



**BANKERS
ASSOCIATION**
OF TRINIDAD AND TOBAGO

**22ND
ANNUAL
GENERAL
MEETING**

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RESILIENCE

Navigating
through
COVID-19

13th August, 2020

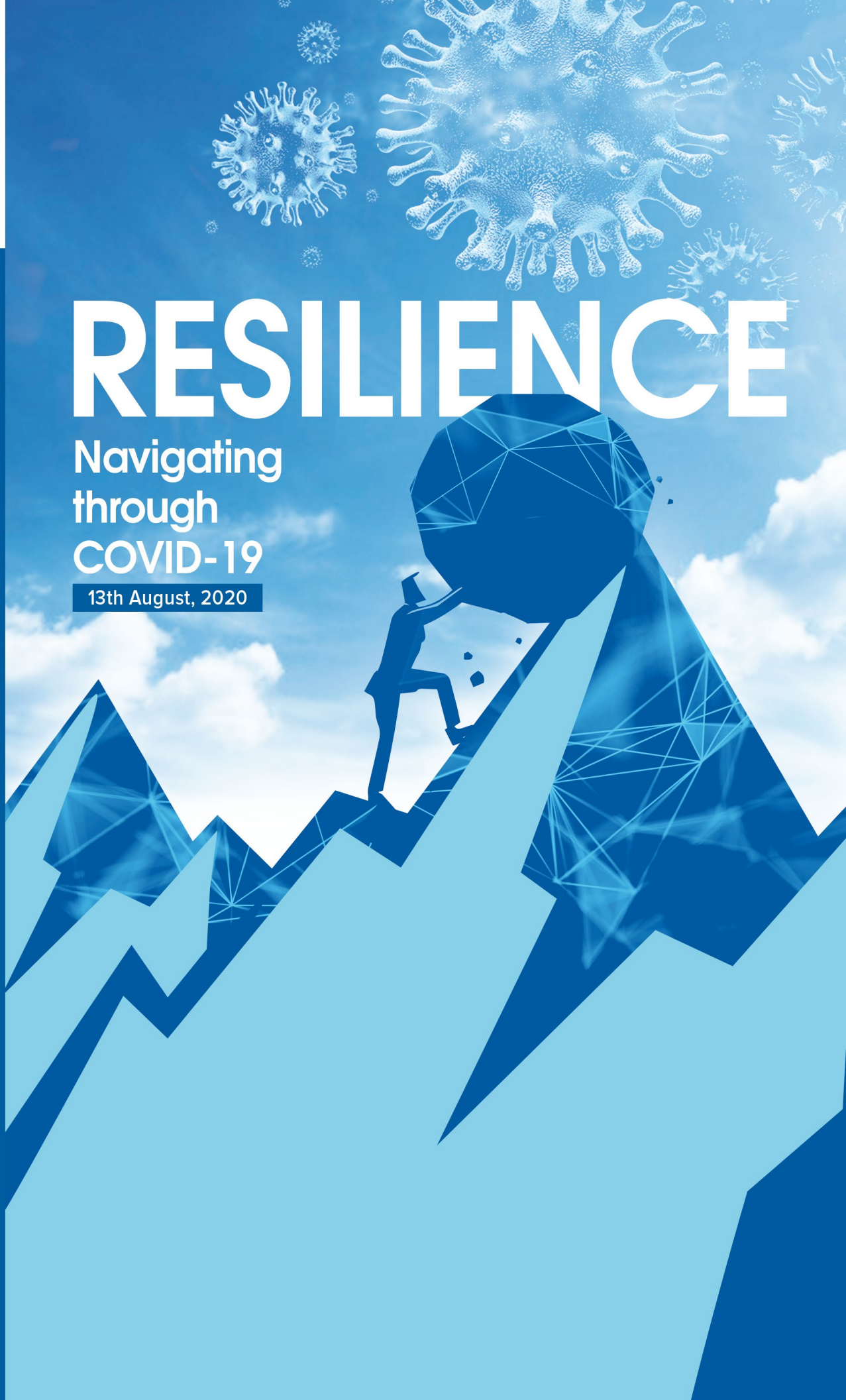


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**BANKERS
ASSOCIATION**
OF TRINIDAD AND TOBAGO

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





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 & Managing Director, RBC Royal Bank (T&T) Limited
- 3 Stephen Bagnarol** - 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 FirstCaribbean International Bank
- 6 Mitchell De Silva** - Director of BATT & Country Officer & Managing Director, Citibank T&T Limited
- 7 Ronald Carter** - Director of BATT & Chief Country Officer & CEO, JMMB Bank T&T Limited
- 8 Kare Nagabhushana Rao** - Director of BATT & Managing Director, Bank of Baroda (T&T) Limited





President's Welcome

Joint Strength and Resilience

These are extraordinary times – now aptly and frequently referred to as “unprecedented” as the COVID-19 pandemic reached our collective global doorsteps, eclipsing other international events in both size, scope, and resources.

For us in the Financial Services sector, the past several months have undoubtedly been one of the most challenging periods that we have experienced. Challenges and tasks ranged from the imperative of addressing the COVID-19 pandemic, engaging parliamentary committees on regulations affecting the industry, to working through the de-monetization of the TTD100 cotton note to enable business continuity and minimize economic disruption. As part of Trinidad and Tobago’s economic infrastructure, our vital banking sector, was able to harness its collective strength and resilience to safeguard the welfare of customers and citizens.

In 2019, at the beginning of my two-year tenure as President of the Bankers Association of Trinidad and Tobago (BATT), one of my goals was to strengthen the Association’s impact and value to the industry and to deliver with excellence, care and integrity. Had it not been for the abiding support of my fellow bankers and members of the Association’s staff and working committees, who themselves were committed to co-engineering a space that would drive our work as an Association, this goal would be unattainable. I am thankful for their input and encouraged by the efforts of my colleagues in the industry to collectively work to address the present challenges. Without any doubt, these coordinated efforts will serve our banking sector, customers, and stakeholders in good stead, as we at BATT continue to demonstrate our resilience particularly to the existential threat of the COVID-19 pandemic.

Today, as we navigate this new COVID-19 territory, rest assured that our robust banking system has served as an anchor in the economy, providing our essential services to all of our customers. Our compassion towards our longstanding customers has been demonstrated with offerings of loan deferral assistance, penalty fee waivers on credit facilities, targeted solutions to address the immediate needs of our micro, small and medium enterprises, and bringing our expertise to bear in the country’s Roadmap to Recovery. Our banks have provided targeted and clear interventions to help all of the country’s socio-economic actors and have offered safe harbour towards a productive new normal.

We recognize that current events continue to be uniquely unsettling, but drawing from our collective experience as a near- 25- year old banking association, we are able to capitalize on the spirit of compassion, care, vigilance and advocacy that have become the hallmark of BATT.

We remain steadfast in this commitment, both today and in the future.

My best,

Karen Darbasie



President's Report

Our 2019/2020 operational year presented unique and interesting challenges to the Bankers Association of Trinidad and Tobago (BATT) and the industry that we represent, marked by significant global and domestic developments. But the resilience of our banks has enabled us to adapt to changing circumstances by leveraging our strong institutional base and corporate culture of cooperation, community, and commitment.



Demonetization

On December 5, 2019, the Central Bank of Trinidad and Tobago, announced one of the biggest reforms in Trinidad and Tobago’s monetary history – the demonetization of the TTD100 paper note and the introduction of the new polymer TTD100 note. The exercise not only had an impact on all citizens and the financial sector as a whole but tested the ability and efficiency of the banking network. Conspicuously, our banks came sharply into focus as the primary platform for the tactical and operational execution of the demonetization process. ATMs and money-counters were recalibrated, and arrangements were expeditiously made for the mammoth task of the paper/polymer exchange among an anxious public.

While the period and exercise proved to be highly intense and time-consuming for customers and banks alike, our commercial banks, as the lynchpin of the demonetization process, diligently supported the Central Bank. Bank branches managed to simultaneously tackle the large-scale operational challenges during this process, while conducting normal day-to-day banking operations. I wish to place on record, my sincere appreciation to all bank employees who shouldered the brunt of this exercise to ensure the implementation of the undertaking remained on track, and in so doing, set an extraordinary example of commitment, professionalism and solidarity.



Convenience through Technology

As financial institutions, we continue to place a high premium on convenience facilitated by technology. Unquestionably, over the past year, there has been a continuous improvement process to make our customers' lives easier and more productive.

The role of digital banking has proven all the more significant during the COVID-19 pandemic. Since the onset of the health crisis, our banks extended their digital offerings by upgrading their digital interfaces with new features and functionality to vastly improve user-experience. Whether online or via mobile banking apps, customers can access a user-friendly suite of services including transfers between banks and accounts, bill payments, receipt of banking activity alerts, launch unsecured loan applications and conduct online-onboarding – and all of this within remarkable real time.

Alongside wider digital changes, some of our banks invested in a new breed of intelligent deposit machines, commonly known as Automatic Teller Machines, which offer advanced self-service options and bilingual 'branch in a box' functionality. Other banks ventured into digital banking spaces which, as emerging touchpoints for our customers, reflect ways that our customers - from millennials to seniors - wish to conduct business with us.



become more prevalent and complex. As a banking community we firmly embrace financial technology. In so doing, we recognize the imperative to put in place measures to mitigate attendant cyber security risks to assure the safety of our customers' digital transactions.

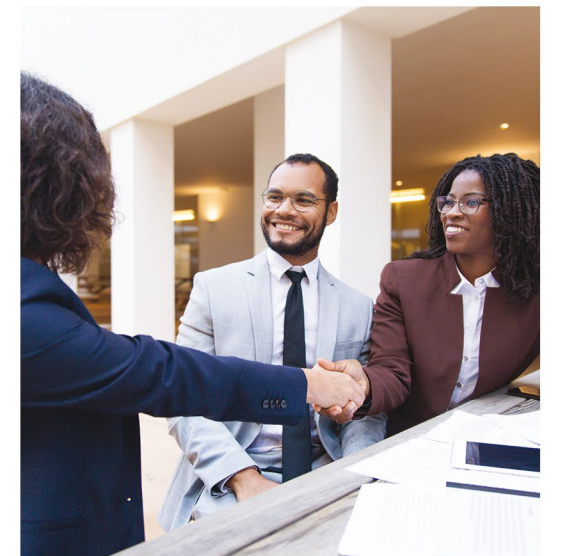
In view of this, our banks' ongoing, significant investments in IT security, cyber detection, response and recovery capabilities, are key examples of our efforts to protect the financial system and looming cyber threats. Similarly, the adoption of chip and pin technology, which provides an additional security layer in cards and online transactions, also demonstrates our resolve to thwart card fraud.

Recognizing that fraud continues to be evolving and consistent, our banks understand well that education, awareness, and an empowered customer, are collectively, the most effective arsenal to improve the resilience of the banking sector against cyber-crime. It is for this primary reason that our banks relentlessly conduct customer education programmes via traditional and social media, in our banking halls, via online platforms and national fraud campaigns, to educate consumers on all aspects of fraud, particularly those that have arisen from the increased debit and/or credit card usage, and through mobile and online banking channels. During this COVID-19 pandemic and beyond, customer vigilance assumes added importance particularly as we encourage our customers to migrate to cashless payments.

Going forward, we fully embrace a joint approach to curbing fraud. As part of our normal course of business, we work hand-in-hand with the Fraud Squad and the Trinidad and Tobago Police Service to combat fraud and security issues, and we thank them for their ongoing efforts as they collaborate with the banking industry to deliver on this agenda.

Backing Business and Economy

The banking sector has always been central to Trinidad and Tobago's history of economic development and country competitiveness. The critical importance of the services of the sector resonates even more loudly in the context of the COVID-19 disruption – providing liquidity, delivering essential financial services, and acting as conduits of monetary policy and an intermediary for government financial support programmes. In light of the economic uncertainty occasioned by the COVID-19 pandemic, our banks responded collectively and expeditiously taking extraordinary measures to support those struggling to meet financial obligations and by instituting various forms of relief including, reducing interest rates on all loan types, loan instalment deferrals of up to six months and waivers of penalty charges and late payment fees on credit facilities.



Cybersecurity and Fraud Prevention

Every conversation revolving around digital banking, ATM and e-commerce channels inevitably leads to a discussion on cybersecurity. This is because as technology becomes more advanced, fraudulent activities similarly

In recognizing the critical role that small businesses play in the economy and the uncertainty that SMEs are experiencing on account of the pandemic, our banks are pleased to facilitate the government's SME Stimulus



Loan Facility which provides finance for our SMEs to grow and prosper. More broadly though, in the course of the year, our banks actively supported the small business sector, through the establishment of dedicated SME units and, in some cases, online one-stop SME portals to provide our SME clients with complimentary operational, development and business support services.

Safeguarding Staff and Customers

As we work together to support our customers who face new and uncertain financial challenges, our banks also continue to support our employees through this rapid pivot to COVID-19 new operational norms. In so doing, we introduced several precautionary measures to reduce risk and ensure the safety of both groups. Among them are reinforced hygiene and cleaning protocols inside branches and at ATMs, the adoption of social distancing protocols and the installation of hand-sanitizing stations for staff and customers' use.



The Board is fully aware of the energy, focus, tenacity, and sacrifice required to deliver according to promise and to deliver well. I would like to express my thanks to staff – front liners and back operations – who have been instrumental in managing this situation and who, in showing great dedication in getting the job done, even under modified operating arrangements, honour our banks' values of integrity, excellence, caring and respect, and by extension, champion the cause of BATT. In similar vein, I thank our customers for their patience in accommodating the various operational changes which now redound to their benefit, and for bearing with the inconveniences that became necessary during the COVID-19 lockdown.

Banks in Service to Community

Banking now serves a higher purpose beyond stewardship of the industry and business performance. A commitment to improve our social bearing and to engage in corporate conduct which is ethical and socially responsible are integral elements of BATT's modus operandi. Our 23-year legacy of caring and sharing remains the irrefutable cornerstone of our corporate conduct.



As such, each of our banks is leading positive change within our communities, with projects to benefit – health, the environment, empowerment, youth, culture, sport and in many more areas – which when collectively enumerated, have delivered transformational outcomes in society. These undertakings all hold a cherished place within the BATT community.

Appreciation

BATT has become a respected channel for communicating the banking industry's views to regulators, government departments, media, and civil society. I therefore thank my Board colleagues, the bank representatives who serve on BATT's fourteen committees, and the Association's staff who have all been an indispensable wellspring of support. Their efforts have ensured that we represent our industry effectively, in legislative and regulatory fora, and play our part in nation building as we work together to meet the changing needs of the banking industry.

Mr. Nigel Romano retired as Managing Director of JMMB, and consequently from the Board of Directors. His presence on the Board was characterized by valuable counsel, good humour and, most of all, his unstinting efforts to increase the credibility and visibility of the Bankers Association of Trinidad and Tobago. For this, our Board is profoundly grateful to him.

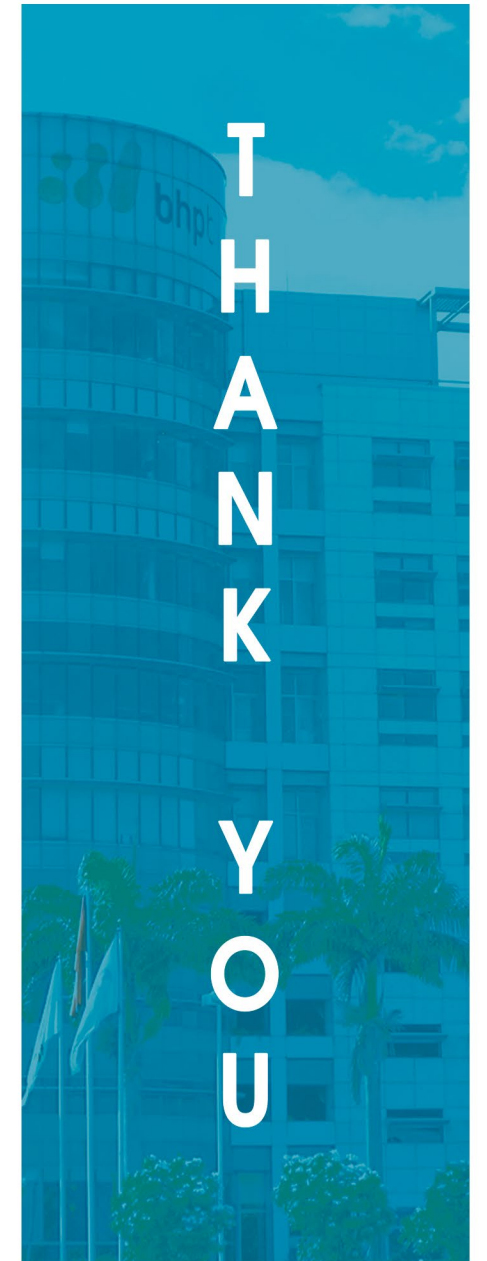
The Board now welcomes Mr. Ronald Carter, Managing Director of JMMB, who with strong experience in the financial sector, brings added insight to the work of the Association.

Finally, the continued support of the Government and citizens of Trinidad and Tobago cannot go unrecognized. I thank you for your engagement and look forward to your continued support.

Opportunity, challenges, and strength in community sum up the last twelve months, and, as with all seasons of life, will likely encapsulate the year ahead. We remain united in a common culture of cooperation and resilience as our BATT community collectively works towards achieving higher levels of excellence and impact in the year ahead.

Wishing you all the best.

Karen Darbasie



Executive Director's Report

The onset of the year ushered in changes as BATT warmly welcomed Mrs. Karen Darbasie as its 2019-2020 President. The assumption of her presidency also marked the onboarding of new Committee Heads, each one fully armed to further fortify BATT's advocacy and policy engagements.

As our work intensifies, despite all the odds, measurable results to date include the following:



Gains in Financial Literacy

BATT is committed to developing a financially literate population as part of its strategic focus. A number of education initiatives have been launched over the years with themes ranging from financial planning to budgeting and saving for the future. Our outreach includes knowledge sessions for specific communities, participation in the annual Global Money Week initiative, and membership in the National Financial Literacy Programme with peers in the financial industry, with whom we collaborate on the development of national strategies for financial education in Trinidad and Tobago. We extend sincere thanks to the Office of the Financial Services Ombudsman and to other industry associations for their ongoing support and collaboration.

No one was prepared for the onslaught of the ongoing COVID-19 pandemic. This situation has driven home the critical importance of financial education as households remain stung by unemployment, debt, and vulnerability to weather the proverbial "financial storm". Financial literacy therefore becomes relevant for all segments of our population, and it has now taken on added importance at all socio-economic levels. Whilst the onset of the pandemic may have slowed BATT's financial education initiatives, it will not deter our drive to continue it. Our repository of financial information remains laden with information to be disseminated, as we remain fully committed in our efforts to endow our stakeholders with financial education resources.

Enhancement of Small and Medium Sized Enterprises

It continues to be said in many fora, that Small and Medium Sized enterprises (SMEs) are central to the success of a country's economic ventures. This is evidenced by the fact that, SMEs, which can be found in all major sectors, are key sources of meaningful employment and income. The opportunities they bring to entrepreneurs, community, and country are countless. BATT, fully cognizant of this fact, has supported budding entrepreneurs, who, when presented with an enabling environment, can realize profitability, longevity, and develop into local champions who are well equipped to continue growing Trinidad and Tobago's economy.



In keeping with BATT's focus on strengthening the capacity of the SME sector, we worked proactively over the past year with the Financial Secretariat of the Tobago House of Assembly, the Association of Female Executives of Trinidad and Tobago, and with Youth Business Trinidad and Tobago, to deliver a number of capacity-building workshops for persons interested in understanding the fundamentals of operating a successful small business. We were pleased to sponsor these programmes, which have gained traction over the years, and moreover, to have our banking staff share their expertise and experience with all participants. Emanating from these workshops are participants' success stories, worth of emulation by another cohort of SMEs.

Regrettably, our plans for convening more workshops were abruptly stymied by the COVID-19 pandemic. Nonetheless, we intend to continue offering remote technical support to our SMEs in coming months to empower them to operate more efficiently, productively, and competitively. In like manner, our banks remain committed to supporting SMEs in a wide range of ways, from providing advice to enhance their profile and presence, to facilitating access to financing, thereby enabling, and ensuring their business continuity.

Introduction of the Electronic Cheque Clearing System

As more customers embrace the capabilities and convenience that technology offers, our banking sector continues to refine and improve its digital banking offerings. The emergence of COVID-19 has undoubtedly hastened the uptake and essentiality of cashless transactions. The traditional cheque, which enjoyed an illustrious trajectory as a payment instrument for many years, is now undergoing a significant revamp as the first



phase of the highly anticipated Electronic Cheque Clearing System (ECCS) was initiated in July 2020.

The introduction of the ECCS facilitates the electronic exchange of cheque images and settlement of cheque transactions in local dollars when drawn against local banks from personal and business accounts. Benefits include more immediate access to funds as a result of the reduced hold period, and a much quicker clearing process as the electronic transaction saves time on the ground between business and branch, obviating the need for paper cheques to be physically moved and cleared. Completion of the ECCS platform is expected by year's end, and thereafter, it will be adopted by all of the country's commercial banks.



Strategic Engagement of Stakeholders

BATT worked proactively over the past year with a broad spectrum of stakeholders. In May, the Board mandated task teams to discuss and raise awareness of the importance of the Global Forum on Transparency and Exchange of Information for Tax Purposes with various Chambers and Associations. In doing so, we achieved significant progress as we elevated the profile of key and evolving issues attendant to Trinidad and Tobago's compliance with its Global Forum obligations, and we welcome the cooperation of the business associations as they join the public discourse.

The Association continues its collaboration with the Ministry of Social Development to develop the process workflow to disseminate grant payments to members of the public in a seamless and timely manner. In the year ahead, our aim is to re-invigorate our efforts that will result in even greater efficiencies in the banking sector and in a more improved service to the banking public.

Know Your Customer Enhancement

BATT's member banks take their role as custodian of the banking system seriously and are taking steps to boost their ability to safeguard the banks and customers from financial crime. In 2019, our members sharpened their focus on Know Your Customer (KYC) enhancement programmes, and, in the process, collectively we continue work on promising tools, such as blockchain technology, to increase the effectiveness of the banks' KYC operations



Improved Social Media Presence

Meaningful stakeholder connections form the cornerstone of our person-to-person interactions. BATT engages with its stakeholders through various channels – at workshops and other similar fora; through our www.batt.org.tt website which serves as the central repository for comprehensive and credible financial information; and through our compendium of quarterly e-newsletters ***Straight Off the BATT*** which provide helpful knowledge, information on industry issues, practical banking tools and financial inspiration for our readers.

Recognizing the increasing importance of connecting with a digital world, BATT recently added another pillar to its online presence. I am happy to report that the Association launched its Facebook platform in July. Our Facebook and current YouTube channel will allow our audience to engage in conversations and receive feedback on the banking sector, whilst allowing us to attract and engage virtually with a wider audience.





INTERNATIONAL MENS DAY November 19

Celebration of International Men's Day

Inspired by the success of its first 2018 installment, in November 2019, BATT was pleased to host male Non-Government Organisations (NGOs) at its second annual International Men's Day event. This event provided the opportunity to share inspirational stories and reflect on the theme "Rising Above Gender Equality Dynamics". It was headlined with a feature address by Dr. Alvin Hilaire, Governor of the Central Bank of Trinidad and Tobago, and key thematic areas, as they related to gender equality dynamics, including, income-disparities, relationship-building and health and well-being, were presented to the NGOs.

Appreciation

The talent, knowledge, and expertise with which our BATT team is endowed have been foundational to the Association's pillars of good practice. I gratefully acknowledge the contribution of the Board of Directors and Committee heads and respective members, as well as staff of the Secretariat, for their judicious counsel, support and unwavering commitment, and for being dedicated ambassadors of the Bankers Association of Trinidad and Tobago.



THANK
YOU

Looking Ahead

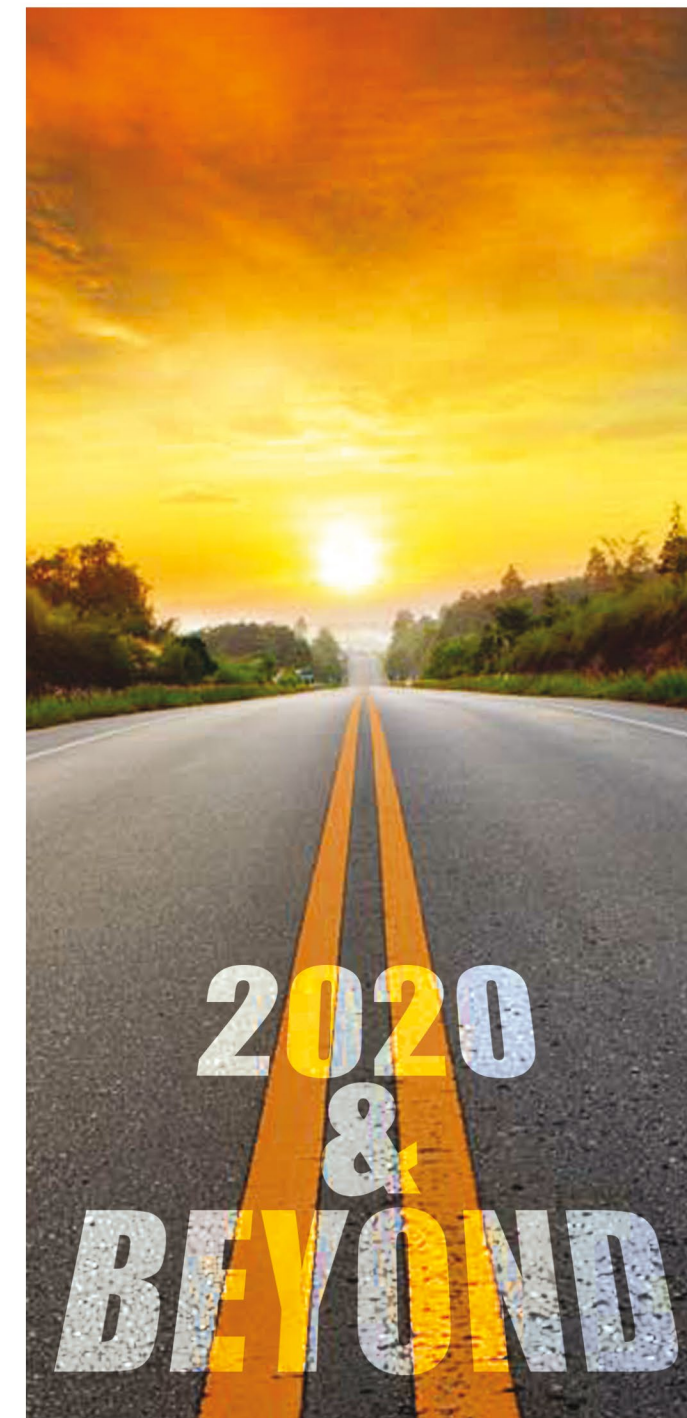
The COVID-19 pandemic has created an environment in which the collective "we" are forced to accept rapid changes and new norms that have moved us away from traditional and familiar practices. No one knows if or when "this too shall pass".

As COVID-19 remains a game-changer, powerful and transformative, ironically, and unexpectedly emerging as a strong driver of resilience and creativity of individuals and communities, BATT's first priority continues to be the well-being of the citizens of Trinidad and Tobago. In addition to the health and safety measures instituted at our banking halls, we remain committed to charting a sound course to boost our community's resilience to withstanding the COVID-19 headwinds, whilst preparing for new opportunities that may resurface.

Accordingly, in the coming year, BATT will launch its **Revive, Survive, Adapt** Campaign through a combination of workshops, mentorship programmes and digital and philanthropic outreach initiatives geared towards rebuilding lives and businesses with a focus on innovation and re-engineering of ideas, skills and resources.

Our industry and association will survive and thrive, and together with our customers and broader communities, we remain buoyant, pliable, resilient and optimistic in the promise of another meaningful and engaging year ahead.

Kelly Bute-Seaton



The Secretariat



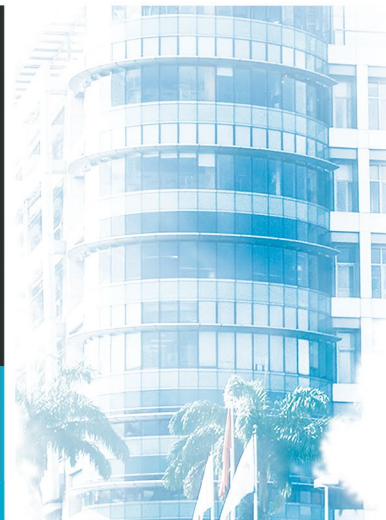
Gisele Mark
Research Specialist



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 comprises 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 welcomes the new Chairs and committees for 2019-2021 and looks forward to their continued support and commitment.

Banking Operations Committee - Chair-
Kirt Temprow, Manager, Systems & Procedures
Neesha Gilbert, Group BCP Coordinator

Foreign Exchange & Treasury Committee - Chair-
Keshwar Khodai, Head Group Treasury and International Trade

Security Committee - Chair-
Hayden De Four, Senior Manager, Security Services Unit

Economics & National Budget - Chair-
Vangie Bhagoo-Ramrattan, Head, Economic Research

Compliance Committee - Chair-
Nathalia Cameron, Senior Manager, Compliance
Nesa Eveyyn, Manager, AML/CFT Compliance

Finance Committee- Chair-
Shiva Manraj, Chief Financial Officer, Finance and Planning

Legal Committee - Chair-
Trudy Mohammed, Manager, Legal & Assistant Corporate Secretary

KYC Joint Data Base Financial Sector Committee- Chair -
Wendell Mitchell, Chief Information Officer

PR/Marketing Committee - Chair-
Dexter Charles, Senior Manager, Customer Experience Lead

Mortgage Market Reference Rate Committee - Chair-
Kurt Headley, Head - Retail Banking

Credit Risk Committee - Chair-
Nesha Ramkhelawan, Assistant General Manager, Group Credit Risk Management

Basel II and III Committee - Chair-
Akhenaton Marciano, Assistant General Manager, Operational Risk & Controls

BATT delivers at Tobago Finance Education Week 2019

The Bankers Association of Trinidad & Tobago participated in the Financial Secretariat of the Tobago House of Assembly (THA) very timely Financial Education Breakfast Meeting on November 7th at the Magdalena Grand Beach & Golf Resort, Tobago during its Finance Education Week 2019.

The Financial Education Breakfast Meeting, which was first started in 2017, is an annual forum which seeks to educate and update consumers in Tobago on pertinent financial and economic developments that can affect their daily lives. The focus for this year's Breakfast Meeting was on Mobile Banking and Payments Revolution.

One of BATT's representative, Avril Edwards, Assistant General Manager, Electronic Banking in the First Citizens Group, provided the audience with some insightful information on **"New and Emerging Developments in Mobile Banking and Payments in Trinidad and Tobago."** The information was very useful because according to the THA, there is a continuous shift from traditional to digital banking in Trinidad & Tobago and given the influence of these technologies on everyday decision making, it is important that consumers understand the impacts, implications, opportunities and risks with these technological advances. The second presentation was delivered by the Chair of BATT's Inter Security Committee, Hayden De Four on **"Financial Consumer Protection: Preventative Measures to Ensure Safe Banking and Payments."** This information was very critical and important for customers' protection when engaging in online transactions. Participants were given key safety measures to implement when conducting online transactions.



Assemblyman Joel Jack, Deputy Chief Secretary, the Tobago House of Assembly presents a thank-you token to Avril Edwards, Assistant General Manager, Electronic Banking in the First Citizens Group during THA's Tobago Finance Week.



Hayden De Four speaks during Tobago Finance Week 2019 at Magdalena Grand Beach and Golf Resort





Fourth left-Anthony Seeraj, BATT's Director; Dr Alvin Hilaire, Governor, Central Bank of Trinidad & Tobago; Gretchen Camacho-Mohammed, BATT's Vice President stand with the speakers during BATT's IMD 2019 celebration.

BATT's 2nd Annual International Men's Day Celebration

The Bankers Association of Trinidad & Tobago (BATT) sees and values the importance of including men in the gender equality conversation as well as recognizing male NGOs and individuals who play a critical role in men's development and achievement. It is for this reason BATT celebrated its 2nd Annual International Men's Day 2019 event which was held on the 22nd November 2019 at the Hyatt Regency Hotel, Port of Spain.

This year's celebration focused on sensitizing the audience to the relevant issues challenging men in our society whilst creating a platform for healthy and engaging discussions and possible recommendations to treat with these issues.

The theme for the 2019 Celebration was: **"Rising Above Gender Equality Dynamics"**, which included three panel discussions - *Relationship Break-up-Difficulty Letting Go*; *Income Disparity- Women as "Breadwinners"* and *Health and Wellness-Physical, Emotional and Mental well-being*.

The two and half hour event also included a feature presentation by Dr Alvin Hilaire, Governor of the Central Bank of Trinidad & Tobago, opening and closing remarks by BATT directors- Anthony Seeraj, and Gretchen Camacho-Mohammed and three exciting real-life dramatic scenes by the theatrical group, Drama Making A Difference (DMAD), to introduce each of the panel discussions and an awesome and touching entertaining piece by Dane Gulston and his two sons Daniel and Denilson.



Kevin Liverpool, Executive Director, Fatherhood Resource Centre; Dr Jerome Teelucksingh, Lecturer, Department of History, The University of the West Indies & Founder of International Men's Day of T&T; Dr Kenneth Niles, CEO & President Immanuel Ministries International, Family Lecturer, Family Counsellor and Therapist and Samuel Alexander, Head of Husbands ClubTT



Kevin Liverpool, Executive Director, Fatherhood Resource Centre ; Donald Berment, Secretary of Men Against Violence Against Women; Dr Kenneth Niles, CEO & President Immanuel Ministries International, Family Lecturer, Family Counsellor and Therapist and Samuel Alexander, Head of Husbands ClubTT



Anthony Seeraj, BATT's Director; Dr Alvin Hilaire, Governor, the Central Bank of Trinidad & Tobago; Gretchen Camacho-Mohammed, BATT's Vice President



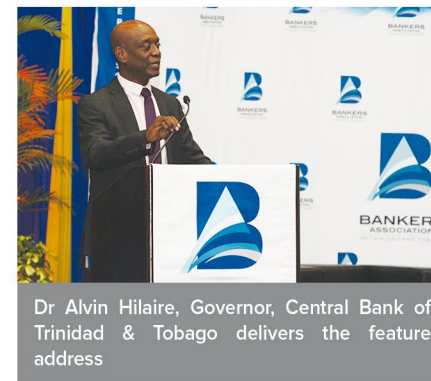
Dane Gulston and his two sons- Daniel and Denilson put on a riveting performance.



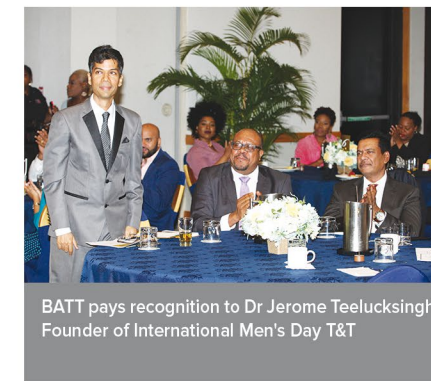
Ray M S Brathwaite, President of the United Nations Association, right greets Anthony Seeraj, BATT's Director, while Dr Alvin Hilaire, Governor, the Central Bank of Trinidad & Tobago looks on



Kevin Liverpool, Executive Director, Fatherhood Resource, Dr. Krishna Maharaj, Snr Clinical Psychologist & Health Administrator, The University of the West Indies; Dr. Oscar Ocho, Director of Nursing Unit, The University of the West Indies; Dr. Ali Baksh, Clinical Psychologist



Dr Alvin Hilaire, Governor, Central Bank of Trinidad & Tobago delivers the feature address



BATT pays recognition to Dr Jerome Teelucksingh, Founder of International Men's Day T&T



DMAD dramatises a domestic violence scene before one of the panel discussions- Relationship Break Up-Difficulty Letting Go



BATT gives Youth a Jumpstart on their Business

Twenty-five budding micro and small medium entrepreneurs between the ages of 18 and 35 completed a two-month business training programme where they walked away with the required tools to start their business.

A collaboration with the Youth Business of Trinidad and Tobago and the Bankers Association of Trinidad & Tobago, the JumpStart Programme targets young persons at early business development (idea to first two years in business) supporting them to move from Idea to Minimum Viable Product/Service. The programme focused on three major entrepreneurial theories:

- **Effectuation** – Supporting young persons to understand what it takes to be an entrepreneur.
- **Design Thinking** – A method of developing businesses with the customer in mind which involved field testing and public feedback and engagement to further develop their ideas.
- **Business Model Canvas** – a one-pager representation of a business, focused on nine building blocks; Customer Segments, Value Proposition, Relationships, Distribution Channels, Key Activities, Key Resources, Key Partners, Cost Structure and Revenue Streams.

Based on the information received specific to the Business Model Canvas, participants were required to pitch their business and product prototype on the 23rd November, the last day of the programme. BATT congratulates the winners as well as all the participants on a job well done and wishes them all the best with their businesses.

WINNERS:

- 1st Place - Darien Khan- product - Beard Balm
- 2nd Place - Dillon Suepaul - Eastern Farms
- 3rd Place - Kim Mora - Fresh On the Go

Testimonials

Letitia Karimbocas - Fast food owner - **Heavenly Flavors**, Maloney

This programme and information received were very valuable. It helped me to formalize my business plans and I gained a full appreciation regarding the different aspects of opening a business. It reinforced some of my ideas and decisions and as a result it boosted my confidence. I am ready to implement all that I have learnt thus far- for example-what bank account to open,etc. This programme really opened my understanding to the various intricacies in establishing a business. It also allowed me to think about other value-added ideas that would be beneficial to my business.

Letitia has been selling fast food from her home for 10 months and the insight she received, she is ready to take it to another level.

<https://www.facebook.com/Heavenly-Flavors>

Instagram - @heavenly_flavors_blessedhands



**LETITIA
KARIMBOCAS**

Derron Phillanders - Tajife - To create a platform for the youth to showcase their talent and skills, connect them to professionals and engender social change.

When I started the business programme, I had a basic understanding of the various strategies and theoretical principles like effectuation, etc, but the information I received, I am now able to think critically and effectively evaluate and analyze by business from a holistic standpoint. I am at the stage where I am ready to implement the processes that were taught. Interestingly, the programme opened my eyes to my abilities and capabilities and consequently, I am seeing a change in my personality. I appreciated the practical and interactive elements of the programme because the peer to peer learning was very valuable as it allowed the other participants to provide feedback on my business. I can say that I am ready to produce a strong, stable business plan. I am prepared for failure, opportunities, risk, hard work and success. This venture really impacted me positively. **Derron is excited about starting his new venture.**

Tajife (@tajife_868)



**DERRON
PHILLANDERS**

Monique Sampson - graphic designer - **Made by Mo**, Pointe-a-Pierre

I think it was a very good programme. I wasn't sure what to expect initially, but I think I got a lot of value. It has been helpful. I was able to put more structure to my business. It also helped me to think critically, where I am now creating other possible ideas that would add value to my existing business. It has been very useful. During the last two weeks of the programme, I registered my business and I am presently gathering my required documents to open a business account and market my business. **Monique's business has been in operation for the past two years.**

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**MONIQUE
SAMPSON**



Participants proudly display their certificates at the closing ceremony of YBTT Jump Start Programme in collaboration with BATT.





From left - 3rd place winner-Kim Mora, Surren Maharaj, facilitator, Shedron Collins, YBTT's General Manager, Darien Khan, winner of YBTT Business Pitch, Dixie-Ann Dickson, BATT's Communications Specialist, Pearl Gonzales, Facilitator, Dillon Suepaul, 2nd place winner YBTT Business Pitch



Winners of the YBTT Jump Start Business Pitch - 1st place - Darien Khan, centre, 2nd place - Dillon Suepaul, left and 3rd place - Kim Mora



YBTT General Manager, Shedron Collins presents the first prize Business Pitch to Darien Khan



Dixie-Ann Dickson, BATT's Communications Specialist presents the second prize Business Pitch to Dillon Suepaul



Dixie-Ann Dickson, BATT's Communications Specialist presents the third prize Business Pitch to Kim Mora



Darien Khan presents his product prototype to the judges during the Closing Ceremony of YBTT's Jump Start programme at Centre Pointe Mall, Chaguanas on 23rd November 2019.



RESILIENCE

Navigating through COVID-19



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