



BANKERS
ASSOCIATION
OF TRINIDAD AND TOBAGO

23RD Annual General
Meeting 2021

**THE POWER
OF THE 
COLLECTIVE**

12th August, 2021





BANKERS
ASSOCIATION
OF TRINIDAD AND TOBAGO

<https://batt.org.tt/>



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BANKERS
ASSOCIATION
OF TRINIDAD AND TOBAGO

Corporate Profile

Who is the Bankers Association of Trinidad and Tobago?

The Bankers Association of Trinidad & Tobago (BATT) is the leading association for the banking sector, which includes the eight commercial banks, namely RBC Royal Bank Limited, Republic Bank Limited, Scotia Trinidad and Tobago Limited, Bank of Baroda (Trinidad and Tobago) Limited, JMMB Bank Trinidad and Tobago Limited, First Citizens Bank Limited, Citibank (Trinidad & Tobago) and CIBC First Caribbean.

The Role of BATT

Established in 1997, BATT aims to support the development of a banking sector that is efficient, robust and proactive. BATT continues to play an integral role in advancing constructive dialogue with government and sector regulator, the Central Bank of Trinidad and Tobago, on issues concerning the sector. Our broader aims are to lift levels of financial literacy, raise industry standards and promote sound and responsible banking practices in Trinidad and Tobago.

Mission Statement

To play a core role in the growth and stability of the financial sector, through advocacy and representation; and to facilitate the provision of the most competitive banking products and services to our customers, with integrity and transparency.

Strategic Focus:

- ▶ **Representation & Reputation:** To promote a better banking industry for the benefit of Trinidad & Tobago.
- ▶ **Lobbying & Advocacy:** Functioning in an advisory role to our stakeholders on the financial services sector based on best practices and proven results.
- ▶ **Education & Corporate Social Responsibility:** Working with our stakeholders to create sustainable projects and solutions to issues plaguing our society and playing our part in the enrichment of life for all.





Board of Directors



1 Karen Darbasie - President of BATT & Group CEO, First Citizens Bank Limited

2 Gretchen Camacho-Mohammed - Vice President of BATT (outgoing) & Managing Director, RBC Royal Bank (T&T) Limited

3 Stephen Bagnarol - (Former) Treasurer of BATT & Managing Director, Scotiabank T&T Limited

4 Nigel Baptiste - Director of BATT & Managing Director, Republic Bank Limited

5 Anthony Seeraj - Director of BATT & Managing Director, CIBC First Caribbean International Bank (T&T) Ltd

6 Mitchell De Silva - Director of BATT & Country Officer & Managing Director, Citibank T&T Limited

7 Ronald Carter - Director of BATT (outgoing) & Chief Country Officer & CEO, JMMB Bank T&T Limited

8 Robert Le Hunte - Director of BATT & Managing Director, ANSA Bank Limited





President's Report

The Power of the Collective

Amidst the expanse of uncertainty, this year presented numerous examples of community, collaboration, cooperation and collective action. We were all challenged to build resilience, find new ways to stay connected, adopt creative solutions, embrace the ingenuity that technology brings, while cooperating in new and creative ways. The year was a vivid demonstration of an abundance of goodwill and a desire by the national community to act in order to overcome. The year was true testimony to the Power of the Collective.

The member banks of the Bankers Association of Trinidad and Tobago (BATT) persevered despite the challenges, engineering and re-engineering products and services, playing a significant role in assisting employees and customers in alleviating the impacts, while taking the opportunity to improve delivery channels utilizing new and improved digital technology.

Banks as an Essential Service

Throughout the COVID-19 pandemic, BATT's members proactively and swiftly deployed all necessary measures to continue operating as the provider of essential banking services. As a designated essential service, our banks remained open for business as the need for services continued. In so doing, appropriate precautions were taken to ensure the health and safety of our employees and customers. We adhered to all the Ministry of Health COVID-19 guidelines developed. Alternative work arrangements were implemented while ensuring that adequate customer service operations were maintained across all banks. Customers were also encouraged to leverage digital channels to satisfy their banking needs.

Driven By Digital

Digital banking was already on the rise in recent years, but the pandemic triggered larger uptake of such services by customers and accelerated the transition to digital banking channels. In the current scenario of physical distancing and health protocols, our banks propelled several digital banking initiatives. From digital account opening and online credit applications to mobile banking apps and "tap and go" payments, the pandemic brought into sharp focus the importance of safety, convenience and efficiency through the use of technology.

Banks supported customers, particularly from the senior demographic and the digital-reluctant, in their digital-adoption journey, making the process simple and accessible, offering remote coaching through online tutorials and social media sessions supported by user-friendly navigation on the banks' websites.



Karen Darbasie





Banks have seen an increase in the digital banking adoption rate, and this is expected to accelerate going forward as our customers are increasingly satisfied with the digitized services and as our banks, in turn, build awareness of the options open to customers, leveraging technology to improve the customer experience. Already, investment in new technologies has enabled banks to upgrade LINX cards to VISA debit cards using VISA chip technology. This upgrade also facilitates domestic ecommerce payments and the modernization of the Real Time Gross Settlement (RTGS) and Automated Clearing House (ACH) transactions. In line with the roll-out of electronic solutions, our banks are moving towards adopting an electronic cheque clearing system which is intended to replace the manual exchange and settlement of cheques with electronic submission and settlement of imaged cheques.

This undertaking reflects the continuous effort of banks to promote the efficiency and modernization of the local financial infrastructure. Going forward, banks will continue to spearhead reforms in the electronic payments environment which will dovetail with the government's digitization initiatives, which will be even more critical to the country's economic recovery post-pandemic.

Serving our Small and Medium Size Enterprises (SMEs)

Building on our banks' digital expansion, SMEs were offered key digital-payment instruments to support the e-commerce business. With many small businesses facing COVID-19 related disruptions to their brick-and-mortar operations, a number of SMEs had to quickly re-think their revenue strategies when the pandemic hit. As such, our banks partnered with established online payment providers to provide turnkey services to enable SMEs to sell online, receive payments and seamlessly ship orders with ease. Banks also fully supported this online pivot of SMEs, providing the infrastructure to facilitate electronic payments for both domestic and cross-border transactions.



Support to preserve business and livelihoods

Banks have played an important role nationally, helping to facilitate and deliver the Government's stimulus package, and to cushion the financial shocks which the country has been experiencing as a result of the pandemic. They responded collectively and expeditiously, taking measures to support those struggling to meet financial obligations. There was collaboration with the government to implement relief initiatives, while creating tailored support for individuals and small business faced with financial setbacks. These initiatives included reducing interest rates, loan instalment deferrals of up to six months (to December 2020), and waivers of penalties and late payment fees on credit facilities. Our banks continue to offer deferrals on loans to both residential and commercial customers who are experiencing challenges in meeting payments, on a case-by-case basis.

Beyond the provision of financial assistance, we continue to offer SME programmes and resource centres geared toward providing technical support via workshops, one-on-one consultations for existing and potential SME clients and webinars. Start-ups can leverage free advisory services, webinars and business intelligence through our banks' dedicated SME resource centres to guide their business objectives.





Our “brother’s keeper”

While the pandemic restrictions limited our Corporate Social Responsibility initiatives, banks still mobilized philanthropic and volunteer support. As the pandemic moved our lives into the digital environment, banks responded to assist children who did not have a personal computer or smart device to participate in remote learning and access other educational materials. The year saw banks bridging digital disparities to support a number of children who would otherwise be excluded from e-learning, particularly in light of the Ministry of Education’s digital pedagogical shift during this COVID-19 pandemic. In addition, the setbacks caused by the pandemic motivated us to assist communities that were in dire need of assistance. Banks aided in the distribution of food hampers to communities and families, through branches and non-governmental organizations, while employees offered volunteer hours for hamper assembly and distribution. With the pandemic still a threat, we will continue to assist people and communities through the economic and social recovery process.

Banks are heavily invested in supporting employees, customers and communities and getting the country back on track. We welcomed the opportunity to harness the power of the collective to accelerate the national vaccination programme. In partnership with the government and other private sector actors, BATT mobilized resources, time and human capital to coordinate and execute a vaccination programme for front-line employees, in the first instance. This ongoing undertaking, by BATT and other private sector partners, will be important to help the country get to the other side of the pandemic.

Collaboration with the University of the West Indies

In responding to the current challenges presented by the pandemic, particularly as the country charts its exit from the pandemic, the Association, in collaboration with the University of the West Indies (UWI), commissioned the University’s Trade and Economic Development Unit to conduct a research project entitled “The Ease of Doing Business in Trinidad and Tobago: Challenges and Opportunities in Boosting Non-Energy Exports”. The report brings country-specific analysis and empirical evidence on the constraints faced by firms in the non-energy sector and provides key guidelines implicit to the policy and regulatory environment that have important bearings on the “doing business environment” for the non-energy sector. BATT is fully committed to sharing the content of the report to wider stakeholder audiences as it points to reforms that would yield an improved doing business environment and global doing business ranking.

BATT also partnered with the UWI’s Institute of Gender and





Development Studies on an initiative to address child sexual abuse. Themed **Break the Silence Against Child Sexual Abuse**, the initiative sets out a Memorandum of Understanding between BATT and the UWI which focuses on four areas of cooperation: community engagement and outreach, school outreach, research for policy-making and national awareness. BATT remains committed to this shared sense of responsibility in fostering dialogue, influencing positive social change and ending all forms of violence against children.

Appreciation

There is much truth in the saying “It takes a village”. It is through the power of the collective that the Association is able to achieve the strides that it has, in furtherance of its business and that of its treasured and dedicated customers.

As we close the chapter on another year, and as I close the chapter on my two-year tenure as President of BATT, I would like to take this opportunity to recognize and thank the community of support.

To our stakeholders – the Government, Central Bank of Trinidad and Tobago, our network of partners and industry associations who engaged in close collaboration in pursuit of viable solutions that respond to the needs of our country at this time.

To all frontline workers who put service first in support of others. I am particularly grateful to all our employees within the banking sector for their tenacity and commitment through this difficult period.

Being a Board member brings with it a commitment in time and energy, and a loyalty to our collective mission and vision. I thank my Board colleagues for their candid and constructive discussion and their ability to deliver excellent outcomes under challenging circumstances. They have been the consummate team players, providing support, insight and judicious counsel.

I would like to recognize the committees who contributed their time and expertise in a truly extraordinary operating environment. And to the Executive Director and staff of the BATT Secretariat, I say thanks for their dedication, resourcefulness and unstinting support.

I want to convey the gratitude of the Board of Directors to Mrs. Gretchen Camacho-Mohammed who in assuming another leadership role with RBC (Royal Bank), will vacate her seat on the BATT Board. Mrs Camacho-Mohammed has been an outstanding Board member. Our Board’s heartfelt thanks also go to Mr. Stephen Bagnarol who served on the Board for the past three years, and whose contribution has been invaluable to us. Mr. Bagnarol departed our shores for Scotiabank (Canada) earlier this year. We thank Gretchen and Stephen for their service to BATT and wish them well in their new roles. Our gratitude also to Ron Carter of JMMB who left us to pursue other opportunities.



This year the Board welcomed two new Board members, Ms. Gayle Pazos, Managing Director (Scotia Bank, Trinidad and Tobago Ltd.) and Mr. Robert Le Hunte, Managing Director (ANSA Bank) whose collective industry experience will add to the diversity of thought as we navigate the many challenges and opportunities that lie ahead.

Finally, I am delighted to hand the baton of presidency to Mr. Richard Downie, Regional Operating Officer and Managing Director (Incoming) RBC Royal Bank (Trinidad & Tobago) Limited. A stalwart of the financial sector, Mr. Downie brings a wealth of banking, IT, operational and management experience having held several management and leadership roles at RBC spanning in excess of thirty years.

No one knows when the COVID-19 headwinds are to abate, but we know that we are in this together. BATT remains committed to provide meaningful support to our employees, customers and communities. We will continue to use our shared resources, business expertise, ingenuity and collaborations with the public and private sector organizations to deliver a sustainable recovery from this pandemic.

**No doubt - It takes the collective to be the village.
Stay well and thank you.**

My best,

Karen Darbasie





Executive Director's Report

Community and cooperation are principles which we strive for at the Bankers Association of Trinidad and Tobago (BATT). In 2020, as the country reckoned with the Covid-19 pandemic, centered by purpose and commitment to collaborate and deliver, BATT's collective goal was the health and well-being of our fellow-citizens. The banks stepped up in many tangible ways to support customers and communities. From implementing health and safety practices to reduce Covid-19 transmission risks, to deploying social care initiatives and putting into motion loan moratoria and other financial interventions, as well as giving to national efforts to combat the virus, the power of the BATT collective - resilience, responsibility and resolve - was nothing short of exceptional.

Welcome to this year's Annual Report which highlights some of BATT's work at the intersection of business and society.

Financial Literacy and Online Knowledge-Sharing

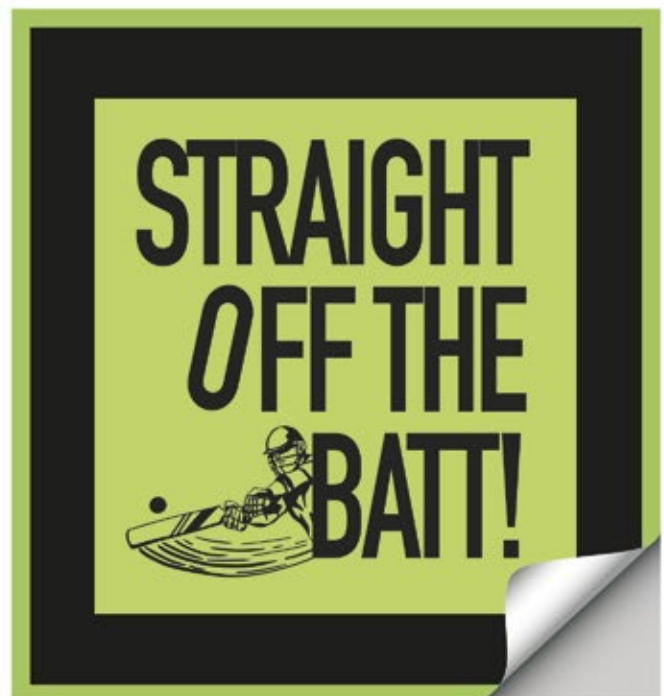
The past year was a significant one for BATT's social media footprint and foray into the world of online engagements. Although in-person events were not possible, we adapted all our events to virtual delivery. Our digital pivot enabled us to host online workshops, webinars, and financial education sessions, ensuring a seamless transition to our community's financial learning journey with BATT.

Since the launch of our ***Straight Off the BATT Facebook Live*** series in June (2020), we held a record number of online engagements on topics ranging from the digitalization of banking, fraud awareness and e-commerce to mental health and well-being and social media best practices. Replete with bi-monthly sessions led by industry specialists and subject matter experts who provided in-depth insight on timely issues, our Facebook Live series provided rich and diverse content and continues to be well-received among our viewers who tune in, not only from here in Trinidad and Tobago, but also Bermuda, Miami and London. Relatedly, there has been a pleasing upward trend of BATT's fan-base over the past year, driven by our Facebook live series; the Association enjoyed strong growth across our social media platforms in 2020, amassing over 9000 engagements on our Facebook page, increased newsletter subscribers and over 1000 additional website subscriptions. These Facebook Live series events, hosted by the affable and engaging Pauline Joseph, have been catalogued and can be found on BATT's website as well as our **You Tube** channel and **LinkedIn** page. This, together with our quarterly e-newsletter, ***Straight Off the BATT***, give the public access to matters of financial



Kelly Bute-Seaton

interest and timely issues. I would like to thank BATT's marketing committee and communications specialist for their hard work in spearheading this platform for new partnerships, collaborations and engagement with our stakeholders and broader audience. Our social community can look forward to more networking and knowledge-sharing in the coming year.





Engagement with Small and Medium Size Enterprises (SMEs)

The disruption to business activity for SMEs caused by the pandemic has been far-reaching but has also offered untapped opportunities. For small businesses, this has meant a migration to e-commerce, and the adoption of new business models to survive and thrive beyond the current crisis.

BATT, in partnership with the Ministry of Trade, co-hosted a virtual forum on Digital Payment Solutions for Micro, Small and Medium Enterprises. The session which saw an attendance of 140 participants, provided an opportunity for participants to understand the myriad opportunities provided by e-commerce and the virtual marketplace. They were given insight into the “how-to” of implementing an e-commerce platform. Speakers from First Citizens, Scotiabank (T&T) Ltd, RBC Royal Bank (T&T) Ltd, Republic Bank Limited and Citibank detailed the role of the local banks in facilitating and amplifying the online trade and business activities of the SMEs.

This event was part of a broader thrust to strengthen the business of the small business and complements ongoing capacity building programmes by BATT’s members banks to support start-ups in their evolution and expansion.

Stakeholder Collaboration

We believe strongly in championing local business and our ongoing engagement with the Tobago House of Assembly (THA) continues to be aligned to our mutual value proposition of promoting financial literacy and maximizing outcomes for the small business community. It was with pleasure that BATT participated in the THA’s “Tobago Money Matters” virtual series in November, the main aim being to provide SMEs with critical information on important money matters that should be considered during the Covid-19 pandemic and strategies to improve their financial resilience. In addition, this year, BATT hosted three online workshops with the Tobago Bridal Association, which saw engaging and encouraging participation. This event brought tremendous value to approximately fifty participants, and created an innovative platform for new collaborations, networking opportunities and idea-sharing within Tobago’s entrepreneur community

Whilst ‘face to face’ events have largely been off the table, BATT managed to continue its engagements with social partners over the past year. Consultative sessions were held with key public and private sector associations including the Trinidad and Tobago Chamber of Industry and Commerce, the Trinidad and Tobago International Financial Centre, and the Trinidad and Tobago Coalition of Services Industry, as part of a collective process to provide critical input on issues



issues of sectoral and national concern. This year, BATT also co-hosted a sensitization session with the Canadian High Commission in Trinidad and Tobago on the Digitalisation of Banking. The event featured an impressive cadre of fintech specialists and specialists, including the Honourable Attorney General of Trinidad and Tobago who examined the importance of the digitalization of banking, particularly at this time, and the opportunities and challenges that lie therein for the local banking sector.



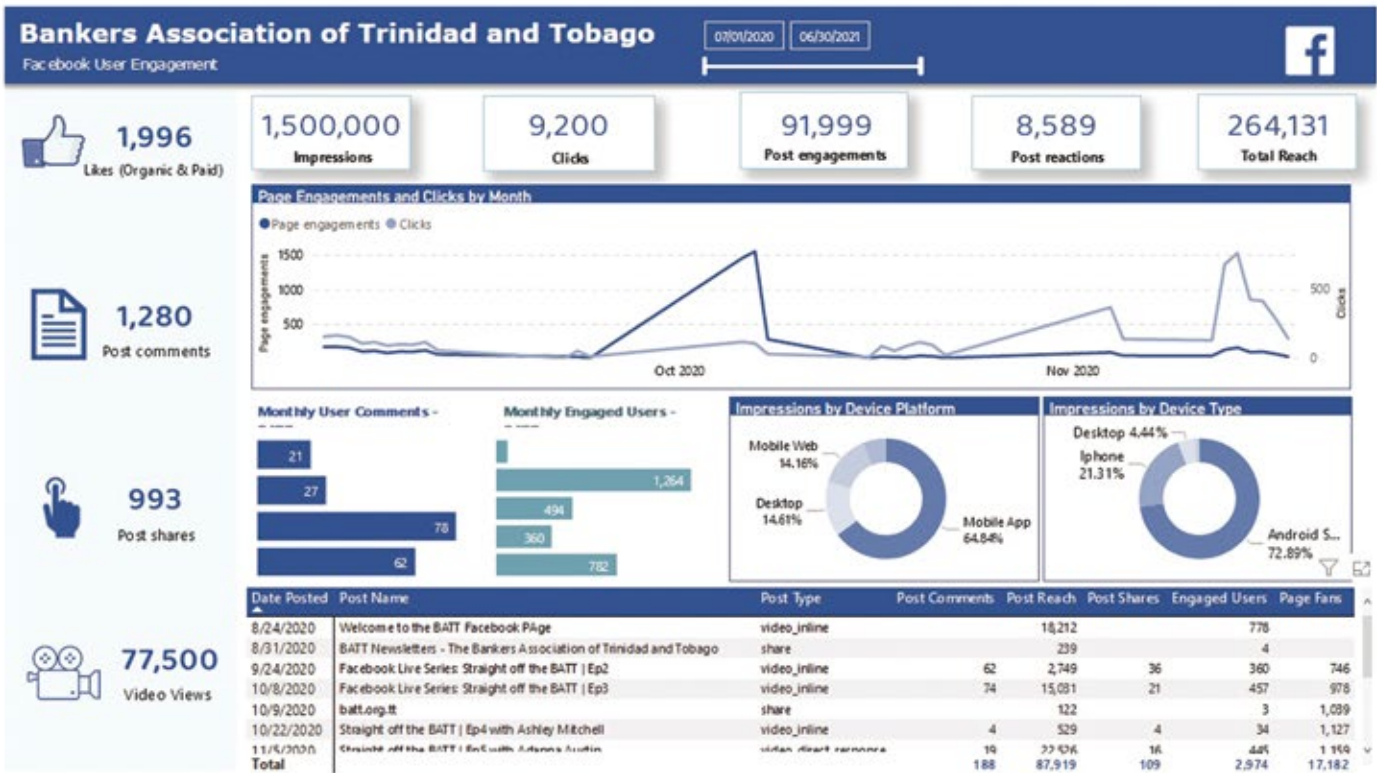


Financial Literacy

As part of activities for Global Money Week which ran from 22-25 March (2021), BATT, in cooperation with the National Financial Education Committee, virtually hosted 226 Standard Four students of five primary schools to a one-day programme of engaging online activities with well-known media personality Rodelle Cumberbatch aka Ro'dey.

Under the slogan "Take care of yourself, take care of your money", the students virtually engaged in a morning of fun interactive sessions, including a financial education puzzle challenge on topics such as saving, budgeting, investing and entrepreneurship. Prizes were given to all participating schools as well as the top ten winners of the financial education puzzle.

During that week, BATT also participated in a virtual symposium organized by the Office of the Financial Services Ombudsman, at which event the Executive Director spoke on the theme **Building Financial Resilience in Youth**.





Women's Initiatives

With the onset of the pandemic, BATT's flagship International Women's Day event became virtual. In recognition of the theme "Choose to Challenge", BATT kicked off the month of March with a video message from the Executive Director who observed that "when women are economically empowered, they are able to invest more in their families and communities, benefiting the broader purpose of both business and society". In addition, we hosted Dr. Gabrielle Jamela Hosein, Head of the Institute for Gender and Development Studies, for a Facebook Live event, who spoke on the theme "Choosing to Challenge the Cultural Glass Ceiling". In calling to attention the obstacles faced by women to realizing the full complement of their human rights, she impressed upon the need for women to find mentors and to work as allied partners with each other in ways that *"can transform the system in which we find ourselves, but which we ourselves do not define"*.

BATT also hosted a live stream panel discussion on the theme Power to BE, featuring Sana Ragbir, Group Chief Risk Officer, First Citizens, Candice Welch, Director, Welch, Morris & Associates, and Ms. Chythia Reddock-Downes, CEO, Telecommunications Authority of Trinidad and Tobago who discussed the challenges faced by women in their everyday lives and careers and who offered practical messages on empowerment and leadership. Throughout the month of March, BATT highlighted a number of women across the banking sector whose messages on the theme Choose to Challenge were featured on BATT's Facebook page.

During the month of May, we held a special Facebook live Mother's Day special, on which occasion we shone a light on the role of mothers in our lives and in our communities. BATT was joined on this occasion by well-known local psychologist Dr. Isolde Ghent-Garcia and other mothers who delivered messages of resilience, fortitude, faith, and the importance of a community of sisterhood.

Appreciation

Over the year, BATT continued to collaborate with business sector organisations, academia, the diplomatic corps and various arms of the Government, and other social partners. We are grateful to them and for their ready collaboration and engagement which have been invaluable with respect

to the ongoing development of matters pertaining to the advancement of the country. Appreciation must also be extended to the media, who, in their tireless manner, ensures, that our messages reach the public audience.

BATT's secretariat operates with a small but amazing and dedicated team of professionals who often work beyond the call of duty. I personally would like to recognize the incredibly mindful, capable and unstinting support of my staff who ensured that the Secretariat delivered despite the challenges created by the pandemic this year.

I thank too, the members of BATT's fourteen working committees who provide valuable time and input to the output of the Association. Their diligent work in executing the decisions of BATT's Executive team, developing budget recommendations, reviewing legislation and identifying pertinent issues ensures our sound contribution to all areas of national development.

My gratitude is extended to Mrs. Gretchen Camacho-Mohammed, Mr. Stephen Bagnarol, and Mr. Ron Carter, who this year, vacated their positions on the Board as they proceed to another professional sphere. I acknowledge and express gratitude to the new Directors, Ms. Gayle Pazos, Managing Director, Scotia (Trinidad and Tobago) and Mr. Robert Le Hunte Managing Director, ANSA Bank, whose considerable business and financial expertise will add excellent value to our Board.

BATT warmly welcomes and congratulates incoming President, Mr. Richard Downie (RBC Royal Bank (Trinidad & Tobago) Limited) as Mrs. Karen Darbasie completes her two-year tenure as President of the Association this year. Mrs. Darbasie's astute and decisive contributions to the Board have been invaluable, and even as she, together with other members of the Executive, engaged in the challenges of their respective institutions, they remained wholly committed to BATT, bringing valuable business and technical acumen to the table. My appreciation to them is immeasurable.

We are now fully immersed in 2021 and remain cautiously optimistic that the deployment of vaccines will abate the spread of the Covid-19 virus, allowing us to return to a new normal. For us, next year, will be a veritable milestone year when BATT marks its 25th anniversary as an Association. I, with you, look forward to a year anew, which we anticipate will remain grounded in community, colored in positivity and steeped in recovery, hope, optimism and opportunity for businesses, community and country.

With my best wishes,

Kelly Bute-Seaton





The Secretariat



Gisele Mark
Research Specialist



Dixie-Ann Dickson
Communications Specialist



Marisha John
Executive Assistant

The Supporting Team

The work of the Bankers Association is supported by fourteen (14) working committees, which deal with specific financial and banking issues. Each committee comprise one representative of each member bank and is chaired by a senior manager of the bank which holds the current presidency.

The committees work closely with the BATT Secretariat and provide expert advice and technical submission on key areas impacting the industry. BATT would like to thank the outgoing chairs for their hard work and dedication for the last two years. We look forward to working with the incoming chairs of RBC Royal Bank as they take the seat of presidency.

Banking Operations (Operational Risk) - Chair -
Betty Lyn Goddard Vincent

Public Relations and Marketing - Chair -
Hazel-Ann Marshall

Security Committee - Chair -
Antonio Ventour

Foreign Exchange & Treasury - Chair -
Nichola Guy-Alexander

Compliance (subsumed AML/FATCA) - Chair -
Melanie Dalrymple

Legal - Chair -
Nicole-Anna de Silva

Financial Sector Working Committee - Chair -
Reena Bahaw

Credit Risk - Chair -
Shirlini Ramlogan

Finance - Chair -
Keith Robinson

Economics and National Budget - Chair -
Ranita Seecharan





BATT Features

STRAIGHT OFF THE BATT *Facebook Live Series*



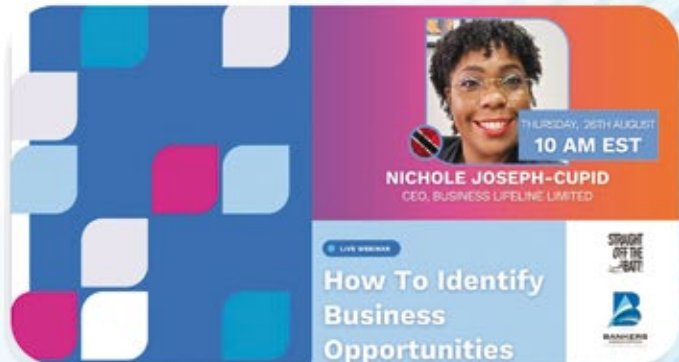
THURSDAY, 29TH JULY
10 AM EST

SHEDRON COLLINS
GENERAL MANAGER, YOUTH BUSINESS
TRINIDAD & TOBAGO

LIVE WEBINAR

**The Comeback
for MSMEs**

STRAIGHT OFF THE BATT! BANKERS ASSOCIATION



THURSDAY, 26TH AUGUST
10 AM EST

NICHOLE JOSEPH-CUPID
CEO, BUSINESS LIFELINE LIMITED

LIVE WEBINAR

**How To Identify
Business
Opportunities**

STRAIGHT OFF THE BATT! BANKERS ASSOCIATION



THURSDAY, 12TH AUGUST
10 AM EST

NATALYA RAHAMATULA
SME RC STRATEGY OFFICER,
JMMB TT

LIVE WEBINAR

**Business Banking
Tips for MSMEs
in T&T**

STRAIGHT OFF THE BATT! BANKERS ASSOCIATION



THURSDAY, 8TH AUGUST
10 AM EST

MARK CAPE
MANAGER, SALES E-PAYMENTS & BUSINESS
DEVELOPMENT, FIRST CITIZENS

REBROADCAST

**Stimulating the
Ecommerce
Space**

STRAIGHT OFF THE BATT! BANKERS ASSOCIATION



SPECIAL REBROADCAST

**How to
Maximise
Your Income**

STRAIGHT OFF THE BATT!

TANYA STUART



SPECIAL REBROADCAST

**How to Manage
Your Money
Through
Unemployment**

STRAIGHT OFF THE BATT!

ANDRE FALBY



BANKERS ASSOCIATION

STRAIGHT OFF THE BATT!

MAKE SENSE OF YOUR MONEY

WITH
PHILIP WILLIAMS
EXECUTIVE CHAIRMAN & FOUNDER, PHIL THE GAP

LIVE STREAM



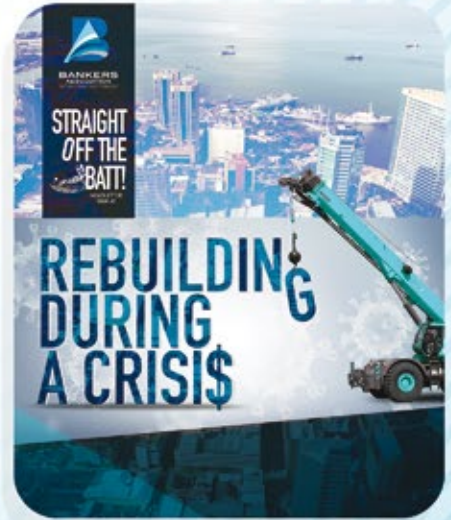
BANKERS ASSOCIATION

STRAIGHT OFF THE BATT!

**UNDERSTANDING THE
ELECTRONIC CHEQUE CLEARING SYSTEM**
WITH
MICHELLE HOLDER & MARK CAPE

REBROADCAST





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