



**BANKERS
ASSOCIATION**
OF TRINIDAD AND TOBAGO

**STRAIGHT
OFF THE
BATT!**



—NEWSLETTER—
ISSUE #3



C H R I S T M A S E D I T I O N

DEC 2020



Have
a look!



BANKERS
ASSOCIATION
OF TRINIDAD AND TOBAGO

BATT's Mission

The Mission of the Bankers Association of Trinidad and Tobago is 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.



Executive Director's Welcome

Dear readers,

It is the end of the year...phew...and we want to say a big thank-you for your year-long support and readership. I don't think that at this time last year anyone could have predicted the journey that was 2020. And what an endurance race! Alarming. Disconcerting. Long.

Despite the lingering uncertainty, COVID-19 has silently offered opportunity. We all know the adage "out of adversity comes opportunity". I never took too much stock in this phrase, but I see the sweet simplicity of it now - COVID-19 demanded grit, creativity, perseverance to **Revive** our mindset, **Survive** the endurance race and an opportunity to **Adapt** to a post-pandemic reality.

So, if you haven't done so already, it's time to adjust your mindsets, recalibrate and plan for a productive and successful year ahead...which means you are probably thinking about major initiatives for 2021 to enhance your business and what better way to start than with E-commerce solutions.

Our end of year edition introduces us to the world of **E-commerce**. Commonly known as an online store, **E-commerce** has surged over the past year, enabling business to survive and thrive. Fast fact: Where is ecommerce now? At the end of 2020, global retail **E-commerce** sales are projected at USD 4.2 trillion. Fast-forward to 2023 – global online sales are projected at USD 6.5 trillion. You don't have to be a data analyst to know that equates to enormous opportunity for business. So if you are a first timer to **E-commerce** platforms or you want to step it up to another notch, we've got you covered in this issue which is brimming with targeted, practical and helpful insight actionable 2021 actions to capitalize on the **E-commerce** trend.

For those who are working from home and cannot pull yourself away from the laptop, we have some advice for you.

The art of sitting properly...whoever would have thought? For those of us who are glued to our desks or might be a bit of a couch potato, be sure also to read the feature on "Save that Back". This feature examines the benefits of good posture and steps to improve yours. I urge you to read. We also do a quick spotlight on internet scams, where we get insights on how to avoid being a victim of online scammers who are hiding out on social media. That's a definite must read.



On the lighter side of things, we head over to the kitchen with Ms. Karen Darbasie, President of BATT and Group Chief Executive Officer, First Citizens. Banker by profession and self-taught baker, BATT's President has shared with us, her signature **Christmas Raisin Oatmeal Cookies** and **Coconut Raisin Cherry Sweetbread**. These recipes are fail-proof, and are sure to add to your Christmas cheer.

As we take stock of the year that was, while casting our laundry list of business and personal aspirations into our line of sight, 2021 no doubt will assume heightened significance. Next year, our BATT team will be enhancing its webinar series as well as introducing more engaging and informative digital content on our website www.batt.org.tt. Finally, just another reminder that we have an ever-growing Facebook community. If you haven't already hopped on, now's the time to join us.

I close with great respect and much gratitude to our Board of Directors, member banks, committee members, stakeholders, and you, our strong and supportive readership. I extend to you every good wish for prosperity in mind, body, soul and business in 2021.

Happy Christmas to you and yours.
Stay safe, stay well, and let's stay connected.

Kelly Bute Scaton

On the BATT

B U R N E R



E-COMMERCE

Question:

I am the owner of a local confectionery store which thrived on the quality and wide variety of handmade local sweet treats as well as the in-person visual retail experience. But since the Covid-19 pandemic and given the concerns about social distancing, foot traffic has dropped considerably, and so too my sales. I need a lifeline to keep my business running and to keep me connected to my customers. How do I keep my business in gear and my customers engaged from a distance?

Answer:

My friend, the convenience of one-click **E-commerce** is yours for the taking.

No doubt, the coronavirus has upended businesses across the board. Moreover, given the Covid-19 pandemic, people's shopping habits have changed. Regrettably, the situation continues to persist so that these patterns appear to have become more ingrained, so that even when we have surmounted the hurdle of this pandemic, it is likely that people may still want to shop from the convenience and safety of their home.

The good news. This could be a long-term blessing in disguise. There are big things in store - the **E-commerce** store for you! With customers less willing to visit bricks and mortar stores, having a digital presence is more important than ever.

First things first. What is **E-commerce**? Simply put, **E-commerce**, also known as electronic commerce or internet commerce, refers to the buying and selling of goods or services using the internet, and the transfer of money to execute this transaction.

With **E-commerce**, there are many benefits. The most obvious is that it gives your business the sales boost it needs when foot traffic has dwindled or when your brick and mortar store is closed, enabling your business to stay healthy. You can also sell 24/7 - always opened, never closed. If you are concerned about customers getting an appreciation for your confectionery, do know that anyone with an internet connection will be able to view your **E-commerce** store, which means that you can sell on a local, national, or even global scale. Furthermore, an **E-commerce** store is relatively inexpensive to operate when compared to a brick and mortar store; you can keep overhead costs low since you do not have to be concerned about the cost and upkeep of a physical location. And the best news of all... our local banks can facilitate the platforms and offer targeted advice to allow small businesses, such as yours, to build an **E-commerce** store.

So...if you want to capitalize on the joys of virtual retail, here are 3 essential steps to consider.

1. Choose an **E-commerce** platform or website. Your platform is the foundation of your online store, just as your storefront is the foundation of your physical store. There are many online platforms that allow you to build an **E-commerce** store from templates, or you can hire a web developer to build a site for you.

2. Plan how to accept payment. Online electronic payments are an important part of **E-commerce** and this is where our banks come in – to allow your **E-commerce** site to receive payments from local and international customers and direct that income into your business bank account. Our banks have partnered with established online payment providers such Fygaro and First Atlantic Commerce which provide turnkey services to enable SMEs to sell online, receive payment and ship orders with ease. Even businesses without social media accounts will be able to generate payment links and share with customers via text, email or What's App.

3. Digital marketing. You are well aware of your transition to ecommerce, but are your customers aware? Having an online business means learning new ways to market your website and spreading the word of your virtual storefront. Digital marketing encompasses all marketing efforts that use an electronic device or Internet. Some examples are online brochures, paid social media advertising or blogs posts. One of the more commonly used digital marketing tools is email marketing which involves sending emails to promote products or services while developing relationships with customers and potential clients.

While these are three great places to start, as you can probably imagine, this list just scratches the surface. There will be many more considerations, and ultimately you will need to design a digital strategy that can support the growth of your virtual storefront entering the new year. Get started by investigating the various platforms and tools available to you, and from there determine the investment of time and cost for your business to get started.

Incidentally, if this response has convinced you that you need ecommerce in your life, but you would like some help in identifying the right approach, perhaps you can give your banker a call.

And one final note...Global trends indicate that by the end of 2020, 50% of global SMEs will have an ecommerce site. Why not be part of that growing statistic?

Congratulations on your journey to becoming an *E-commerce* entrepreneur!



- C2C- This business transaction takes place between customer to customer.
- C2B- This is where the customer provides services or products to a business. An example of this is when businesses approach influencers online to promote the business brand/product on the influencers' social media platforms to capitalise on their large following for a fee.
- M Commerce-Mobile Commerce-This is where consumers perform payments within an App on their mobile, for example Uber.



Challenges with e-commerce

- Customers in Trinidad & Tobago are now beginning to migrate or entertain the idea of using local e-commerce sites. This has not been the practice or the culture for two main reasons: 1) most stores in Trinidad & Tobago are brick and mortar stores and so visiting the stores are encouraged and 2) most stores did not have the online facility to engage in e-commerce activities. 3) Customers seem not to be too comfortable using local e-commerce.
- Customers want to know what they are seeing is actually what they are buying, and to ensure the delivery process is seamless and timely.
- The traditional delivery of products and services are changing. Businesses need to adapt.
- Incompatibility with payments systems between the financial institutions and international gateway systems.

Benefits of e-commerce

- An opportunity to lower some of your financial costs
- An opportunity to earn money 24/7. There is no closing time
- An opportunity to expand customers reach internationally
- Easy to showcase products and services
- An opportunity for personalized online experience
- E-commerce simplifies business processes creating greater efficiencies



Resources required for e-commerce

- Internet connectivity
- Computer or mobile device
- Payment system
- Well-designed Website



In an effort to address some of the challenges and create an enabling environment for e-commerce, several banks in Trinidad & Tobago have started to migrate their debit and credit cards to the chip and pin, EMV technology. EMV is an acronym for Europay Mastercard and Visa, who developed this technology. EMV provides safer security against fraudulent activities such as skimming as the card at this point cannot be cloned. Banks have improved the features of debit cards to enable their use on local e-commerce transactions.

Some banks are offering e-commerce platforms where businesses can conduct their transactions without the use of a website and payments can be done via social media platforms via link. In other cases, banks have partnered with international organizations to provide seamless payments online facilities. There is a great push and migration towards e-commerce and creating efficiencies for a better customer experience.

E-Commerce Solutions

What the banks are offering:

First Citizens - Easy Biz - <https://firstcitizensaccess.com/easybiz/>

Republic Bank - Epay - <https://republictt.com/epay>

Scotia Bank - <https://tt.scotiabank.com/business-banking/contacts.html>

Royal Bank - <http://www.rbcroyalbank.com/caribbean/tt/business/merchant-services/ecommerce-solutions.html>

CIBC FirstCaribbean - <https://www.cibcfib.com/business-banking/merchant-services/e-commerce>

E-Commerce

What is e-commerce



E-Commerce is the buying and selling of goods online. Also known as electronic commerce or internet commerce, it refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions.

Different types of e-commerce

There are four different types of e-commerce

- B2C- Business to consumer. An example of this is shopping on Amazon, where customers go online, choose their item, place it in a cart, pay with a credit card and check out.
- B2B- This is where one business offers its product or service to another.



Anti-Fraud Awareness

Gift Scam turned into Extortion

The Bankers Association wants to caution the public as they engage in the digital space especially during the Christmas season, whether for business, shopping or social interaction, there are fraudsters who are looking for any opportunity to scam you. One of the most recent fraudulent activities we observed that is fast becoming a trend is the gift scam. In this instance the victim would have a social media account through which the fraudster would make the initial contact i.e. - friend request or the fraudster being friends with a friend of the unsuspecting victim.

The fraudster will present himself/herself to the unsuspecting victim as someone who is seriously interested in them who shares similar likes and dislikes and habits etc. and also share significant personal information about themselves as well (obviously, all of this would be fake and to win your trust).

The fraudster will tell you that he/she is sending you a gift of high end products i.e. cell phones, expensive designer handbags, shoes, jewelry, high end brand watch etc. and will send you a photograph of the items to have you believe it.

In a few days you would get a call from someone purporting to be a broker/employee from the courier company in Trinidad & Tobago in relation to the said package telling you the package "in your name" has reached and they will advise you that you need to pay the courier company before the package can be delivered to you.

The caller will give you an account number at a bank for you to deposit the payment. They will explain to you that because of the value of the items in the package the payment will be around X amount.

Subsequently, the fraudster (your social media love) will contact you to confirm if you got the package and if you were able to clear it from the courier by making the deposit to the account.

If you did, he/she will then spring a surprise on you i.e. how they included in the package, a substantial amount of cash in an envelope (e.g. USD5,000 and GBP10,000 even GBP100,000).

Obviously, you will be waiting for your package to be delivered to you, but no package will be coming (**the fraudster's objective has been achieved when you made the payment to the bank account**).

The next thing they will tell you that the cash was discovered and the fact it came in your name and you may not be able to account for the cash, you may be facing money laundering charges, however, if you make a payment to the said account, the matter will be handled without you facing the police or the courts.

And they go on and on like this until they exhaust your funds, or you eventually realize that you got scammed. **Please note that the account holder 90% of the time is involved with the scam.**

BATT advises not to be hoodwinked or tricked into sharing your personal and banking information or sending money to strangers who are attempting to befriend. As the saying goes, if it's too good to be true, then it is.



Save that Back

Five ways to protect your back while working from home

You sit down to check your email at 8:30 in the morning and the next thing you know it is 2:30 in the afternoon and you have yet to move from your desk. Stiff, sore, or bad backs do not just happen when you are in the gym. They are baked and prepared during the hours you spend sitting, standing, or lying on the couch in all the wrong ways.

If you are spending time working from home, perched in a chair that was meant to be something other than an ergonomic workstation, chances are you are feeling the strain right about now. What can we do to make sure we do not become a back patient?

1. Support Your Spine and Sit at the Dining room Table

It is important to remember to stay in a proper ergonomic position to avoid musculoskeletal problems; so, the position you're in while you are sitting in front of that screen is very important. The best place to sit is at a dining room chair because this brings you closest to the proper ergonomic posture.

While working on the couch or a bed can seem comfortable, they both lack the support for proper posture and people working from home should avoid them. For example, sitting on a couch using a laptop causes the body to slouch forward.

Over time, forward head posture can lead to muscle imbalances as the body tries to adapt and find ways to hold the head up. Some muscles become elongated and weakened, whereas others become shorter and tighter. Over time, this will cause a decrease in the cervical spine flexibility, resulting in neck pain which can include degeneration, bulging or herniated discs, pinched nerves, and poor posture.

2. Sit Upright, Knees at 90 Degrees, and Grab a Towel!

Sitting in the perfect position is tricky. Try this for the best way to position yourself to be sure that you are supporting your back and core. Try this:

- **Keep knees bent at about a 90-degree angle with feet flat on the ground.**
- **Use lumbar support** - Add a rolled towel or cushion between your lower back and the chair. Sit back in the chair so the rolled towel supports your spine.
- **Do not slouch** - Sit up straight with ears directly above the shoulders.
- **Alternate setups** - Using a standing desk for part of the day or sitting on a yoga ball
- **Get up and move!**

3. Lower Your Chair, and Other Important Positioning Adjustments

Even with the perfect ergonomic chair setup it's important to modify your sitting position from time to time to allow blood flow to evenly reach all parts of your body. I always tell my patients that they should adjust their position every 20 minutes. A trigger point or knot (a taut band in the muscle that becomes tender to touch) can take 20 minutes to form if the body stays in a static position.

The computer screen placement should be about 20 inches in front of you at arms' length, the angle of the monitor should be 10-20 degrees and the top of the computer screen should be at eye level. That usually means you have to lower your chair, so you are not bending over to see your screen. Or place books under your computer to raise it on the table in front of you.

Elbows should be placed comfortably at 90 degrees and the wrists should be straight. If you flex or extend the wrists on the keyboard or use the mouse, nerve and tendon related musculoskeletal disorders such as carpal tunnel syndrome and epicondylitis can arise from the repetitive motion of typing and clicking.

Hips and knees should be positioned at 90 degrees while the thighs are parallel to the floor and the feet should be flat on the floor. Be sure to lean all the way back in your chair, with your back-rest positioned comfortably on your lower back to allow the upper body to be properly supported.

4. Try these 3 Stretches Twice a Day:

1. Piriformis Muscle Stretch. Lie on your back and cross the top leg that you'll be stretching over the other. With knees bent to 90 degrees, place both hands together under the knee of the lower leg and gently pull the bottom leg toward your chest and hold both thighs closely until a stretch is felt in the glutes. Hold for 30 seconds, switch sides and repeat 3 times.

2. Psoas Major Muscle Stretch. Get into a half-kneeling position (kneeling on one knee). Rotate the forward leg outward (toward the wide) and tighten the gluteal muscles on the side you're stretching. Next, lean forward through the hip joint open, without arching the low back. A stretch should be felt in the front of the hip flexor. Hold for 30 seconds, switch sides and repeat 3 times.

3. Hamstring Stretch - Lie on the back and grasp the leg behind the knee, with leg straight up to ceiling and hip flexed to 90 degrees, with the knee slightly bent. Attempt to straighten the knee while pulling the toes back toward you (to stretch back of leg). Hold for 30 seconds, switch sides and repeat 3 times.

5. Take Care of Your Physical and Emotional Health

You may be tensing your back muscles without knowing it because you are stressed. Breathe through the tension, try to unclench your teeth, relax your shoulders, and let your back tension relax. When I get tense, I do yoga, some light weights or go running outside. Exercising regularly can stimulate the body to produce natural pain relievers called endorphins to flow for hours afterward, which improves my mood and energy levels all day.

Contrary to popular belief, when you have a stiff or sore back you need to move more not less, to get circulation to the spine and injury spot. Just warm up and cool down to work into it gently.

Jaclyn Fulop, Board Licensed Physical Therapist and Founder of Exchange Physical Therapy Group.

<https://thebeet.com/the-5-best-ways-to-protect-your-back-while-working-from-home/>



Sweet Christmas Additions

There's something about a freshly baked cookie that always feels so comforting. There's something equally comforting about a slice of homemade coconut sweet bread, fresh from the oven, with a slather of butter and a slice of cheese or ham, and let's not forget, accompanied by a tall glass of cold Mauby or probably in this case a glass of sorrel! Whichever way, they are both intensely satisfying and downright yum!

We know that many of you may have your own true, tried and tested versions, but here's another version to add to your repertoire this Christmas from someone who really likes to bake, especially for friends and family, and who is exceptional at it. BATT thanks our **President and Chief Executive Officer of First Citizens, Mrs. Karen Darbasie**, for sharing her signature Christmas recipes – **Coconut Raisin Cherry Sweetbread** and **Christmas Raisin Oatmeal Cookies** that you can whip up and gift to someone, or enjoy yourself, especially when that sweet tooth kicks in. Enjoy!

Makes 2 medium loaves

Ingredients

3 cups flour
3 tsp. baking powder
1 egg beaten
1 tsp vanilla essence
½ cup evaporated milk
1 pack coconut milk powder
4 oz butter - softened but not liquid
750 g grated coconut (frozen grated coconut works well)
1 cup sugar
1 ½ cups raisins
1 cup chopped cherries, chopped into quarters

Directions

1. Preheat oven to 325 F
2. Sift flour and baking powder
3. Mix together butter, coconut and sugar - Ensure no lumps
4. Warm evaporated milk and mix in pack of coconut milk powder - ensure thoroughly mixed
5. Add beaten egg and vanilla to Milk mixture
6. Mix together all ingredients - mix in with spoon until blended - DO NOT Knead. Add raisins and cherries close to end of mixing
7. Grease 2 loaf tins
8. Divide mixture into two and pour half into each tin
9. Place in preheated oven and bake for 60 mins or until knife tester comes out clean
10. Dissolve 2 tbsp granulated sugar in 1 tbsp water - drizzle to glaze and return to oven for approx. 3 mins

Coconut Raisin Cherry Sweetbread



Ingredients

1 cup all-purpose flour
3 cups quick cooking oats
4 oz butter
4 oz shortening
2 large eggs
2/3 cup granulated sugar
2/3 cup brown sugar
1 tsp cinnamon
1 tsp baking soda
½ tsp baking powder
½ tsp salt
1 tsp vanilla essence
1 cup raisins
½ cup chopped nuts

Directions

The mixture for these cookies need to be chilled in freezer for at least 1 hour before baking

1. Mix together oats flour and raisins
2. Butter and shortening need to be used directly from the refrigerator. Using grater on largest grate size, grate the firm butter and shortening
3. Mix butter and shortening with all other ingredients except 1 above
4. Stir in the oats flour and raisins into the mixture
5. Place in freezer for ½ hour
6. Remove from freezer and form into balls of the size of a rounded Tbs
7. Place balls back into freezer for at least ½ hour - but up to 1 hr if possible
8. Preheat oven to 375F
9. Place chilled balls on cookie tray - separated to allow cookies to spread
10. Bake between 10 and 14 mins or until edges start to get brown
11. Remove from oven and allow to cool on tray

Christmas Raisin Oatmeal Cookies



Revive, Survive and Adapt Campaign

The Revive, Survive and Adapt campaign is a combination of webinars, digital initiatives and philanthropic outreach geared towards rebuilding lives and businesses during the time of the COVID-19 pandemic with a focus on innovation and re-engineering of ideas, skills and resources.

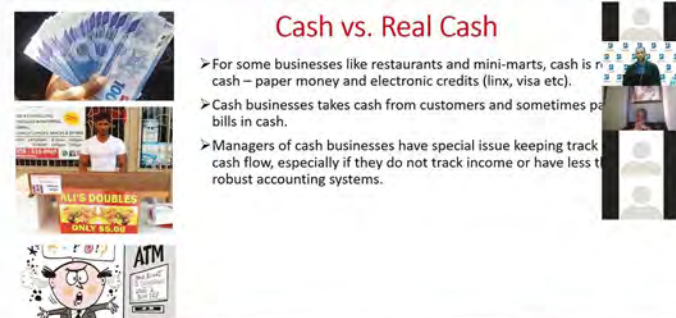
Check out BATT's fb live - <https://fb.watch/2oCHtk8h1X/>

BATT's campaign began with its Facebook Live Series in August called **Straight Off the BATT**. The series, which had high levels of engagement and interests focused on various topics such as - How to Remodel your Business with Ashley Mitchell; Stimulating the E-Commerce Space with Mark Cape; Strategies for Effective Customer Engagement -Adanna Austin; Internet Scam & Fraud Awareness-Antonio Ventour; Financing Proposal Tips for SMEs-Holland Bronte Tinkew and Ravi Ramlogan and our last episode for the year- E-Commerce trends and insights to Passive Income ideas on December 17th.

As part of BATT's mandate to provide financial education and assist in the development of businesses, we delivered four webinars to our stakeholders who requested the following topics- -E-Commerce Business Solutions for SMEs; Managing Your Financial Anxieties-Andre Falby; How to Remodel Your Business-Ashley Mitchell and New Social Media Strategies-Adanna Austin.

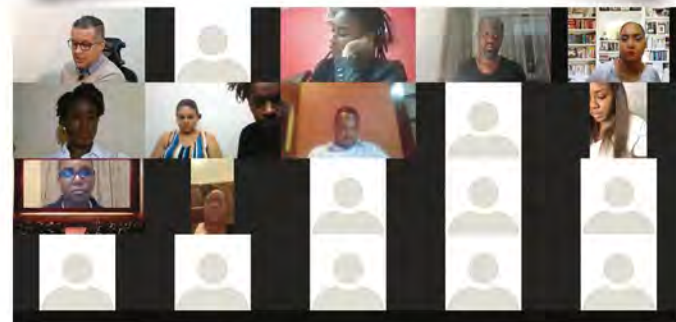
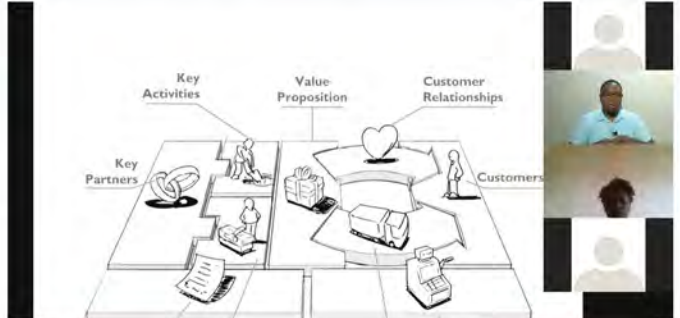
BATT would like to thank all the presenters, participants, and stakeholders for contributing to the success of these initiatives.

Join us in the **New Year-2021** as we continue with our Facebook Live Series and our educational webinar series, as we seek to **Survive** this challenging period and **Adapt** to new beginnings.



Cash vs. Real Cash

- For some businesses like restaurants and mini-marts, cash is paper money and electronic credits (linx, visa etc).
- Cash businesses takes cash from customers and sometimes pays bills in cash.
- Managers of cash businesses have special issue keeping track cash flow, especially if they do not track income or have less robust accounting systems.



What's Next in the Wicket?

In addition to our webinars and Facebook live series, BATT would like to leave our readers with a few nuggets to think about that can help guide you in generating supplemental income for 2021.

5 Side Hustles you can try for 2021

Let's Talk Side Hustles

A side hustle is "work you do alongside your primary job to earn extra income." In most cases, side hustles include some freelance work but can also be a part-time job. Hustles include teaching, research, design work, admin tasks, and internet affiliate programs.

How to choose a Side Hustle

In 2021 the hunt will be on to find those "worthwhile" side hustles explicitly, as the new year will see many more people looking for ways to earn extra cash.

The prudent way to choose a side hustle opportunity that best suits your needs is to match your availability, interests, and skills against the potential earnings from your chosen "hustle." **Let us help you get started.**

The top 5 side hustles we recommend you try in 2021!



Content Creation

2021 is the year of all things content. There is an online revolution, and if you are a true hustler, with the gift of gab, some creativity, or design skills, you can easily translate your talents to cash in the following ways:

- Video editing and branding
- Freelancing: Fiverr, Upwork
- Writing and Blogging- You can sign up for writing sites such as freedomwithwriting.com



Savvy Tutoring

In 2021, "those who can, teach" and it can be anything ranging from:

- Private lessons for homeschooled kids
- Remedial classes for children and adults
- Language tutors
- Practical skills classes

You can start through your social media pages, or if you have a budget, you can build a one-page site and collect your payment online using a Wix site and Paypal.



AirBNB Moonlighting

Moonlight as an Airbnb Boss! This exciting side hustle may come with some cross-country travel, depending on the method you choose to pursue this option.

Ways you can start:

- List/Rent out a spare room in your home
- List a Homeowners house
- Manage a Property
- Become a Co-Host
- Create Experiences
- Become an Airbnb affiliate
- Take part in referrals



Offline/Online Research

A great side hustle is to take part in offline/online market research. These may be done via email, zoom, skype, or phone and includes questionnaires, interviews, and focus groups. Responsibilities may include app reviews, product reviews, mystery shopping, or holiday experiences. Earnings can range from \$15US to \$100US for longer research sessions.

Opportunity sites to check out:

- Code 3 Research
- Respondent
- UserTribe



Affiliate Partnering

Affiliate partnering marries into many other side hustles; that's what makes it an excellent option for higher earnings!

You can virtually be any affiliate such as a fashion affiliate, travel affiliate, website affiliate, or sales affiliate.

Top affiliate programs include

- Fiverr
- Bluehost
- Amazon
- Tripadvisor
- Airbnb

By *Stacy-Ann Wilson*

Founder/Social Entrepreneur

ODEM

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MERRY CHRISTMAS
& A PROSPEROUS NEW YEAR
TO YOU AND YOURS!

If your organization is interested in BATT facilitating a financial educational session or an Anti-Fraud Tips and Strategy workshop, kindly E-mail communications@batt.org.tt

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