Trublu Marks 10 Years, Expands into Healthcare Financing and Secures 9,000+ US Jobs for Jamaican Students



Trublu Financial Services Limited, which has financed overseas Work and Travel programmes for Jamaican students since 2016, is expanding its lending to the private healthcare sector following its recent accreditation as a Microfinance Institution by the Development Bank of Jamaica (DBJ).

Over the past decade, the company has provided several million US dollars in financing to thousands of students. Its next phase will focus on doctors, dentists and other healthcare professionals who want to establish or expand private practices, a segment Founder and Chief Executive Officer Julan Johnson expects to become a significant part of Trublu's business.



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Trublu developed its Private Practice Financing facility after the COVID-19 pandemic highlighted the need for greater investment in Jamaica's healthcare infrastructure. The facility provides financing for medical equipment, improvements to existing premises and the establishment of new practices.

"Our relationship with the DBJ is ongoing, not a one-time funding arrangement," Johnson said. "As demand from healthcare professionals grows, we expect to progressively increase the capital available to establish and expand private healthcare facilities."

Trublu and its Jamaican agency partners have also secured more than 9,000 US employment opportunities for the 2027 Summer Work and Travel and J-1 Internship season, in hospitality, tourism, retail and several professional fields. Trublu supported its partners in discussions with international job providers by showing that financing is available to prospective participants, and it has connected Jamaican agencies with overseas organisations seeking candidates.

How many of these positions Jamaicans fill will depend on the number of qualified applicants and how quickly they apply, as unfilled positions may go to candidates from other countries.

Students interested in the 2027 season are encouraged to contact a participating Work and Travel agency as early as possible.

Trublu now works with at least 13 Work and Travel agencies. Its financing covers programme fees, airfare, and visa-related expenses, and it generally processes applications online within 24 to 48 hours of receiving the required documents. During peak season, the company can process more than 10 students in a single day.

That is a long way from Trublu's beginnings. Johnson started the company while attending The University of the West Indies, after taking part in the US Summer Work and Travel Programme himself. He saw that many classmates could not meet the upfront costs of overseas employment because they lacked regular income or a credit history, so Trublu financed about 10 students as a trial.

Trublu became the second company in Jamaica to receive a microcredit licence under the Microcredit Act, 2021, and is licensed and regulated by the Bank of Jamaica. Beyond the 2027 season, it plans to expand its J-1 Internship financing, grow its healthcare portfolio and explore other markets.

For Johnson, the most rewarding part of the first decade has been the impact on students' families. "What surprised me was seeing some students return home and begin helping their younger siblings and other relatives with their educational expenses as well," he said. "That pay-it-forward effect is probably what I am most proud of. It demonstrates that giving one student access to an opportunity can sometimes create benefits for an entire family."

About The Desk at 13 West

Market Me Consulting Limited is a Jamaican owned and operated communications company.

Contact details

Kristina Kerr
kristina@marketmeja.com

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