

TRINIDAD AND TOBAGO - 2018 HIGHLIGHTS

# Strengthening our Communities by making them Better Off



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## Privileged to Serve

64 years and counting – that's how long we've been part of the social fabric of Trinidad and Tobago. Through the years, we've taken pride in our partnerships which continue to create value for our shareholders, fulfil our customers' unique financial needs, provide employees with rewarding careers, and support the well-being of our communities.

You see, Corporate Social Responsibility (CSR) is deeply rooted in our operations and culture, and over the last year, we have championed several CSR initiatives which have contributed to society in a positive way, and this continues to drive our commitment and approach to operating in a sustainable and socially responsible manner.



# Strong Communities. Better Off.

## Corporate Social Responsibility at Scotiabank



### Our Belief

We are committed to doing business in a socially responsible way, impacting positively on the communities in which we operate.



# Meaningful and Measurable Impact

## Our Story

How do you really measure the impact you've had on someone's life? Do you 'bank' on the 'numbers' or the expressions and gestures of gratitude? Or is there a more meaningful measure that simply can't be left to figures or even sentiments?

Let's look at it this way and consider the outcome of making just one life better off, and the domino effect that it has on those nearest, dearest and even those not connected to them.

From parents seeing their children thrive in sports, academics and music education, to teaching the next generation about food security and environmental sustainability, to educating young women on the importance of taking care of their health and wellness, we strive to help each one, each family, each community, to become better off.

This year, we continued our journey of bringing better off to our communities, and since our establishment in 2002, the Scotiabank Trinidad and Tobago Foundation has made it our mission to invest in synergistic partnerships and sustainable programmes that empower both communities and young people.

Investing in our communities has been always been one of our top priorities at Scotiabank. We believe that for every sponsorship, event, programme or initiative we support, there must be a meaningful and measurable impact on the communities in which we operate.

And so, in 2018, we contributed **\$3.4 million in donations, sponsorships and other forms of assistance, impacting 25,846 individuals and over 900 organisations, schools, business and NGOs.**



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This year, for each of the lives we have helped make better off, we celebrate the thousands more that we've actually touched – too vast and far-reaching to tell.

As an international entity, we also celebrated the 10th year of our global CSR initiative – the Scotiabank Community program – which continues its tradition of meaningful and impactful work across the region and internationally.

In 2018, Scotiabank and its employees around the world were involved in over 300 philanthropic initiatives internationally, contributing more than 80,000 volunteer hours at events that impacted over 330,000 youths and 3,100 charitable and community organisations.

Here at home, our CSR efforts did not go unnoticed, as we were pleasantly surprised to learn that we – Scotiabank Trinidad and Tobago – were recognised by the Group to receive five (5) Scotiabank Global Community Awards, acknowledging the impact we have made within our communities. We are grateful and inspired by the recognition we've received with the following awards:

#### **Outstanding Community Performance Award (Winner)**

This award recognises countries with outstanding philanthropic engagement, support and participation in activities aligned with the Scotiabank Community Program.

#### **Scotiabank Goodwill Award (Runner Up)**

This award recognises countries with high impact activity aligned to the pillars of the Scotiabank Community Program.

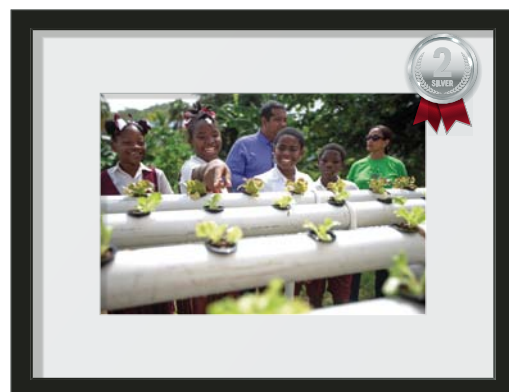
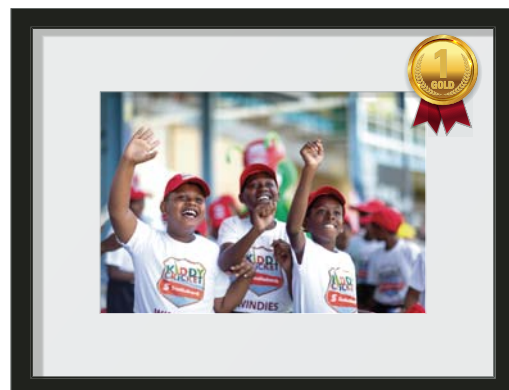
#### **2 Photography Awards (Winner and Runner Up)**

Images that illustrate activities that are aligned with the Scotiabank Community Program pillars and provide clear attribution to the Bank.

#### **Community Champion**

This award is for the Community Champion who has shown outstanding commitment to and performance in the Scotiabank Community Program. Our very own Cindy Mohammed, General Manager of the Scotiabank Trinidad and Tobago Foundation – leading by example – has made us very proud on her being presented with this esteemed award.

We dedicate these awards to all our communities, partners and supporters, who continue to inspire us daily, and we look forward to creating even more meaningful and measurable impacts in the year ahead.

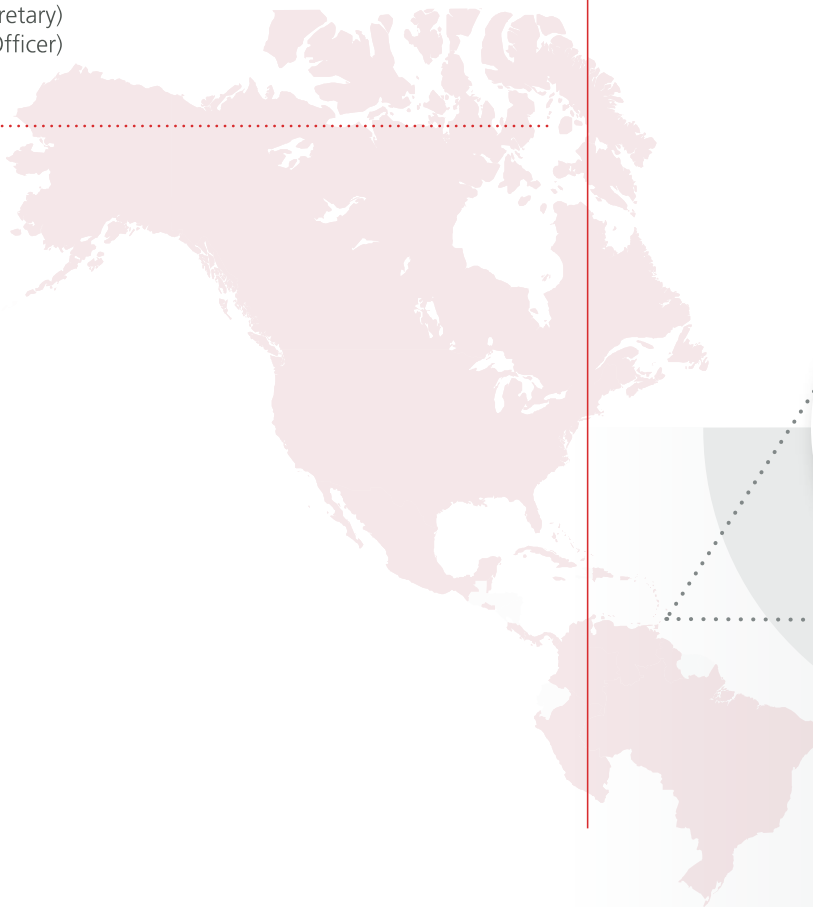


## Our Core Team

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  
Roxane De Freitas (Chairperson)  
Peter Ghany  
Carlene Seudat  
Romney Thomas  
Dr. Mark Pounder  
Sandra Chin Yuen Kee  
Vikki-Ann Assevero

The Management team of the Foundation includes  
Cindy Mohammed (General Manager of the Foundation)  
Adrian Lezama (Treasurer)  
Kimi Rochard (Corporate Secretary)  
Cheryl Hernandez (Support Officer)







**\$3.4  
MILLION**

through donations,  
sponsorships  
and community  
outreach initiatives

**25,846**

persons impacted

**Over 900**

organisations,  
schools, businesses  
and NGOs impacted

Volunteer to make a difference  
**All that's missing**  
NATIONAL DAY OF CARING  
May 20th, 2018

# Chapter One Education





# Next Generation Potential

## Blazing the Trail from Field to Fraternity

We've hit three sixes and we're still batting!

That's how long we've proudly been the Official Bank of West Indies Cricket and the Exclusive Sponsor of Scotiabank Kiddy Cricket. Through the years, we've inspired generations of young persons to realise their full potential on and off the field. This year, a total of 3,000 boys and girls between the ages of 7 and 11 took to the field and the classroom to develop not only a passion for the game through learning its fundamentals, but also beneficial life skills and academics.

We also brought new adventures to our classroom sessions with the

launch of our Scotiabank Kiddy Cricket Academic Manual – Chirpy's Classroom Adventure! It was such a fantastic sight to see our young sportsmen and women eagerly exploring this instructional manual, which uses cricket to help teach in the areas of Mathematics, Language, Art, Healthy Lifestyles, Social Studies, Technology and more.

But we didn't stop there. At our annual Kiddy Cricket School Vacation camp, our happy campers got the opportunity to enjoy learning about the importance of money management and ethical monetary principles, from budget preparation to a lively game of shopping!\*

The Scotiabank Kiddy Cricket Programme not only encourages and promotes the development of well-rounded youths – in the areas of sport, academics, social and financial literacy skills – but also their teachers, who benefit from the programme through the provision of equipment and coaching.

\* "Know Our Money" is a local publication 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.



## Blazing the Trail from Field to Fraternity

This year, we also continued to build and expand on our youth oriented focus through our Youth Leadership Academy. Over the last five (5) years, in partnership with Families in Action, we have seen tremendous growth from our participants, which led us to enhance our approach to hosting this programme in 2018. This year, we specially selected 25 of our past participants, between the ages of 15-18 years, based on their level of participation in the programme over the years.

With a solid foundation already laid, we continued to 'invest' in their development by building on the skills they acquired in previous years – further developing their communication, presentation and leadership abilities. We even challenged these students by incorporating an aspect of social consciousness into the programme. They were put into teams and tasked with developing and showcasing presentations on various social topics. The calibre of these presentations was impressive and upon graduating, the participants commended the programme directly for an increase in their self-confidence and self-esteem, and fully equipping them with the tools to empower them to become change agents and youth leaders among their peers and within their communities.

We also recognised the achievements of 811 students who graduated from the Junior Achievement of Trinidad and Tobago Programme. These young entrepreneurs were exposed to the Economics for Success programme, which was exclusively sponsored by Scotiabank and specially designed in partnership with the Junior Achievement Americas, to teach them financial and budget management skills. For these young moguls in the making, the future is bright!

From young entrepreneurs to young scholars, we also believe that a good education is integral to success, and for over two (2) decades, we have partnered with the University of the West Indies (UWI), St. Augustine Campus to provide financial assistance, through bursaries, to eight (8) outstanding students. These students blaze the trail by consistently achieving a Grade Point Average (GPA) of 3.0+ over each academic year in studies related to Finance, Accounting, Economics and Computer Science.

As we strive to help the next generation of leaders, scholars, sportsmen and women become better off, we are proud to have partnered in their development and success.

The Scotiabank Youth Leadership Academy is focused on the holistic development of young persons through its partnership with Families in Action. Participating 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.





## Music in the Heir

Located west of Sangre Grande is the quiet community of Guaico. Did you know that this community has a most wonderful secret? Guaico is home to the Guaico Presbyterian Steel Orchestra, the band that placed 3rd at the National Junior Panorama Finals in 2018. These young pannists left it all on stage, much to the elation and pride of their families, teachers, community and future of the steelpan fraternity.

Imagine watching a young child learning to play the steelpan, seeing them develop a love for the instrument and then seeing this passion evolve into positive opportunities for them as a young steelpan artist. Our conviction and support for our national instrument is engrained in our belief 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.

This is why for over 40 years, especially during the Carnival season, we've pledged our support with financial contributions to independently registered steelbands countrywide – whose membership includes a high percentage of youth. As part of our support for youth development and sustainability of our national instrument, for the second year running, we zealously donated \$100,000 to steelpan education.

What a wonderful outcome for the students of Guaico Presbyterian Primary School. Their journey to greatness was further enriched by this donation, which was used to purchase new steelpan equipment and uniforms. For these young ones, life will never be the same, having had a taste of the music and being heirs to the success that followed! They also thrilled us again with their stellar performance at the 32nd Biennial Trinidad and Tobago Youth Music Festival, where close to 3,000 primary and secondary school children showcased their talents, for a one-month period between February 18th and March 17th, 2018, competing in over 150 musical classes, including steelpan, instrumental ensemble, strings, African drumming and tassa drumming.

For over 20 years, we have 'led the chorale' as principal sponsor of the festival's North competition, seeing many young performers use this stage as a springboard to showcase their talents and ultimately achieve phenomenal heights of musical success and stardom.

We are proud of our longstanding association and support of this historic and cultural event (as the longest standing music festival of its kind in the English-speaking Caribbean) as it continues to play a key role in giving our young people the opportunity to showcase their musical talents while becoming better off.





## Golden Rackets

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Two (2) weekends well spent! That's the only way to describe the energy, passion, action and excitement that we experienced at the 22nd Annual Scotiabank Schools' Table Tennis Tournament, which took place in October. Over 300 students from more than 50 primary and secondary schools across Trinidad and Tobago came out to showcase their skills and for those that medalled, victory was sweet!

Our partnership with the Trinidad and Tobago Table Tennis Association has

positively impacted the future of the sport as the tournament has and continues to produce national players in this field. In fact, all of Trinidad and Tobago's national players have been winners of this tournament and have gone on to represent the country both regionally and internationally.

Let's lift a racket to our future national champions who continue to hone their talents day in and day out to become 'better off' at their craft.



## Chapter Two Empowerment



# Strength in Empowerment

## United in Purpose

We all know or have lost someone to cancer and as the years go by, it seems as if no one will escape its 'gaze'. Scotiabank and the Scotiabank Foundation join you in the fight! Year on year, we renew our commitment to helping every woman, child and family become better off by doing what we can to help future generations to be guaranteed mothers, wives, sisters and grandmothers. Within recent years, we have expanded our scope beyond breast cancer awareness to embrace and advocate for a more all-encompassing cause – women's health and wellness.

Clubs...check, golf balls...check, matching uniforms...check!

The 'course' was set for the tee off of our 19th Annual Scotiabank Charity Golf Tournament. As the 46 corporate teams took to 'the greens', we knew it would be a day of excellent golf, camaraderie and more importantly, a key moment for PSI Caribbean, who would receive a \$100,000 donation from the tournament's proceeds.

These funds would be used to drive cervical cancer education in the form of an awareness caravan targeting teens attending secondary schools nationwide. PSI also partnered with The 2 Cents Movement to deliver an interactive programme designed to make young people aware of the risks of cervical cancer and prevention by using the HPV vaccine.

The Scotiabank Women against breast cancer programme was conceptualised in 1999 and today consists of 2 (two) hallmark events – the Scotiabank Women against breast cancer Golf Tournament and the Scotiabank Women against breast cancer 5K Classic.

PSI (known as PSI-Caribbean in Trinidad) is a global health organisation dedicated to improving the health of people in the developing world by focusing on serious health and developmental challenges. PSI local offices, such as PSI-Caribbean, work in partnership with local state and non-state agencies in both public and private spheres to create health solutions that are built to last.





## United in Purpose

All these small steps help to ensure that our youth are empowered to become better off through awareness and education.

Every step empowers, making us stronger and on September 29th, we celebrated the 20th edition of the Scotiabank Women against breast cancer 5K, aptly themed, "20 Steps Stronger". Our event attracted large contingents of survivors, runners, walkers, supporters and their families. This year, we ran as one, from the Queen's Park Savannah (unlike previous years where the race was held in multiple locations) and we saw this move as the very embodiment of our theme, "20 Steps Stronger" to symbolise the solidarity of women and their families coming together to support the cause of breast cancer awareness. There is physical, mental, emotional and spiritual strength in numbers!

Our jaws dropped at the sight of 5,000 women from all walks of life and ages – all united for the cause. Over the years, the race has taken on a cheerful life of its own, with some individuals, teams and groups of families and friends choosing to 'race'

in themed costumes – some in remembrance of a loved one – and we love every incarnation we've seen.

We also love the fact that we've once again partnered with the Trinidad and Tobago Cancer Society (TTCS), which received a donation of \$250,000 from race proceeds. These vital funds will aid in continuing its life-changing community outreach programmes, aimed at breast cancer awareness and free screening for women who may not be in a financial position to afford screening otherwise.

We continue to be committed to supporting women's wellness causes and engaging women in our communities, because when our women are better off, their homes and communities become better off as well.



The Trinidad and Tobago Cancer Society (TTCS) is a non-governmental voluntary organisation that is geared towards increasing the public's awareness and knowledge about cancer and tobacco.

## Pressing for Progress

"Press for Progress" was the arresting theme of International Women's Day (IWD) celebrations in 2018. This year, we continued our avid support of this observance because we value the contributions of women as we leverage diversity as a strength.

Women have been making unprecedented strides globally, assuming positions of leadership and management, empowering them to become better off, and in commemoration of IWD, we once again partnered with AMCHAM, as the Title Sponsor of its Annual Women's Leadership Seminar.

All of the amazing women in attendance – leaders and activists in their own right – walked away with a wealth of knowledge from insights shared by a cast of remarkable female speakers, including the Chair of the Scotiabank Trinidad and Tobago Foundation, Roxane De Freitas, and new network connections that would one day help them 'conquer the world'!



## Chapter Three Environment





# Our Brother's Keeper

## Future Growers

Imagine living in a world where worrying about food security is a faint memory.

We were thrilled by the smiles and giggles of young primary school students as they learnt to grow their own food in the Laventille/Morvant Future Growers Project.

In keeping with our focus of providing youth with opportunities to become better off, we saw this programme as the ideal avenue for educating and encouraging young primary school students in the community on how to grow their own food for use at home and/or for sale to the wider community. The kids eagerly engaged in workshops facilitated by UWI and, under their guidance, maintained the hydroponic units installed at their respective schools.

This novel agriculture project, which was implemented in eight (8) primary schools in the district, was a collaborative effort of

WAND (Women in Action for the Needy and Destitute), the MP's office for the Laventille East Morvant Community, UWI St. Augustine Faculty of Food & Agriculture and Angostura, enabled by donations from the Scotiabank Foundation and other corporate sponsors. We commend the commitment and dedication of all stakeholders who participated in the project, which culminated with Agri Fair on July 4th at Chinapoo Primary School, where our next generation of 'kitchen garden and community farmers' proudly displayed their produce.

Women in Action for the Needy and Destitute (WAND) is a non-profit charitable organisation in the service of women and children.



## United We Stand

It may take two hands to clap, but it takes hundreds more to pack 500 care boxes! This year, we put a different spin on our participation in United Way's National Day of Caring activities, opting to take a more proactive approach to Disaster Preparedness Relief.

Traditionally, we have concentrated our energies on environmental projects – beach and river clean ups and community environmental preservation. However, realising that every year, many families suffer huge losses during the rainy season, and within recent times, areas that were never affected have been, we focused our drive on packing ready-to-go care packages, which would be distributed to families, who may be affected by seasonal floods.

Scotiabankers across the country intently rallied for the cause, donating hygiene and non-perishable items out of pocket. And on the National Day of Caring (May 20th, 2018), 700 of our Scotiabankers volunteered their time to pack 500 care boxes, which were then donated to the Office of Disaster Preparedness and Management (ODPM).

Just four (4) months later on the weekend of October 18th, disaster struck when severe flooding inundated Eastern, Central and Southern communities. Our care packages 'came to the rescue' as

ODPM distributed these to affected families. We were relieved that we were able to bring some form of comfort to families in the face of this terrible disaster – a true testament to the community spirit of Scotiabankers. More so, we were overly humbled by the fact that the impact of our actions would still be felt beyond May 20th, 2018.



The United Way Day TT – National Day of Caring is an annual charity event hosted since 2008, designed for Corporate Trinidad and Tobago to demonstrate its commitment to helping those in need across the country.

## Chapter Four Employee Giving Back and Volunteerism





# Time, Talent and Treasure

## To Give is to Live!

Youth and children's causes are extremely dear to us, and the best investment we can make is in future generations, which is why we seek partnerships with registered charitable organisations that can work hand in hand with us to help achieve our corporate social responsibility goal of youth development in the areas of sport, education, health and life skills.

This year, these thirteen (13) amazing organisations benefited from a donation of \$10,000 each to aid in their selfless work: Amica House, The Dyslexia Association of Trinidad and Tobago, Healing with Horses Foundation, The Cotton Tree Foundation, Raffa House, Trinidad and Tobago Blind Welfare Association, Lady Hochoy Home (South), Adult Literacy Tutors Association, L.I.F.E. Centre, Hope of A Miracle Foundation, Just Because Foundation, Servol Life Centre, and St. Ann's Cascade Motivational Programme. We selected these NGOs based on their care of youth under 25 years, providing support for emotional and social development, education and care for the physically challenged.

We would also like to take this opportunity to thank all of our Scotiabankers for their contribution

to the reputation we've earned for our community involvement. Time and time again, they have given generously of their time, talent and energy to ensure that we make a positive difference within the communities in which we operate and in the lives of our customers.

The United Way National Day of Caring is one event where our Scotiabankers shine! Every year, hundreds of employees come out with their families to support this initiative. In May 2018, they once again rose to the occasion by donating items and coming together to pack 500 care bags (for our disaster preparedness initiative), which were donated to the Office of Disaster Preparedness and Management (ODPM).

And in October 2018 – almost four (4) months later – Scotiabankers' generosity for assisting disadvantaged communities shone again when severe weather devastated thousands of persons living in the Eastern, Southern and Central communities. Our Scotiabankers rallied together without hesitation to donate items to affected families and provided assistance to fellow employees who were also affected by the distressing floods.



## To Give is to Live!

From distressing floods to floods of hope. Our Scotiabank Women against breast cancer 5K is our hallmark charity event. Year after year, our employees come out on race day to help, assisting in distributing water, goodie bags and medals, handling queries, managing the sale of commemorative items and supporting at the Survivors Tent; and this goes a long way in ensuring that all our participants have a wonderful race experience. Each and every Scotiabanker who has ever volunteered on race day can attest to the buzz of excitement created by all

these amazing women and their families coming together in joint support of our cause. Volunteerism at this year's 20th Anniversary 5K showed that the team spirit of our Scotiabankers is alive and well, and this is one of the main factors that continues to make this event a phenomenal success.

We are proud of the commitment our Scotiabankers have and continue to exhibit when it comes living our mantra of every customer having the right to become better off.



## Why We Bank

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.

This year, we continued to focus heavily on our core value of Integrity across all areas of our operations. We strive not just 'talk the talk' but 'walk the walk'. Our Scotiabankers continuously conduct themselves honorably, earning the trust of our customers and each other. On behalf

of all Scotiabankers, we would like to thank you (our customers) for your business and loyalty. It is indeed a privilege to be of service to you and our communities.

You are the reason why we bank, you are the reason that we consistently strive to better ourselves and transform our operations from inside out in order to better serve and be of service to you because **'it starts with you'**.



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## Scotiabank Trinidad and Tobago Foundation Financial Statement 2018

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**VIEW**

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