



**BANKERS  
ASSOCIATION**  
OF TRINIDAD AND TOBAGO

**STRAIGHT  
OFF THE  
BATT!**



—NEWSLETTER—  
ISSUE #1

# BUDGET MAKEOVER



MAR 2021



**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,*

Happy New Year! That greeting might be a little later than usual, but we don't publish at the start of the year, and besides, it's always a good time to wish everyone well. Today. Every day.

With that in mind, this quarter's theme, A **Budget Makeover**, examines many practical ways to assist you in finding your financial footing in 2021, particularly if your job or business has been a casualty of the pandemic. There's little doubt that Covid-19 has impacted many in a myriad of ways - job losses, reduced income and fewer working hours have shaken one's financial security. Some businesses may be weathering the crisis, but others have been cripplingly affected as they try to manage their cash reserves to ensure company survival.

Today I want to share with you that, no matter where you are at now, whether individual or business, there are steps that you can take to get your finances back in order. That sentiment may seem to sit at odds with the present bleakness of one's finances but understand that there are several "budget makeovers" you can implement to safeguard your finances, and moreover help to overcome your cash-strapped status while meeting your financial goals. From preparing a bare-bones budget and knowing how to stretch your savings, to revisiting your business model and keeping a lid on operating costs, there are several steps that can be followed to help you deal with various facets of your finances. Our mission in this quarter's newsletter is to help you, whether individual or

business, find your financial footing and to understand the do's and don'ts of budgeting and sustaining cash flows.

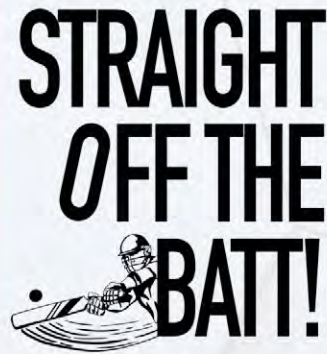
This quarter we also want to direct your attention to our one of our newsletter staples – Fraud. In this issue, we alert you to **Account Renting**, perpetrated by scammers who purposefully mislead you in order to get your money. It's important to know the ways by which you could become a victim. Do read.

Last year we launched our Facebook community, on which we host hugely popular live webinars. If you are not already part of our engaged FB community, don't hesitate to head over, subscribe and like. You may also want to visit our You Tube channel where you can view all of our FB videos and other informative presentations. We will continue to offer stimulating discussion and we encourage you to get in touch - call, email or via Facebook - to let us know the speakers and topics you would like to see in the future to ensure we continue to provide a relevant and valuable experience.

Finally, April is National Financial Literacy Month. We hope that you will join us in making a promise to focus on ways to become financially secure. BATT will be sharing a financial tip of the day on its website every day in April, with each tip providing simple suggestions and actionable steps, to help persons think about how they can improve their financial well-being.

***Wishing you well my friends. Today. Every day.***

*Kelly Bute Scaton*





# On the BATT BURNER

## Question:

I have been employed in the private sector for the last 15 years and held a supervisory position at my company for the past 10 years. While I noted the impact COVID-19 had and continues to have on the economy, individuals, and companies, I was hoping that my company would rally through. Unfortunately, my company had to make the tough decision to cut its employees' salaries and I am now faced with a predicament to manage my expenses with less and meet my financial plans and other short-term goals. I am stuck.

## Answer:

It has been very difficult for many as no one was expecting COVID-19 to wreak havoc across the world. And while we are learning to adjust and recover, there are some approaches you can take to stay afloat financially. One of the first steps is:

- To **revisit your budget** and make the required adjustments. If you never had a budget, it is strongly advisable you create a new one. Next to each line item of your expenses, identify your needs and wants. Then trim down your list of wants as much as you can. Reduce your list of wants until your total expenses are less than or equal to the money coming in.
- Cut out non-essential spending like take-out meals.
- Identify areas where you can save money.
- As much as you can try not to short-change your savings and retirement plans.
- Identify skills you can use to create a side hustle to generate extra income.

These approaches are not exhaustive, but it's a start to your recovery process.





# A Budget *Make-over*



Without a doubt the COVID-19 pandemic would have impacted and altered both the small business and corporate landscape. As a consequence, many companies had no choice but to either lay-off or furlough some of their employees in order to manage their cashflow challenges, while others closed up shop completely. In other instances, some companies reduced salaries to keep their staff employed and recoup some of their revenue losses. If you received an unexpected salary cut, this would have thrown off most of your planned budget and main goals. This sudden decision can throw you in a tailspin and make you feel very overwhelmed. We understand how you may feel, but let's help you with a budget make-over in addition to the above information.

## 5 key tips to a budget makeover (A must do list if your job becomes a casualty of the pandemic)

**1. Know your severance entitlement** – Do the math. Severance benefits may differ based on company policy and collective bargaining agreements. However, the minimum payment is set out under the Retrenchment and Severance Benefits Act; two weeks' pay at the basic rate for each year of service for workers having completed more than one year but less than five years of continuous service; and three weeks' pay at the basic rate for the fifth year and for each succeeding year of service where workers have served the employer for five years and more. For example, if you are a permanent worker with 8 years' service and a current monthly salary of \$12,000, your severance entitlement will be 8 weeks' pay for years 1 to 4 and 12 weeks' pay for years 5 to 8 =  $20 \times \$3,000 = \$60,000$ . Severance pay is tax exempt up to \$500,000.

**2. Prepare a "bare bones" budget** – Your guaranteed monthly salary is about to end and the severance payment is **not a windfall** – you need to plan carefully before you receive it. Get out your pen and paper or laptop and start creating your budget.

**3. Stretch the dollars** – You do not know how long you would be out of a job; you need to make your severance and savings last as long as possible. In the example above the severance payment of \$60,000 is equivalent to five months basic salary. Cash saved from not having to pay income tax, statutory deductions, and trimming your budget to bare bones can possibly stretch the severance to cover up to six- or seven-months' living expenses.





#### 4. Set up interim arrangements with your banker and insurance agents in line with your new budget:

(a) Ask your bank for an interest only payment arrangement on your mortgage and loans for 3 months if possible, otherwise maintain monthly payments, do not make lump sum payments from your severance. (b) Payments to annuities/pension plans can be suspended, they will not lapse like insurance policies, **Do not Cancel/Cash out.** (c) Ask your insurance agent if your life insurance monthly premiums can be paid from CSV or premium waiver riders for at least 3 to 6 months, do not allow your life insurance to lapse. (d) Do not cash out your employer's pension plan, you have up to one year to transfer the funds to another pension or leave in trust until minimum early retirement age (50-55 for most plans). If you cash out before retirement the proceeds will be taxed and there may be additional penalties.



**5. Resist the urge to “take a rest”.** You do not have to report for work during the notice period so you can start job hunting or researching income generating options immediately. Use your time wisely, make plans, rejuvenate with meditation and physical exercise, don't lie in bed worrying about the future. Don't take more than a week if you must, before you start your action plan.



# Business

The COVID-19 pandemic has pushed many businesses to the edge, but there still can be a ray of hope for cash-strapped businesses. See below for some financial tidbits which can help you “free-up” some cash into your business.

## 5 key seasonal business cash strategies

Cash flow is particularly important for seasonal businesses - those that have a large fluctuation of business at different times of the year, like, Carnival, August vacation, Christmas season. It's important for businesses to have a strategy for the off-season periods and lull periods in their businesses.

**1. Work all-out during the peak season:** Business will decline during the slow months, but operating costs will remain. These costs can include paying staff (including your own salary), rent, electricity and even contractors. As such you need cash on hand to cover those costs. You could take out a loan, but that will only mean that you will spend the busy season paying it off. A better option is to go all out during the peak season to make as much money as possible from your core offering.



**2. Diversify your offering:** Consider adding extra services beyond your core offering. For example a wedding planner can plan anniversary and retirement celebrations, showers, seminars etc.



**3. Keep Operating Costs down:** Consider part-time and contract employees instead of full-time. How much office space do you really need?



**4. Find Anchor Clients:** Your anchor clients are those that provide you with a constant stream of guaranteed income over a period.

**5. Find a bank that understands seasonal business:** Enquire about seasonal credit lines and flexible loan payment option.

**If COVID-19 restrictions have reduced or halted your cash flows:**

Revisit your business model and adapt to the new reality:

- ▶ Curb side pickup; home delivery,
- ▶ Credit/debit card payments; online service,
- ▶ Extended hours to accommodate social distancing.
- ▶ Switch existing resources to an entirely new service or product.

Contribution by Andre Falby, Senior Manager Corporate Credit Risk at CIBC FirstCaribbean International Bank



# Fraud Awareness

**Don't Rent your Accounts!**

It is an offence to “rent out your bank accounts”. Fraudsters may approach the victim to use his/her bank accounts to launder illegal money and in return the victim is offered payment for using the account. Sometimes the victims are innocent, but in other cases some alleged victims are aware and knowingly engage in such a transaction.







### What is the fraudster approach?

The fraudster will befriend persons on social media (face book, Instagram etc.) to act as recipients of funds owed to a business of which they are owners and/or authorized to solicit employees. The persons believe that they are being hired temporarily as an agent to receive funds on behalf of the alleged business (some folks really believe that they have been employed). On the other hand, there are persons who are quite aware that the transactions are fraud-related and they facilitate same by providing their account information in return for part of the fraudulent proceeds. Once this has been confirmed that client stands the risk of being de-marketed.

### How do the fraudsters get persons involved?

The fraudster will request the victim's back account number and it is given to him/her. The fraudster will deposit the money into the victim's account and upon receipt of the funds, the victim or alleged victim withdraw the arranged or agreed amount and then proceed to deliver the funds to the fraudster or his/her accomplice as directed.

### The different scenarios that can be used to lure the victim:

The victims are also befriended on social media or the fraudster responds to an advertisement by the victim who may be interested in conducting some measure of business online e.g. the purchasing of cryptocurrency, the sale of some personal items or the fraudster recognizes that the victim is vulnerable (looking for companionship) and capitalizes on that end of the victim's emotions.

### What the public should be aware of:

The public should be very careful that once a financial transaction is part of an engagement online, every effort should be made to verify the legitimacy of the person who has initiated the transaction, and this can be done by verifying every step of the transaction in which you are about to embark.





International  
Women's Day

# BATT celebrates International Women's Day 2021

**#choosetochallenge**

BATT chats with its President Karen Darbasie to share her thoughts and inspiring words for International Women's Day

## Q&A with BATT's President, Mrs. Karen Darbasie



*1. What message of empowerment do you want to send out to young women who may be feel timid or afraid to confront their personal or professional challenges, whatever they may be.*

*I think it is important for young women, as a first position to recognize that they can use their voice whether individually or as a group, to make a positive difference in every aspect of life i.e. work, family, faith, health etc. It is also critical that women recognize their worth, and acknowledge for themselves their equal contribution in the workforce. Let's make a choice to challenge the status quo.*

*2. What is the importance of women's role in the financial sector?*

*According to a 2018 story by the World Economic Forum, "More women in finance = more financial stability. The fact is that including women throughout the financial*



system—from both the customer side (depositors and borrowers) and the firm side (at higher levels of leadership within a financial firm)—makes the banking industry as a whole more stable. Interestingly, banks with more women on their boards tend to have greater resistance to stress, higher capital buffers, and a lower proportion of nonperforming loans according to the study. Essentially, increasing female representation in the financial sector yields more stability for a bank, which in turn can mean better returns for both investors and employees”.

A series of studies reported on by the British newspaper *The Guardian* shows that, in general, women make better financial decisions based on risk than men do. Women are less likely to jump into a bubble or jump out of a falling market, according to neuroeconomics. A McKinsey study from 2018 shows that including women in finance, both at the entry level and top levels, helps firms build better relationships with their clientele and as multiple studies have shown, women make slightly better investors than men do. This is attributed to the fact that women choose different and generally less risky investments than men do.

The role of the woman in the financial sector is constantly evolving as more female executives assume leadership positions across the industry, seeking to add value and ultimately contribute to consistent levels of profitability and by extension economic stability, both as a sector and country.

### **3. What First Citizens is doing to empower women and young girls?**

For several years, gender based violence and female empowerment have formed the central focus of a series of programmes and initiatives undertaken by the First Citizens Group. Headlined by the now widely anticipated annual First Citizens Women Conference, the Group’s investment in gender issues now includes a wide range of activities, administered through a combination of originally-developed programmes, partnerships with social-sector groups and the ongoing work of our Advancement of Women Committee.

### **Our Gender Investment in Action: Women and Girls**

#### **First Citizens Annual Women’s Conference**

Commencing in 2013 with a focus on women’s empowerment, this annual conference was rebranded in 2018, bringing a combined male and female audience together, for conversations on gender and violence and empowerment issues.

#### **First Citizens Girls First Festival**


Launched in 2017, the event aims to engender a spirit of sisterhood, resilience and high self-esteem amongst teenaged girls – in an effort to address potential issues from an earlier age. It affords attendees the opportunity to acquire skills and build relationships that will propel them positively in their development as young women. The event attracts female attendees ages 13 - 18 years old (3rd to 6th formers) and has been held in various geographical zones across the country including Tobago, where the very first Festival was held. Over the years, proceeds from each of the editions have been pooled and used to make donations to charitable organizations involved in promoting the advancement of women and girls.

#### **First Citizens Investment Services Women’s Seminar**

Similar to editions hosted in Trinidad and Tobago, our women’s conference makes its way to regional audiences, led by the offices of First Citizens Investment Services, in Barbados, St. Lucia and St. Vincent.

### **4. First Citizens has had successful and heavily-subscribed runs of its annual Girls First Festival. Can you tell us about how you became such a passionate advocate for girls empowerment.**

When I joined the Group five (soon to be six) years ago in May 2015, I acknowledged and lauded the work we were doing in the sphere of women’s issues, but as a mother of a teenage girl myself, I was motivated to extend our focus to young girls, particularly those in the 13-19 age group. I really saw it as an opportunity to provide much needed guidance and support to this extremely impressionable group, in a creative and engaging



way and promote values around acknowledging your personal value and taking control of your future, hence the Girls First Festival was born. It is important to understand that this Festival provides opportunities to enhance self-esteem, learn new skills and engenders a sisterhood; building a foundation for these young ladies to 'stand' on, essentially preparing them for the transition to adulthood and imminent 'real world' challenges.

**5. What changes/ main change would you like to see for young girls in the upcoming generation (within society or within girls themselves).**

One word....opportunity! There must be more opportunities to learn, experience, engage – I believe that every young girl, regardless of race, religion, social or economic status; must feel that with hard work and an overall commitment to established values of honesty, faith, trust.....they can accomplish anything. The next Paula Mae Weekes must come from anywhere in Trinidad and Tobago, and it is our responsibility as leaders to ensure that at every stage of their development, young ladies are encouraged, mentored, valued, protected and loved. I envision a place where there is no limit to a young girl's dreams and aspirations and First Citizens will continue to do our part to make that a reality.

**6. What are the most valuable lessons you have learned throughout your career/personal and professional life that you would share with your Girls First mentees.**

Over the last few years of the Girls First Festival, I have shared with the girls some of my experiences (both personal and professional) but in particular, some of the lessons learned. Here are a few of them:

- **Throughout my life, I have understood two important factors – firstly, there is NO substitute for hard work and focus. And, secondly, the importance of nurturing relationships/friendships both professionally and personally. As women, we need to support each other, as well as, demonstrate kindness and respect towards one another. No woman is an island; we all need mentors and friendship at each stage of this journey to conquer the challenges women experience.**

- **You deserve to be treated with dignity and respect. You should disregard anyone who demeans or devalues your dreams. You are enough to be the best and although you may encounter challenges always remember there is no limit to what you can achieve.**

- **Balance your Passion with Compassion. While you might be extremely passionate about something, you must be equally compassionate about another point of view or feelings on a same topic/subject.**

- **Find an activity that will instantly and significantly de-stress and relax you. For me that is baking and therefore that time in the kitchen is my oasis and the higher the stress level; the more that comes out of the oven.**

- **This may be classified as cliché but it is true.....80% of success (however you define success) is just showing up – you must be 'present' and don't lose focus. This is a testament to your level of commitment.**

**7. What does it mean to you to be a CEO of one of the country's largest banks in a male dominated banking sector?**

I must be honest and share that I really don't consider my gender in this role as Group CEO of First Citizens. I understand and acknowledge the significance of my position and how it can inspire other women to set similar goals, but I earned this position on ability, experience and based on the fact that I am suitably qualified to do the job. It is important for me however, to recognize that as Group CEO and Head of this First Citizens Family, it's not just about the technical and operational aspects of the job, but the responsibilities that speak to the people side (my staff) and warrants emotional intelligence, fairness and care.

This position means a lot to me and the goal is to positively impact my staff, community, country and the world. Like First Citizens, I am resilient with a clear sense of purpose – to borrow a phrase from the TTOC, another entity that demonstrates value for women “ the future is Female”.



## International Women's Day

In celebration of International Women's Day, the Bankers Association spoke with three leading ladies about their journey and challenges climbing the ladder in a male dominated industry during its Facebook Live Series - Straight Off the BATT on March 25th.



LIVE



**Sana Ragbir**

Group Chief Risk Officer, First Citizens Bank



**Candice Welch**

Director, Welch, Morris & Associates Ltd



**Cynthia Reddock-Downes**

CEO, Telecommunications Authority of T&T

BATT also highlighted and celebrated women in the banking sector >>>



# BATT recognises women in the Banking Sector In commemoration of International Women's Day

# POWER TO BE



## Gretchen Camacho-Mohammed

Vice President of BATT & Managing Director, RBC Royal Bank

### The Power to Be

*"You are a vessel for change. Be that person or be that voice that stands up for what is right. It starts with just helping someone along the way. If we are to change the world, we cannot sit on the sidelines, and it makes no sense to point fingers or blame others. We need to take an active role in helping each other and lifting each other up. Not only would we brighten another's life; we'd also be improving the world we live in."*



## Tanya Stuart

Chief Risk Officer, JMMB Bank

*"I choose to challenge the gender inequality at the C-suite level and Board level in the area of Risk Management within the Financial Sector. I have the responsibility to challenge this status quo and demand a seat at the table and a voice on behalf of my female colleagues who see me as a pioneer charting a path for them in this area."*



## Sana Ragbir

Group Chief Risk Officer, First Citizens Bank

*"As you shine in your career, you will encounter challenges and people that will try to demotivate you. Find your strength to continue to BE BRAVE, to BE YOU, and don't lose sight of your purpose and goals. Embrace the unknown with grace and a smile and you will succeed."*



## Karen Yip Chuck

General Manager, Commercial and Retail Banking, Republic Bank Ltd

*“As women we have the power to be great leaders. We can serve with empathy and warmth that lights fires in others to succeed. When others succeed, we succeed.”*



## Sherry-Ann Gopaul

Senior Manager, Finance – Barbados, Trinidad and Wealth Management, CIBC FirstCaribbean International Bank

**Be Seen**

**Be Heard**

**Be Understood**

*“As women we have so much power however we often lack the confidence to draw on that power to be our best selves. We need to lift each other up to shatter the cultural glass ceiling and **BE seen, BE heard and BE understood.**”*



## Danielle Rampersad

General Counsel and Corporate Secretary, CitiBank

*“As girls and young women we are often told what we should not do. We grow up believing these sentiments which, whilst well-intentioned, often times pigeon hole us into boxes that are a challenge to break out of as we get older. My message for all women is that you have the **Power to Be** anything you set your mind to. Don't be afraid to fail and don't be afraid to dream bigger and explore new things as the world is full of limitless possibilities.”*



# International Women's Day



# BATT partners with FLOW Trinidad on World Safer Internet Day

The Bankers Association of Trinidad & Tobago (BATT) partnered with FLOW Trinidad for a second year to commemorate World Safer Internet Day on February 9th 2021.

- Approximately 100 employees of FLOW and the staff of the Caura Palliative Care Unit, Caura were the recipients of a very informative and timely presentation delivered by Antonio Ventour, Manager Corporate Investigation Services, RBC Royal Bank and former Chair BATT Inter-Security Committee.

Ventour, who presented to the virtual audience gave insight and key awareness tips on the three main current trending fraudulent typologies- Romance Fraud, where mainly the elderly citizens are being duped on Facebook for money; Renting of Bank Accounts- persons are asked to use their bank accounts to filter fraudulent money, and Business email scam. After identifying the main red flags in each fraud typology, he warned the audience to be mindful of their digital footprint and the information they share online.



Dixie-Ann Dickson, Communications Specialist, BATT, left, Antonio Ventour, former BATT Chair Inter Security Committee & Manager, Corporate Investigative Services, RBC Royal Bank, Yolande Agard-Simmons, Manager Communications, FLOW Trinidad and James Saunders, Media and Sports Presenter at FLOW & BATT's Safer Internet Day Awareness virtual session.



Antonio Ventour, former BATT Chair Inter Security Committee & Manager, Corporate Investigative Services, RBC Royal Bank presents on Internet Scam Awareness to the Caura Palliative Care Unit, Caura and the staff at FLOW, who logged in virtually.



Kurligh Prescod, Country Manager/Managing Director, FLOW delivers his welcome during FLOW & BATT's Safer Internet Day Awareness virtual session.



Dixie-Ann Dickson, Communications Specialist, BATT addresses the Caura Palliative Care Unit, Caura and the staff at FLOW, who logged in virtually, during FLOW & BATT's Safer Internet Day Awareness session.





# BATT helps over 100 MSMEs & SMEs transition to an e-commerce and digital environment



The Bankers Association of Trinidad & Tobago (BATT) collaborated with the Ministry of Trade and Investment to host a virtual session on Digital Payment Solutions held on February 19th .

Five of BATT's member banks-( First Citizens Bank, Republic Bank, RBC Royal Bank, Scotiabank and Citi Bank) presented to approximately 142 MSMEs & SMEs who eagerly received the information as the session was quite engaging,

The five representatives presented on various aspects of digital payments solutions which included Managing Cash from a digital standpoint, E-Commerce Solutions, E-Commerce trends and Internet of Things and e-payments.



BATT thanks the following facilitators for their excellent and well-received presentations-Curtlan Polius- Business Development Manager, Business Electronic Sales, Specialized Sales Force, Business Banking, RBC Royal Bank (Trinidad, Tobago & Barbados; Kwame Blanchfield, Senior Manager, Group Marketing & Communications, Republic Bank; Mark Cape -Manager Sales E-Payments & Business Development, Electronic Banking Unit, First Citizens; Cristina Abreu, Director - Global Transaction Banking, Caribbean South & East and Renzo Angeles- Vice President- Cash Market and Sales Head, Citibank Trinidad & Tobago.

# BANKING

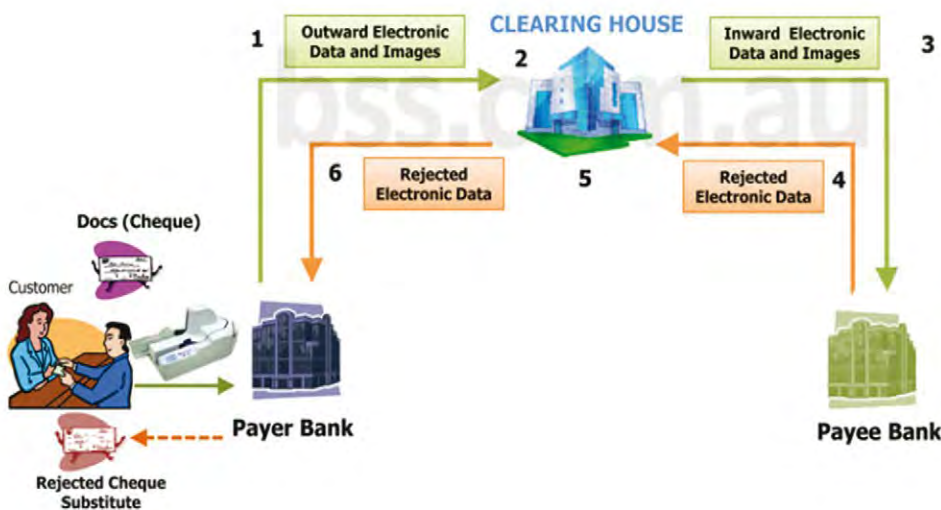
## The Electronic Cheque Clearing System (ECCS)

BATT member banks have embarked on implementing the Electronic Cheque Clearing (ECCS) System. The project will introduce automation within the cheque clearings processing, replacing the current process of manual exchange and settlement of physical cheques, with electronic submission and settlement of truncated, imaged local TTD denominated cheques between participant banks in Trinidad and Tobago. This is an initiative supported by Bankers Association of Trinidad and Tobago (BATT) and the Central Bank of Trinidad & Tobago (CBTT).

In simpler terms, ECCS is an image-based, cost-effective, cheque processing & settlement solution where an original paper cheque is converted into an image for electronic processing of the financial transactions between participating member Banks/Financial institutions.

- The change in the cheque specifications will help digitize the local cheque clearing system.
- The new image-friendly cheques will enable participating banks to exchange data electronically. This will result in faster more efficient cheque settlement times.
- Guaranteed clearing and settlement payment system.
- Increased CBTT monitoring capability and efficiency.
- Enhanced fraud mitigation capabilities via Customer Cheque Verification built in to the solution and work flows: the proposed software would enable the bank's customers to electronically send details of cheques prior to presentation by the payees. When these cheques are presented physically or electronically, their details would be confirmed as legitimate and payment issued.
- Processing of cheques would be made more secure (i.e.) both via Electronic Cheque Clearings implementation and enhanced cheque security features.
- Reduced cheque processing costs (paper handling).
- The ability to access additional information on cheques processed online eg image- based statements where this facility is offered by the bank.

Cheque Truncation System





## ***What's Next in the Wicket?***

- ▶ Continue to join us for our Facebook Live series. Follow us on Facebook  
<https://www.facebook.com/BankersAssociationOfTrinidadandTobago>
  
- ▶ International Women's Day Celebrations. Follow us on Facebook  
<https://www.facebook.com/BankersAssociationOfTrinidadandTobago>
  
- ▶ Global Money Week-March 22-28- Take care of yourself, take care of your money.
  
- ▶ Webinars on key topics to aid with COVID-19 recovery

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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](mailto:communications@batt.org.tt)

### **The Bankers Association of Trinidad and Tobago**

Level 1, Invader's Bay Tower,  
Invader's Bay  
Off Audrey Jeffers Highway  
Port of Spain  
Website: [www.batt.org.tt](http://www.batt.org.tt)



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# BUDGET MAKEOVER

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