

Newsletter July-Sept, 2020



MILESTONES

AND MARKETING EVENTS

**COUNTING ANOTHER WIN!
SME BANK OF THE YEAR 2020**

**INDEPENDENCE DAY CELEBRATIONS -
POLO GROUND ROUNDABOUT
RESTORED BY JS BANK**

**URBAN FLOODING RESCUE OPERATION -
CELEBRATING OUR JS HEROES!**



SME BANK OF THE YEAR 2020

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ACHIEVEMENTS



“Intelligence
without ambition
is a bird without
wings”.

SALVADOR DALI





**BEST
SME BANK OF THE
YEAR
(PAKISTAN)**

**ASIAN BANKING &
FINANCE AWARDS
2020**

COUNTING ANOTHER WIN! SME BANK OF THE YEAR 2020

Recognized for our commitment to serve the nation, we have been declared as the Best SME Bank (Pakistan) at the Asian Banking & Finance Retail Banking Awards, 2020. This is the **second time in a row** that we have received this accolade.

During 2019, our overall SME roster increased to approximately 22,000 clients. In addition, we partnered with several leading institutions to create self-employment opportunities for thousands of clients through innovative financial solutions.

“For us, SME’s are the heart of economic growth. By building this sector, we are working towards building Pakistan’s future,” said Basir Shamsie, President and CEO, “We are humbled by the appreciation received and thank our valued clients for their continued support and patronage, without whom none of this would have been possible.”

SIGNIFICANT INCREASE RECORDED IN **HALF YEARLY PROFITS**

It has been a year of growth for us and this was reflected in our half yearly results. In the period under review, we posted Profit Before Tax of PKR 1,472 million for the half year ended June 30, 2020.

The increase in profit is mainly due to a remarkable growth in the Bank's deposits which crossed PKR 400 Billion resulting in improvement in net interest income and an upswing in fee-based income. The break-up value per share of the Bank as of June 30, 2020 was PKR 15.6 with an earnings per share of PKR 0.66 for the half year ended June 30, 2020.

"We have witnessed a significant increase in the half-yearly 2020 profits due to a dedicated focus on business growth and associated income which reflects the trust of our customers and the dedication of our teams." said Hasan Shahid, Chief Financial Officer.

As an institution, our strategy continues to focus on a continuous process of identifying new business opportunities, fulfill customer needs through innovative products and services, strong alliances, and automation of service delivery.

PROTECTING JOBS JS BANK LEADS

PAYROLL FINANCING INITIATIVE BY STATE BANK OF PAKISTAN



JS PAYROLL FINANCING CROSSES **PKR 12 BILLION!**

Under the SBP Refinance Scheme to Support Employment and Prevent Layoff of Workers, the Bank approved more than PKR 12 Billion for approximately 200 businesses resulting in the protection of over 95,000 jobs. For two months in a row, we have topped the Rozgar Refinance Scheme for supporting businesses committed to zero layoffs.

Nothing ruins a
Friday more than an
understanding that today
is Tuesday.

He who smiles
in a crisis
has found someone
to blame.

Some cause happiness
wherever they go.
Others whenever they go.



CONTINUING TO EMPOWER BUSINESSES - 1ST JS WORKING CAPITAL BUSINESS LOAN DISBURSED

The first case of JS Working Capital has been disbursed by Mehak Ali – Branch Manager Park Towers Branch, under the JS Working Capital Business Loan, a financing initiative based on SBP Refinance Scheme for Working Capital Financing of Small Enterprises and Low-End Medium Enterprises. Under this product, the Bank provides Small and Medium Enterprises (SME) the chance to fulfill their working capital requirements by availing a 1-year term loan of up to PKR 50 million at a highly subsidized mark-up rate of 6% per annum.



JS NAYA AGHAAZ SME LOAN - 1ST CASE DISBURSED BY SKARDU BRANCH - NORTH REGION

With a vision to empower differently abled persons, we have launched JS Naya Aghaaz SME Loan which is based on the State Bank's Refinance for Special Persons. Under this product, differently abled persons can receive financing of up to PKR 1.5 Million at a subsidized mark-up rate of 5% per annum for expanding or setting up a new business.

Muhammad Kazim, Branch Manager – Skardu has taken the lead in this initiative in the North Region with the disbursement of the 1st loan in the area. Kudos to Skardu branch for creating an example for others to follow.



REACHING NEW HEIGHTS!

JS KHUD MUKHTAR & JS NAYA AGHAAZ TOP PERFORMING BRANCH - OKARA

Rizwan Ali Khan from our Okara Branch has played a leading role in disbursing cases worth PKR 2.9 Million under different SME Refinancing Schemes. Okara branch disbursed 4 cases of JS Khud Mukhtar based on SBP Refinance & Credit Guarantee Scheme for Women Entrepreneurs and 2 cases of JS Naya Aghaaz based on SBP Refinance Scheme for Special Persons.

BANCASSURANCE CAMPAIGN

To build team motivation and create a healthy competitive environment, a Bank-wide competition was held for the Bancassurance Business in July with a Toyota Corolla as the Grand Prize. Corporate Banking South led the way with sky-high numbers and Jahangir Alam Sherwani took home the Grand Prize!

GREAT EFFORTS LEAD TO GREAT REWARDS!

To boost sales, some interesting campaigns were launched for Bancassurance and Mutual Funds. Two iPad campaigns were launched and both winners were from the Corporate Banking units; South and North respectively. The Mutual Funds target of PKR 50 Million was achieved by both segments. A campaign for the Telesales Unit was also launched during the month of August and the Debit Card team emerged as the Victor. Bancassurance Trophy, Vouchers, Gold, Cell Phones, iPad & LED campaigns kept the JS Bank Sales Teams striving hard to knock out the competition and win the amazing prizes!

INITIATIVES





“Talent
wins games,
but teamwork wins
championship”.

MICHAEL JORDAN

INDEPENDENCE DAY CELEBRATIONS

POLO GROUND ROUNDABOUT RESTORED BY JS BANK

Committed to serving the community in which it operates, the Bank has further added to the beauty of the 'City of Lights' through restoration of the Polo Ground Roundabout. The Roundabout was inaugurated by DG Rangers Major General Omer Ahmed Bokhari as part of Pakistan's 73rd Independence Day celebrations. Senior officials from the Bank and Pakistan Rangers Headquarters were present at the event.

The Roundabout has been restored as part of the Bank's commitment to beautify Karachi city through placement of visually pleasing and aesthetically appealing monuments.

Speaking on the occasion, Basir Shamsie, President and CEO, JS Bank stated, "A city as progressive and vital as Karachi deserves our collective efforts to maintain its historic beauty. The restoration of this landmark is our way of giving back to the community and our fellow citizens. I would especially like to thank Major General Omer for his support in making this initiative a success."





URBAN FLOODING RESCUE OPERATION-CELEBRATING OUR JS HEROES!

As record breaking rainstorms led to urban flooding in Karachi, our Bank took the lead in ensuring the safety of its people.

Over 300 people were evacuated from different offices, and transportation provided to either home areas or 5-star hotels for an overnight stay with all meals provided. Senior management team members remained on ground until 5 AM to oversee the process.

Considering the efforts of our all team members, an Award Ceremony was held on the 18th September, 2020 to applaud these Heroes for going above and beyond the call of duty to ensure the safety of their fellow colleagues. The family members of these Heroes were invited to receive tokens of appreciation from the Bank.

For us, our people are our most important stakeholders.

OUR HEROES



**Zain Ali
Abbasi**



**Roy
D'Costa**



**Jamil Ahmed
Memon**



**Hasan
Shahid**



**Shehryar
Sheikh**



**Muhammad Bilal
Majeed**



**Neha
Riaz**



**Syed Hassan
Abbas Rizvi**



**Mirza
Farhan**



**Ali
Fawzi**



**Shahzad
Qureshi**



**Sohail
Aftab**



**Irfan
Murtaza**



**Abdul Wasey
Atif**



**Abdul Bari
Shaikh**



**Muhammad
Tahir Qasim**



**Hasan Saeed
Akber**



**Khwaja Shafique
Soomro**



**Miqdad
Sibtain**



**Abid Khan
Niazi**



**Faiz
Khan**



**Fida
Hussain**



**Syed Aamir
Ali Rizvi**



**Ali
Shahid**



**Abdul
Samad**



**Muhammad
Noman**



**Muzamil Ahmed
Khan**



**Masab Bin
Yosuf**

مرض کا نام معلوم ہو جائے تو
تکلیف دور نہیں ہوتی، اُلجھن
دور ہو جاتی ہے۔

علم حساب درحقیقت کسی متعصب کافر نے
مسلمانوں کو آزار پہنچانے کے لیے
ایجاد کیا تھا۔

انسان کا کوئی کام بگڑ جائے تو نا کامی سے اتنی کوفت نہیں ہوتی جتنی اُن
بن مانگے مشوروں اور نصیحتوں سے ہوتی ہے جن سے ہر وہ شخص نوازتا
ہے جس نے کبھی اس کام کو ہاتھ تک نہیں لگایا۔

اقوالِ یوسفی

JS FREELANCERS CURRENT ACCOUNT
AN ACCOUNT DESIGNED AROUND YOU

- EASY REMITTANCE
- FEE WAIVER ON INT'L ONLINE PURCHASES
- FREE EPRC*
- NO ATM TRANSACTION FEE



MAKING BANKING EASIER FOR FREELANCERS! **JS FREELANCERS CURRENT ACCOUNT**

JS Freelancers Current Account is a one of kind current account specifically designed for freelancers operating in Pakistan. JS Freelancers Current Account aims at bringing freelancers into the banking fold with the goal of expanding financial inclusion and providing the unbanked freelancing segment a comprehensive banking suite which is otherwise inaccessible.

SBP ONLINE AWARENESS SESSION FOR WOMEN ENTREPRENEURS

In order to create awareness about Refinance & Credit Guarantee Scheme for Women Entrepreneurs, the State Bank of Pakistan organized a session for different women entrepreneurs' of Gilgit Baltistan on 2nd, 3rd & 4th September 2020. The Bank was nominated to present its product on this specific SBP scheme "JS Khud Mukhtar".

DEBIT CARD ACTIVATION USING INTERACTIVE VOICE RESPONSE

To help make our customers lives simpler, easier and more convenient we have successfully launched the process of activating Debit Cards through Interactive Voice Response (IVR) in addition to interaction with Happiness Centre Officer(s) thus resulting in a major decline of waiting queue in calls and improvement in Customer experience.

OUR CUSTOMERS, OUR PRIORITY! CUSTOMER TOUCH POINTS

We are committed to provision of fair and transparent service to its customers. In order to achieve this, customer touchpoints are being displayed on the corporate website and will be deployed on Bank notice boards soon. These touchpoints define all channels where clients can reach out to the Bank and/or to the relevant external redressal institution in the event where they are less than satisfied with the provided resolution. Provision of this information points towards Bank's pledge of continuous improvement in customer experience and ensuring that the voice of customer is heard.

MAKING LIFE SIMPLE – AUTOMATED PRC ISSUANCE

Business Transformation Team successfully launched a Proceed Realization Certificate (PRC) issuance facility for the Freelancer Account started by the Bank. As per Income Tax Ordinance of Pakistan, any foreign remittance will be exempted from tax if the user has a PRC issued from the Bank. To ensure the customer doesn't have to visit the branch, Business Transformation has developed a functional BOT that emails the PRC to the relevant individual automatically without any human intervention.



Fight COVID-19
For a Healthier, Happier Pakistan

COVID 19 TAHAFUZ – A CUSTOMIZED HEALTH INSURANCE PLAN

Based on customer needs, we have collaborated with EFU Life to develop an exclusive product for COVID protection for JS Bank account holders. COVID 19 Tahaffuz is an EFU Life health insurance scheme designed to provide coverage against COVID 19. This scheme provides complete end-to-end coverage from diagnostic tests and hospitalization to term-life protection. A renewable 3 months coverage program, with a premium price as low as PKR 550, the plan can be bought by JS Bank Customers & their family members.

MAKING CUSTOMER EXPERIENCE BETTER! TREASURY INITIATIVES

The Treasury team is consistently striving to provide seamless customer experience through innovation in its day to day operations.

1. With the support of Digital Banking, the team is developing an RPA Bot through which an automated email notification will be sent out to customers regarding updates of all upcoming maturities or coupon payment prior to the payment due date, enabling the customers to make planned and informed investment decisions.
2. The Treasury team is continuously working with the IT team to digitize and automate time consuming process flows. This quarter, we successfully implemented a bulk transaction input process on our T24 Deal input system. This will save man hours and minimize human errors of the front and back office staff while inputting the deals and improve overall productivity of the desk.
3. The Treasury, along with the IT team has added an option on the JS Internet Banking platform allowing individual IPS account holders to access their holding position and view their IPS statement as per their requirement.



PARTNERSHIPS AND ALLIANCES





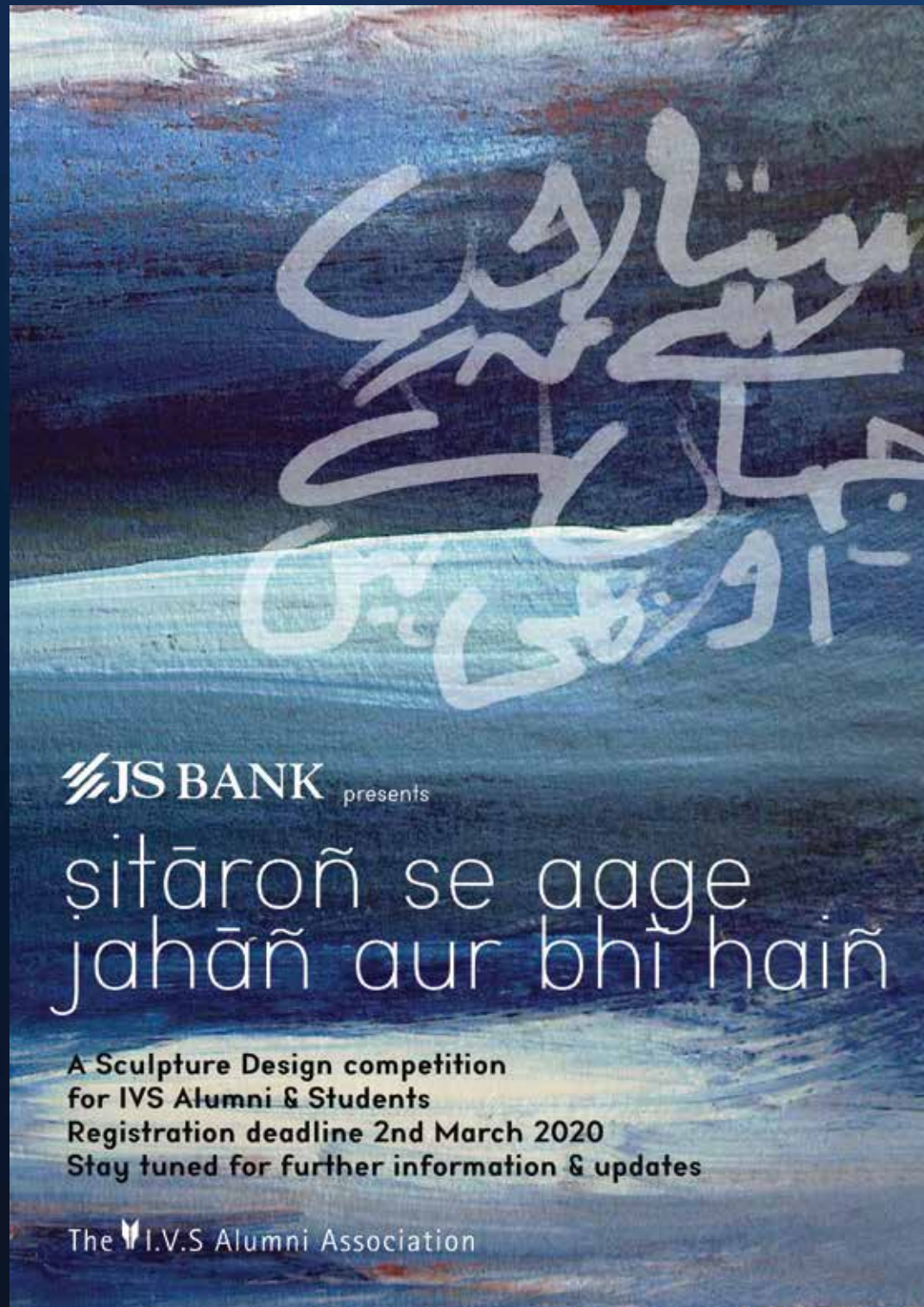
“When everything seems to be going against you, remember that the airplane takes off against the wind, not with it”.

ART – WHERE CREATIVITY BEGINS! COLLABORATION WITH IVS

Launched with a vision to provide upcoming artists with a platform to express their skills and abilities, JS Bank and the Indus Valley School of Art and Architecture partnered for “Sitaron Se Aage Jahan Aur Bhi Hain” – a theme based competition inspired by the work of Allama Iqbal.

IVS Alumni Qurut-ul-ain Qamar Chaudhry and Sadia Safder have been announced as winners of the cash prize while the cost of making the art pieces is also covered. This competition has provided the art fraternity with a creative outlet, and the winning works will be showcased at the JS Bank Headquarters.

Basir Shamsie, President and CEO commented “Art is one of the finest ways to express emotions. At JS Bank, we look to provide individuals with platforms that enable them to showcase their potential to the world while empowering society through their unique contributions.”



JS BANK presents

sitāroñ se aage
jahāñ aur bhī haiñ

A Sculpture Design competition
for IVS Alumni & Students
Registration deadline 2nd March 2020
Stay tuned for further information & updates

The I.V.S Alumni Association



JS BANK PRESENTS
39TH PUNJAB OPEN
GOLF TOURNAMENT

39TH PUNJAB OPEN GOLF TOURNAMENT

Driven to support the promotion of healthy outdoor activities, we have supported the 39th Punjab Open Golf Tournament held at PAF Skyview Golf & Country Club, Lahore.

ACE MONEY TRANSFER

The Bank partnered with ACE Money Transfer to bring an exciting offer where the winner of a lucky draw won a brand new Suzuki Cultus.

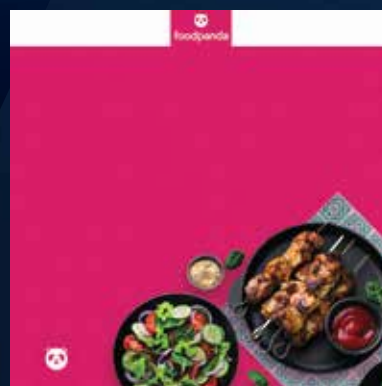
MAJOR ALLIANCES LAUNCHES OF Q3



In addition to offering high-end consumer goods, the Alliances team has boarded one of the top 2 wheeler automakers namely Yamaha Motors Pakistan. Under the terms of this offer, all motorcycle variants are being offered to credit card customers, on installment basis including products with 0% markup for 3 months. The promo was well received by customers and has become another remarkable addition in JS Bank JSIP program



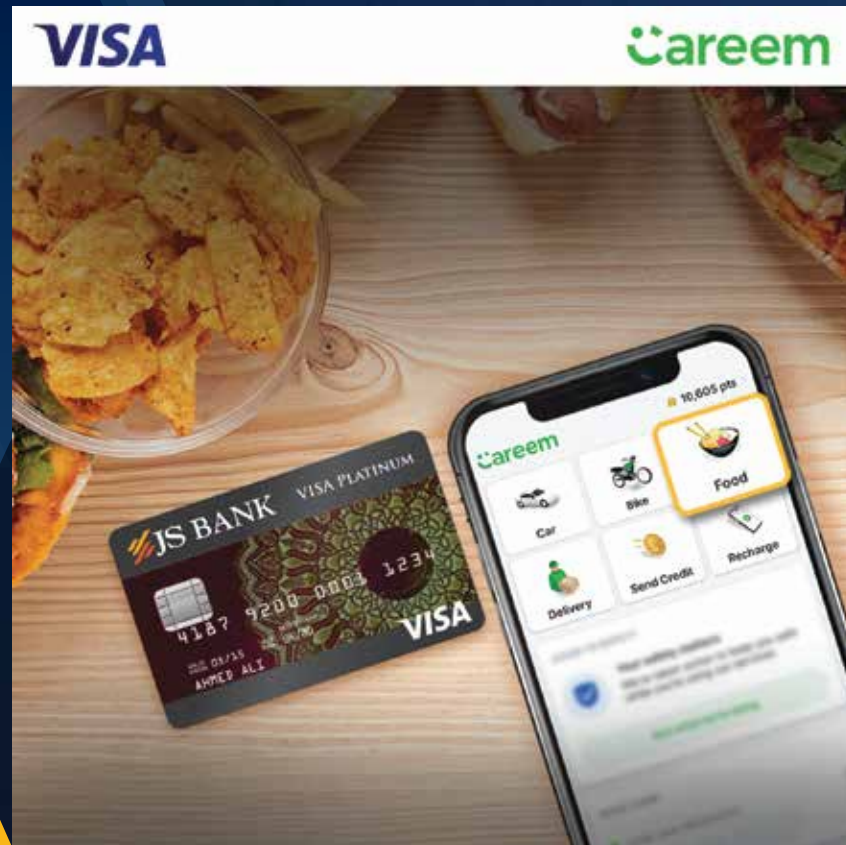
During the peak of Covid situation, 24Seven.pk, an emerging online grocery stores was on-boarded and JS Bank Debit/Credit card holders were given the opportunity to avail discounts from this online grocery portal.



In collaboration with Mastercard, Alliances team collaborated with Foodpanda in a tactical 2 day promo offering 50% Discount, to JS Bank Debit card holders. This was a hit as Debit Card customers responded well to this alliance with such a renowned brand.

MAJOR ALLIANCES LAUNCHES OF Q3

In collaboration with VISA, the Bank recently launched tactical discount campaigns for city specific & nationwide JS Bank Credit Card customers. This included discounts on top end services such as Careem and online digital healthcare app Oladoc.



OUR PEOPLE



NEW HIRING - ZULFIQAR ALI LEHRI



We are pleased to announce the appointment of **Zulfiqar Ali Lehri**, who has joined JS Bank as **Head of Auto Loan Business** effective September 25, 2020. Zulfiqar will directly report to Mr. Babbar Wajid, Group Head Consumer and Program Lending.

Zulfiqar brings with him over 19 years of experience in the financial services sector, where he has held leadership roles in Consumer Banking and Retail Banking. Prior to joining JS Bank, he has been associated with organizations such as ABN AMRO Bank, NIB, Faysal Bank, KASB Bank, Burj Bank, First Women Bank and Soneri Bank. In his previous role he served Soneri Bank as Head of Consumer Banking.

In his new role at JS Bank, Zulfiqar will be responsible for driving strategy, reviewing business plans, and building a high-performance team for the auto lending business along with managing relationship with all key stakeholders to secure profitable growth along with building a healthy credit portfolio.

Please join us in welcoming Zulfiqar and wish him every success in the new role.

““
Boss:
How can we keep the office clean?
Me:
By staying at home.
””

““
Yesterday I did
nothing and today I'm
finishing what I did
yesterday.””

““
If you think your job sucks, remember whenever a famous personality dies,
someone at Wikipedia has to change all the verbs to past tense.
””

JS INVESTMENTS



PRODUCT LAUNCH | JS ISLAMIC DAILY DIVIDEND FUND

JSIL launched its first Islamic Daily Dividend Fund which is designed to meet liquidity needs of the investors by providing daily dividend through investment in Shariah Compliant money market instruments. The objective of the Fund is to meet the liquidity needs of the investors by providing daily dividends through investment in Shariah Compliant money market instruments.

PAPERLESS BOARD MEETING

JS Investments Ltd. is the first in the capital market and mutual fund industry of Pakistan to launch and conduct complete digital and paperless Board of Directors meeting through a dedicated solution “Pervasent” which is a complete solution to execute Board Meeting in a paperless environment.

LEARNING AND DEVELOPMENT INITIATIVES

MICRO (BITE SIZED) LEARNING PROGRAM

JS Investments Limited introduced a Micro (Bite Sized) Learning Program, a short 25 minutes session per week for its employees to further strengthen the learning culture and create a progressive environment across the Organization.

DISTINCTION ACHIEVED IN MFBC EXAM

Achieving over and beyond, four employees from investment advisory team appeared in Mutual Fund Basic Certification (MFBC) examination which was conducted by Institute of Financial Market of Pakistan (IFMP). The JS Family is delighted to share that our stars successfully cleared the exams and three of them have secured distinction.

Name	Designation	Location
Muhammad Tayyab Anis	Associate Investment Advisory	Karachi
Haris Ali	Wealth Advisor	Islamabad
M. Fahad Azhar	Wealth Advisor	Islamabad
Sadaf Wajid	Group Sales Manager	Lahore

بھری جہاز کی ایک خوبی یہ
ہے کہ اُس کا ائیر کریش نہیں
ہوتا۔

جاڑے اور بڑھاپے کو جتنا محسوس
کرو گے اُتنا ہی لگتا چلا جائے گا۔

دنیا میں جہاں کہیں، جو کچھ ہو رہا ہے، وہ ہماری اجازت کے بغیر ہو رہا ہے۔

اقوالِ یوسفی



14TH AUGUST CELEBRATIONS

Continuing the tradition of celebrating Independence Day, an exciting event was organized at JS Investments on 13th August 2020. Following precautionary measures for COVID-19, the event was organized digitally connecting all team members country wide. The CEO accompanied with HODs joined together for a cake cutting ceremony.

The ceremony got more interesting when a surprise activity of performance excellence certificate distribution for top performing Sales staff in July - Sept 2020 was announced. Taking advantage of everyone's presence, top achievers were awarded "Certificate of Excellence" jointly by the CEO and Country Head Business Development.

RECOGNIZING JSIL STAFF FOR GOING THE EXTRA MILE!

Greatness lies in practicing humanity and doing more for the sake of our fellow human beings. We are proud to have great team members in our JSIL family. We acknowledge and appreciate the entire HR & Administration team who went the extra mile in providing support to JSIL employees during heavy monsoon in the month of August 2020. From arranging meals to night stay, health & safety to transport, these colleagues proved to be the real heroes!

Surprise Gift Basket for the Employee & his Family



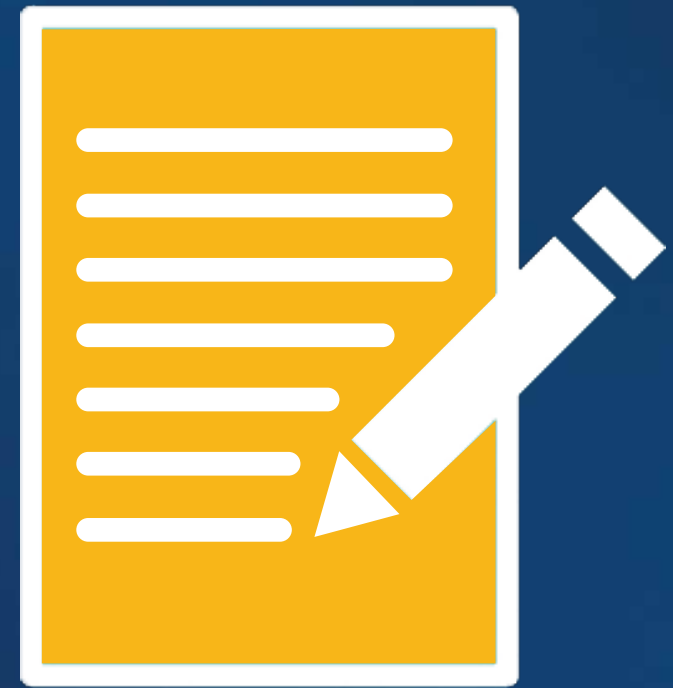
FAMILY MEMBERS OF OUR EMPLOYEES, A POSITIVE DRIVING FORCE

During the financial year end closing period, specific team members of Finance, Operations and Information Technology departments demonstrated utmost dedication, commitment and teamwork to serve the customers of the organization.

At JS Investments Limited, we strongly believe that it is the immense support of the family members of our team members which acts as a positive driving force for their outstanding performance at the workplace.

To appreciate this unmatched support, we surprised the colleague and his family by reaching their residence and conveyed our heartfelt gratitude in the form of a Gift basket and an appreciation note.

ARTICLE



5 WAYS TO TRULY MOTIVATE YOUR TEAM IN 2020

Link: <https://www.forbes.com/sites/johnhall/2020/01/31/5-ways-to-truly-motivate-your-team-in-2020/#1339c1b06b41>

One of my favorite things about a new year is that I get to set new and challenging goals. This year, for example, I've made the decision to get better at motivating my team. It's something that I've been working at for a couple of years now, but it's taking center stage in 2020.

Motivating a team is easier said than done. Each employee has her own reasons for doing things, and what fans one person's flame may not work for another. After some trial and error, however, I feel I finally know how I can help motivate my team in 2020.

Scrap the annual performance review.

Although the status quo throughout the 20th century, performance reviews may have been influenced by the Industrial Revolution's focus on worker productivity. Now that we've entered the third decade of the 21st century, this is truly an antiquated approach to motivating a team.

To be honest, I can't stand them. You're probably in the same boat. Worse, employees dread them. Performance reviews are time-consuming and costly, and several studies have shown that they're ineffective.

Back in 2015, researchers from Kansas State University, Eastern Kentucky University, and Texas A&M University found that both negative and positive feedback offered during annual performance reviews was misunderstood and failed to motivate. Additionally, more recent research from McKinsey discovered that even "high performing employees can be demoralized by rigid or arbitrary goals."

Ditch this outdated practice, and offer feedback throughout the year. "Ideally, conversations between managers and employees occur when projects finish, milestones are reached, challenges pop up, and so forth — allowing people to solve problems in current performance while also developing skills for the future," write Peter Capelli and Anna Tavis in Harvard Business Review. "At most companies, managers take the lead in setting near-term goals, and employees drive career conversations throughout the year."

Additionally, McKinsey suggests that in lieu of performance reviews, establish effective employee goals by involving employees in the goal-setting process. This guarantees you're aligning their individual goals with business objectives and adapting the goals in real time, keeping them relevant.

Grant autonomy and flexibility.

This should be the year that you finally give up micromanagement. Not only is it one of the most common complaints employees have about their leaders, but it's also a surefire way to kill motivation, stall creativity, and decrease job satisfaction.

Instead, encourage ownership by granting your team autonomy. As my co-founder John Rampton explains, this is when you allow "your team to work how they prefer as long as they're getting their work done. It's also about giving up some control yourself and trusting that your team will get the job done." In turn, this builds trust and drives employee motivation.

What's more, consider easing up on when and where your team works. Flexible schedules and remote working opportunities allow team members to work at the hours and locations where they're most productive. Because this helps them achieve work-life balance, they're often more engaged and productive.

Make your business a great place to work.

Does this mean that you have to construct an elaborate campus with lots of unique perks, like those found in Silicon Valley? Most of the motivational speakers that I'm around actually warn me that a complete focus on this can make a company be for of a "fun only" place to work and not truly an enjoyable productive atmosphere.

For starters, create a friendly and collaborative work environment. There's a multitude of ways to do this. I would focus on developing an environment where you show appreciation and recognition for your team's hard work — simple thank-you notes, tangible awards, and team milestone celebrations often suffice. Encourage bonding experiences through team-building exercises and outings. And never tolerate toxic behavior, like bullying or harassment.

Beyond that, make sure that your teammates have all of the resources and equipment they need to do their jobs. You should also make their daily lives better with ergonomic furniture, plants, artwork, or a redesigned layout that better meets their different needs throughout the day. Encourage your team members to personalize their workspaces, keep their areas clean, and use headphones if they're distracted by background noise.

Give your team room to grow.

Want to drain all of the motivation out of your team? Make people feel like they'll be permanently stuck in a dead-end job. That's why it's imperative to offer your team plenty of opportunities to grow. In fact, according to Gallup, 87% of Millennials rate "professional or career growth and development opportunities" as important in a job.

You can provide a sense of growth by creating growth plans with them, offering formal training opportunities, launching a mentor program, and working with employees to develop their soft skills. It could even be as simple as assigning them new and challenging work that pushes them outside their comfort zone.

Prioritize time with each team member.

Finally, make this the year that you stop saying you don't have time for your team. Instead, prioritize time with each employee. You probably think you don't have the space in your schedule. During a break, walk around the office to check in with your team. Make one-on-ones a regular part of your routine. Have lunch with employees rather than hide in your office. When you're not on calls or in meetings, make a point to work in the trenches with them.

When you prioritize time with each team member, it creates a more positive work environment and shows people that you genuinely care. More importantly, it lets you get to know your teammates better and find out what they want — both of which can be used to identify ways to motivate them.

When you have a highly motivated team, your workforce will be something to be reckoned with. But you can only achieve these benefits if you're willing to put in the time and effort this year and beyond.

THANK YOU

Please share your feedback or suggestions at: communications@jsbl.com