



27TH
Annual General
Meeting 2025

REFLECTIONS

14TH AUGUST, 2025



BANKERS
ASSOCIATION
OF TRINIDAD AND TOBAGO

batt.org.tt

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Corporate Profile

Who is the Bankers Association of Trinidad and Tobago?

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

The Role of BATT

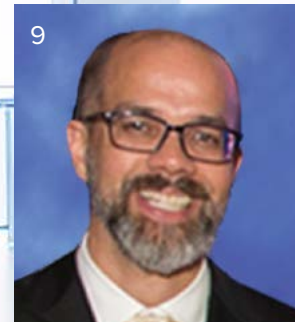
Established in 1997, BATT aims to support the development of a banking sector that is efficient, robust and proactive. BATT continues to play an integral role in advancing constructive dialogue with government and sector regulator, the Central Bank of Trinidad and Tobago, on issues concerning the sector.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

Mission Statement

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

Strategic Focus:

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



Board of Directors

1

Gayle M. Pazos, H.B.A - President of BATT, Managing Director, Senior Vice President and Head, Caribbean South and East at Scotiabank (Trinidad & Tobago)

2

Shawn Moses - Vice President of BATT & Managing Director, JMMB (T&T) Limited

3

Anthony Seeraj - Outgoing Treasurer of BATT & Managing Director, CIBC First Caribbean Bank

4

Mahadeo Seebarith - In-Coming Managing Director, CIBC First Caribbean

5

Marc Jardine - Director of BATT & Managing Director, RBC Royal Bank (T&T) Limited

6

Karen Darbasie - Director of BATT & Group Chief Executive Officer, First Citizens Bank

7

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

8

Savon Persad - Director of BATT & Managing Director, Ansa Bank Limited

9

Mitchell De Silva - Director of BATT & Citi Country Officer and Banking Head, Citibank (Trinidad & Tobago) Limited

The Secretariat



Gisele Mark
Research Specialist



Dixie-Ann Dickson
Communications & Events Manager



Marisha John
Executive Assistant

The Supporting Team

The work of the Bankers Association is supported by eleven (11) working committees, which deal with specific financial and banking issues. Each committee comprise one representative of each member bank and is chaired by a senior manager of the bank which holds the current presidency.

The committees work closely with the BATT Secretariat and provide expert advice and technical submission on key areas impacting the industry.

BATT would like to thank the Scotiabank chairs for their hard work and dedication from 2023-2025

Banking Operations (Operational Risk)
Chair - Andre Dowden & Dhanraj Persad

Legal Committee
Chair - Kimi Rochard & Kristal Piper

Compliance (subsumed AML/FATCA)
Chair - Denesh Abraham & Sasha Noel

Credit Risk
Chair - Karen Abraham & Sameer Mohammed

BCP Financial Sector Working Committee
Chair - Andre Dowden & Dhanraj Persad

Economics and National Budget
Chair - Adrian Lezama

Finance Committee
Chair - Reshard Mohammed & Adrian Lezama

Security
Chair - Joanne Acevero & Ayinde Fraser

Marketing & Public Relations Committee
Chair - Cindy Mohammed & Krystel Maharaj

Cyber-Security-
Chair - Kerry-Ann Millington-Pierre

Foreign Exchange & Treasury
Chair - Dale Khan

Report by **Ms. Gayle Pazos**

President, Bankers Association
of Trinidad and Tobago



As President of the Bankers Association of Trinidad and Tobago (BATT), it is my pleasure to present our Annual Report for 2024/2025.

Over the past year, BATT remained steadfast in its mission to represent, support and advocate for the banking sector in Trinidad and Tobago. We continued to work collaboratively with regulators, policymakers and key stakeholders to promote a stable, innovative and forward-looking financial services sector that is responsive to the evolving needs of our customers.

In line with BATT's commitment to strengthening the banking sector, our member banks remain dedicated to shaping the future of banking in Trinidad and Tobago. This future is one that embraces innovation and financial inclusion, ensuring our services remain accessible and relevant in a rapidly changing world. Positively, our banks have seen an increase in the digital banking adoption rate, as the integration of financial technology into the local banking sector, once seen as a forward-looking ambition, is now firmly mainstream, catalyzed in no small measure by the Covid-19 pandemic. It is significant that this progress has been acknowledged by the International Monetary Fund (IMF) in its 2024 Article IV Consultation, having noted Trinidad and Tobago's significant strides in "leveraging new technologies to improve the delivery of financial services, boost financial inclusion, and modernize the payment system". BATT will continue to embrace this transformation, not only to enhance customer experience, but also to promote financial inclusion and accessibility.



Financial Literacy

At the heart of our mission is a clear objective – to improve the financial knowledge of individuals throughout the country. For many years, our banks, both individually and collectively, have been actively promoting financial literacy. This commitment has become even more crucial in light of the 2023 National Financial Inclusion Survey Report which highlighted that 42 percent of the financially excluded population lack sufficient funds to open and maintain an account, while 82 percent prefer to save cash at home, compared to 52 percent who save at a bank. Over the past year, our Association continued to advance financial literacy efforts through a variety of impactful initiatives targeting communities, schools and online platforms. From consumers to entrepreneurs, students to seniors, our financial literacy activities included workshops, outreach sessions, and online resources which collectively support a vision to increase the financially literate population across diverse demographics.

Cybersecurity

Today, one of the most pressing challenges confronting not only the banking sector, but also the broader public and private sectors is the persistent and increasingly sophisticated nature of cybersecurity threats. In recognition of this, our member banks have intensified efforts to fortify their digital infrastructure, enhance cyber resilience and encourage a culture of vigilance. This includes the proactive sharing of threat intelligence and the adoption of industry best practices to ensure a coordinated and robust defence against cyber threats. At BATT, we continue to work closely with regulators, industry partners and cybersecurity experts for we recognize that cyber security is not a challenge that can be addressed in isolation but requires ongoing collaboration, information sharing and a unified approach to safeguard our financial systems.

A significant milestone in these efforts this year was the establishment of BATT's Cybersecurity Committee, composed of representatives from our member banks. The committee was formed to address critical emerging threats, respond to and mitigate vulnerabilities across the industry, and develop practical solutions. By working together, we can jointly propose effective cyber security among our peers and to policy makers, thus strengthening industry-wide resilience against evolving cyber threats.

Banking Securely

Relatedly, BATT has taken a lead role in educating the public on the benefits of digital banking while actively encouraging its widespread adoption. As more consumers and businesses embrace digital banking, our team has also focused on raising awareness about banking fraud and scams by promoting online safety awareness for financial transactions. Through our initiatives, we deliver key messages that enhance vigilance, encourage prudent banking practices and empower the public to transact securely online. By leveraging social and digital media channels, BATT effectively reaches a broader audience with valuable information on avoiding fraud all while highlighting the benefits of cashless transactions.

Our Partners

Our economy must remain grounded in robust banking systems and solid economic fundamentals and therefore it is imperative that we continue to promote and strengthen strategic partnerships with key stakeholders to facilitate the sustainable growth of the financial services sector and wider economy. Our Association connects regularly with government ministries and the regulator – The Central Bank of Trinidad and Tobago, the Chambers of Commerce and other Associations to discuss matters pertinent to the financial services sector and we thank them for the constructive communication and their steadfast partnership during the course of the year. We also welcomed our annual meeting with the International Monetary Fund which gave us the opportunity to discuss developments within the banking sector and broader macroeconomic issues.

The industry remains attuned to the dynamics of the operating environment. In this regard, BATT acknowledges the ongoing challenges posed by the foreign exchange shortage and recognizes that no one solution or player can resolve this issue. Accordingly, over the coming year, BATT looks forward to collaborating with the government and other stakeholders to develop practical strategies and identify sustainable, long-term solutions to improve foreign exchange availability.



Gratitude

It has been an honour to serve as President of BATT. My profound thanks are offered to my fellow Directors for their unwavering support throughout my term of office. We are fortunate to have such a depth of talent and experience, and as a result, the Association is greater than the sum of its parts. I take this opportunity to express my appreciation to departing Board members, Mr. Richard Downie, retired Managing Director RBC Royal Bank (T&T) Ltd who served as president from 2021- 2023. His leadership helped guide the banking sector through times of considerable challenge, and he leaves behind a legacy of resilience, collaboration and progress. We wish Richard a retirement filled with relaxation and everything he cherishes most. Similarly, I wish to acknowledge Mr. Anthony Seeraj, (CIBC First Caribbean International Bank (T&T) Ltd), who dedicated eleven years to the Board of Directors of BATT. Throughout his tenure, including his service as Treasurer over the past two years, Mr. Seeraj has been a wellspring of support to the Association's institutional development. His commitment to the Association, generosity of spirit and his collegiality are deeply appreciated by the Board and we extend our best wishes to him upon his impending retirement. We also recognize Mrs. Kathleen Galy (ANSA Bank Ltd) who stepped down from the Board in 2024. We wish her well in the next chapter of her professional career.

The Board is pleased to welcome incoming members Mr. Mahadeo Seebarith, CIBC First Caribbean International Bank (T&T) Ltd; Mr. Marc Jardine (RBC Royal Bank (T&T) Ltd) and Mr. Savon Persad (ANSA Bank Ltd) who collectively bring the benefit of extensive experience in the financial sector.

Finally as my own tenure comes to a close, I wish to express my appreciation to outgoing Vice President, Shawn Moses (JMMB Bank T&T Ltd). His unwavering support and active participation in various industry initiatives have been invaluable to me and to the entire Board. I offer my gratitude to BATT's technical committees who worked tirelessly throughout the year to vigorously address pressing issues and represent the Association's interests. In similar fashion, I record my appreciation to the very competent and cordial staff of the BATT secretariat who have supported, advised and assisted me during my term in office.

It is often said that longevity depends on the ability to evolve. This concept is especially true in the banking industry where rapid developments in technology, elevated customer expectations, and evolving regulatory requirements demand continuous adaptation. As I now step down from this role, I circle back to when I was appointed President having noted that banks as engines of economic growth enable the success of individuals, business and country. I am confident that the Association will not only meet but exceed the goals it set when founded in 1997 as we will continue to leverage our collective strengths to build a future that remains ever more relevant to both the industry and customers. With this shared vision and commitment, we are well-positioned to navigate the challenges ahead and seize new opportunities for growth and innovation.

My Best,

Gayle Pazos



Review by **Mrs. Kelly Bute-Seaton**

Executive Director, BATT



From year to year, the Bankers Association of Trinidad and Tobago (BATT) has remained committed to supporting the evolving financial landscape, one increasingly shaped by the digitalization of banking services, stronger collaboration among stakeholders, and collective action on critical issues. On behalf of the BATT secretariat, I extend much gratitude for the continued dedication and support of all our member financial institutions. Your unwavering commitment continues to be instrumental in enabling the Association to implement key initiatives that strengthen the industry, both in the medium term and well into the future.

Financial Literacy

Financial literacy remains a top priority for our Association and BATT is committed to advancing financial education through ongoing initiatives. A key element of this work was the active involvement of banker volunteers in Global Money Week 2025, an international campaign aimed at educating young people about responsible money management. One of the strengths of this initiative is its focus on young people, making it a powerful driver for long-term cultural change in financial behavior. This year, BATT reached over 200 secondary school students from Siparia East Secondary, Chaguanas North, and Chaguanas South Secondary schools. The activities included interactive talks, educational games, and discussions on savings, online safety, fraud awareness and entrepreneurship. A highlight of the programme was the Business Idea Challenge, where students conceptualized and presented innovative youth entrepreneurship projects. Prizes were awarded to the most novel business ideas, encouraging creativity and practical financial thinking among the youth participants.

At BATT we believe that financial education should be continuous and not limited to signature annual events. It is for this reason that we advocate for ongoing outreach, including regular presentations on key topics such as budgeting, saving and credit management. Our initiatives are designed to address specific community needs through targeted campaigns that bring financial knowledge to where it is most needed. One such initiative was conducted at the request of the Ministry of Sport and Community Development where we facilitated a session titled “Financing Your Vehicle: Understanding How It Works”. This session, tailored to the Ministry’s Men’s Support Group, aimed to de-mystify the often complex process of vehicle financing. We were proud to support this programme and to have had the support of our banking professionals who shared their expertise and personal insights directly with participants.

Through projects such as these, we reaffirm our commitment to improving the financial well-being of our communities, for when individuals are empowered with financial knowledge, they are better equipped to make informed decisions.

Small and Medium Sized Enterprises

Our commitment to supporting Small and Medium sized enterprises remains strong. Recognizing the important role of SMEs in supporting economic growth, BATT continues to facilitate workshops and training initiatives aimed at helping entrepreneurs achieve their goals and transform ideas into sustainable ventures. In 2025, we proudly launched the Trinidad edition of the Start-Up Programme (traditionally held in Tobago) – a six-week entrepreneurship training initiative. This programme equipped over 100 aspiring and early-stage entrepreneurs with the tools, knowledge and support needed to start and successfully manage a small business.

Throughout the programme, participants engaged in sessions that strengthened their financial and entrepreneurial skillsets. Key topics included business ideation, market research, financial planning, marketing strategies, legal considerations and the use of online banking tools. By the end of the 10-week session, many participants had either developed new business concepts or significantly refined existing ones, having gained practical insights to help navigate today's dynamic business environment.

Multi-media Integration

Social media remains a vital channel for BATT to communicate, educate and build strong relationships with our members, partners, and the wider public. Over the past year, we enhanced our online content, guided by data-driven insights and tailored messaging which have significantly boosted engagement rates across social media platforms.

Our emphasis on audience-centric content has resonated well as we deliver messages aligned with the specific interests and needs of our diverse banking audiences. BATT continues to enjoy an expanded presence on key platforms such as Facebook, YouTube, LinkedIn and our new website www.batt.org.tt where we share practical, relevant and easily accessible information.

Television plays a complementary role in our broader multimedia strategy, which includes social media campaigns, educational videos, and quarterly online newsletters. As part of this strategy, our bi-weekly Straight Off the BATT online show is now also broadcast on TV6, further extending our reach and visibility. This supports broader coverage of BATT's initiatives and sector-wide activities. We deeply appreciate the media support provided by the Caribbean Communications Network, as well as the robust content and contributions from our member institutions and stakeholders. We are especially grateful for the growing commitment of our volunteer experts, including BATT's committee member and NGO partners, whose knowledge and dedication continue to drive our success.

Gender-Based Violence

BATT has placed gender-based violence (GBV) prevention and response at the forefront of its policy agenda. In recognition of the far-reaching impacts of domestic and sexual violence, we are taking a proactive role in driving meaningful change across the financial and social landscape. Thus, we continue to collaborate closely with the University of the West Indies' Institute for Gender and Development Studies' Break the Silence Project to strengthen research and data-driven insights, particularly in the areas of child sexual abuse and GBV prevention.

The project is now entering its final phase focusing on transforming the research reports into educational tools for public awareness campaigns,



training workshops and curriculum modules for students, educators and community activists. Additionally, materials developed from the research will be incorporated into the Safe Space Short Course which is offered to students of the UWI's Child, Youth and Development MSc Programme. Other resources created from the research including the 16 Facts for 16 Days campaign and the Influencer Against Child Sexual Abuse videos will continue to serve as key tools for raising awareness about child sexual abuse and preventing gender-based violence.

Cybersecurity

The Association actively collaborates with member banks to develop and share clear, accessible information on cybersecurity best practices, fraud prevention and safe online banking behaviours. These efforts are delivered through a variety of channels, including public campaigns, workshops and media outreach.

Last year, we launched a three-month Cybersecurity and Fraud Awareness Campaign which featured fictional characters Onika Clickbait and Roger Realness, portrayed by local influencers Monique Hill known as “Something Mo” and Thaddius Jardine, (popularly known as Thaddy Boom), who brought cybersecurity concepts to life through comic strips and storytelling. By using humour and relatable narratives, the campaign helped de-mystify complex topics and captured the attention of our online audience.

To reinforce the message of safe online banking practices, we hosted a “Spot the Scam, Stop the Fraud” online challenge, an engaging initiative designed to educate and empower individuals to identify and prevent cyber-fraud in everyday digital interactions. The challenge attracted keen participation, with many individuals actively taking part in testing their knowledge of common scams and fraud tactics. BATT would like to thank the Telecommunications Services of Trinidad & Tobago (TSTT) and Hyatt Regency Trinidad for collaborating with the Association to ensure the complete success of this initiative.



Appreciation

This past year, through our collective efforts, we advanced key priorities such as cybersecurity, financial education and banking innovation. I extend my sincere gratitude to the collective work of the Board of Directors, committee members, stakeholders and staff of the secretariat. At the same time, I warmly welcome our new Directors, Mr. Marc Jardine (RBC Royal Bank (T&T) Ltd) and Mr. Savon Persad (Ansa Bank Ltd) whose considerable technical expertise will bring added value to our Board.

Much appreciation is extended to our retired President, Mr. Richard Downie (RBC Royal Bank (T&T) Ltd) for his many contributions over the years. All good wishes are also extended to Mrs. Kathleen Galy who stepped down from the Board in 2024 and Mahadeo Seebarith, CIBC FirstCaribbean International Bank (T&T).

Finally, a heartfelt thank you goes to Ms. Gayle Pazos, our outgoing President, for her commitment to the leadership and management of the Association.

We sincerely thank our members and partners for their ongoing support and collaboration which greatly strengthens the Association's capacity to achieve its goals and fulfill its mission.

Sincerely,

Kelly Bute-Seaton

Executive Director



Global Money Week Celebration 2025



BATT empowers over 200 South & Central Secondary School students on financial education & Entrepreneurship

Think Before You Follow. Wise Money Tomorrow. The Bankers Association of Trinidad and Tobago (BATT) in observance of Global Money Week 2025 (17-23 March 2025) engaged in two days of activities designed to equip secondary school students with foundational financial knowledge.

Since 2019, BATT has participated in Global Money Week. This year, extending its commitment to financial education, BATT empowered over 200 secondary school students who benefited from interactive financial literacy sessions.

The event convened Form 5 students from **Siparia East Secondary (18 March) and Forms 4 and 5 students of Chaguanas North and South Secondary Schools (19 March)**. Through insightful talks, interactive games and quizzes, the students engaged in meaningful learning on the importance of savings, online safety, fraud awareness and earning money through entrepreneurship.

Representatives from RBC and Republic Bank Limited participated in the event. Speakers addressed a range of topics including cyber threats, personal data protection, and safety practices for online banking. Young attendees had the opportunity to engage with the industry professionals, participate in games and win branded gifts.

Speaking at the event, Nigel Caesar, Area Vice President, Personal Banking, RBC, highlighted the importance of responsible money management, including cutting back on spending, setting aside 10% of one's earnings and the importance of working towards one's personal financial goals by establishing a sound savings plan.

Chanranjit Ramlal, Branch Manager, Pt, Fortin, RBC, spoke on the issue of safety in social media cautioning students of the prevalence of illegitimate online schemes and the importance of safe online banking practices. These messages were reinforced by Mark Sadoo, RBC Branch Manager, Chaguanas, Selene Valentine, Assistant Branch Manager, RBC and Dwayne Clarke, Auto Finance Specialist, RBC Chaguanas.

Integral to the two day's event were presentations by Shedron Collins, CEO, Youth Business of Trinidad and Tobago and Sherwin Forte, Manager, Corporate Security, Republic Bank and member of BATT Security Committee. Collins guided students through the four elements of creating a business (value proposition, customer segment, resources, cost) while Forte's presentation on fraud and social engineering highlighted to the young audience how fraudsters are increasingly using sophisticated and brazen methods to deceive online users and steal their money.

Through engagements such as these, BATT remains steadfast in its commitment to financially literate and empowered youth. We recognize that financial literacy is a key enabler in our quest to ensuring that our children are properly equipped with sound financial education.

Chaguanas North and South Secondary Schools



Siparia East Secondary





International Women's Day

For more than a decade, the Bankers Association of Trinidad & Tobago (BATT) has championed women's financial empowerment through education and business development. Recognizing financial independence as a key driver of gender equality, BATT has launched strategic mentorship programs, structured training, and financial tools to uplift women in personal finance and entrepreneurship.



Gayle Pazos

President of Bankers Association of T&T
Gayle is a strong advocate for gender diversity, stating *"It is important to foster an inclusive environment for women employees, customers and communities. Diverse opinions, backgrounds and perspectives make us stronger and more adaptable for the long term."*



Kelly Bute-Seaton

Executive Director of Bankers Association of T&T
Kelly is committed to accelerating action for gender equality, breaking barriers, amplifying voices, and creating lasting change where every woman and girl can thrive. *"Together, let's build a future where opportunity knows no gender and inclusion is more than just a promise—it's a reality."*

BATT'S VARIOUS INITIATIVES & SPONSORSHIPS

BATT & THA Start-up Programme



BATT Financial Outreach, Tobago



AFETT 2022 Women of Influence Award & IWD Celebration



BATT & IGDS Break The Silence



BATT & FLOW IWD 2023



BATT & FLOW IWD 2024



BATT's Start Up Programme

Dream It. Plan It. Build It.



The **Bankers Association of Trinidad and Tobago (BATT)** continues to demonstrate its commitment to financial inclusion and business empowerment through its flagship Start Up Programme, developed in collaboration with the **Tobago House of Assembly (THA)**.

An evolution of BATT's long-running Financial Education and Business Development Workshops, the Start Up Programme has matured into a **comprehensive 6-week entrepreneurship** training initiative. It is designed to equip aspiring and existing entrepreneurs with the essential tools, skills, and guidance to launch, strengthen, and sustain successful small and micro-enterprises.

A Year of Expansion and High Engagement

In 2025, BATT proudly introduced a **Trinidad edition** of the programme in partnership with Marketing Dynamics. What followed exceeded all expectations: the programme was **oversubscribed**, attracting a remarkable **546 registrants**, signaling an overwhelming national appetite for structured business development support.

Sessions were delivered virtually from **April to May**, maintaining a consistent and engaged attendance of **120 to 160 participants weekly**, followed by **a two-month mentorship period through June and July**.

The course offered practical, hands-on training in key business areas that often challenge new entrepreneurs, including:

- Record Keeping and Business Plan Development
- Steps in Qualifying for a Business Loan
- Marketing, Pricing & Sales Strategies
- Business Registration Procedures
- Business Tax Obligations
- Online Banking & Digital Transactions
- Opening a Business Bank Account
- Fraud Awareness
- Debt Management Strategies
- Branding, AI Tools & Market Research



Who Participated?

The demographic breakdown reveals several encouraging trends:

- **Gender:** 80% Female, 20% Male
- **Entrepreneurial Stage:** 54% of participants had already started a business, while 46% had developed strong business ideas.
- **Geographic Reach:** The highest virtual attendance was recorded from **East Trinidad**, followed by **South, West, North**, and **Tobago**.

These figures highlight the growing entrepreneurial interest, particularly among women and individuals outside traditional business hubs.

Early Results & Outcomes

Intended Outcomes

- **90% of participants** conducted market research to better understand their target audience.
- 90% - Created their Business Plan
- **70% successfully completed** their marketing and social media strategies
- 60% **Completed** their sales strategies.

More data is expected in the coming months regarding **business registration, bank account openings, and loan application submissions**, key benchmarks for measuring economic impact.

Programme Objectives at a Glance

1. **Expand the SME Sector:** Foster a thriving ecosystem for Trinidad and Tobago's small and medium enterprises by delivering practical skills and resources.
2. **Promote Entrepreneurial Spirit:** Inspire a culture of innovation and opportunity, enhancing long-term financial security for individuals and households.
3. **Support Vulnerable Groups:** Empower low-income families, at-risk youth, and underserved communities with the training and mentorship required to achieve economic mobility and resilience.

Graduation Ceremony: Celebrating the Journey

To honour the dedication and growth of our participants, BATT hosted a **Graduation Ceremony**. This special event celebrates the achievements of those who have committed to investing in their future and taking bold steps toward entrepreneurship.

Looking Ahead

As the Start Up Programme continues to evolve, BATT remains committed to **supporting entrepreneurship as a pathway to economic transformation**. By fostering innovation, building financial capability, and supporting underserved communities, this initiative serves not just as a training course—but as a launchpad for business dreams and economic empowerment across the nation.



Reflections



As the Bankers Association of Trinidad and Tobago (BATT) marks a moment of transition, we pause to reflect on the remarkable service of four distinguished leaders whose contributions have profoundly shaped the Association and the banking landscape of Trinidad and Tobago. Together, **Kelly Bute-Seaton, Richard Downie, Anthony Seeraj, and Kathleen Galy** represent a legacy of steadfast stewardship, quiet strength, and strategic vision. Their collective service has strengthened the fabric of BATT, setting a high standard for governance, advocacy, and collaboration. As they each turn the page to new chapters, we honour their contributions with deep gratitude and wish them continued success and fulfillment.

KELLY BUTE SEATON
Executive Director,
Bankers Association of Trinidad & Tobago
Tenure: 10+ Years

When **Kelly Bute-Seaton** first stepped into the role of Executive Director at the Bankers Association of Trinidad and Tobago (BATT), she never imagined just how much the position would shape not only her professional career—but her own life. Over the span of more than ten years, she became the quiet but steady hand behind the scenes, orchestrating collaboration among fiercely competitive banks, navigating delicate policy discussions, and ensuring that the sector's collective voice was both heard and respected by government and key stakeholders. She recalls moments in boardrooms where divergent interests were shared, but with patience, empathy, and a knack for strategic diplomacy, unity was forged. Whether steering the industry through regulatory reform, the digital banking revolution, or the uncertainties of the pandemic, Kelly led with both heart and conviction. In this closing conversation, she reflects on the wins, the challenges that tested her resilience, and the personal growth that came from leading with integrity and influence.

1. What do you think was the Association's greatest contribution during your tenure that assisted the banks in navigating the various changes?

During my tenure, the Association's greatest contribution was fostering a unified, proactive voice for the banking sector during times of rapid transformation—particularly in regulatory reform, digital transition, and crisis management. We became a trusted intermediary—building meaningful dialogue with government, regulators, and civil society, while ensuring the sector remained resilient and forward-thinking. Whether advocating for enhanced financial inclusion, conducting nationwide education and outreach to our stakeholders, participating in the modernizing of payments infrastructure, building the brand of BATT and participating in the institutional strengthening of the sector creating platforms that prioritized both strategic foresight and shared impact.

2. How has this role shaped you—not just professionally, but personally?

This role was transformative. It demanded not just leadership, but integrity, humility, and deep listening. Professionally, I became more strategic—able to navigate complex, multi-stakeholder environments and distill clarity from competing interests. Personally, I grew more resilient and empathetic. There were moments of self-doubt, particularly during high-stakes engagements or in the wake of extreme uncertainty such as during the Pandemic, but those moments shaped me—teaching me the value of composure, trust, perseverance and perspective. My leadership style evolved from directive to facilitative—anchored in influence rather than authority, and rooted in shared vision. The relationships, the breakthroughs, and the challenges—these will stay with me for life.

3. What were some of the biggest challenges you faced in uniting such a competitive sector under one cohesive umbrella, and how did you work through them?

One of the biggest challenges was balancing individual bank priorities with sector-wide cohesion. Each institution has its own strategic agenda, yet the Association needed to represent a unified voice. My approach was rooted in transparency, trust-building, and consistent engagement. I created safe spaces for dialogue, grounded every initiative in shared value, and focused on areas where common ground was not only possible—but necessary. Over time, I earned the confidence of the Board and our esteemed stakeholders alike—not by imposing consensus, but by facilitating it with care, diplomacy, and strategic insight.

4. What message or advice would you like to leave with the banking community and the next generation of leaders?

As I close this chapter, my message to the banking community is simple yet enduring: “Trust is our greatest currency. Lead with empathy, protect the vulnerable, and place people at the heart of every decision.” I urge you to continue the important work we began at the Bankers Association of Trinidad and Tobago in making financial literacy a household reality. From the youngest student to the most seasoned professional, across every community, let us empower our people with the knowledge and confidence to shape their financial futures. To the next generation of leaders—lead with purpose, courage, and humility. Be bold enough to innovate, wise enough to listen, and committed enough to place people at the heart of progress. In doing so, we will not only strengthen our institutions but also build a stronger, more financially resilient Trinidad and Tobago.

As Kelly turns the page to her next chapter, she leaves more than a professional legacy, she leaves relationships forged in trust, a sector more united than when she began, and stories of leadership that may not have made the headlines but quietly shaped the course of progress. She recalls with warmth the late-night calls with stakeholders during national crises, the quiet triumphs of bringing competitors to the same table, and the fulfilment of watching policies take shape from the very conversations she helped spark, and the many on-the-ground national public outreach and educational campaigns spearheaded by the Secretariat to inform, empower, and uplift communities.

My hope for the banking sector is simple: lead with purpose, innovate boldly, and keep integrity at the heart of every decision. Protect the vulnerable, make financial literacy a household reality, and ensure that progress uplifts every community. Let our legacy be a sector that not only drives growth but transforms lives.

As we bid farewell, all of us at BATT would like to extend our heartfelt gratitude to our outgoing Executive Director, Mrs. Kelly Bute-Seaton, who has served the Association well.

As the driving force behind BATT, she guided the Association with confidence and dedication. We honour Kelly for her quiet strength, the ability to build strong relationships with stakeholders and cultivate a strong and collaborative team. We remain grateful for her tireless efforts, thoughtful insights and steadfast belief in BATT’s mission.

On behalf of the Board of Directors, member banks and the staff at the Secretariat, we wish Kelly every success in her future endeavours.



RICHARD DOWNIE
Retired Managing Director, RBC Royal Bank (T&T) Ltd
President of BATT: 2021–2023

Richard Downie’s presidency came at a pivotal time. As the world grappled with the aftershocks of a pandemic, rising digital demands, and shifting economic realities, Richard brought calm leadership and firm resolve. His strategic oversight helped steer the banking sector through a period of considerable disruption, ensuring unity among member institutions while strengthening BATT’s advocacy on behalf of the financial services industry. Always measured, thoughtful, and focused, Richard’s contributions helped anchor the sector in resilience, trust, and collaboration. His departure marks the closure of a meaningful chapter—but his legacy of steady leadership will endure for years to come.



ANTHONY SEERAJ

Managing Director, CIBC FirstCaribbean International Bank (T&T) Ltd
BATT Board Member: 11 years | Treasurer: 2023–2025

With over a decade of dedicated service to BATT, Anthony Seeraj brought consistency, insight, and a spirit of generosity to every engagement. As Treasurer, he played a key role in the Association's financial stewardship and institutional development, always ensuring stability behind the scenes. Anthony's commitment went far beyond numbers—he was a sounding board, a voice of reason, and a collaborative force who championed progress while preserving harmony among members. His quiet strength and steady presence made him a trusted pillar on the Board, and his absence will be deeply felt by his peers and the Secretariat.



KATHLEEN GALY

ANSA Bank Ltd | Former BATT Board Member

Though her time on the Board ended in 2024, Kathleen Galy's contributions to the Association were marked by meaningful engagement and forward-thinking insight. As a representative of ANSA Bank, she brought valuable perspective to Board discussions and was an advocate for strategic alignment across institutions. Her presence reflected the growing role of emerging banks in shaping the national financial agenda. As she continues her professional journey, we thank Kathleen for her service and wish her all the best in the next chapter of her leadership path.

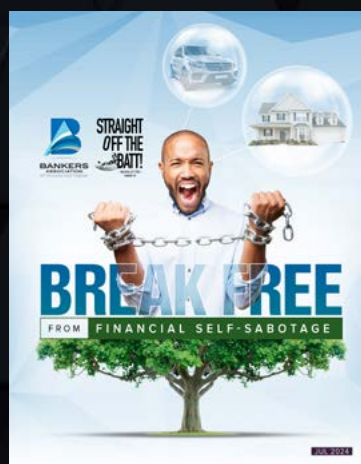
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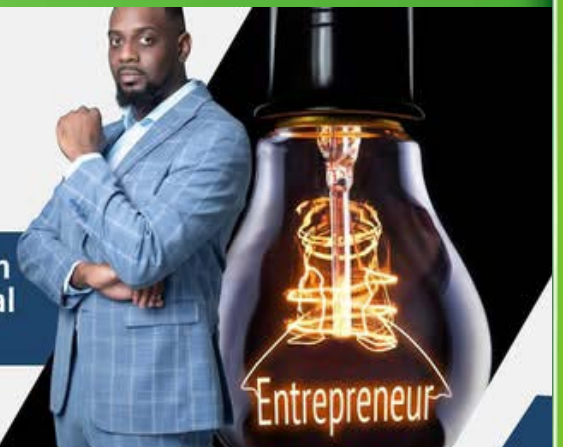
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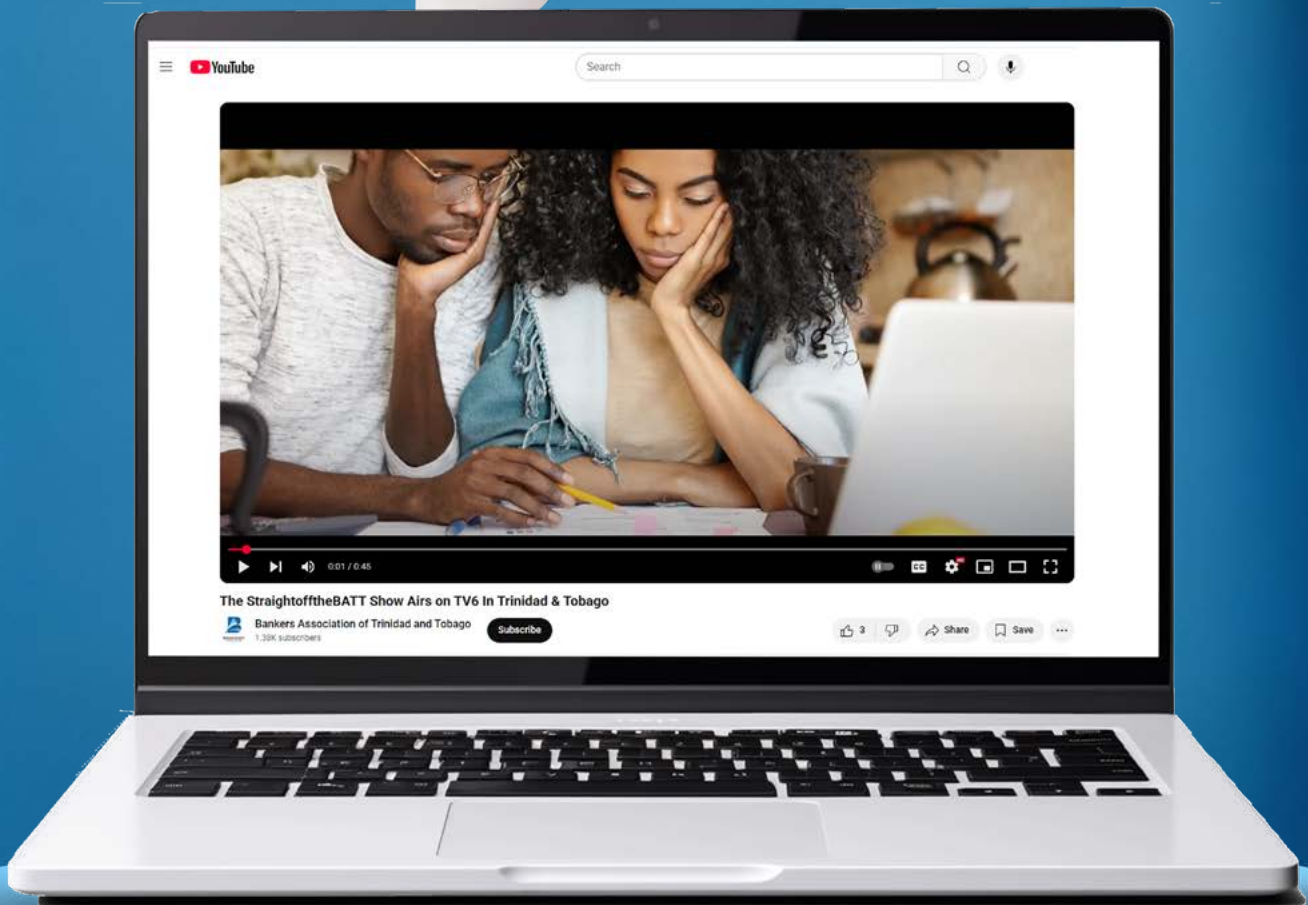


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