

HANDBOOK
OF
ACCREDITATION

NOTIFICATION OF CHANGES TO THE HANDBOOK OF ACCREDITATION

The following changes were made to the Handbook of Accreditation Version 3.0; Revised June 2008, resulting in the current Handbook of Accreditation Version 3.1; Revised February 2009.

1. Under Steps to Accreditation, Part C. Site Evaluation- page 3, second and third sentences, “3 weeks” has been changed to “thirty (30) calendar days”.
2. Under Continuation of Accreditation Status, a fifth type of audit was added on page 12, “Facility Audit”; along with the following details “This audit will be conducted on request. Quality Auditors will examine the organization to be audited specifically in terms of its capability to facilitate assessment as required by Section 3 of the NCTVET Accreditation Standard. The organization will be provided with a copy of the auditor’s report within thirty (30) calendar days.”
3. Under Evaluation Teams, Part E. Reporting-on page 21 “twenty-one (21) calendar days” has been changed to “thirty (30) calendar days” the two times it appears in the sentence.

Introduction to Accreditation

Accreditation is the status granted to training and assessment organizations or assessment only organizations for programme offerings found to meet or exceed the criteria of quality. This criterion is defined by the Accreditation Standard. The standard examines the organization's operations under the areas of:

1. Quality Assurance and Control
2. Staff Resources
3. Physical Resources
4. Client Services and Activities
5. Training
6. Assessment
7. Evaluation

Accreditation is one means through which quality assurance can be established and maintained within an organization. It provides the acceptance and public confidence in the training and assessment services provided by the organization.

Quality in the provision of technical and vocational education and training is determined by how well certified individuals meet the stated requirements of the workforce. Establishing and maintaining quality in training and assessment has become a major concern for a number of training organizations locally and internationally. Training providers in Jamaica are becoming more concerned about the effect of public confidence and acceptance of the services they offer on their economic viability. Such acceptance helps to promote the mutual recognition of outcomes that enables articulation and enhances continuity of training.

The consistency in producing certified individuals to meet these quality requirements is dependent on a number of factors, among which are: the relevance and effectiveness of programmes, the competence and continuous improvement of staff, the utilization of physical and financial resources, the provision of support services offered to learners, the employment of

effective training and assessment procedures and the implementation of efficient systems for the continuous review and improvement of processes. An evaluation of these factors to determine if quality resides in the organization's operations is required for accreditation.

The process of accreditation is based on peer and industry review and is designed to be independent and transparent. The evaluation is conducted against the standard of accreditation established by the **National Council on Technical and Vocational Education and Training (NCTVET)**.

Steps to Accreditation

A. Application

An application is required to begin the process. The completed application form must be sent to:

The Registrar
NCTVET
P.O. Box 179
Gordon Town Road
Kingston 6.

The application fee must be submitted along with the application for accreditation. Cheques should be made payable to NCTVET or fees may be paid at any branch of the National Commercial Bank – Account # 211888458.

B. Technical Support

On receipt of the application to the Registrar, NCTVET, the organization is notified of this receipt. The organization is provided with technical support from the Quality Assurance Unit. A Quality Assurance Representative from the NCTVET will visit your organization to ensure that the standard requirements are understood and to provide technical advice on preparing for the evaluation. A gap audit will also be conducted to help your organization identify areas of

operation in training and assessment that may not have sufficient evidence available to accommodate evaluation of the programme(s) being offered.

C. Site Evaluation

The evaluation exercise will be conducted by a visiting team of professionals and officers from the Quality Assurance Unit of the NCTVET to determine the organization's compliance with the standards, through an examination of evidence, observation of the operations and interviews with key personnel, inclusive of graduates of the training programme and employers. The evaluation team's report will be sent to *the* organization within *thirty (30) calendar days* of the evaluation. The organization is required to respond to the report within *thirty (30) calendar days* of receipt of report, after which a verification of the response will be done *by a member of the evaluation team or an auditor assigned by the Quality Assurance Manager*.

The organization is required to cover all costs incurred during the evaluation exercise, including accommodation and traveling for evaluators.

D. Determination of Status

The Evaluation Team's report, *verification report* along with the organization's response will be submitted to the Quality Assurance Committee, whose decision is then presented to the Council and a determination made regarding accreditation. If a decision is made not to award accreditation, the organization may appeal directly to the Council for reconsideration. An award of accreditation is made for a period of four years. During this period, a number of audits, such as assessment, bi-annual and special audits may be conducted to determine the organization's compliance with the standard. To ensure continuous compliance, the accredited organization must submit an annual report to the *Quality Assurance Manager within thirty (30) calendar days* of its anniversary. *The annual report will form the basis for an annual review, failure to do so will impact on the continuation of the organization's accreditation status.*

E. Payments of Fees

All fees relating to Activities stated in this document will be borne by the applicant. These fees are outlined in the “Fee Structure” of the NCTVET and can be access from the registry. Cheques should be made payable to NCTVET or fees may be paid at any branch of the National Commercial Bank – Account # 211888458.

THE STRUCTURE AND FUNCTIONS OF THE COUNCIL

A. The NCTVET

The National Council on Technical and Vocational Education and Training (NCTVET) was established in 1994, under the auspices of the amended HEART Act (1992). The NCTVET (hereafter referred to as the Council) was established as part of the thrust to improve the quality of delivery of technical and vocational education and training in Jamaica by generating standards for worker performance and promoting the use of these standards for improving the productive capacity of the Jamaican workforce.

B. The Mission

The mission of the National Council on Technical and Vocational Education and Training is to promote quality outcomes in training, assessment and certification within the Technical and Vocational Education and Training (TVET) system in response to labour market demands.

C. Composition and Structure of the Council

The Chairman and members of the Council are appointed by the *Minister of Education* and sits on the Council for a period of 3 years.

The primary work of the Council involves the approval and promulgation of competency standards, the accreditation of programmes and the promotion of continuous improvement in the training and certification of occupational competence.

Members of the Council are drawn from public and private sector companies and organizations. Representation on the Council includes:

- i. Permanent Secretaries from the:
 - Ministry of Education
 - Ministry of Labour and Social Security

- ii. Members of major business and industrial enterprises and representative bodies, which include:
 - Tourism and Hospitality
 - Construction
 - Agriculture
 - Information Technology
 - Beauty Services
 - Manufacturing & Service
 - Commercial Distribution & Retailing
 - Automotive

- iii. Members of educational and training organizations, which include:
 - The HEART Trust/NTA
 - The University Council of Jamaica
 - The University of Technology
 - The Council of Community Colleges
 - The Joint Board of Teacher Education
 - The Caribbean Examinations Council (CXC)

- iv. Members of public organizations, which include:
 - The Bureau of Standards
 - The Joint Trade Union Council

- v. The Council will also include:
 - The Senior Director, NCTVET
 - The Secretary/ Manager of the Council

The Council has established three technical committees through which it conducts its work. These are the Standards and Assessment, Quality Assurance and Information and *Records Management*. At least one member from the council sits on each of these committees and is chaired by a council member.

D. Responsibilities of the Council

In the exercise of its functions, the National Council on Technical and Vocational Education and Training has been granted the responsibility to:

- Accredite technical and vocational programmes being offered in Jamaica
- Accredite organizations offering assessment services leading to qualifications in TVET

- Appoint persons or committees, as the Council deems fit, to assist in the execution of its functions
- Approve competency standards which are used in the training, assessment and certification of individuals
- Approve the issuance of qualifications such as the National Vocational Qualification of Jamaica (NVQ-J) and Statement of Competencies

E. Role of the NCTVET

The main functions of the NCTVET are to:

- Improve the quality, relevance and efficiency of technical and vocational education and training
- Accredite programmes that have demonstrated the attainment of quality in organization and delivery of training and/or assessment in TVET
- Establish Industry Lead Groups to guide the development of competency standards and assessment instruments for the training and assessment of worker competencies
- Co-operate with other organizations and bodies, whether national or international, for such purposes as the Council may deem fit
- Promote and promulgate the acceptance and use of standard in the training and assessment of competencies in TVET
- Maintain a record of all qualifications and certificates of accreditation
- *The Quality Assurance Committee is responsible for all recommendation related to accreditation recommendation taken to council.*

POLICIES AND PROCEDURES FOR ACCREDITATION

POLICY

Organizations that deliver technical vocational training programmes and/or assessment services can apply to the NCTVET for accreditation of such programmes and should comply with all requirements as stated in the Accreditation Standard and the procedures outlined hereafter.

I Eligibility Requirements

Organizations which deliver technical vocational training programmes and/or assessment services that apply to the NCTVET for accreditation of such programmes, shall be registered with the Ministry of Education, or the Registrar of Companies or related *bodies* as required for its existence by the Government of Jamaica.

II Organizational Ethics and Integrity

The Council must be assured that all organizations conduct their affairs with acceptable standards of honesty and integrity.

If the Council has cause to believe that any candidate organization, or organization that has programmes accredited, is acting in an unethical manner, or is deliberately misrepresenting itself to the learners or the public, it will assess the situation and take appropriate action.

If an organization misrepresents itself in documents filed with the Council for purposes of accreditation or reaffirmation, the Council will immediately sever its relationship with the institution and may publish the decision.

III Continuation of Accredited Status

A. Types of Compliance Audit

(i) **Annual Review**

Initial accreditation is for a period of four (4) years. An additional year may be allowed at the discretion of the Council. A review is conducted annually which focuses on the efficiency, effectiveness and sustainability of the organization's operation. This review is a comprehensive examination of the organization to evaluate its performance as measured by the operating standards and to ensure that the organization conforms to certain specific requirements of policy, procedure and standards based on previous findings. Organizations shall submit annual reports to NCTVET to facilitate the annual review. The Annual Report must be submitted within thirty (30) calendar days after the anniversary date of the organization's accreditation. The following is a list of the areas of focus for this review:

- *Reviewing of verification reports, especially outstanding corrective actions*
- *Reviewing of outstanding actions to be taken based on the last annual review*
- *Verification of the annual report submitted*
- *Sampling of all sections of the accreditation standard*

This annual report shall include all of the applicable information requested by the NCTVET. Failure to address the non-conformances will result in the following consequences:

- *Repeat of any non-conformance is unacceptable and the organization will be required to put corrective measures in place within the time stated in the report.*

*In the event that it is not corrected this will result in a suspension of accreditation.
(Timeline to be determined by the QA Committee).*

- *Special audits will be done after final corrective action timeline has passed.*
- *Results of the special audit will be submitted to Council for a decision on the organization's accreditation status.*
- *Consideration will be given where the non-conformance requires major capital injection for corrective action to be taken, for example the expansion of storage area.*
- *Non submission of reports on time.*

(ii) Assessment Audit

This audit will be conducted twice each year on institutions that are accredited by the NCTVET to provide assessment. *Quality Auditors* will examine the organization specifically in terms of its capability to offer sound assessment that meets the standard for certification by the NCTVET and will be conducted twice per year. *The organization will be provided with a copy of the team's report within twenty one (21) calendar days.*

(iii) Programme(s) Changes/Changes to Competency/Qualification Offerings

Institution offering or wishing to offer higher level qualifications for programmes already accredited by the NCTVET may apply to the NCTVET using the 'Amendment to Competency Offering Application Form', located on the NQR (www.nqrjamaica.org).

Upon receipt, the Quality Assurance Manager will appoint an auditor to conduct a compliance audit, which will involve the following:

- *Preparation and submission to the institution of an audit plan outlining the date of the audit and the relevant sections of the*

Accreditation Standard which will be looked at to determine compliance.

- *An audit exercise focusing on a sample of the Accreditation Standard to determine the institution's compliance.*
- *An audit report to be submitted to the Council for approval to be granted for the addition of such programmes.*

Institutions offering new programmes/qualifications which have never been accredited will be subjected to a full evaluation exercise rather than a compliance audit.

(iv) Special Audit

1. The Council procedures to be followed in respect of complaints concerning alleged injustices or unethical practices by accredited organizations will depend upon the nature of the charges and documentation offered.

The Council will consider and process only written and signed complaints, including the complainant's mailing address, the alleged violations of the policies, criteria and/or procedures of the Council. The complainant must attest that all available institutional remedies have been exhausted.

The Council determines its own methods of review and action, which may include a special audit. The institution will have an opportunity to respond to a complaint before the Council takes action.

2. If in the judgement of the Council, reasons exist to indicate significant departure from accreditation requirements or to otherwise question compliance, the Council may request an interim report, schedule a special team visit and/or require the organization to complete a new application and host a visiting team earlier than previously scheduled.

The team may evaluate any area of the institution's compliance with the policies, criteria or procedures of the NCTVET. *The organization will be provided with a copy of the team's report within thirty (30) calendar days and will have thirty (30) calendar days in which to respond to the team's findings.*

3. Disruption of an organization by forces beyond its control will not result in summary loss of accreditation. However, prolonged inability, for whatever reason, to conduct its programmes will require a review of the institution and a reconsideration of its accreditation.

(v) Facility Audit

This audit will be conducted on request. Quality Auditors will examine the organization to be audited specifically in terms of its capability to facilitate assessment as required by Section 3 of the NCTVET Accreditation Standard. The organization will be provided with a copy of the auditor's report within thirty (30) calendar days.

B. Changes that Accredited Organizations Must Report to the NCTVET

Substantive Changes

Accredited or Candidate Organizations must notify the NCTVET immediately of any changes in:

- ownership and management
- programmes
- facilities (including arrangements with external contracted facilities/satellite locations)
- financial standing
- location

or any other changes that could substantially affect the policies, staff, curricula, reputation, legal or financial status of the institution. The NCTVET must approve any substantive change within an accredited organization for continuation of accredited status. A substantive change may require a visit by representatives of the *Quality Assurance Unit*. When a visit is required, the team may audit the organization for compliance with any of the policies, criteria and procedures of the NCTVET.

Failure to notify the NCTVET of any substantive changes as listed above in the accredited programmes may result in a loss of accredited status (see Section D).

C. Provisional Accreditation

Provisional Accreditation may be granted, at the discretion of the Council, for programmes that satisfy the requirements for Staffing, Physical Resources, Client Services, Training and Assessment and have established procedures to fulfill all other requirements within a specified period. Failure to fulfill all requirements within the agreed period will result in withdrawal of accreditation.

D. Withdrawal of Accreditation

The Council has the right to remove the accredited status of programme(s) for the non-maintenance of policies and/or procedures and non-compliance to the Accreditation Standard.

The organization may appeal such decision under Section VI. If there is no notification of an intention to appeal within the stipulated time, the decision of the Council will be made known to the public. However, if there is notification of an intention to appeal, the accredited status remains in force until the final disposition of the appeal. An organization that has had accreditation of any of its programmes

withdrawn may file a new application for accreditation once it deems itself compliant with the standards and policies of the NCTVET.

A candidate organization for accreditation or an accredited organization can withdraw its candidacy or relinquish its accredited status at any time by informing the Council in writing.

IV Reaffirmation

Reaffirmation must occur at the end of the accreditation period or any subsequent continuation decision. Organizations will be notified one (1) year prior to the time for reaffirmation.

An organization may request an extension in respect of evaluation for reaffirmation. *However, this must be done at least three (3) months in advance of the scheduled date for such evaluation, except in the case of unforeseen circumstances. The merit of such a case is determined on a case by case basis by the Quality Assurance Committee. In the event of reaffirmation, the effective date will follow the expiration of the previous grant of accreditation.*

An organization seeking reaffirmation must first complete an application and host an evaluation team. The Council makes decisions on reaffirmation following the complete review of the evaluation team's report(s) and the institution's response.

Organizations must continue to meet similar requirements for reaffirmation as for initial accreditation.

V Council Decisions Regarding Accreditation Status

The status of any programme shall be reviewed as specified in the procedures outlined in this handbook, or a Compliance *audit* may be prompted by circumstances stated in Section III – Continuation of Accredited Status - A, B and C above. The Council may take the same actions in both periodic and special audits regarding the status of the programme(s). The decisions that can be taken are:

1. Accredit the programme (with or without stipulations)
2. Grant provisional accreditation status for a period not exceeding one (1) year (See Section C above)
3. Place an accredited programme on probation for a period not exceeding one (1) year (see Sections D above)
4. Deny accreditation
5. Withdraw accreditation from a programme or programmes
6. Deny transfer of accreditation with change of ownership

The NCTVET will communicate all decisions regarding accreditation to the public.

VI Appeal Procedure

A. Filing an Appeal

Should the report of an evaluation team or an interim visiting team or special deliberations of the Council lead to a recommendation to withdraw (or withhold in the case of candidate organization) accreditation, the institution has recourse to the appeal procedures. Organizations that are accredited by the Council or organizations that have

formally, properly and completely made applications to the Council for accreditation may appeal the following actions of the Council:

1. Decision that accreditation be denied
2. Decision that accreditation be withdrawn
3. Decision to place the programme on probation

If an organization is aggrieved by any of the actions listed above, the organization, with the approval of the Board of Directors or other governing body, may give notice of intention to appeal such action within thirty (30) calendar days' notice of the Council's action. The notice shall be sent in writing to the Chairman, NCTVET. The letter must indicate:

1. Justification for an appeal
2. The specific grounds for the request and the willingness of the organization to abide by the outcome of the appeal

Documentation in support of the appeal must accompany the letter.

B. Composition of the Appeal Panel

The Chairman of NCTVET shall appoint three (3) members of the Council to sit on the appeal panel. Two additional persons shall be appointed on the approval of the Chairman to sit on the panel. The Secretary/Manager will record all proceedings.

The panel shall not include any member of the Quality Assurance Committee who participated in the decision under appeal. The panel shall not include any member of the Quality Assurance staff.

C. Appeal Proceedings

The Secretary/Manager of the Council will set the date, time and place of the proceedings of the appeal at least thirty (30) calendar days in advance and notify the organization at least twenty (20) calendar days before the proceedings.

The members of the panel shall select a chair. The designated chair shall preside at all proceedings and will rule on all procedural matters. Prior to convening the meeting of the panel, the Secretary/Manager will present all documentation relating to the accreditation decision under appeal to the members. These will include:

- All correspondence between the NCTVET and the appellant organization relating to the decision under appeal, including application form and letters.
- Reports of the evaluation team and the organisation's response to the report.
- Statement from the appellant organization on the accreditation decision.
- Reports/Minutes on all meetings of the Quality Assurance Committee at which discussions on the appellant organization's accreditation was discussed.

Decisions of the panel will be based upon a majority vote of the panel members. In all appeals, the decision of the panel is final.

- ***Changes to Submission***

(Any changes to the submissions during the investigation may result in an automatic withdrawal of the appeal and a decision will be made by the appeals committee).

- ***Withdrawal of Appeal***

The Appellant organization can withdraw its appeal by submitting in writing to the Chairman its decision to withdraw its appeal submission. The

withdrawal can be made within fourteen (14) calendar days after its initial submission or at least ten (10) calendar days after the notification of the appeal's proceedings from the Secretary/Manager of the Council.

D. Reporting

The appeal panel will prepare a written report to the Chairman of the Council. The report will state the decision of the panel.

The report must be sent to the Chairman within thirty (30) calendar days following the last appeal panel proceeding. The Secretary/Manager will send one copy to the organization and place the report on the agenda of the next Council meeting.

VII Evaluation Teams

A. General

The policy of the Council is to select highly qualified evaluation teams in order to ensure the most effective evaluations of programmes. Evaluation teams are comprised of Quality Assurance Specialists, professional educators as well as practicing professionals from the private and public sectors. The organization will be notified as to the membership of the team prior to the distribution of the team roster to team members. A team member can be rejected by the organization for good cause. This must be done in writing.

A member of an evaluation team shall not use any information garnered as an evaluator to solicit employment at the organization visited until after the decision of the Council is made, or, if the organization appeals, until the appeal is finalized. Anyone who violates this policy will be removed from the roster of possible team members.

A visiting team member must state that he/she has no vested interest in, or conflict of interest with, the organization to be visited. The team member must also state that all documents and information will be treated in a confidential manner.

1. A Quality Assurance Specialist will act as Lead Auditor/Evaluator.

Team members must fulfill one or more of the following:

- (a) Have expertise or experience in the field of technical and vocational education
- (b) Be a practicing professional in the vocational area(s) under evaluation, or have a record of such past experience (members of the related industry lead group automatically qualify)

2. The team members must be trained in order to qualify as an evaluator.

The team *may* consist of a combination of the following:

- (a) Administrators and instructors of technical and vocational institutions
- (b) System-wide supervisors, coordinators, practitioners and directors of technical and vocational operations or enterprises
- (c) Educators, vocational counselors and lay personnel (who have expertise in technical and vocational education)
- (d) Quality Assurance Specialists

3. The Quality Assurance Specialist of the NCTVET will select the evaluation teams.

B. Accreditation Evaluation Teams

The Evaluation Team shall evaluate the programmes to determine compliance with policies, criteria and procedures of the Council. The number and composition of the evaluation teams will be based on the number of programmes being assessed in the

training organization, the number of staff members, the number of trainees and the purpose of the evaluation (i.e. initial accreditation or reaffirmation).

C. Special Review Teams

If in the judgment of the Council, a re-evaluation of the organization for compliance with the policies, criteria and procedures is deemed necessary, a special review team visit may be scheduled.

D. Observers on Visiting Teams

An individual may request to be an observer or may be invited by the Council to be an observer. An observer is assigned to a visiting team only after receiving the approval of the Manager, Quality Assurance and when concurrence is obtained from the organisation to be evaluated.

When an individual is invited by the Council to be an observer, the expenses are borne by the Council. Persons observing at their own request are responsible for their own expenses.

E. Reporting

The organization will be provided with a copy of the team's report within *thirty (30)* calendar days of the evaluation visit and will have *thirty (30)* calendar days in which to respond to the team's findings.

An organization requiring an extension to the submission of their response should submit such a request in writing to the Manager of the Quality Assurance Unit, NCTVET, within seven (7) calendar days before the due date for the response. Non-submission of a response from an organization after thirty-five (35) calendar days will require the submission to Council for a decision to be made.

Verification is conducted of the organization's response at a mutually convenient time after the receipt of the organization's response. A report of this verification will be submitted seven (7) calendar days after the verification to the Manager of Quality Assurance Unit, NCTVET, to be tabled at the next scheduled Quality Assurance Committee meeting.

VIII Confidentiality of Materials

The evaluation and accreditation of technical and vocational programmes by the Council is an activity requiring a high degree of confidentiality. The findings and recommendations and other information relating to a programme are, by implied agreement, exchanged within an atmosphere of trust, confidentiality and professional integrity. The Council shall make such information available to other agencies or individuals only upon the approval of the candidate/accredited organization or as required by law.

The participating organization may disseminate any information it receives from the Council. However, it is advised that such dissemination should occur only after the completion of the process of accreditation. A number of activities and cautions are employed by the Council to assure integrity and organization/Council confidentiality.

IX The Use of NCTVET Logo

Accredited Training Organizations (ATOs) are entitled to use the NCTVET's logo as part of a statement indicating their status/partnership/membership with the NCTVET and to promote their training programmes that are accredited by the NCTVET.

An organization must be accurate in reporting to the public its accredited status with the Council. In catalogues/prospectuses, brochures, advertisements and news releases, any reference made to its status with the Council must be accurate, including the specific programmes covered by the accreditation.

Any organization that is found to misrepresent its status with the Council shall issue a news release in the appropriate newspaper(s) and/or other news media to correct the misrepresentation. Documentation that the correction has been made through the news media must be submitted to the Council.

X Partnership

A. ATO Partnership

An Accredited Training Organization may enter into a partnership arrangement with an organization whose programme(s) is/are not accredited for the purpose of conducting assessment.

The ATO entering into such arrangement must have a valid contract between the partnering organization and itself. The ATO is required to maintain all documentation pertaining to this arrangement for examination during compliance audits.

The assessment can take place at the ATO or at the facilities of the partnering organization. If the assessment is to be done at the partnering organization, an audit must be conducted to ensure that the facilities meet the required standard for the conduct of the assessment.

B. NCTVET Partnerships

In special circumstances partnership with NCTVET may be considered when there is not an ATO available for assessment services. Each request for partnership will be dealt with on its own merit.

In such case the following steps must be observed:

- 1. Organization submits request to NCTVET*
- 2. Organization submits application for accreditation along with a proposed date for evaluation*
 - Date for evaluation should not exceed six (6) months after submission of application*
- 3. NCTVET conducts facility audit of the institution*
- 4. If the institution is deemed compliant the following steps are taken:*
 - a. Memorandum of Understanding (MOU) drafted*
 - b. The requirement of the MOU is communicated to the management of the organization*
 - c. Assessors selected for the partnership by organization*
 - d. Approved assessors are apprised of their role in the MOU by an NCTVET representative*
 - e. MOU signed by top management on both sides*
 - f. Assessor agreement signed by organization, assessor and NCTVET REPRESENTATIVE*
 - g. Audit conducted during or at the end of MOU*

**Fee for NCTVET acting as ATO and details covering this agreement*

XI Litigation

Matters pertaining to litigation should be directed to the Company Secretary – HEART/NTA, 6b Oxford Rd., Kingston 5.