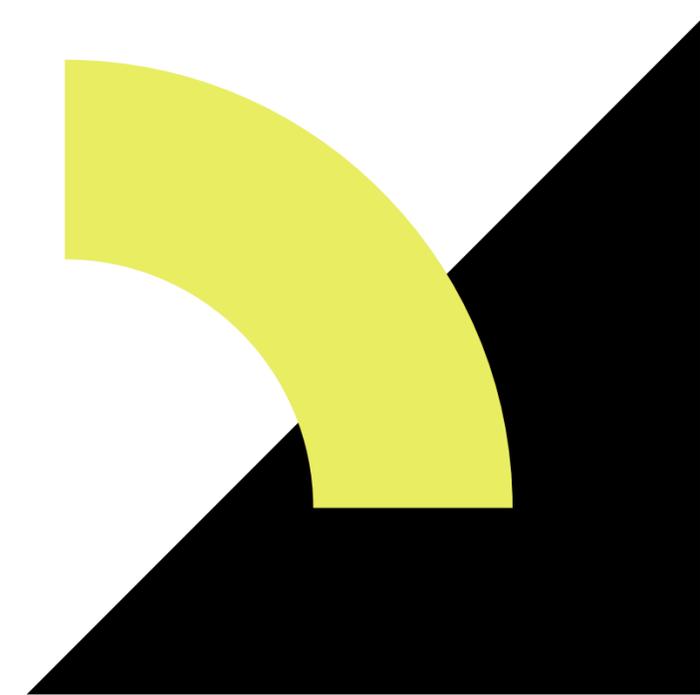
Vikram Dhiman Chief
Operating Officer



Stacey Hines
Group Strategist



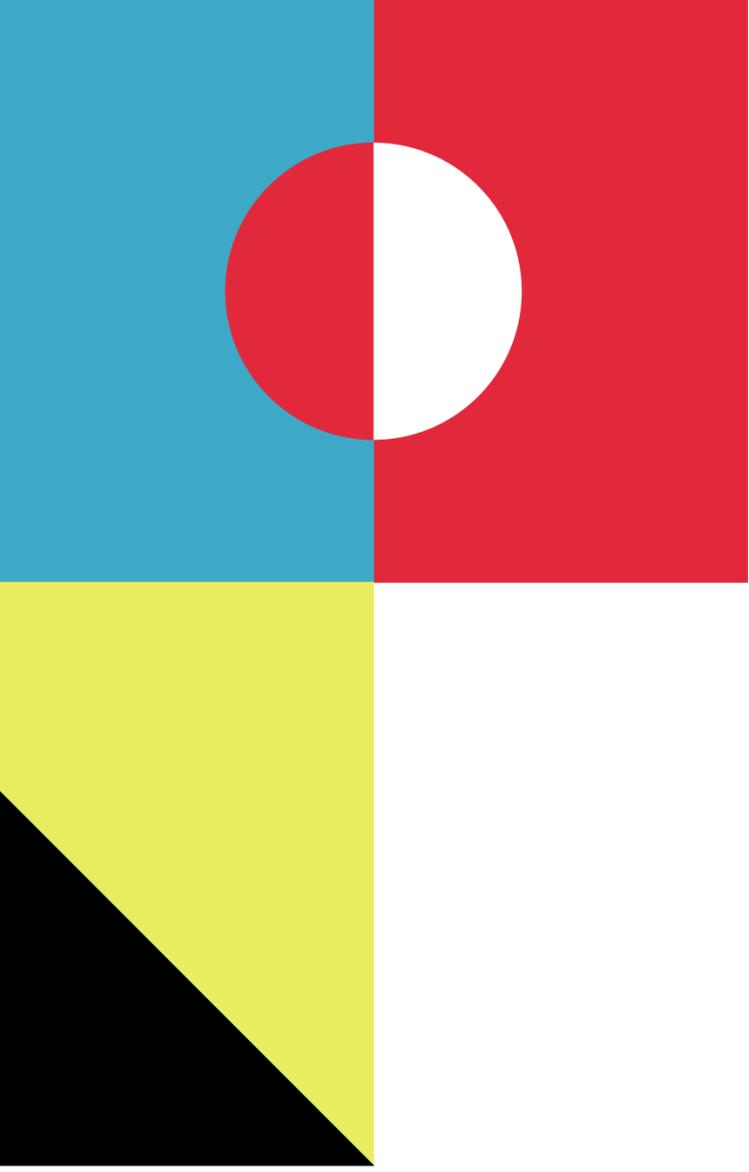
Peter Melhado
CEO



MISSION

**“ LEADING CHANGE.
MAKING A DIFFERENCE.”**





WHO ARE WE?

ICD Group Holdings Ltd is a long-term private equity investment company focused on value creation. After over 6 decades in business, ICD has established itself as one of the Caribbean's premiere providers of financial services, construction, real estate and business process outsourcing among other sectors. Beyond the Caribbean the group's diverse portfolio of companies span North America and South America.



OUR VALUES

ICD Group is committed to cultivating a culture of:

PASSION

Loving Who We Are & What We Do

INTEGRITY

Being Our Word

INNOVATION

Creating Without Boundaries

EXCELLENCE

Exceptional By Habit

OUR WAY

EXCELLENCE

- We demand the best from ourselves and those around us
- We apply tough standards to our work
- We are relentless in our pursuit of excellence
- We treat every mistake as an opportunity to improve
- We take the time to ask if there is a better way
- We beat expectations by providing more value
- Our conduct, appearance and physical environment consistently reflect high professional standards

INNOVATION

- We are known to challenge the status quo
- We are comfortable with being uncomfortable
- We keep it simple
- We bring a “wow” factor to the outcome
- We celebrate victories and failures equally

INTEGRITY

- We do what we say we will do
- We are honest at all times
- We question actions that are inconsistent with our values
- We do what is right even when it is difficult to do so
- We are respectful of ourselves and others
- We are fair in all our dealings

PASSION

- We thrive to motivate colleagues to be their best
- We celebrate success and great results with our colleagues
- We encourage people to do what they love
- We are excited about being here

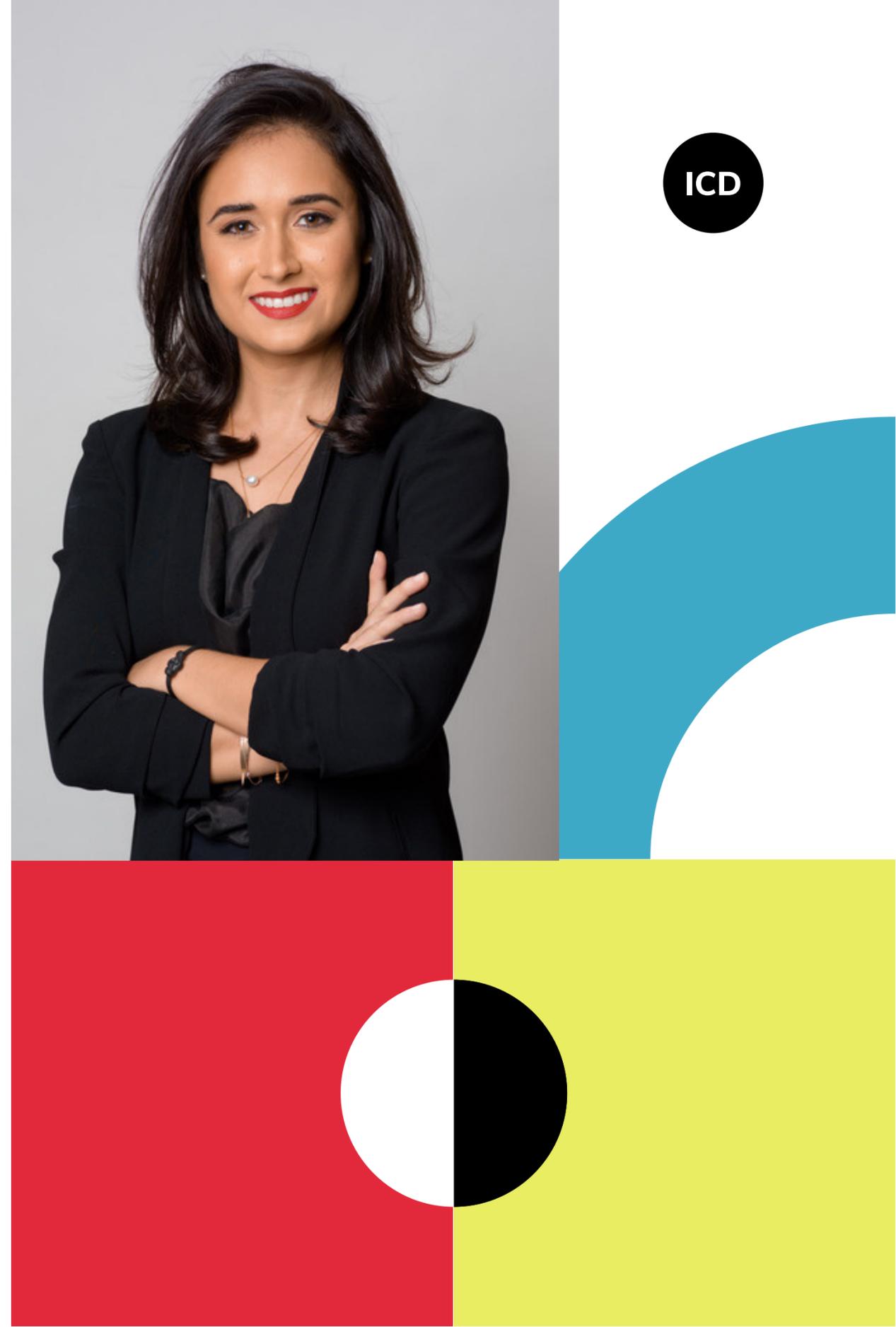
**“ IN THE BUSINESS OF
CHANGING LIVES...”**



CORPORATE SOCIAL RESPONSIBILITY

"A major part of our corporate commitment at ICD is constantly defining and re-defining what it truly means to be socially responsible and make a difference for our communities while delivering sustainable economic value. Leading change means constantly ensuring the conversation we have involve and revolves around our responsibilities as corporate and global citizens."

- YASMIN BENJAMIN
GROUP HR PROGRAMME MANAGER



CSR

Our commitment to Corporate Social Responsibility (CSR) is the cornerstone of who we are and an exemplification of our values.

With particular focus on **LEADING CHANGE**, we have dedicated resources to **MAKING A DIFFERENCE** in the lives of **YOUTH**, our **TEAM** and our **COMMUNITY /ENVIRONMENT**.

A great deal of our social impact initiatives are specifically aimed at the development and employability of Jamaica's youth. For our ICD Team members we focus on upskilling and personal development. We make every effort to support our surrounding communities and also engage in community beautification projects, specifically Downtown Kingston and our environs.





CSR



AT THE CORE OF OUR CSR COMMITMENTS IS THE MULTICARE YOUTH FOUNDATION

The MultiCare Youth Foundation (MYF) is a non-profit organization and associated charity of the ICD Group Holdings Ltd, specifically focused on youth and community development. It was formed in 2017 through the amalgamation of three youth-serving organisations: The MultiCare Foundation, Youth Upliftment Through Employment (YUTE) and Jamaica's premier mentoring organisation, Youth Opportunities Unlimited (YOU). In December 2020, MYF made a strategic shift to focus primarily on youth between the ages of 16-29, as studies indicate that they are the ones MOST at-risk of getting involved in crime and violence. MYF's mission is to empower vulnerable and at-risk youth with a multiplicity of skills through programmes such as Passport to Success and YUTE Teach to effect real and sustainable change in their lives.





OUR BUSINESS MODEL

ICD

- We are long-term private equity investors focused on value creation
- We work collaboratively with our partners and CEOs to develop long term strategic direction
- We seek to leverage opportunities to maximise resources and be cost-efficient through shared services and platforms



BCIC

An affiliate of **VICTORIA MUTUAL**

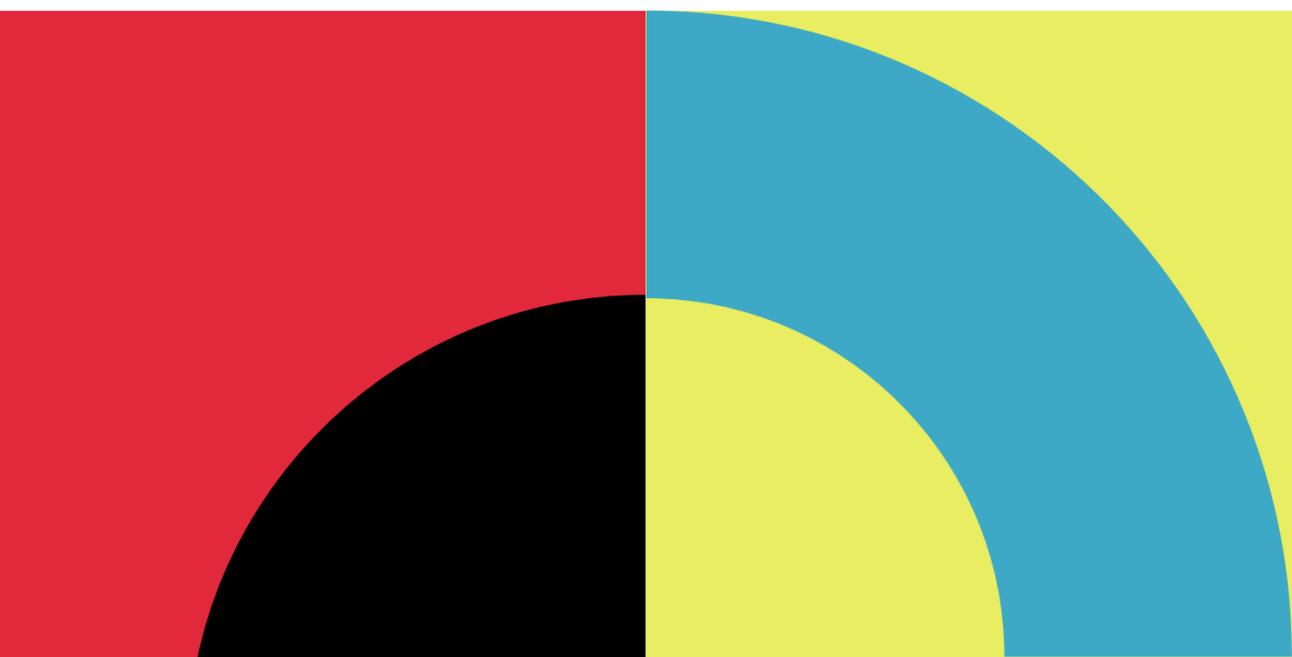
British Caribbean Insurance Company Limited (BCIC) has been offering general insurance solutions to the Jamaican population since 1963 and has been a subsidiary of the ICD Group since 1987.

The company was founded in the spirit of collaboration, as law firms Myers Fletcher & Gordon and Judah & Randall merged their insurance operations to form British Caribbean Insurance Agents Limited.

Other collaborations and associations happened over the years, most recently in 2010, when BCIC merged with Victoria Mutual Insurance Company (VMIC), a well-established insurer developed as a subsidiary of the Victoria Mutual Building Society (VMBS).

The new BCIC combines the strength of both organizations to provide superior service to its customers.

Further, BCIC has now spread its wings regionally to set up shop in both Barbados (2017) and the Turks and Caicos Islands (2019). Now, with its operations across the Caribbean, BCIC continues to work in earnest to provide superior service to all its customers.



JAMAICA'S #1 GENERAL INSURER FOR 2019

BCIC is licenced in accordance with the Insurance Act 2001, and underwrites major policy lines including property, motor vehicle, accident, liability and financial guarantees. Services offered include BCIC Assist Roadside Help, assessors and valuers, salvage offers, claims management, and essential services in collaboration with major hospitals and health care institutions.

BCIC's mission is to provide peace of mind to its customers by delivering solutions that protect their most valued assets. The company's vision is to be the most motivated and empowered team in the market, providing services to customers while fostering core values such as employee engagement, professionalism, openness and authenticity, innovation, compassion and integrity.

The company accomplished one of its most outstanding achievements in 2015 when it ranked as the top-grossing insurer in Jamaica and has continued to hit milestones ever since. In 2019 it claimed the number 1 spot again as top insurer on the island.

In 2016, it launched "Easy Pay", a flexible payment option that allows individuals to pay for their insurance in monthly instalments. On the note of ease, BCIC now affords its customers the opportunity to quote, buy, pay for and claim on their insurance online in minutes!



West Indies Home Contractors Limited (WIHCON) has been in the business since 1958 for a reason: it consistently delivers on its unrelenting commitment to building quality homes that people can afford. In addition to building houses, WIHCON also constructs schools, roads, sewage treatment plants and social and commercial infrastructure to support its mission of 'Building Communities, Building A Nation'.

WIHCON, being a part of the ICD Group of Companies since 1996, has built more than 46,000 homes, 76 schools and numerous other social buildings such as police stations, health clinics, post offices, office buildings and college dormitories.

The company continues to be a leader in innovation with the architectural designs of its developments and provides its customer base with some of the most sought after housing solutions in today's ever-changing real estate industry





At WIHCON, a legacy of nation-building meets a culture of true community with a dedicated staff compliment who display values of passion every day. This is not only experienced by the excellent service we extend to customers, but also through initiatives such as ICD Hot Steppas Club, hosting social events and promoting great relationships among team members.

WIHCON started with family and continues to facilitate a safe and friendly work environment for all its team members.

Going forward WIHCON's mission is to build communities, and the best way to practice is to start at "home" with its work environments





WIHCON Property Services Limited (WPSL) has been a member of the ICD Group of Companies since the beginning. The company was incorporated in 1964 under the name Construction and Dredging Limited, and the current name was registered in December 2005.

Structured to offer specialised property management services, WPSL manages and/or owns more than 1,400,000 square feet of real estate throughout Jamaica, with more than 320 tenants. The company, under the tagline 'Your Property Experts', offers services in real estate, and property and project management.

WPSL's vision is to be a regional leader by providing exceptional services through a motivated and empowered team with integrity and action. The company works hard to fulfil its mission to deliver innovative real estate solutions through outstanding customer service for the enduring benefit of its stakeholders.

WPSL was founded on and still maintains the values of uncompromising integrity, teamwork, exceptionalism, commitment, innovation, and social and environmental consciousness.



WIHCON Property Services Limited boasts innovations that will change the way you manage your property forever. With high-level defect and service management options, WPSL continues to take a competitive and futuristic approach to real estate.

WPSL provides services such as:

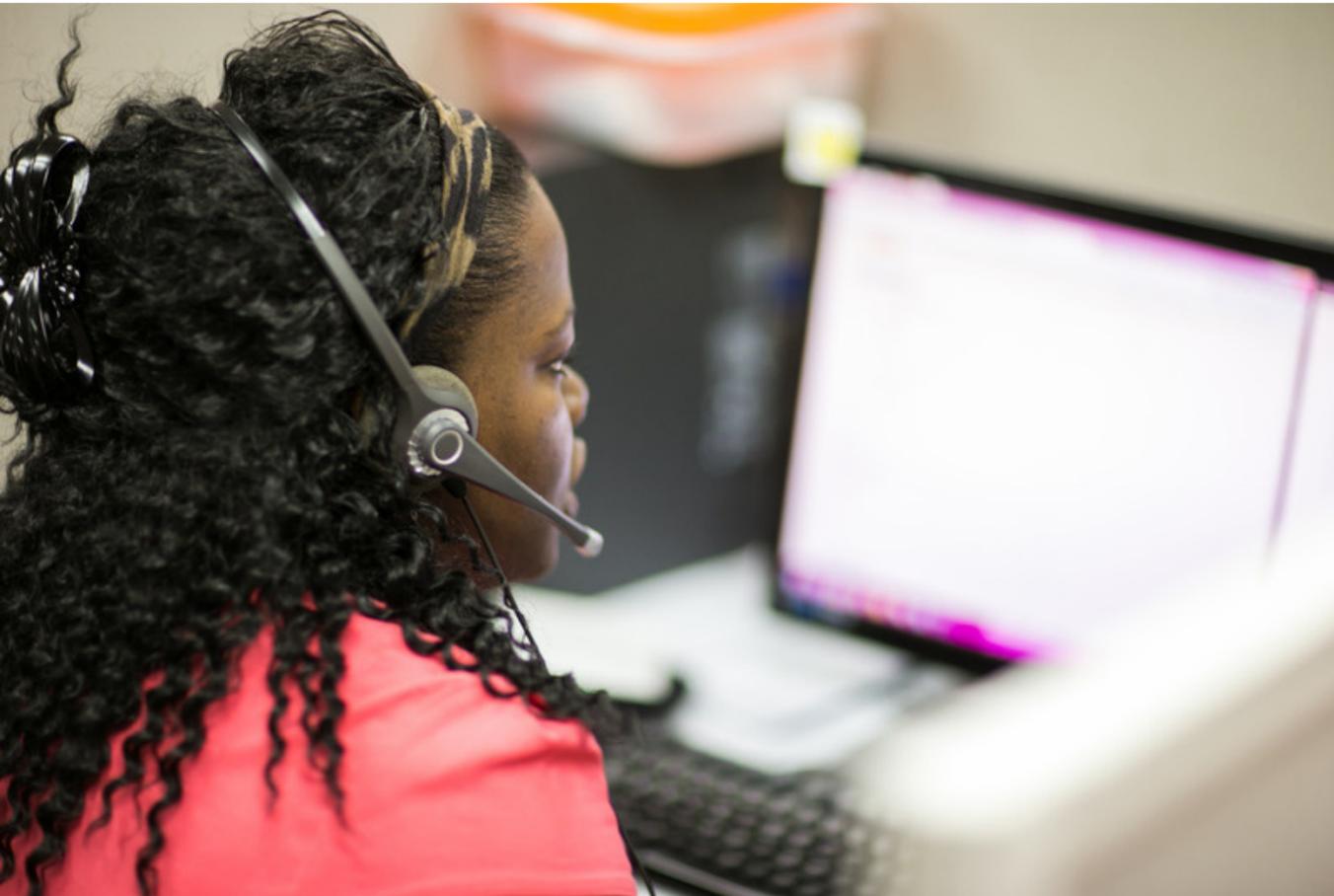
- Commercial Interior Design
- Real Estate Investment (Sales and Rental)
- Real Estate Renovation, Maintenance and Repair
- Real Estate Consultation and Advice
- Property Management Services
- Financial Real Estate Reporting and Administrative Support





Advantage

communications



Advantage Communications Limited (ADV) is a joint venture between Advantage Communications Inc. (ACI), a Canadian customer relationship management company, and the ICD Group. Advantage is one of Canada's longest-running private outsource service providers and is known for excellence in client relationships and customer service.

ACI was founded in 1996 in Charlottetown on Prince Edward Island. This joint venture marked the first time that ACI has operated outside of Canada, where it has established "call" centres in the Atlantic region.

ACI specialises in technical support, help desk applications and other customised business solutions. It serves 40 companies across North America in the technology industry, but its services also span across the hospitality, retail, telecommunication, education, start-up, banking and health-care sectors. The company operates on the core values of excellence, respect, passion, innovation and integrity.

The Business Process Outsourcing (BPO) sector continues to be a strong area of growth in Jamaica and with more than 400 employees, ADV Communications has grown tremendously. Advantage Communications' employees function as a family of young professionals who are committed to doing a great job, going beyond the call of duty to ensure clients' satisfaction.





Gustazos™

Gustazos®, a subsidiary of the Social Media Group out of Puerto Rico, is an e-commerce platform that offers customers up to 90% discounts on hotels, attractions, restaurants, shows and more.

The company operates in Puerto Rico, Dominican Republic, Panama, Canary Islands and more recently, Jamaica. In its relatively short history, it has captured a large and loyal customer following as a result of its easy-to-use platform and pointed customer focus.

Fun fact! ‘Gustazos’ means a special treat, a unique luxury or unique experiences. Since 2011, Gustazos.com has been offering all kinds of experiences, like restaurants, hotels, spas, adventures, services, even products and much more, with up to 90% off the regular price on all kinds of fun and delicious experiences for individuals to enjoy and share with their loved ones.

The platform partners with different businesses and partners using strict quality control and first-hand knowledge, to offer all consumers only the best available in the country. Gustazos’ mission statement is to “help and encourage people to experience the best life has to offer,” and it certainly has achieved that mission, providing some four million deals to more than two million customers, helping them to save a collective total of more than US\$250 million.



But more than offering experiences, Gustazos also spearheads various philanthropic initiatives through its G Community programme, that helps non-profit organisations get exposure and raise money. This venture is run locally by Jamaicans and in five other international markets.

Also, under the Group is Fangig® the Ticket Hub, an online ticketing platform that offers a paperless ticket buying option for event goers. The company operates in Puerto Rico and more recently, Jamaica. Fangig is the sister company to Gustazos Jamaica. Contrary to other platforms, with FanGig the buyer doesn't need to print or redeem the ticket the old school way: showing an ID or credit card at a selling point or at the box office before an event - they can simply purchase tickets to their favourite events from the comfort of their home, office or on the go! With more than 200 events to date since its launch in Jamaica in February 2019, Fangig Tickets continues to revolutionise ticket sales and event experiences in Jamaica.

Social Media Group also owns TouchBase, a mass email service, that is growing rapidly through a strong value proposition of functionality and excellent delivery rates. ICD owns a significant minority, in Social Media Group.





Intcomex, in which ICD has a significant minority interest, is the leading platform of value-added solutions and technology products in Latin America and the Caribbean, with a country presence in 14 territories, serving over 50,000 resellers, representing 180 manufacturers and 12,000 Stock Keeping Units.

The company leverages a robust logistics backbone incremented more than 25 years of steady growth to deliver quality products to its resellers at competitive prices utilising in excess of 1 million square feet of storage in 24 consolidation centres throughout the region. Its sales divisions include Security, Point of Sale, Networking, Peripherals, Computers, Mobile and Cloud Services.

Intcomex is ICD Group's newest partner as of 2017. Its strong distribution platform and pervasive country presence create opportunities for other Group companies to offer their products to these markets.

INTERNSHIP



At ICD Group we see the need to promote youth empowerment through personal and professional development. Therefore, to help us blaze a trail in leading change, and making a difference, we instituted our annual Summer Internship Programme in 2015 to expose the nation's youth to various fields and industries.

Each year we look for driven, passionate and dedicated young people who are ready to bring cutting-edge ideas to the table while honing their creative skills across various businesses and markets. More than that, the cohort of interns receive the privilege of hosting a riveting staff-engagement competition based on one of the Group's core values be it Passion, Integrity, Innovation, or Excellence.



Each year is easily identified by a theme relating to a pop culture phenomenon. In 2015 the competition was based off the popular TV show, Shark Tank. In 2016, Interns hosted ICD's version of The Amazing Race. In 2017 the ICD Group shifted to focus on the health and wellness of its staff complement based off of the television show The Biggest Loser. In 2018, a cohort of 15 interns hosted the staff competition under the theme, "Hunger Games". In 2019, a 'Game of Thrones' theme. Each year ICD finds new and creative ways to get the group involved, creating an environment where each of the individual companies can come together as one ICD Group.



WHAT DO YOU ENJOY MOST ABOUT WORKING AT ICD GROUP?

“ Work-Life Balance. “I love that I have a great degree of control and freedom within my job, to manage my time, focusing on what matters, whilst empowering my team to do the same.

Michelle Anderson
BCIC

“ We have some dedicated team members that are intentionally willing to make the extra effort

Damion Williams
ICD GROUP

“ The feeling of an open door policy between companies

Charlotte Cantaloupe
GUSTAZOS

“ The culture of mindfulness and special attention dedicated to growth in both a personal and professional space.

Tanaka Roberts
ICD GROUP



ICD



CONTACTS

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