

Empowering our Communities to become Better Off

TRINIDAD AND TOBAGO - 2017 HIGHLIGHTS





It all started with an idea – an idea that would enrich lives by empowering communities and individuals. An idea that would teach discipline and instill valuable life lessons in our youth. An idea that was fun, dynamic and always impactful. An idea that would make a positive difference. An idea that, for the past 63 years, has driven us to never look back...because we believe that everyone has the right to become better off, and we would be the catalyst for that change.

..... www.tt.scotiabank.com

BETTER FUTURE BETTER OFF

CORPORATE SOCIAL RESPONSIBILITY AT SCOTIABANK

OUR BELIEF

We believe every customer has the right to become better off. Through our CSR commitments, we aim to create value for both society and Scotiabank, building a better future.



OUR PRIORITIES

OUR ABILITY

WE HAVE
THE FINANCIAL EXPERTISE

1,637
EMPLOYEES

WE HAVE
THE REACH

24 BRANCHES
3 SALES CENTRES
across Trinidad & Tobago

WE HAVE
THE RESOURCES

\$24.4
MILLION
IN ASSETS

Operations & Shared Services
Company Limited
that services 16 markets in the region

Our Story

2017 was one of our
most impactful years yet,
with 31,000 reasons to
love what we do!

Our story goes back to 2002, when a core group of individuals came together with one sole purpose – to become a more proactive, relevant and responsive partner to the needs, empowerment and development of our communities beyond the 'corporate' expectation.

From teaching our next generation about the importance of environmental sustainability, to one little girl's dream of playing cricket, to a mother whose heroic fight against breast cancer is nothing short of inspiring, we've been there every step of the way – guiding, teaching, building, planting, volunteering and impacting lives.

Who are we? We are The Scotiabank Trinidad and Tobago Foundation, and in 2017, **we contributed over \$3.4 million in donations, sponsorships and other forms of community outreach**, helping to make 31,000 lives better off.

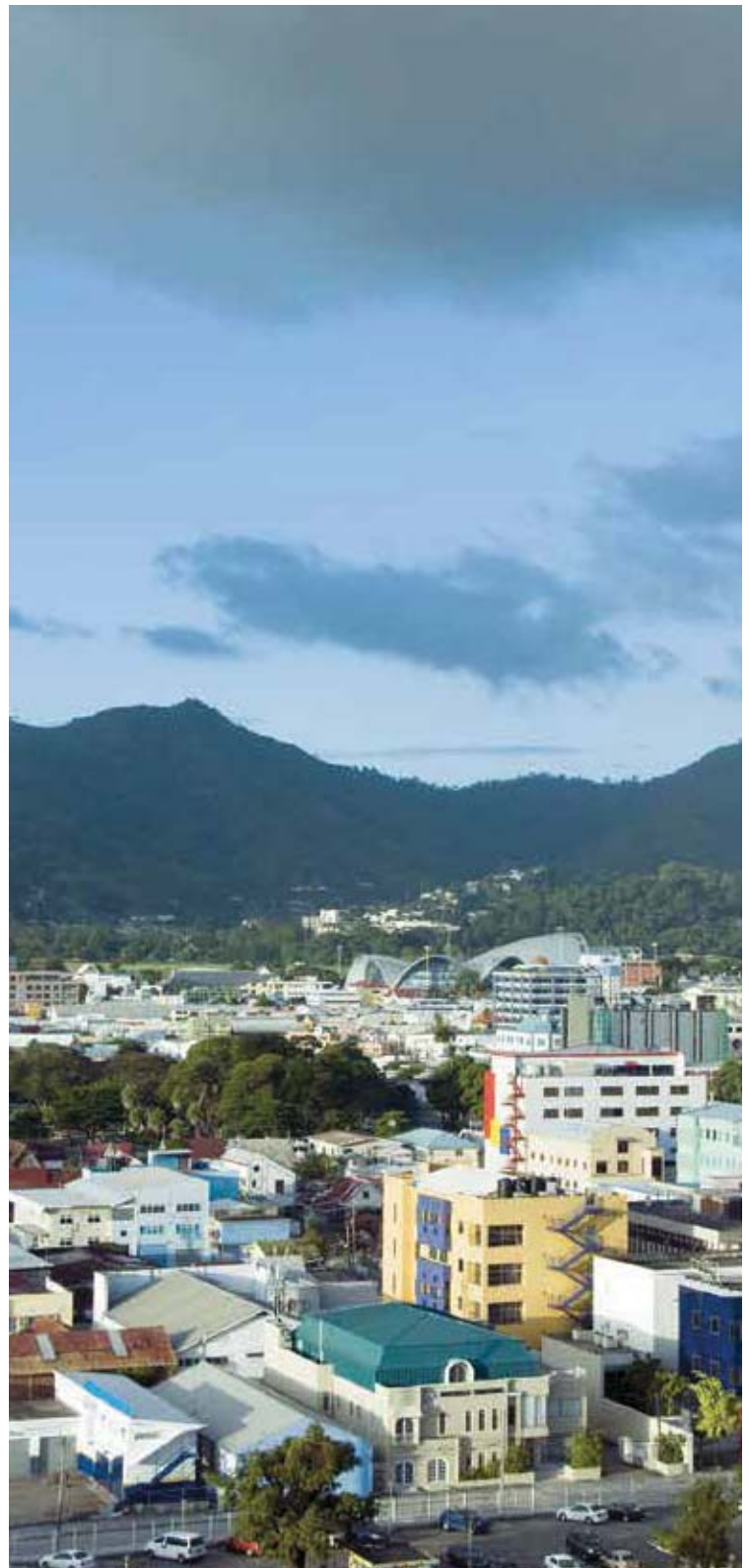
That's 31,000 reasons that keep our core team, and wider team of Scotiabank employees and volunteers going.

Our Core Team

The Patron of the Scotiabank Trinidad and Tobago Foundation is former First Lady of the Republic of Trinidad and Tobago, Mrs. Zelayhar Hassanali.

The Board of Directors of the Foundation comprises
Vikki-Ann Assevero, Sandra Chin Yuen Kee,
Peter Ghany, Dr. Mark Pounder, Carlene Seudat
and Romney Thomas.

The Management team of the Foundation includes
General Manager of the Foundation: Kameel Baksh-Edwards
Treasurer: Adrian Lezama
Corporate Secretary: Kimi Rochard
Foundation Support Officer: Cheryl Hernandez





**Over \$3.4
MILLION**

through donations,
sponsorships and
community
outreach initiatives

31,000

persons impacted

2,000

organisations, schools,
businesses and NGOs
impacted

12,500

hours spent by
employees
volunteering
locally



Thriving Tomorrows

"Give a man a fish
and you feed him
for a day;
teach a man to fish
and you feed him
for a lifetime." - Maimonides

CHAPTER ONE



IAMovement is a non-profit organisation whose mission is to effect positive social and environmental change in Trinidad and Tobago by undertaking projects focused on Land Rehabilitation, Organic Farming and Environment Appreciation.

Look around...our world is changing and we see it everyday. The health of our planet is in our hands and the only way for us to become better off, is if we do it together.

The Circle of Life

Imagine 50 years from now, Trinidad and Tobago is regarded as one of the world's leaders in environmental sustainability and food security. Possible? Yes, very possible, and we have been planting the seeds to prepare and empower the next generation of youth to appreciate the value in nature and caring for the environment.

"The circle of life starts with me." These thought provoking words from an eight-year-old student struck a chord as he enthusiastically dug deeper into the ground to plant some vegetables – and it's in that moment that we knew we were making an impact! Through our partnership with IAMovement, The Cotton Tree Foundation in St. Ann's and the St. Dominic's Children's Home in Belmont, in addition to our community outreach with schools, NGOs and special purpose homes, we are nurturing, educating and growing a new generation of sustainable development 'engineers' through our Branch Community Projects and Ecommunity Initiatives.

This year, our crop of over 3,300 students eagerly engaged in practical learnings on building and installing organic grow boxes/garden beds, waste disposal, hydroponic and aquaponic systems; as well as the importance of vermicomposting, mulching, recycling, rainwater catchment and the planting of vetiver to aid in slope stabilization and erosion.

Bright eyed and eager to save the planet, Justin Narine told us, "I feel like what I'm doing right now is looking after the earth..." This was yet another inspiring thought from one of our young 'engineers', which only strengthens our belief that 50 years from now, our nation would be reaping the harvest of an environmentally sustainable and food secure future from the seeds we've sown today.



United By Our Passion

Sunday May 21st, 2017 was a typical Sunday for most, but for a specific group of 800 persons, it was the start of a journey that would teach them valuable life lessons. As they all adorned their white t-shirts, branded with a singular black print spreading the message of 'LIVE UNITED', they joined in solidarity with a wider group of persons nationwide, who were undertaking notable initiatives of their own.

However, for this group of 800, their mission was special. They had committed to being our ambassadors for preserving and promoting the environment; our ambassadors for giving back to communities nationwide – our ambassadors for the United Way of Trinidad and Tobago's National Day of Caring.

"I (am) mixing up the clay, with gravel and grass... (to make) BRICKS!" Screams of excitement could be heard from afar as our younger volunteers 'played with mud', while learning to make mud bricks.



Over 800 volunteers, four projects, one amazing day! Empowered by our partnership with IAMovement, our volunteers, consisting of employees and their families, spread their efforts across four key projects: Fondes Amandes Reforestation Project (St. Ann's); Wa Samaki Ecosystems (Freeport), St. Andrew's Estate (Icacos) and Mt. Irvine Organics (Tobago).

While the highlight of the day for our younger volunteers may have been making mud bricks, this was just one of the educational and fun-filled happenings that Sunday, which also included activities centered around the rehabilitation and improvement of degraded lands: the preparation of lands for tree and vegetable planting, setup and installation of food producing vegetable gardens, and planting of fruit trees.

At the end of the day, thanks to Scotiabank's selfless army of volunteers, an immeasurable impact was made in the area of food and land sustainability – an impact so great that our initiative was awarded AMCHAM's Outstanding HSE Project for 2017. Scotiabankers can take pride in knowing that we are the only financial institution that has received this award twice!



Empowered with Purpose

"I'm doing this for my mom,
for my grandmother,
for my aunt, for my sister,
for my daughter,
for my best friend,
for myself." 5K Participant

CHAPTER TWO

Each story, while unique, shares a common thread – the desire to become better off; and it is this desire that connects us all so that we find support, we find hope, we find comfort, we find strength, we find belief, we find community...we find sisterhood.

We are proud to champion women's wellness – the empowerment of women in all aspects of their lives, because we believe in supporting women's causes and helping the women in our communities to become better off so that future generations are guaranteed mothers, wives, sisters, aunts and grandmothers.

It's 8:30am on a bright, sunny Friday morning and the 'greens' is buzzing with activity; after all, \$100,000 is at stake – a fitting prize for a top golfing tournament. Clubs in hand and with a determined spirit, 48 corporate teams took to the golf course, ready to tee off for the win!

But there would be no single winner on this day. Instead, there would be hundreds and possibly thousands of winners because today was different. Today, the \$100,000 'prize' was not a prize at all, but a generous donation to the Family Planning Association of Trinidad and Tobago (FPATT), the beneficiary of the 2017 Scotiabank Women against breast cancer Charity Golf Tournament.

This 'prize' would be used to support FPATT in its community outreach programmes and to ensure that its services reach the women and youth that need them most – services such as counselling and testing for HIV and other sexually transmitted diseases, pap smears, breast examinations, contraception, and diabetes and blood pressure testing.

So as the sun set over the 'greens', a new day was dawning, not just for the FPATT, but also for thousands of women who would be able to have access to a more holistic package of care within their communities.

The FPATT carries out vital community outreach programmes in rural areas of the country, helping women of all backgrounds become better off. They offer a special package that includes: contraception, pap smears, voluntary counselling & testing for HIV and sexually transmitted diseases, breast examinations, and testing for diabetes and blood pressure.



Sisterhood

Over the years, 18,000 women and counting have benefitted from free breast cancer screening.

But we didn't stop there – just a few months later, we continued to make strides in support of our cause for women's wellness, because we believe that 'every stride empowers'. As fate would have it, "Every Stride Empowers" became the theme and mantra for our most anticipated event, the Scotiabank Women against breast cancer 5K.

Dressed in all of the colours of the rainbow with the symbolic colour, pink, prominently starring, and dressed in team and themed costumes, some with ribbons in hair and others with frilly skirts, women from across Trinidad and Tobago came out to participate in our annual 5K event.

Our 5K has evolved. This is more than just a race – it's a symbol of empowerment. It's the empowerment of 7,000 women of all ages and walks of life, from far and wide, coming in droves, coming in generations to join us in championing our cause of women's wellness!

This is empowerment that would also translate into a donation of \$250,000 to the Trinidad and Tobago Cancer Society (TTCS) towards a cancer screening outreach programme in rural communities, further expanding its reach and our cause to help thousands more women become better off by leading healthier lives.

Among our 5K participants were families and friends of children living at the Princess Elizabeth Home for Handicapped Children. The Home provides physiotherapy, corrective surgeries and schooling for children diagnosed with cerebral palsy, and other disabilities. The Centre was opened on July 2, 1953, and we recently donated \$20,000 to be used towards the new orthopedic wing of the Centre.



Bold Moves

Speaking of bold moves, we were extremely excited to be a part of the inaugural 'Girls in ICT Day 2017' across the Caribbean, as the regional platinum sponsor of the Caribbean Hackathon. The one-day "Hackathon" was held simultaneously in Jamaica, Barbados and Trinidad and Tobago, where girls from across the region had the opportunity to learn more about ICT (Information and Communications Technology), its history and importance. That day, over 25 local and international speakers shared their knowledge at the event with over 200 live participants and guests.

From mobile app building, animation and robotics, to digital video production, digital art works, and web development, the future is bright in the field of ICT, and our girls left the event inspired and empowered to explore the possibilities.

It was almost like a high school reunion as the chatter of voices filled the room, but there we were, asking amazing woman after amazing woman, "How are you bold?"

'Be Bold for Change' was the theme of International Women's Day (IWD) and we absolutely loved it! This year, to commemorate IWD, we partnered with AMCHAM, as the Title Sponsor of its Annual Women's Leadership Seminar. The seminar gave women the opportunity to network among each other and hear from a cast of phenomenal female speakers across all walks of life.

As these beautiful and ambitious women gave their responses to our question, it was clear that by the end of the event, they would each leave even more empowered to make bold moves, both in their personal and professional lives.





Discovering Potential

We believe in empowering and inspiring young people within our communities to strive for greatness by creating opportunities and championing initiatives focused on enriching their health, ensuring their well-being and driving their educational pursuits.

CHAPTER THREE



Leading Legacy

*"Know Our Money" is a local book which provides information about our local currency in a simplified format and includes a game package of sample bills and coins, for a fun and tangible learning experience.

3,000 not out. What a score!

Not a cloud was in the sky. There was a gentle breeze, the pitch was perfect and for 9 year old Michelle, this was her time to shine! "Did you see that?! Did you see how far I hit the ball? And I ran so fast before they could out me..." she excitedly told her teammates as they all ran onto the pitch in celebration of their win. But for us, there was a bigger victory to celebrate. You see, since 2000, we have set the stage for thousands of students between the ages of 7-11 to become 'all-rounders' through our Kiddy Cricket Programme. As the official bank of West Indies Cricket and the exclusive sponsor of this programme, we take our responsibility very seriously when it comes to not only laying the foundation for our next crop of West Indian Cricket heroes, but also in developing the next generation of educators, champions and leaders.

This year, our '3,000 not out', was achieved in partnership with 120 primary schools which took part in the practical component of the Kiddy Cricket Programme, where our future stars were taught the basics of the game through fun drills, which included in batting, bowling, fielding and catching – and we have some amazing budding talent! We continued to build on this partnership when we teamed up with another 65 primary schools to 'deliver' interactive classroom sessions covering Mathematics, Social Studies, Language Arts and Information Technology. These little ones eagerly absorbed the sessions and showcased their creativity in every aspect.

Our partnership was rounded out with fun activities centered around financial literacy where the children enjoyed learning about the importance of money, prepared budgets and even engaged in a lively game of shopping!* We quickly realised that the skills learned from this activity were so impactful that we integrated it into our Youth in the Community programme this year.



This programme also saw fantastic gains through our continued partnership with the Scouts Association of Trinidad and Tobago and Families in Action. Picture this: it's 10:00am and 40 brave souls are being put through their paces in a challenging obstacle course by a team of highly skilled Fire Officers in preparation for what was to come next. For this group of boys (ranging in age from 7 to 10 years) from rural Sangre Grande, everything was about to change. Our two-week 'boot camp', facilitated by the Scouts Association, would see the boys learning and developing invaluable skills by completing and competing in outdoor activities, camps, field trips and mentorship workshops conducted by the Office of Disaster Preparedness and Management, Fire and Police Officers. Community service is also a key component of the programme as well.

From 'boot camp' to 'graduation', we are also thrilled to have 30 students 'graduate' from a Youth Leadership Academy, hosted by Families in Action. These future trailblazers gained the practical experiences needed to aid them in building effective leadership skills, which will enhance the quality of life for themselves, their schools and their communities.



Leading Legacy

The Scotiabank Youth in the Community programme is focused on the holistic development of young persons through a partnership with the Scouts Association of Trinidad and Tobago and Families in Action. Over 550 students have benefited from dynamic coaching sessions and mentorship, where they were equipped with critical life skills such as goal setting, teamwork, conflict resolution and leadership skills.

Passion meets pan to create a symphony of success. Our national instrument is very dear to us and for the last 40 years, we've prided ourselves on being one of its most passionate supporters, pledging our support to independent steelbands countrywide.

The sweet sounds of pan fill the air nightly. This signals the start of the steelpan season with Panorama being the ultimate goal, and for the players of Golden Hands Steel Orchestra, this was a journey that was made even more exciting through our partnership with them. For us, this band was very special – all of their players are under the age of 25, and we believe in the power of pan to instill passion and provide positive opportunities and outlooks for young people, which only endeared us more.

We also believe in the passing on, from generation to generation, of the unique knowledge and skill of pan playing, tuning and arranging and this led to us hitting all the right notes with a \$100,000 donation toward new steelpan equipment for the students at Febeau Government Primary School in San Juan, Trinidad.

Beyond our unbridled support of pan is the conviction that music promotes the holistic development of young persons and children. It has the ability to educate, change lives, uplift communities and families, and empower present and future generations to become better off.

And what better way to really reinforce our conviction than with an \$85,000 donation to the United Way of Trinidad and Tobago to assist in implementing a three-year Out of School Time (OST) music, pan and drums programme at St. Gregory's AC Primary School, Fifth Company Village, Moruga, Trinidad. This initiative is an integral part of the Fifth Company Community Impact Project, which is geared toward improving childhood success at primary schools in the area.



All the Right Notes

“Music opened the door for me to pursue tertiary education studies in spite of a disadvantaged background and not having the required prerequisites after leaving secondary school. . . my path could have been very different, but I chose music”
Neil Simon – Music Teacher,
Febeau Government Primary School

From primary school straight up to university, we believe that a sound education is the platform for lifelong success. Over the last 20 years, we have been annually partnering with the University of the West Indies (UWI), St. Augustine Campus, to provide financial assistance through bursaries to eight (8) deserving students who are pursuing studies related to Finance/Accounting/Computer Science.



Remember those warm August evenings as a child playing table tennis in the garage with your cousins? Whether you even called it 'ping pong' or not, you had visions of being the best at the sport, holding that trophy aloft to the sounds of a cheering crowd after winning a hard-fought game – sounds worthy of a champion.

This year, we were happy to welcome and help nurture a new generation of champions at the 21st Annual Scotiabank Schools' Table Tennis Tournament. Always an advocate for the development of well-rounded citizens, we collaborated with the Trinidad and Tobago Table Tennis Association for this year's event and could not be prouder.

For two weekends in October we were wowed by the level of competition, which was fun but fierce, with over 300 players from 50 various primary and secondary schools across the country vying for national honours – doing their best to follow in the footsteps of past tournament winners who have all gone on to represent the country both regionally and internationally.

For many of the spectators, the highlight this year was the introduction of an Under-9 category. Though a hit with the spectators, it in fact represents a success for everyone involved in the development and advancement of table tennis in Trinidad and Tobago, as it ensures that a solid foundation is laid for local, international and regional success for our national players from an early age.



Putting Success on the Table

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A hand is holding a document titled "MINDSET to SUC". Overlaid on the document is a survey form titled "Your Comments Are Valuable To Us". The form has several sections with headings like "Name", "Company", "Position", "Comments", and "Signature". The background is a blurred image of a desk with some papers and a pen.

Visionary Insights

What if we told you that we had a roadmap to success. Would you be interested? What if we told you we would share stories that would motivate and inspire. Would you listen? What if we told you we had a way to help you to become better off. Would you sign up?

CHAPTER FOUR

Steering Entrepreneurship

Imagine coming up with a business idea to establish a charitable company with a mission to give back to the community to help those less fortunate with meals, groceries and everyday living expenses. Now imagine that your idea was so captivating that you won \$10,000.

For Rachel Dieffenthaler of St. Stephen's College, this was her reality. At just 18 years of age, Rachel's selfless idea and sharpness throughout our inaugural Vision Achiever Youth Business Training Programme won her the title of top graduate and the \$10,000 prize.

Praise would also be shared with 16-year-old Reyanna Boodoo of Manzanilla High School and 18-year-old Analisa Ramsaran of Lakshmi Girls' College, for their 2nd and 3rd place titles and \$5,000 and \$3,000 prizes respectively. What's more, all of our graduates were rewarded with a Scotiabank starter savings account.

But for us, the real reward was seeing our first class of young Vision Achievers excel at every challenge presented to them, as part of a programme developed to help young people explore their entrepreneurial interests.

It was a joy to see their eyes light up as the cogs turned rapidly in their heads during the interactive sessions, which covered topics centered around goal setting, the importance of marketing and having a USP (Unique Selling Proposition), knowing your numbers and the importance of financials and team building.

Helping them develop their business ideas was inspiring as they were our constant reminders that we were indeed playing a vital role in shaping tomorrow's entrepreneurs.

The Scotiabank Vision Achiever Youth Business Training Programme is an initiative aimed at empowering budding entrepreneurs between the ages of 15 and 19 to help them explore their entrepreneurial interests by providing them with the competencies required for running a profitable business.



The Scotiabank Vision Achiever Business Training Programme was developed with the entrepreneur in mind – to help build capacity – so that they can manage their operations more efficiently, effectively and profitably. This year's top Vision Achiever will be awarded \$25,000 to reinvest into their business.

But we didn't stop there. We continue to shape a new generation of business owners by enhancing the entrepreneurs of today. Not to be outdone was our senior class of Vision Achiever Business Training Programme candidates.

In 2016, 14 small business owners graduated from the first installment of the programme, which spanned 14 weeks and consisted of eight sessions. The top three were awarded cash prizes to help them further develop their respective businesses.

In 2017, the 2nd cohort the programme began with 18 small business owners. Over a two-month period, passionate debates were waged over new business ideas, physical versus virtual locations and the evolution of marketing channels. Other lessons learned focused on helping our Vision Achievers grow their companies, and incorporated learning about the art of introductions and networking, the development of a 90-day business plan, behavioural assessment, communication styles, the importance of understanding their customers and other key business skills.

For this group of small business owners, our training sessions inspired both personal and professional development, charting the course for them to achieve the core competencies needed to grow and build more profitable businesses through mentorship and coaching.

Our partnership with ActionCoach, the world's number one business coaching firm, would serve to be an invaluable asset for this group. With every interactive session, their outlook was transformed, and with that, the future of their respective businesses. It's always a delight to see entrepreneurs rise to the challenge to achieve their full business potential, and this was the catalyst for the development of our Scotiabank Insights Series.





Through the Scotiabank Insights series, we hope to inspire and motivate. Our featured guest speakers provide an “all-access” pass to the audience, bringing to life an element of intellectual awakening as they share their amazing stories.

Masterclass

The journey to success often defines us, and for the attendees at our Scotiabank Insights series, hearing such stories from an elite group of guest speakers ('Masters') – who all share a track record of success in their respective fields – has proven to be an inspiring experience.

In 2016, the Scotiabank Insights series was developed with a holistic approach in mind – beyond the scope of figures and numbers to also include other areas of focus that would inspire, motivate and excite our attendees. Over the last two years, we have partnered with amazing 'Masters' from various sectors across Trinidad and Tobago – each enthusiastically sharing valuable insights from their journeys through engaging and insightful discussions and conversations.

The inspiring start-up stories from our first session, 'Entrepreneurs of the Soil', featured tales of determination and grit from a well-known restaurateur, an oilfield supplies business owner and a local entertainer, who all shared their personal journeys from start up to present day.

Our second session, 'The Importance of Financial Planning', resonated with the audience when the Chairman of a local advertising agency and the GM of a local media house took the stage to share their insights on how financial planning helped to shape their futures, both personally and professionally.

Given the state of our economy, for our third session, 'A Roadmap to Challenging Economic Times', we partnered with Chief Investment Officer – International Wealth Management, Scotiabank Global and with Territory Senior Partner, PriceWaterhouseCooper Limited, to lead an eye-opening discussion on the global and local perspectives of challenging economic times. To date, this is one of our most talked about sessions.





Masterclass

Now just imagine defining your own success at age 11. In Part Four of our series, 'Defining Your Own Success', the Master Tailor and Director of Maurice Sedwell, ultra-bespoke tailors of Savile Row, London, passionately shared his story with a young audience of Servol Trainees. His journey to success began as an 11-year-old boy growing up in rural Trinidad, when he made his first pair of trousers out of his mother's flour bag pillow case. He continued to hone his raw talent through the years and at the age of 17, he made a life changing decision to go to London to pursue this passion. His incredible story left the students spellbound as they too envisioned the possibilities of following their dreams in the future.

From following dreams to the reality of 'NGOs and Sustainability', in the fifth installment of our series, the Executive Director of PSI Caribbean emphasized the importance and need for NGOs to be financially and operationally accountable, the different models and approaches to resource mobilisation in applying for funding and the significance of social marketing, innovation and sustainability in the future. We were also very proud when our own Director of Compliance and Senior Client Relationship Manager led the conversation on the importance of adherence to good governance and compliance practices, as well as keeping sound financial statements as it relates to transparency, accountability and performance measurement.

In our sixth and final session for 2017, our 'Master' skillfully guided the audience through an engaging introspective process focused on 'Resilience and Risk'. The tone of the conversation was one of optimism and encouragement, with deep thoughts on embracing the future, being prepared to take risks when opportunity arises, and an intriguing view on resilience as the ability to take on life's challenges in the face of risk, with a clear sense of direction and focus.

We look forward to continuing these sessions in 2018 and beyond, while the flow of knowledge and exchange of ideas continue to generate much interest among our customers who see the series as a virtual "all-access pass", helping them to become better off, both professionally and personally.



Time, Talent, Treasure

The currency of giving is alive and well at Scotiabank as our employees continue to go above and beyond in volunteering their time and raising funds to help bring positive impacts to our communities.

CHAPTER FIVE

We'll never forget the smiles on the faces of the little heroes at The Just Because Foundation's (JBF) Pediatric Unit of Children's Hospital at Mount Hope. Today was a special day – a day to forget the rigors of their treatment and just simply have fun.

We can still hear the cheers and laughter as the children and their families enjoyed some time together at the JBF's annual Kiddi K. For the staff of our Diego Martin Branch volunteering their time at this event, it was a day well spent – added to which our complement of employees nationwide raised and donated \$22,500 out of their own pockets to help the JBF expand. The Be Better Play Project at the JBF Pediatric Unit continues to provide much needed care and support services to young cancer patients.

We were especially moved when our employees also raised \$29,000 themselves to help our Eastern Caribbean neighbours affected by Hurricanes Irma and Maria. Their funds were added to a \$100,000 donation, which went to the Red Cross Society. There have also been numerous instances where our employees, and even their families, came out in large numbers to lend a hand at our initiatives such as the United Way Day of Caring, and our signature Women against breast cancer Golf and 5K events just to name a few.

The spirit of volunteerism and is alive and well at Scotiabank, and we'll keep giving back because we believe that everyone has the right to become better off.

We bank because we believe that every customer has the right to become better off.
We bank with Respect. We bank with Accountability. We bank with Passion.
We bank with Integrity.

Why We Bank

This year, we focused heavily on our core value of Integrity across all areas of our operations. This key message resonated well across all our departments from our frontline service champions to our integral support units. We saw our staff gel and grow together like never before as we experienced an elevated level of open exchange among staff from different departments.

You may be asking, what does any of this have to do with you? Everything of course! You are the reason why we bank, you are the reason that we consistently strive to better ourselves and transform our operations from the inside out in order to better serve and be of service to you because **'it starts with you'**.

The Gift of Giving Back

The Just Because Foundation is a locally registered NGO that provides support services to young patients undergoing cancer treatment.



