



BANKERS
ASSOCIATION
OF TRINIDAD AND TOBAGO

25TH

Annual
General
Meeting
2023

ON TO
THE NEXT

10th August, 2023





BANKERS
ASSOCIATION
OF TRINIDAD AND TOBAGO

batt.org.tt



Table of Contents

4	Corporate Profile
5	Board of Directors
6	President's Report
10	Executive Director's Remarks
14	The Secretariat
15	BATT Financial Education Campaign
19	BATT Celebrates Global Money Week
21	International Women's Day Celebration
22	BATT and THA Start-UP Programme
23	BATT 25th Anniversary Celebration
24	Straight Off The BATT Feature





**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, ANSA Bank Limited, JMMB Bank Trinidad and Tobago Limited, First Citizens Bank Limited, Citibank (Trinidad & Tobago) and CIBC First Caribbean.

The Role of BATT

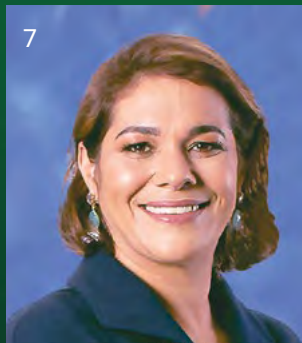
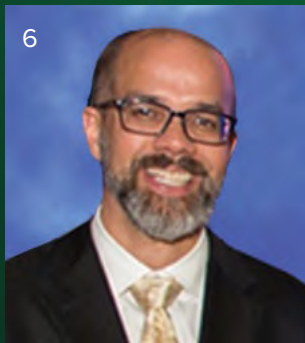
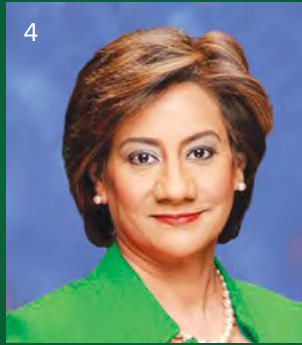
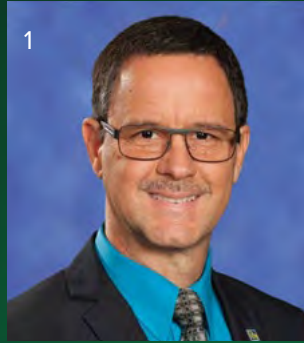
Established in 1997, BATT aims to support the development of a banking sector that is efficient, robust and proactive. BATT continues to play an integral role in advancing constructive dialogue with government and sector regulator, the Central Bank of Trinidad and Tobago, on issues concerning the sector. 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

Richard Downie - President of BATT & Managing Director, RBC Royal Bank (T&T) Limited

2

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

3

Gayle M. Pazos, H.B.A. - Treasurer of BATT & Managing Director & Country Head, Scotiabank (T&T) Limited

4

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

5

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

6

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

7

Kathleen Galy - Director of BATT & Managing Director, ANSA Bank Limited

8

Shawn Moses - Director of BATT & Chief CEO, JMMB Bank (T&T) Limited

President's Report



Richard Downie

It has been a year of far-reaching significance for the Bankers Association of Trinidad and Tobago (BATT). A 25-year milestone and eagerness to be physically functional were achieved in seeking forward movement out of the COVID-19 dilemma. The Covid-19 years indeed gave us some lemons, but I am sure that you all know the saying related to 'life giving lemons'. To further elaborate, BATT's 25th anniversary was celebrated in 2022, and the country gained momentum to embrace a "new normal" setting out of unfamiliar and uncertain territory post-global pandemic. Bringing our expertise to bear in the country's Road to Recovery roadmap, as a truly national industry, our banking fraternity was well-positioned to be engaged in the solution and support of economic recovery. At the same time, without question, there has been a continuous process of digital improvement, a trend that will only accelerate in the future.

Digital Cheque Imaging

For our banking sector, and more broadly, the financial services industry, innovation is no longer a question of "shall we or shall we not" but rather, "when and how can we do it because we must." As Trinidad and Tobago transitions into a cashless society and a Fintech-enabled financial services hub, it has been my goal, as President, to continue to spearhead reforms in the electronic payments' environment, dovetailing with the government's digitalization initiatives. Establishing the electronic cheque-clearing facility this year is a significant milestone in the local banking sector in this regard. It is an achievement in respect of Trinidad and Tobago's foray into a competitive and efficient economy, and is the fruition of considerable energy, time, and extensive collaboration among the members of BATT, the Central Bank of Trinidad and Tobago (CBTT), and INFOLINK. The Electronic Cheque clearing officially went live with all banks in February of this year. I extend my deepest appreciation to these institutions for their active collaboration in supporting the success of the cheque imaging project.



Continuing the 'e-Agenda'

The e-banking landscape continues to evolve. The manner in which we spend, transact, and conduct basic banking transactions today bears little resemblance to a quarter century ago in BATT's formative year. Now, in a trend accelerated by the COVID-19 pandemic, customers have continued the shift to banking online as banks expanded the ease and efficiency of the digital banking experience. In this regard, many of our banks support e-commerce infrastructure. For instance, five of the local commercial





banks provide payment gateway options to accept online payments. At the same time, the launch in September (2022) of the Visa-Linx debit cards allows customers and merchants to develop e-commerce solutions, shop or sell online, and enjoy the convenience of touch-free payments.

While it is acknowledged that a deeply ingrained cash system would take a while to replace, we have observed a gradual shift in the mindset of consumers and businesses with respect to cashless and digital banking transactions. And the data speaks to this. According to the 2022 National Financial Literacy Survey commissioned by the CBTT, 62% of persons use digital products and services, while based on figures sourced from Infolink Services Limited, there has been a noticeable trend towards customers conducting transactions electronically. According to Infolink, there has been a consistent upward trajectory in transaction numbers (~22%) since 2021, indicating a gradual recovery and increasing reliance on electronic payment methods. This trend highlights customers' growing acceptance and adoption of digital transactions, signaling a potential long-term shift in consumer behavior that is likely to continue shaping the future of business.

From the earliest days of my presidency, I have emphasized the importance of encouraging and implementing technological changes. As such, I have been particularly pleased with the critical steps our banks took to improve their service offerings towards widening their e-banking offerings. In addition, BATT is proud to have played an integral role in educating the public on the benefits of and encouraging digital banking.



Banking Securely

Thrust upon us in every conversation about digital banking is the inevitable concern of cybersecurity. This is because, as technology advances, fraudulent activities similarly become more prevalent and complex. Consequently, while as a banking community, we embrace financial technology, we also recognize we must do everything in our power to put in place measures to mitigate attendant cyber security risks and, in so doing, to assure the safety of our customers' digital transactions.

In view of this, our banks' ongoing, significant investments in IT security, cyber detection, response, and recovery capabilities are a key example of our efforts to protect the financial system and our customers from cyber threats. Similarly, migration to chip and pin technology, which provides an additional security layer in cards and online transactions, also demonstrates our resolve to counter card fraud. Equally importantly, we continue to encourage our customers to be vigilant to potential threats when transacting online or physically by providing useful tips on security which can be found on all of our online platforms.

Relatedly, in the wake of concerning trends in criminal activity being perpetrated against our banking customers after engagement with our branches and ATMs, our banks are boosting their security apparatus to provide a safe environment for our customers. Key to mitigating crime related to the banking sector, are our collaboration with law enforcement partners. In this regard, BATT has broadened its interaction with the Trinidad and Tobago Police Service and other key stakeholders with a view to jointly frontally combatting and managing incidents of this nature.



Our Financial Literacy Agenda

Financial literacy is a crucial priority for BATT. The results of a 2022 financial literacy survey commissioned by the National Financial Literacy Programme revealed that a significant number of the population has low financial capabilities. In particular, the survey noted that “making ends meet” was a major issue for many, especially during the Covid-19 pandemic. The survey also highlighted that 50% of respondents were not satisfied with their financial situation, 27% were subjected to substantial debt, and 35% were victims of financial fraud. This suggests that there are challenges concerning the population’s current level of financial capability and underscores the need to “double down” on financial literacy initiatives. In a bid to cultivate such competence, we have ensured financial education is a critical component of our work. As part of our financial literacy programme, we continue to work with the government, business community, and NGOs and undertook several outreach programmes covering a broad and diverse spectrum of the public both in Trinidad and Tobago this year. From consumers to entrepreneurs, students to seniors, our financial literacy activities included workshops, outreach sessions, and online resources which collectively support a vision to increase the financially literate population.



Small and Medium Sized Enterprises

Given the pandemic’s disproportionate impact on the SME sector, BATT is even more determined in its commitments to sustain entrepreneurs. We supported existing and emerging SMEs with workshops, mentorship, business advisory services, and targeted capacity-building sessions. In our sister aisle, in collaboration with the Financial Literacy Secretariat of the Tobago House of Assembly (THA), BATT hosted an intensive 3-month Start-UP programme to prepare aspiring entrepreneurs to maximize opportunities in the market. The programme, which served to equip eighty-six (86) SMEs with financial advisory services and requisite knowledge to expand their business, especially in the era of the Covid-19 pandemic, is part of BATT’s efforts to contribute to driving SME business. We remain immensely thankful to the Tobago House of Assembly (THA) for the opportunity to partner in this Start-Up initiative, and we hope to further develop and extend these workshops to Trinidad in the coming year.



Our Collaborative Agenda

BATT continues to focus on strengthening linkages with the University of the West Indies, having signed a Memorandum of Understanding (MoU) with the Institute of Gender and Development Studies (IGDS) to raise awareness related to children and gender-based violence. The MoU includes collaboration in providing the most up-to-date research support for the IGDS modules, such as a Break the Silence Bilingual Toolkit, statistics, and data analysis in identifying effective solutions to the scourge of violence against women and children. BATT is delighted to have partnered with the IGDS on this initiative, and we commend the Institute for placing knowledge, awareness, and sensitive public discussion about violence against women at the core of their research programme.





Our Partners

Our outreach work enables us to forge meaningful and productive relationships with a network of organizations that are essential conduits to reach and assist the public. Our Association connects regularly with government ministries and the regulator – The Central Bank of Trinidad and Tobago (CBTT) - international financial and developmental institutions such as the International Monetary Fund and the Inter-American Development Bank, and the media who report, inform and keep us aware and accountable. This past year, we continued to build on our existing relationships to support us in our financial literacy goals and other key priorities, such as Basel III reforms and other macroeconomic priorities that have implications for the banking sector. BATT will continue to provide industry input and expert feedback via regular dialogues with the CBTT as well as with the public bodies with which we interface, such as the Ministry of Finance, the Ministry of Social Development, and the Tobago House of Assembly. I wish to thank our partner stakeholders for their support, guidance, and confidence in empowering us to drive various initiatives on behalf of the banking sector.

The Path Forward

We at the BATT have been very focused on the promotion of digital financial services, and in the course of our work, we shall continue to devote time, energy, and resources in response to the needs of our customers as well as to support the national adoption of digital financial services across the public sector. We look forward to being at the centre of more interesting changes in the development of alternative channels through which transactions can be conducted effectively and safely.



Appreciation

I have had the privilege as well as the challenging task to serve as President of the Bankers Association of Trinidad and Tobago for the past two years during a Pandemic. Despite the uncertainties which came with the experience, it was an interesting journey, but a lot was achieved and it is now time to pass the baton to Ms. Gayle Pazos, Managing Director of the Scotia Bank (Trinidad and Tobago) Limited. To her impending tenure of leadership, Ms. Pazos brings extensive experience in the financial sector and her aspirations for a fortuitous future for the Association. I offer her my every support. I wish to express my gratitude to the members of the Board who continue to invest their time, ideas, energy, and hard work. I record my appreciation to them for their continued and exemplary commitment, not just over the period under review but for the years gone by.

Similarly, I would like to record my appreciation of the enthusiasm and commitment offered by our various working groups and committees. Their valuable contributions and participation in many industry-level initiatives have contributed immensely to the continuous improvement of the Association and the industry as a whole. Finally, there is a quiet underpinning in the BATT's foundation – the members of the Secretariat, who, by dint of their professionalism and efficiency, allow the functioning of the Secretariat to operate smoothly; they have my warmest gratitude.

Change, as they say, is inevitable. Now, twenty-five years into our existence, BATT will continue to embrace change, withstand the vagaries of the uncertain, and in so doing, respond to the mandate inherent in our mission to act with purpose, diligence, and in service to community and country. In looking back at the history of BATT, there is little doubt that the banking sector has changed, evolving significantly since the Association's inauguration in 1997. We have steadily seen our banks move from strength to strength as strategic objectives move from theory to reality. Advances in technology have seen us transition to a world beyond cash, bank books, and bank lines to online banking, automated clearing house transactions, and electronic cheques. The work we have executed over the last year has revealed strengths that we can build upon to increase the value of our offerings as well as opportunities for improvement, bolstering, in the process, our foundational 25-year history.

My best,

Richard Dounie

President, Bankers Association of Trinidad and Tobago



Executive Director's Report

As we embrace another chapter in the Bankers Association of Trinidad and Tobago's (BATT) quarter century standing, the following report outlines some of the Association's activities undertaken over BATT's 2022-2023 financial year.



Kelly Bute-Seaton

Financial Literacy in Focus

BATT firmly believes that consumers of financial services need to be financially literate so as to be prudent in their financial decision making, and our programme of work is designed to achieve such. Over the past year, we conducted a number of financial literacy events incorporating themes that ranged from financial planning and money management to investment and wealth-creation. Notably, in the month of April, BATT hosted a number of financial literacy roadshows in Trinidad and Tobago in recognition of Financial Literacy Month. Our objective being to put financial knowledge in the hands of as many as we can across the country. Moreover, we joined the world in commemorating Global Money Week, a global campaign on financial literacy which was hosted for one week from the 20th-26th March 2023. One of the merits of this event was the target population of approximately 400 children and teenagers, ready participants and conduits of financial competence. As such, BATT hosted a Business Idea Challenge within four high schools in the eastern region of Trinidad where prizes were awarded for the most innovative youth entrepreneurship project.

We extend a hearty 'thank-you' to all staff and students of the respective schools, namely, Tunapuna Secondary School, St. Augustine Secondary School, Hillview College and North Gate College for their enthusiastic participation at our Global Money Week event this year. More broadly, we are grateful for the collaboration by a cross section of stakeholders in respect of our ongoing financial literacy initiatives. We acknowledge in this regard that the government, the private sector, members of BATT's working committees, as well as the media, working collectively to aid in achieving our shared goal of taking financial literacy to the 'next level' in our country.





Safety First

In view of numerous reports of financial and banking related crimes being perpetrated, safe banking practices remain a key priority for BATT. The use of social and digital communication channels has aided BATT to reach out to a wider audience and provide up-to-date information on how to avoid falling prey to criminal actions related to banking transactions, how to bank online safely as well as to educate on the common modus operandi of scams. Going forward, we welcome a joint approach to explore possible holistic solutions to address criminal activity related to banking transactions and will continue to work hand in hand with law enforcement to mitigate incidents of criminal activity and ensure customer safety.



Social Media

Similar to many institutions, BATT has embarked on a journey to utilize social media platforms to share components of our work so as to educate and inform the population as effectively as possible. Our online platforms offer information relating to the activities of the Association which includes the streaming of our Straight Off the BATT, a bi-monthly forum which offers industry perspectives on issues relating to the business of banking as well as other non-banking thematic areas that are equally insightful. Alongside this, our Linked In platform and Ask A Banker series are resource-focused while our quarterly digital newsletter, Straight Off the BATT, and You Tube forum are content driven, delivering valuable and easy to understand financial education.

Such platforms would be meaningless without the robust content and input derived from our membership. We are thankful for the growing commitment and engagement of our volunteer experts, BATT’s President, committee members and NGOs who have provided a wealth of knowledge and support.



Investing in MSME’s & SMEs

In keeping on par with BATT’s focus on strengthening the capacity of small and medium-sized enterprises (SMEs), we worked proactively over the past year with the Financial Secretariat of the Tobago House of Assembly to deliver a number of capacity-building workshops for persons interested in understanding the fundamentals of operating a successful small business. The 2022 Start-Up initiative was one such event – a brilliant mix of enthusiastic aspiring and existing entrepreneurs – providing coaching for business success to 86 participants. Emanating from the initiative are participants’ success stories, worthy of emulation by another cohort of SMEs. BATT awarded the top five Start-Ups with \$10,000 each, which was used to launch their business. Other initiatives with the Financial Literacy Secretariat are currently on track for implementation in Trinidad within the next twelve months.



Women's Empowerment

Simultaneously, we continue to undertake more targeted efforts to support individuals and groups facing particular challenges, or who are experiencing circumstances that could render them financially vulnerable. In so doing, 2022 saw BATT facilitating a seven-month online Financial Education and Business Development programme with Conflict Women Limited, an NGO and lifeline for survivors of domestic and sexual abuse. The online workshop did not only serve to impart training and business advisory services, but also offered a safe setting for participants to network, gain economic independence and bolster self-esteem.

BATT continued its tradition of building community and celebrating women's achievement this year, having resumed its signature International Women's Day event. Under the theme, # Embrace Equity, BATT, in conjunction with FLOW, hosted a memorable event at the Hyatt Regency. A gathering of advocates for women's equity, opportunity and recognition, our panel discussants, Thema Williams (national gymnast); Faye Ann Lyons-Alvarez (soca artiste); Simone Martin-Sulgan (Cable and Wireless Communication/FLOW Trinidad VP & General Manager); Richard Downie (BATT's President and Managing Director RBC Royal Bank) and Joel Martinez (Mayor of Port of Spain) joined in the call to address gender inequities and barriers to opportunities. Taking on the theme of International Women's Day 2023 'Embrace Equity', the celebrity panel discussed the importance of recognizing and embracing differences and the prejudices they were subjected to in their lives and careers, as well as passing on valuable advice for overcoming the obstacles women often face especially in male dominated industries.



Collaboration with Stakeholders

We are committed to open and regular communication to discuss matters pertinent to the banking sector. Again, this year, BATT actively participated in engagements with policy makers via meetings, formal submissions, and reports. Dialogue also continued with the government on matters related to legislative and policy events that affect the banking sector and broader economy. In this regard, recommendations for the national budget are submitted each year to the Minister of Finance. At the same time, we continued to engage with the government on a number of important issues that affect business and the welfare of the country, such as direct deposits for pension payments and social relief grants. Beyond this, in a domestic environment characterized by a growing use of digital payments across the public and private sectors, we are working closely with the government to ensure the payments system is fit for purpose. We remain committed to supporting the government's objective of accelerating the adoption of digital payments across the public sector and we welcome participation in the CBTT's Payment System Council Committee, which provides a collaborative avenue to ensure the continued development, soundness and efficiency of the electronic transfer payment system, the Real Time Gross Settlement System, the Automated Clearing House and the Government Securities System.



Appreciation

BATT's operation is made possible by a small team comprising four staff members, the enormous goodwill of members of our working committee and the Board of Directors. I take this opportunity to extend my sincere thanks to them all for their tireless input in vigorously addressing pressing issues and representing the Association's interests. I wish to convey my immense gratitude, on behalf of the Board, to Mr. Richard Downie as his two-year tenure as President comes to a close. The Board now welcomes, Ms. Gayle Pazos, Managing Director, Scotiabank (T&T) Ltd, as President of the Association.

In conclusion, I thank the many stakeholders who collectively contributed to the work of the Association over the past year. We shall continue to champion industry issues, while I have every confidence, moving forward, the Association will deliver soundly in its efficiency and effectiveness.

Kelly Bute-Seaton

Executive Director, Bankers Association of Trinidad and Tobago



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 ten (10) 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 of RBC Bank for their hard work and dedication for the last two years. Navigating through a global pandemic was not as easy task but we worked together and stayed the course, and we are stronger for it.

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

Compliance (subsumed AML/FATCA)
Chair - Melanie Dalrymple

Financial Sector Working Committee
Chair - Reena Bahaw

Finance
Chair - Keith Robinson

Public Relations and Marketing
Chair - Hazel-Ann Marshall

Foreign Exchange & Treasury
Chair - Nichola Guy-Alexander

Legal
Chair - Nicole-Anna de Silva

Credit Risk
Chair - Shirlini Ramlogan

Economics and National Budget
Chair - Ranita Seecharan



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BATT Financial Education Campaign

BATT equips communities with financial skills.



In recognition of National Financial Literacy month (April), the Bankers Association of Trinidad and Tobago (BATT), hosted its two-day financial education outreach session to the Belmont and Tunapuna communities on Thursday 27 and Friday 28 April 2023, respectively. The Association was appreciative of the Ministry of Sports and Community Development and the Greater Tunapuna Chamber of Industry and Commerce for their collaboration in this initiative, especially for the opportunity to reach the public in new and engaging ways that advances our mission of financial literacy and financial empowerment.

The initiative, which is an extension of BATT’s ongoing financial literacy campaign, was aimed at providing the audience with financial information to make more informed decisions and to become more financially resilient. Both days were met with a keenly appreciative audience.

Themed, **Your Money Your Interest**, the sessions were dedicated to helping individuals understand banking basics, savings vs investment, online banking, fraud awareness and the importance of building solid financial skills.

Greetings were delivered by Mr. Mitchell de Silva, Director, BATT and Country Manager, Citibank (T&T) Ltd, who reiterated BATT’s commitment to promoting financial literacy in Trinidad and Tobago and the importance of assisting in increasing the financial literacy levels within the society. Ramon Gregorio, President of the Tunapuna Chamber of Industry and Commerce similarly underscored the critical role that a solid financial education, particularly from an early age, plays in ensuring one’s financial resilience. Earland Kent, Deputy Permanent Secretary brought greetings on behalf of the Honourable Shamfa Cudjoe, Minister of Sports and Community Development, who expressed the Minister’s appreciation for the opportunity of this event to share critical financial education with the Belmont community and other communities.

BATT continues to work with schools, community groups and like-minded organizations to provide readily accessible information that people need to improve their financial skills in order to better prepare and take care of their financial future.



Patrice Morales - Manager Financial Solutions, RBC Royal Bank presented on -Online Banking



Renata Girod - Investment Advisor, JMMB Bank presented on Wealth Creation



Aaron Persad - Manager, Caribbean Investigators, Global Special Investigations Unit, Royal Bank of Canada presented on Anti-Fraud Awareness



Nishard Ali - Credit Officer, First Citizens Bank presented on Banking Basics



Earland Kent - Deputy Permanent Secretary, Ministry of Sports and Community Development spoke on behalf of the the Hon Shamba Cudjoe,



Dixie-Ann Dickson, BATT's Communications Specialist, brought the evening to a close.



BATT Financial Education Drive Heads over to Tobago



The experience was no different in Tobago as BATT continued its Financial Education drive in the Signal Hill Community Centre and Canaan Community Centre. These informative and life-changing sessions were held on Monday 22 and Tuesday 23 May 2023 respectively in partnership with the Ministry of Sports and Community Development. There were over 100 persons attending the sessions which were comprised of youth, adults, small businesses owners and senior citizens.

Remarks were provided by the Honourable Shamfa Cudjoe, Minister of Sports and Community Development who emphasized the importance of financial literacy as a critical element of improving the individual well-being and too, the contribution that the collective well-being makes toward community building and national development. She also underscored that in this time of digital banking, there is even greater need for financial literacy.

BATT's Executive Director, Kelly Bute-Seaton also greeted an appreciative audience, underscoring the importance of financial education, particularly in the aftermath of the pandemic and within the context of the CBTT's third financial literacy survey which revealed that a significant portion of the population has low financial capability. She noted that 'putting financial knowledge into the hands of individuals is vitally important. Helping people use that knowledge wisely and effectively can bring about lasting change in helping as many people as possible to attain financial security, cultivate sensible financial habits, spend wisely, save diligently, plan for retirement'.



Trisha Allan - Manager, Financial Solutions RBC Royal Bank presented on Online Banking



Renata Girod - Investment Advisor, JMMB Bank presented on Saving vs. Investments



On day two, **Tanelle Harrilal** - Branch Manager, First Citizens presented on Online Banking



Nicole Lee-Fook - First Citizens presented on The Banker's Guide for Businesses



Sherwin Forte - Manager, Corporate Security, Operational Risk Republic Bank presented on Anti-Fraud Awareness



Hon Shamfa Cudjoe - Minister of Sports and Community Development addresses the audience



Dixie-Ann Dickson - BATT's Communications Specialist engages the participants



Participants share a light-hearted moment during the session





BATT Celebrates Global Money Week

BATT visited students of Tunapuna Secondary School, St. Augustine Secondary School, Hillview College and North Gate College on 23rd and 24th March as part of the 2023 Global Money Week celebrations themed **Plan Your Money. Plant Your Future.**

Students were thrilled to learn about stocks and shares and how they could start to invest at a very young age. Students were also guided through the four elements of creating a business plan (value proposition, customer segment, resources, cost) and pitched their best business ideas around three themes: social, environmental, and agricultural impact. The competition was keen and the ideas innovative.

BATT's mobile campaign together with James Saunders, media personality; Renata Girod, Investment Advisor JMMB; Shedron Collins, General Manager, Youth Business of Trinidad and Tobago and staff of the BATT secretariat, were warmly received by Forms 4 and 5 students. The activities which were structured to have optimal impact among the students included a thought-provoking talk by Renata Girod on wealth management and a youth entrepreneurship competition adjudged by Shedron Collins.





International Women's Day Celebration 2023

#EmbracingEquality Conversations

A collaboration with the Bankers Association of Trinidad and Tobago (BATT) and FLOW.



BATT and THA Start-UP Programme

BATT gives 5 MSMEs a Start.





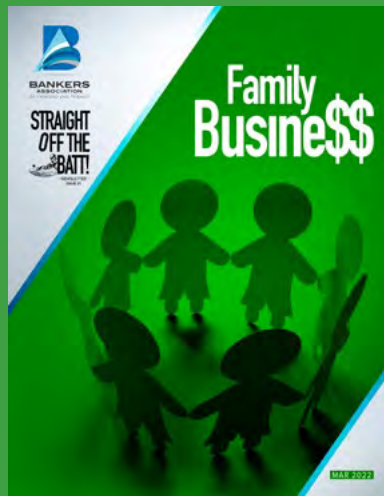
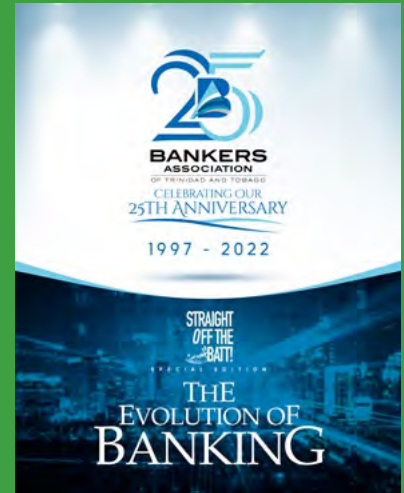
BATT 25th Anniversary Celebration and Ceremony



STRAIGHT OFF THE BATT!



KEEP UPDATED



FACEBOOK LIVE SERIES




SHERWIN FORTE
MANAGER, CORPORATE SECURITY
REPUBLIC BANK LIMITED

STRAIGHT OFF THE BATT! 

LIVE WEBINAR THURSDAY 3RD AUG
10AM AST

Anti-Fraud Awareness



KWAME BLANCHFIELD
SENIOR MANAGER GROUP MARKETING &
COMMUNICATIONS AT REPUBLIC BANK
LIMITED

STRAIGHT OFF THE BATT! 

LIVE WEBINAR THURSDAY 20TH JUL
10AM AST

Credit Cards: How Do They Work?



R'DELL CUMBERBATCH
ENTERTAINER



KEVIN LIVERPOOL
GENDER EQUALITY ADVOCATE

STRAIGHT OFF THE BATT! 

LIVE WEBINAR THURSDAY 15TH JUNE
10AM AST

Fathers & Finances: The Financial Impact of Fatherhood



ROSHAN BASDEO
MANAGER - BROKERAGE SERVICES
GAMMA SECURITIES LTD LIMITED



AFEISHA MC KAIN
PROGRAMME COORDINATOR,
FINANCIAL LITERACY SECRETARIAT, T&A



RACHEL EDMUND
PRESIDENT, GLOBAL NETWORK FOR THE
ADVANCEMENT OF SINGLE MOTHERS

STRAIGHT OFF THE BATT! 

LIVE WEBINAR THURSDAY 11TH MAY
10AM AST

Moms & Money: The Financial Impact of Motherhood



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