

Beverley Hoolasie's name is synonymous throughout the First Citizens Group for her meticulous work and excellent people skills. Always willing to lend a helping hand to those in need and always willing to impart her knowledge to others, it is clear to all around her why Beverley Hoolasie was chosen as the **Employee of the Year**.

Employee of the Year

How does it feel to win Employee of the Year?

I am humbled to know that my service to our customers can be rewarded with such a great honour.

What are some of the ingredients to your success?

- a) Consideration to others by providing quality service
- b) Dedication to my work via feedback to/from fellow staff and customers
- c) Attention to timeliness and accuracy
- d) Willingness to learn from my experiences

Finish the sentence: I love working at First Citizens because...?

Our Organisation offers the best financial services in the country and is owned by fellow citizens whom we serve.

Most memorable moment working at First Citizens and why?

Undoubtedly, this single honour has been the most memorable moment for me. It is the realisation of a wish I had when I first joined the bank – to be the best at what I was hired to do.

What is the strongest quality you bring to your job?

I am passionate about customer service to both our internal and external customers. I strongly believe that the Bank's focus on the EPIC experience will bear great results.

If you had to advise someone on how to win "Employee of the Year," what would you tell them?

Give of your best, work closely with superiors and peers, and follow our organisation's guidelines to achieve desired output and quality. I would also share my parents' reminder: "an honest day's work for an honest day's pay." Losing focus is very easy – the challenge is to keep focused.

Who would you like to thank for this achievement?

The Almighty through whom all things are possible. My family for inculcating in me those values I live by, and I thank ALL my colleagues over the years at First Citizens. In particular, I thank Susan Sawh, Elizabeth Maharaj, Sharad Mangray, Valarie Marcano, Michelle Clarke-Sealy, Vandana Singh-Maharaj, Angela Butcher, Francesca Walters, Lisa Maharaj and Giselle De Verteuil.

What are some of your hobbies?

I enjoy travelling, assisting the less fortunate and communicating and keeping in touch with family and friends.

Finish this sentence: In five years I would like to...

God willing, I will be retired. I look forward to time with my family and friends. I also look forward to intensifying my contribution to assisting with charitable causes in my community.



Beverley Hoolasie

Winning **Manager of the Year** is no minor accomplishment, but Maureen Craig-Rousseau is living proof that hard work and perseverance brings even greater rewards. Constantly demonstrating that commitment to excellence, people, integrity and customers are more than just watchwords but a way of life it is no surprise to many that Maureen has copped this coveted title.

Manager of the Year

How does it feel to win Manager of the Year?

I felt a sense of pride and satisfaction and really humbled, particularly so for my Unit Payment Processing Center (PPC) with whom I could not have achieved this milestone.

What are some of the ingredients to your success?

I focus a lot of my time on the people aspect of the job: mentoring, coaching and engaging the staff in my Unit, as well as other staff members in the organisation. This allows me to achieve the projects and deliverables for which I am responsible.

What is the motivation behind your total loyalty to the bank?

I have grown with the Bank, and a significant part of my personal and professional development have been gained through training and opportunities provided by the organisation.

What is the happiest/proudest moment of your life?

When I got married.

What is the strongest quality you bring to your job?

Independent critical thinking.

If you had one lesson to teach your co-workers what would it be?

Emotional intelligence.

Who has the most profound influence on your life?

My mother.

What are some of your hobbies?

Sport, event management, reading, research, travel and meeting people.

Finish this sentence: In 5 years I would like to...

Be enjoying my retirement (God spare).



Maureen Craig-Rousseau



First Citizens



IS GREATNESS!

On July 1st, 2017, First Citizens held a family meeting, which we fondly called “FUNvention 2017” at which we enthusiastically embraced our new vision and mission, and recommitted ourselves to a focus on our competitive advantage.

Our core values are:
Commitment to Excellence,
Commitment to People,
Integrity, and
Commitment to our Customers.

EPIC is Greatness!



Organisational sustainability hinges primarily on our competitive advantage. Competitive advantage is what differentiates us in the marketplace. Contrary to popular thinking our competitive advantage goes beyond our service. It is our culture – our organisational culture. When we speak of organisational culture, we speak of our widely shared values, attitudes and beliefs that shape our behaviour as employees of First Citizens.



We chose to be great and so our behaviours and attitudes form a culture that is unique to the First Citizens family.

Sterling Frost,
Deputy Chief Executive Officer –
Operations and Administration

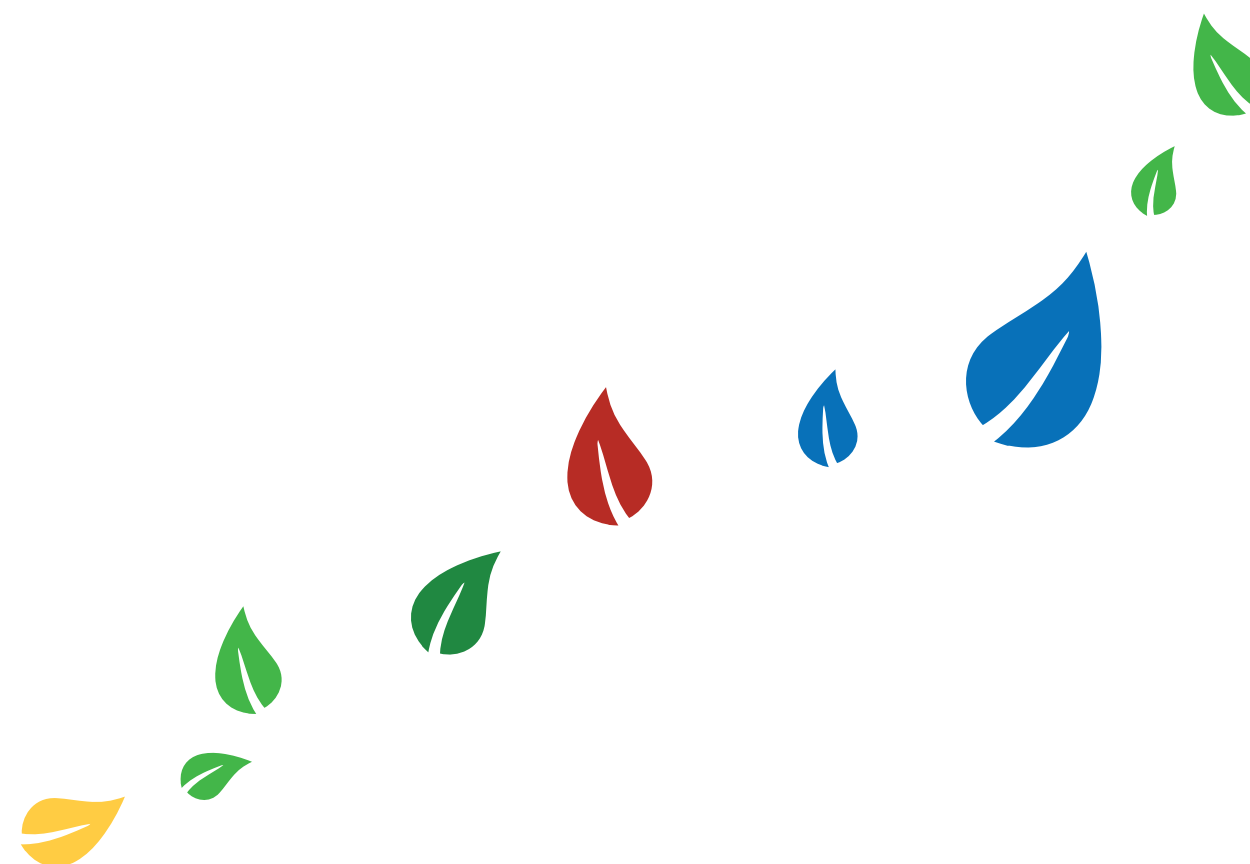


Our organisational culture, therefore, is invaluable because it is invisible and as a result, cannot be replicated because it is about how we behave. Our behaviour differentiates us and sets us apart from the competition. – Karen Darbasie, Group CEO





Corporate Social Responsibility



WE ADD **COLOUR** TO
THE COMMUNITIES
WE SERVE

Enlivening our Culture and Community

Celebrating Divali at the Divali Nagar 2016



Mr. Sterling Frost, Deputy CEO – Operations & Administration and Ms. Cheryl-Ann La Roche, East, Central & Tobago Cluster Manager (centre) accompanied by staff members at the First offsite branch

First Citizens was once again a major sponsor in the annual NCIC hosted Divali Nagar Festival. The Group has been playing a pivotal role in keeping the iconic Divali Nagar Festival alight since 2007. Sterling Frost, Deputy CEO, Operations and Administration

delivered greetings on behalf of the Group at the opening night ceremony on October 20th, 2017. As is customary, the First Citizens offsite branch catered to the needs of the Divali Nagar booth holders and visitors.

Ms. Tobago Heritage Personality



2017 Ms. Tobago Heritage Personality – Camryn Bruno with supporters

For the past 30 years First Citizens has sponsored the most anticipated event of the Tobago Heritage Calendar: Miss Heritage Personality Pageant. On July 28th, 2017 ten young ladies representing villages in Tobago vied for the coveted title of at the Cyd Gray Complex, Roxborough. Under the theme "Len Hand," the contestants showcased their talent, evening gowns

and intelligence. After many weeks of training and appearances, Mason Hall Village Council representative, Camryn Bruno copped the Ms. Tobago Heritage Personality crown. The first runner-up was Garve Sandy (Buccoo Academy of the Performing Arts) and second runner-up was Kennicia Andrews (Mt. St. George).

First Citizens Continues the Development of Green Spaces



Ms. Karen Darbasie, Group CEO (right) and Mr. Timmel Ramdhanie, Assistant Branch Manager, Chaguana, present a banner to Ms. Kelesi St. Louis and Ms. Sharron De Le Rosa (principal) at Guaico Government Secondary

First Citizens staff members joined forces with thousands of volunteers to ensure the success of United Way’s National Day of Caring initiative which was celebrated on May 21st, 2017. This is the fifth year the Group has partnered on this initiative, with volunteers from its branches and units across Trinidad and Tobago, developing “Green Spaces” at various children’s homes and schools. Beds of vegetable and herb crops were planted and youths were exposed to a workshop on “How to grow what you eat,” to encourage their sense of economic and environmental responsibility.

This year’s projects were completed to the pleasure of the

beneficiaries at the St. Stephen’s Anglican Primary, Castara Government Primary and Guaico Government Secondary Schools. The principals and teachers at each location lauded First Citizens community efforts and appreciated the fact that their respective institutions were considered. Ms. Shelly-Ann Woods-Alexander, Ag. Principal at St. Stephen’s added, “such a project encourages children to eat healthy and maintain a healthy lifestyle while enhancing our environment.”

First Citizens is committed to youth and community development and continues to demonstrate so through initiatives such as this.



Sterling Frost – DCEO, Operations and Administration planting grow a box

Taste of Steel



Entertainment by Supernovas Steel Orchestra

On February 13th, 2017 our Corporate Centre became the hub of cultural fusion. The night called, “A Taste of Steel” saw the launch of *A Handbook of Trinidad Cookery 1907*, edited by Danielle Delon.

The event also featured First Citizens sponsored Steel Orchestra Supernovas who entertained guests with a set of calypsos both old and new.

Market Outlook 2017



From L to R: Dr. Clyde Mascoll, Mr. Jeremy Stephen, Mrs. Vangie Bhagoo-Ramrattan, Mr. David Ellis and Mrs. Sana Ragbir

FCIS Barbados hosted members of the business community and clients at its Market Outlook Seminar and Panel Discussion on Friday, March 24th at the Hilton Barbados Resort.

The seminar featured insightful presentations from FCIS General Manager Mrs. Sana Ragbir and Head of Research Mrs. Vangie Bhagoo-Ramrattan which summarised the state of the local, regional and international markets and outlined factors which are expected to influence market trends.

Local economists Dr. Clyde Mascoll and Mr. Jeremy Stephen also delivered presentations surrounding the state of the local economy and the way forward for the island. All presenters engaged in a panel discussion on a range of topics and fielded questions from the moderator Mr. David Ellis and members of the audience.



De Big Show Calypso Tent Sponsorship

After the successful launch of De Big Show Tent on June 3rd, the first show kicked off on Saturday June 24th at the Sea Rocks Dome, Dover, Christ Church with spectacular performances from popular artistes. This high-quality display continued for six spectacular shows including judging night and live recordings. As one of the biggest calypso tents on the island for the 2017 Crop Over season, the entertainment did not disappoint as the finale, "First Citizens Night", held on the 22nd of July was a huge success. In attendance was cricket legend Sir Garfield Sobers who mingled with specially invited guests.



Crop Over Opening Gala & Ceremonial Delivery of the Last Canes (Previously City Fest)

The First Citizens Crop Over Gala was the official launch of the Crop Over festival in Barbados. This annual event hosted by the National Cultural Foundation portrays the heritage of Barbados, embodying cultural antiquities and evolutions. Traditionally, the city of Bridgetown is closed to traffic and the capital comes alive with a street fair displaying the colour, music and culinary delights of the season. This year the Opening Gala was held on June 24th

at the popular King George V Memorial Park, St. Phillip with the parade jumpstarting the event, followed by the cultural display which continued well into the late evening. Some of the key events included multiple tuk bands, the police tattoo (an outdoor night show featuring the Royal Barbados Police Force displaying various skills including horse training), line dancing and the sunset concert featuring young and seasoned calypso artistes.

Elevating Women



Women's Conference 2016

T&T Women Rock!
From left to right: Cleopatra Borel, T&T Olympic Athlete; Senator the Honourable Paula Gopee-Scoon, Minister of Trade and Industry; former Deputy CEO of First Citizens, Ms. Sharon Christopher; Ms. Sharon Rowley, wife of Prime Minister Dr. Keith Rowley; Ms. Karen Darbasie, Group CEO, First Citizens; and soca artiste Fay-Ann Lyons-Alvarez.

"T&T Women Rock" was the theme for the fourth Annual Women's Conference which was held at the MovieTowne Banquet Hall, MovieTowne, Port of Spain.

The multifaceted conference was dedicated to elevating women and placing a spotlight on the achievements of successful and inspirational women within the local environment. This annual conference continues to target women of all ages and walks of life, and featured motivational speakers such as the former Deputy

CEO of First Citizens, Ms. Sharon Christopher now Leadership and Development Consultant, Fay-Ann Lyons- Alvarez, soca artiste; Cleopatra Borel, T&T Olympic Athlete; Sana Ragbir, General Manager, First Citizens Investment Services T&T, to name a few.

The conference also provided educational information and exhibitors who exposed participants to a wide range of products and services geared towards addressing the needs and concerns of women and improving their lives.



Philomena entertains guests at the conference.

Empowering Youth through Development and Education

First Steps to **Real-World Experience**



Interns pose with Sterling Frost, Deputy CEO, Operations and Administration, (second from right) and The UWI faculty members.

First Citizens Computer Science Internship programme

In keeping with our commitment to creating opportunities for the younger generation, First Citizens in partnership with The University of the West Indies, St. Augustine (UWI) welcomed 15 of UWI's brightest computer science students for a 12-week workplace immersion programme.

The internship allowed students to put classroom theory into real-world practice resulting in work that is "...robust, implementable and impressive" as described by First Citizens Deputy CEO, Operations and Administration, and project champion, Sterling Frost.

The programme's conclusion saw the interns sharing highlights of their much-lauded work and expressing gratitude for the opportunity to take these first steps to future success.

TUCO Junior Calypso **2017**

On February 20th, 2017 young calypsonians from across the island competed for the auspicious title of Junior Calypso Monarch at the Queen's Park Savannah. The competition was once again patronised by His Excellency President of the Republic of Trinidad and Tobago, Anthony Carmona S.C., while First Citizens was represented by Shiva Manraj, Chief Financial Officer; Keshwar Khodai, Head, Group Treasury and International Trade Centre; and Nola Drayton-Smith, Group Finance Manager. The competition was truly a keen one and host Sunny Bling expressed that the content and quality of the performances could rival those of the senior calypsonians. Shervonne Rodney of Arima Central Government Secondary walked away with the title while Sharissa Camejo from Holy Name Convent and Deslie Julien from St. Mary's College rounded out the top three in second and third place respectively.

On February 21st the cast of the 2017 Junior Calypso Roving Tent closed their season with a grand finale on the Brian Lara Promenade, Port of Spain. The open air performance drew a crowd of shoppers and commuters who all enjoyed the passionate performances of the reigning Junior Calypso Monarch, Shervonne Rodney and the entire Roving Tent cast.



TUCO 2017 Junior Calypso Monarch Shervonne Rodney with Nola Drayton-Smith, First Citizens, Group Finance Manager

Scrabble Tournament

First Citizens hosted its twenty-second Annual National School Scrabble Tournament on June 24th, 2017 at the Torenia Hall, Centre of Excellence, Macoya. The event attracted over 100 participants with an Opening Address by Mrs. Cheryl Ann La Roche – East, Central and Tobago Cluster Manager who emphasised First Citizens’ commitment to youth development in the areas of education and sport. For the first time in many years, members of the National Scrabble Association were present to lend their support to our annual tournament which is highly anticipated by members of the national scrabble playing fraternity, both young and old.

On the day students competed for a variety of individual, special and school prizes. Taking home the top prize of TT\$10,000, for the third consecutive year was the six-student team of Zoe Fairman, Syeira Rudden, Sydney Mills, Aida Harrilal, Samantha Khan and Aaron Darmanie of The University School, St. Augustine. When asked about the key to their success, the students credited their teachers and their year-long, consistent practice. Rounding out the top three was Curepe Presbyterian in second place and St. Joseph’s Convent (St. Joseph) in third respectively.



Ms. Cheryl-Ann La Roche, East, Central & Tobago Cluster Manager presents top individual with trophy



Your turn!



What should be my next play?

Poetry Slam

The 2017 edition of The First Citizens National Poetry Slam took place at the Lord Kitchener (Aldwyn Roberts) Auditorium NAPA on April 30th. Nineteen-year-old Camryn Bruno of Mason Hall, Tobago defeated 2016 champ Seth Sylvester and 11 other rivals walking away with the nation’s largest spoken word cash prize of TT\$50,000.

Camryn is the second female champion in the competition’s five-year history. Crystal Skeete, who took home first place in 2013, like Bruno, proudly represented Tobago in the competition. Idrees Saleem, one of the competitions most consistent poets, who already has one slam title under his belt, placed third for the second consecutive year. Alexandra Stewart took home the second place prize of TT\$20,000.

The Group officially brought the curtains down on the First Citizens National Poetry Slam by celebrating the competition’s 13 finalists at a “Lunch and Chat Session” held at Group Corporate Communications Office.

Deputy CEO Business Generation, Jason Julien was on hand to dine with the poets and extend to them his congratulations and offer them some advice on money management for young performers. “Money is a horrible master but a wonderful servant,” Julien cautioned and went on to encourage the creative work of the poets by adding: “Trinidad and Tobago has an infinite amount of talent...work hard at your craft, be professional, treat it with the respect that it deserves and don’t sell yourselves short.”



Winner Camryn Bruno (centre) with Alexander Stewart and Idrees Saleem (second and third place respectively)



Congratulations, Camryn!

Engaging In Sport



Team First Citizens

The fuse that ignited this year's twenty-sixth edition of CariFin Games at the Torch Run on April 1st, 2017, travelled through the urban challenges; the cricket, football and all fours competitions; and exploded into fun, fitness and friendship at the CariFin Family and Fun day on May 28th, 2017.

CariFin Games 2017

"Great is the art of beginning, but greater is the art of ending."

FA Cup 2016



Dexter Charles, Manager, Group Corporate Communications (left) and Dexter Skeene, CEO of the T&T Pro League (right) present Marvin Gordon, Coach of the Defence Force team, with the "Coach of the Year" Award.

First Citizens Cup 2016
Finals – December 3rd,
Hasely Crawford Stadium

The field was set, the supporters were ready and the remaining two teams, Ma Pau Stars and Defence Force, were warmed up to campaign for the First Citizens Cup 2016 title. It was a narrow 1-0 win for the Defence Force Team who was victorious over the Ma Pau Stars. First Citizens managers and staff attended in their numbers to cheer on the teams in their final quest for the title. First Citizens and the TT Pro League continues to enjoy the fruitfulness of their partnership, as the First Citizens Cup attracts hundreds of spectators and has always been one of the breeding grounds for present and future Soca Warriors.



Medals, trophies and special prizes were presented to winners at the well-attended special prize-giving that was held in the Brian Lara Pavilion at the Oval in June.

First Citizens sponsorship of QPCC annual Windball Cricket Tournament 2017

The Queen's Park Cricket Club's annual members' windball tournament took place on the outfield of the hallowed Oval ground from May 8th to 26th. First Citizens long time sponsorship of an over-55 team continued as usual. Over the past six years the First Citizens team has won the division four times but had to settle for silver this year even though its captain, Nasser Khan, once again picked up the Most Runs and MVP trophies.



Windball Cricket Tournament 2017

Medals, trophies and special prizes were presented to winners at a special prize-giving ceremony held at the Brian Lara Pavilion at the Oval on June 3rd.



Team First Citizens about to conquer 13.1 miles

First Citizens UWI SPEC International Half Marathon

On October 23rd more than 1,300 participants dared to conquer the 13.1 miles at the thirteenth UWI SPEC International Half Marathon. The total distance was measured from the UWI SPEC Building, St Augustine, east on the Priority Bus Route to the turning point in La Resource, and back west to finish at the starting point. This race was a melting pot of genders, races,

ages and levels of fitness and ability, all with the single goal of finishing strong.

Thirty of our First Citizens staff made us proud as they were cheered on by Jason Julien, Deputy CEO, Business Generation; Ishwarlal Mongru, Head Commercial Banking; Kurt Headley, Head Retail; and Cheryl-Ann La Roche, Cluster Manager E.C.T.

Sports Award Gala 2016



President of Trinidad and Tobago, His Excellency Anthony Carmona, S.C. (third from right) and Mrs Carmona (second from left) share the stage with Racquel Ahye, mother of Sportswoman of the Year, Michelle Lee-Ahye and Kabir Hosein, NAAA Chief Administrative Officer, who collected the Sportsman of the Year award on behalf of Keshorn Walcott. Also in the spotlight were Group CEO, Karen Darbasie (first left); Chairman Anthony Smart (first right) and Dr. Keith Clifford, Chairman of First Citizens Sports Foundation (second right).



Lystra Lewis Award Winners

First Citizens Sports Awards 2016 gala event held under the aptly chosen theme, "The hope, the inspiration, the beginning..." A total of 57 athletes were recognised for their outstanding contributions in sport across 32 disciplines. The show's production highlighted the athletes, their families and coaches who have contributed to their overall success. The show also featured some sports Hall of Fame greats who had words of wisdom to offer to the athletes. Feature speaker, Brian Lewis, President of the Trinidad and Tobago Olympic Committee, and Chairman of the Sports Foundation, Dr. Keith Clifford, both delivered speeches that offered hope and inspiration for our country and our sports men and women.

Walking away with the top prizes were:

- The Trinidad and Tobago Women's Cricket team with the Lystra Lewis Award, presented by Petal-Dawn Hinkson, niece of the late Lystra Lewis;
- The Trinidad and Tobago Chess Association with the Jeffrey Stollmeyer Award (small category) and the Trinidad and Tobago Cycling Federation with the Jeffrey Stollmeyer Award (large category) both presented by Allan Stollmeyer, son of the late Jeffrey Stollmeyer;
- Top Ten nominees were presented by the Tobago House of Assembly Chief Secretary Kelvin Charles;
- The prestigious Sportsman of the Year title was awarded to Keshorn Walcott, while Michelle-Lee Ahyee copped the Sportswoman of the Year award.

TAFISA World Challenge Day 2017

As part of its commitment to supporting and contributing to the development of sports in Trinidad and Tobago, the First Citizens Sports Foundation hosted the TAFISA World Challenge Day celebrations at the Centre of Excellence on May 31st.

The TAFISA World Challenge Day is an initiative for global communities to engage in physical activity for a minimum of 15 minutes on a single day. It is organised by The Association for International Sport for All (TAFISA), an international association recognised by the International Olympic Committee (IOC). The emphasis is teaching people that physical activity does not always require competitive or rigorous activity, but is about participation

and being healthy. It also demonstrates that physical activity is not limited to a particular age, gender or level of ability, *anyone* can be active!

The event saw approximately 170 students from the Lady Hochoy Homes in Penal and Gasparillo, as well as vocational and special schools; Eshe's Learning Centre, Memisa Centre, Life Centre, Immortelle Centre and the National Centre for Persons with Disabilities engage in fun-filled interactive games such as soca cardio and aqua aerobics. The activities were enjoyed by the gathering who relished the opportunity to get out of the classroom and be active.



First Citizens staff embracing two young participants.

Youth Awards 2016



Chairman of First Citizens Sports Foundation, Dr. Keith Clifford presents Kalifa St. Fort with her trophy.

The First Citizens Sports Foundation hosted its seventh annual Youth Awards themed "Imagine...Believe... Achieve..." on January 27th, 2017 at the Grand Ballroom, Hilton Trinidad. The Award Ceremony recognised the achievements of 45 of Trinidad and Tobago's outstanding youth athletes in 28 sporting disciplines. The recipients of the top awards were: Female Youth of the Year 2016 – Khalifa St. Fort (Athletics) and Male Youth of the Year 2016 – Kristan Ajay Kallicharan (Cricket).



First Citizens Group CEO, Karen Darbasie presents Kristan Ajay Kallicharan with a trophy.