

Alumni

MSBM PROFILE



Karl Maurice Tulloch

▶ Director of Administration &
Special Projects, Kemtek Development
and Construction Limited



One of the new breed of young, Jamaican business people is Karl Tulloch. In tune with the energy and drive of the generation now emerging to take charge of Jamaica's future, he is business savvy, articulate and confident.

The son of parents who transitioned from education to construction and real estate development, he spent 15 of his "growing up" years in Ensom City, Spanish Town, where his parents bought their first home. "It was an important part of my development," he said in a recent interview with MSBM Business Review. Those years helped to shape his understanding of life and appreciation of the gift of opportunity.

So did his experience at Wolmer's Preparatory School and Wolmer's Boys School where he related to students from diverse backgrounds. Later at the University of the West Indies (UWI), he continued his preparation for life in the working world. After graduating with a B.Sc. in Accounting and a minor in Management Studies, he opted not to work in the family business at that time. As he put it, "I wanted to see what was out there." That desire took him to Mossel Jamaica to be involved in establishing the cellular network for Digicel, (then) the new telecoms company.

Karl immediately distinguished himself in the area of Site Acquisitions, by securing the site for a cell tower in the Bog Walk Gorge, which many thought would have been impossible. He went on to receive numerous awards for performance and some seven promotions over nine years at Digicel. His last position which he held for 14 months was Sales Director for Suriname. During this time his first child, a son, was born and having been absent for the first year of his son's life, he decided to return home.

This might have seemed a good time to join the family business but as he explained, "Very few people leave

Digicel and go into other positions without adjusting or retooling. The Digicel culture is unique ... and that was all I knew..." He decided to pursue an MBA in marketing at the then Mona School of Business (MSB), "one of the best decisions I have made in my life," he said.

"What the Masters in Business Administration programme does is to open your mind to think differently." The principles you know already, but the programme helps you to connect the dots. It allowed me to broaden my scope and gave me a greater appreciation for the principles." He has seen his contemporaries at MSB "grow professionally and financially; so I know the programme is not just a cursory school exercise. It is about serious development for students... and it provided me with the outlook I needed to go into the family business."

THE FAMILY BUSINESS BECKONS

In 2009, armed with his MBA, he finally went to work in Kemtek Development and Construction Limited, the real estate development company, founded in 1989 by his father, Sylvester Tulloch, C.D., Chairman and Managing Director. Karl had been

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a director since 2000, but had never worked in the company. He was quick to point out that Kemtek is not a 'legacy company'; no grandfather had left them 1000 acres of land. "Our dad started the company and we assisted in building it," he said, praising his father for extraordinary vision and business acumen. "He is able to look at a wilderness and see a community."

Sylvester Tulloch grew up in the rural community of Marley Hill in St. Catherine, as one of 11 children. Life was not easy but education, ambition versatility and hard work took him into teaching, banking and eventually into the field of construction and property development. His late wife, Eulyn Tulloch, who was also an educator, was actively involved in the business as Director,

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Company Secretary and Advisor. Said Karl, "Mom died three years ago; it was the hardest thing to deal with." ►►

Garwin, the eldest son is Director of Operations and manages the day-to-day operations; Handel, the next in line is Director of Technical Services and is responsible for large equipment; and Romaine, the youngest, is the Company's Legal Counsel. Karl, the second youngest is Director of Administration and Special Projects. His portfolio covers sales, marketing, legal matters and human resources as well as new responsibilities arising. "Anything new is my baby," he

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said. He is also the Company's Corporate Secretary.

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The average size of projects, 100 to 200 units in the earlier years, is now 700 to 1000 units. Instead of having to rent, the company now owns all its large equipment, the heavy duty machinery, used on site. In the early days there was only one building system to make houses. Now there are five such systems with three house types. Formerly, one project was built at a time. Currently, in 2017, three projects are being undertaken simultaneously: Drax Hall Manor (429 units), Stonebrook Manor (895 houses) and 6 Ottawa Avenue (27 units).

As Karl sees it, "Real estate is booming in Jamaica. Home ownership is still a major part of the pride of our nation... After starting a family, people begin to focus on the possibility of purchasing a home and bringing stability to the family.

"We pay special attention to the NHT (National Housing Trust) benefit allowances and offer products to meet the needs of those who qualify. Currently the joint two-person allowance from

NHT is \$11-million and our houses start at \$12-million. "Our homes meet the international standard so we also attract a large clientele from the Diaspora. Both the quality and the locations we strategically select, primarily North Coast, add to the attractiveness of our products."

A CHALLENGING INDUSTRY

It is not all joy, however. Like others in the business, Kemtek faces challenges, such as the long waiting time for the processing of approvals. "The construction industry is not treated like other industries and no specific attention is given by policy makers to encourage or assist developers," Karl said. He added that, "Financing projects can be a huge challenge for many developers... The costs associated with transfers, stamp duty and property taxes are exorbitant."

Despite the challenges, the 'feel-good factors' are many: "Getting referrals and multiple purchases from individuals always give me a good feeling. Seeing home owners taking pride in ownership makes us all feel proud. Knowing that we have left a mark in Jamaica by building a community that 100 years later will still be there and that our family, through Kemtek, built that community, is priceless."

The company, which has been operating mainly on the North Coast where it is well known and benefits from referrals, has kept a

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low profile nationally. However, the plan is for increased visibility as Kemtek enters the dynamic Kingston market in earnest and aims for a 'top of mind' position.

Inordinately proud of the success of his family business, Karl sees Kemtek "becoming the largest, or maintaining its position as one of the largest, real estate companies in Jamaica; creating a legacy that will exist forever ... a company, that plays a pivotal role in the economy - a huge resource to the nation."

On a personal level, Karl is married to Billie-Jean a realtor, who he says is a very supportive partner and excellent mother to their son Blaise-Jude, 9 and daughter Kennedy, 7. "I think I am one of the luckiest men in the world. I'm not even going to pretend that I'm not."

There is not much spare time but he does enjoy socialising with good friends, persons who he has known since school and college days and is a fan of football and track and field athletics. Kemtek actually supports the Wolmer's football programme, quietly,

“behind the scenes”.

Karl who has a sense of mission and considers himself “blessed” shared some of what he has learned so far on his journey:

- Sometimes you have to create your own opportunity, as it is often times not staring you in the face.
- It's OK not to know everything. Ask questions.
- Speak to successful people; their outlook on life can inspire you.
- Failing is part of the course; quitting is the end of it.
- In this time of social media, don't get caught in the trap of feeling less than anyone; it's all a lie - no one shares the worst parts of their life on social media, only the good.
- Be grateful and show your gratitude.
- Go to God in the good times and in the bad, He is the charter of your course. ■

Jean Wilson is a public relations practitioner and writer.



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