

CORPORALEGE

AUGUST 2014



The interns at AMCO quickly fit in and became a part of the AMCO family



working alongside the Group's Chairman



Intern Joshua Cooper worked with the **Group Auditing Department**



Intern Jhenille London (second from right) enjoyed her time with the Group Legal Department

table of contents

table of contents		Group HR @ NESC's Job Fair Special Visit Carib Great Race Parade and Boat Show	PG13 PG14 PG15
Vacation Internship Programme	PG1		
ANSA profits grow 25%	PG4	Have you met the Quack Pot Crew?	PG16
AMCO wins Regional Award	PG5	Hardcore Challenge 2014	PG17
Penta Paints' San Juan Colour Studio Launch	PG6	Lysol- Join the Movement Zumba	PG18
Smalta Kids Camp 2014	PG8	CSR Highlights	PG19
Hats off to Standard Distributors Barbados	PG9	Irvin Johnson SEA Scholarship	PG20
You Spoke, We Listened	PG10	ALS Ice Bucket Challenge	PG21
Meet Our People	PG11	IT Security Tips	PG22
The state of the s		Stay Tuned	PG23



It's that time of the year again when students are heading back to school, and for companies like ANSA McAL it also means saying farewell to the young persons who participated in their 2014 Vacation Internship Programme. Every year ANSA McAL offers positions in their many subsidiaries across Trinidad and Tobago to specially selected young persons. This year companies such as Tatil, Carib Brewery and AMCO all participated in the initiative.

ANSA McAL's Group HR Director, Ms. Teresa White describes the programme as one which is near and dear to the heart of the organization, since it focuses on the growth and development of young people who are all related to the ANSA McAL family. The Group's employees hold in high regard the opportunities that the programme affords their children and relatives to experience the working world at an early age and in their chosen field of study.

The Group aims to continue its internship programme as it focuses on the organisation's outlook of being employee and family centred.

Here's a look at just some on the many young persons who participated in this year's Internship Programme and what they had to say about their time with the ANSA McAL Group:

Aaron Ramkhalawan AMCO: IT, Consumer Products and Finance Departments



"During my time at AMCO, I was glad to have gotten the opportunity to be exposed to various positions in the company. Also, I was able to understand and complete tasks efficiently with the guidance of a number of my colleagues. Thanks to the Internship Programme and the Management team at AMCO I have realized that I would like to be the type of leader who is an inspiration and a role model to persons in all divisions."

Ashlee Mohammed AMCO: Finance Department



"My internship experience at AMCO helped me reflect on the type of leader that I would like to be — one who is able to accomplish all goals, inspire others and most importantly remaining humble by not forgetting where I started in the organization. My colleagues at AMCO have inspired me to overcome challenges, become more flexible and they also gave me great advice which made for a very comfortable working environment. Count me in for 2015!"

Faith Rojas AMCO: Customs and Finance Departments



"Even though I was placed in a position that was not in line with my field of study, I enjoyed learning new tasks along with interacting with employees from different departments. My experience in the internship programme allowed me to learn certain skill sets that I am able to draw on and be successful in any task that I put my mind to I look forward to participating in ANSA McAL's 2015 Internship Programme."

Cherisse Beekee AMCO: Human Resources Department



"I never thought about HR as a field of choice but when placed in AMCO's HR Department, I realized that it was an option I was willing to explore! My HR colleagues have made me realize that I want to become a leader who is friendly, strong, confident and approachable. My experience at AMCO has helped me to embrace challenges in the working world and realize that there are great supporters (both peers and Managers) who are willing to guide you toward success."



Katrina Choon AMCO: Finance Department



"ANSA McAL's Intemship Programme 2014 has definitely contributed towards my personal and professional development. My colleagues at AMCO showed great persistence and diligence. They are grounded and always aim for success. This is what has inspired me during my intemship tenure. I know now that I wish to be a leader who is strong willed, one who never gives up in what I believe in. Thank you for the experience!"

Ria Roshni Sharma AMCO: Health & Wellness Division



"My internship experience at AMCO was an engaging one. Not only did I interact with staff in my department, but employees in other Divisions were very welcoming and supportive during my time here. I was always encouraged to learn from my mistakes and eventually I became more creative and organized in my own duties. The skills I have learnt here will help me, in future, to be a leader who is understanding, flexible, innovative and supportive. I look forward to participating in next year's Programme!"

Natthan Sammy

ANSA McAL's Head Office: Offices of the Group Chairman and Group COO



"This was my first, hopefully not the last as an ANSA McAL Intern. Working in the offices of the Group Chairman and the Group COO, allowed me to expand my knowledge base through interactions with others. I also had the opportunity to use and develop the creative and innovative side of me. Working at ANSA McAL, I have learnt that input equals output. A company such as this was built through determination and proper work ethic, lessons I will take with me."



ANSA McAL's profits grew 25 per cent in the second quarter (Q2) of 2014 compared to the same period last year, according to unaudited results that were released by the Group's Board of Directors on Wednesday 13th August 2014 at their Stockbrokers Meeting. "I am pleased to report Q2 results are significantly improved over Q1 2014," Mr. A. Norman Sabga, Group Chairman and Chief Executive said in his statement introducing the results. The Group's Q2 2014 profit before taxation was \$240 million versus Q2 2013's \$192 million.

"Your Group is now ahead of last year and we are confident of achieving our full year target. Your directors have approved an interim dividend of \$0.30 per share (same as 2013) which will be paid on November 7, 2014," he said. In accordance with section 110 (1) (a) (i) of the Companies Act 1995, the directors have fixed October 24 2014 as the record date for payment of this interim dividend. The Register of Members will be closed on October 27 to October 28, 2014, both days inclusive.

The Group's total assets also grew year-on-year, from \$11.61 billion as at June 30, 2013, to \$12.24 billion as at June 30, 2014. Revenue grew also but only marginally from \$2.893 billion in for the first six months of 2013 to \$2.899 billion in the same period this year. Revenue in Q2 2014 inched up from \$1.45 billion in Q2 2013 to \$1.48 billion.

In Q2 2014, operating profit was \$246 million while Q2 2013 was \$199 million. For the first half of 2014 operating profit had a \$6 million uptick from \$418.8 million from the first half of 2013 to \$424.8 million. Total gross revenue looked better by segment with all segments growing except Automotive, Trading and Distribution. Total gross revenue for Manufacturing, Packaging and Beverage climbed from \$1.08 billion as at June 30, 2013 to \$1.16 billion as at June 30 this year. Automotive, Trading and Distribution total gross revenue fell from \$1.31 billion in 2013 to \$1.28 billion this year. Total gross revenue for Insurance and Financial Services grew from \$370 million to \$396 million. Total gross revenue for Media, Services and the parent company grew from \$554 million to \$597 million.

In his wrap up, Mr. Sabga noted that "the Group has a strong Q2 profit before taxation (PBT) performance," and he was confident of delivering full year targets for the Group.



Content for article was taken from the Trinidad Guardian Newspapers, Thursday 14th August, 2014



Company named Distributor of the Year by P&G

Local distributor Alstons Marketing Company (AMCO) Limited, a subsidiary of the Ansa Mc Al group, was named Distributor of the Year for the Caribbean Developing Markets by international manufacturing giant Procter & Gamble Company.

AMCO received the prestigious award during P&G's annual Distributors Owners Leadership Forum, at the Hard Rock Café, Punta Cana, Dominican Republic. The forum was attended by regional executives and experts over a three-day period in June.



AMCO's Sales & Marketing Team celebrates being P&G's #1 Distributor in the Caribbean.

AMCO emerged the winner out of 14 other territories including Jamaica, Dominican Republic, Suriname, Guyana and the Bahamas.

"AMCO is very honoured to have been recognised by P&G as its 2014 regional distributor. Our goal has always been to connect Trinidad and Tobago consumers to the best brands which will enrich their lives. This award is a true validation of our efforts and proof that we are capable of delivering," said Rene De Gannes, Managing Director, AMCO, who attended the event and accepted the award on behalf of the company.

The company is one of the local distributors for the P&G range. This portfolio includes some of the world's most well-known and trusted brands including popular hair care products: Pantene, Herbal Essences and Head & Shoulders; hair colour favourites: Clairol and Nice N' Easy; Oral care leaders: Crest, Oral B and Scope; home and air care innovators: Swiffer and Febreze; and long-standing fabric care brands: Ariel, Tide and Downy.









Main Road in San Juan. This launch comes four weeks after the company unveiled its renovated and updated Colour Studio in Marabella. The San Juan branch features applications, demonstrations, colour matching technology and cutting edge software, all aimed at providing the best experience possible for customers.

Mr. Roger Roach, Managing Director - ANSA Coatings Ltd. in his Opening Remarks described the company's intention of bringing a new dimension of coatings products and services to the rapidly developing area of San Juan. He dedicated the new store to the business owners and residents of the community and pledged his support to provide a total 'Shop to Studio' experience.

Mr. Roach introduced franchise owner, Mr. Selvyn Lewis to those in attendance and applauded Mr. Lewis for his dedication, drive and willingness to learn. Mr. Lewis described his passion for the endeavour by sharing the story of how he never stopped serving his customers. Even while the branch was being constructed he sold paint to his customers out of his vehicle.

Mr. Gerry Brooks, Chairman - ANSA Coatings Ltd./Sector Head - Manufacturing, reiterated the Group's support for Mr. Lewis and his team. Mr. Brooks encouraged them to work with professionalism and integrity.

The Honourable Terrence Devalsingh, Member of Parliament for St Joseph delivered special remarks at the opening. MP Devalsingh repeated the watchwords of fellow ANSA McAL subsidiary, Tatil, in telling Mr. Lewis and his team that the way to ensure success in business is to continue to treat "people like people." This newest branch of Penta's Colour Studio is a collaborative effort between ANSA Coatings Ltd and ABEL Building Solutions, and will feature products from both companies such as paints and accessories alongside windows and decorative blocks from ABS.





Smalta Kids Camp 2014

The day might have started off with rainy skies, but the smiles and enthusiasm of the kids at this year's Smalta Kids Camp were enough to brighten up the entire day. On Friday 25th July 2014 the employees of Caribbean Development Company (CDC), Carib Brewery Ltd. and Carib Glassworks Ltd. came to work with their little ones in tow. They were promptly handed over to the 'aunties' and 'uncles' who were running the camp and the day of activities began.

The kids were kept thoroughly entertained with games such as cricket, football, musical chairs and Pictionary. The camp's coordinators learnt quickly that kids of new age had no idea what 'jacks' and 'hopscotch' were and had to resort to teaching them how to play. After lunch they participated in a talent show, watched a movie, played video games and were paid a special visit by local soca star Jaiga. Oh yeah, did we mention all the prizes and giveaways that the kids enjoyed as well.

This year's Smalta Kids Camp would not have been possible without the supportive management teams, the dedicated planning com-





On behalf of the Management and Staff of Standard Distributors – Barbados, we would like to share with you a letter that was received by the company's CEO, Ms. Katrina Newton. In the letter a customer praises the Standards team and a few CSRs in particular for their outstanding service and products:

Read on below to see the immense praises that were given to the team on their impeccable customer service:

"Dear Ms. Newton,

I am writing this e-mail to congratulate you on the exemplary service I received from your company. In this dire economy the first impression is so important and my first impression could not have been better.

I am in the process of furnishing my home and I need to buy everything!! So I checked Standards first!! My first contact with your company was with Ms. Michelle Marshall at the Haggatt Hall branch. I walked in not knowing where to start. She immediately got up from her desk and came over and greeted me. In our conversation, I explained to her that I needed to furnish an entire house, which was a daunting task. She gave me numerous ideas and was most accommodating, helpful and nothing was too much trouble for her. I took her business card and promised to be in touch. Her attitude made me want to spend my money with your company!!

As I work in Bridgetown, I also went into the Standards store that is just off Broad Street. I originally dealt with a young lady named Ingrid, who was also most helpful, and I ended up purchasing the sofa set which was on display in the show window, as well as two beds (the \$699 ones). The next day I returned to purchase further and it was at this point that I met Mrs. Carter.

To sum it all up. Mrs. Carter has been a gem through the whole process, where I eventually purchased a kitchen table, coffee table, end tables. W stand, microwave, stand-up mirror etc. I am still not completely finished and I can assure you. I will not be going anywhere else to shop. As a result of the great service I received. I sung your praises high and low. This resulted in two of my colleagues coming in to purchase beds (the \$699 sets — an incredible buy!!) This is proof that the best advertising is word of mouth!!

I actually did not check Standards at first, but found that the service received from your competitors paled drastically in comparison to the way I was treated by your staff. Consequently, I bought very little from them and the bulk of my purchases were from your company.

Most of the time. CEOs and Managing Directors only hear the negative feedback and customers fail to share the positive aspects of their experience. I wanted you to know that I am a very happy customer. In general, your staff that I encountered were extremely helpful, however the three individuals mentioned in this email went far beyond the call of duty. Keep up the good work.

Congratulations to the staff of Standard Distributors - Barbados and we hope that you keep flying the ANSA McAL flag high





We are happy to share with you some of the activities and upgrades that are taking place at subsidiaries across the Group as a result of the feedback that you gave in the 2013 Employee Benchmark Survey.

Your ideas and suggestions are turning into actions, so look out for continuous updates and thank you again for your participation!

2014 BONUS CALCULATION METHOD MORE TRANSPARENT, AND TIED TO PERFORMANCE!

In our 2013 Engagement Survey, employees told us that they wanted to see improved:

- · Link between Personal Performance, Company Performance and Employee Reward
- · Recognition and Reward of Top Performers

Based on this, the HR team has revamped our Performance Appraisal forms. The forms are being rolled out across the Group throughout the month of September.

Key highlights of the new design are:

- · Clear links between performance and rewards.
- · Opportunity to earn up to 125% value of a KPI if you overachieve on your target.
- · Top performers make MORE.
- · Alignment, uniformity and consistency of methodology across the Group.
- Identification of top talent for rewards and maximum career growth.

You can use these forms to directly track your KPIs and determine your bonus for 2014. Look out for them in a session near you!



November and April

Ongoing Performance Feedback and Coaching

(ANSA McAL's Performance Management Cycle)





Meet our people Allow us to introduce you to... Sarita Parsad

Manager - Legal & Compliance, Tatil

Can you tell us a little bit about the portfolio that you hold and some of your main responsibilities?

My current job functions as the Legal & Compliance Manager involve the overall management of the legal claims portfolio and regulatory compliance by the company.

On the Legal side: this includes negotiating and settling personal injury and contentious liability claims, advising on case reserves, rendering legal advice, drafting contracts and other legal documentation on behalf of the company.

On the Compliance side: this includes responsibility for regulatory compliance and Anti-Money Laundering in particular, arranging annual staff training, reviewing the company's compliance program to ensure it is up-to-date with changes in legislation, liaising with the regulator (Central Bank) and other supervisory authorities (e.g. Financial Intelligence Unit) on behalf of the company, preparing and submitting compliance reports to these bodies, as well as testing for policy compliance by staff, agents and brokers.

Where can members of the ANSA McAL family find you? You can find me on the Mezzanine Floor in the Tatil Building (which is situated on Maraval Road, Port of Spain).

Do you have any memorable moments in the Group? Any funny stories?

There are so many, but the one that stands out the most was the nickname I was given by the Claims Manager within the first few weeks of my employment

I had studied hard in law school, graduated with honours, and was eager to prove myself in the workplace as a young attorney in the Claims Department at TATIL. Within the first few weeks I learnt that the Claims Manager (to whom I then reported) gave me the nickname, "Beverly Hills Attorney". Prior to this, I never really had a nickname (even throughout high school). The name itself didn't bother me too much, but I still felt that I wasn't being taken seriously enough, or rather, I had to go about earning this Manager's respect. Fast-forward a couple years: I found myself in charge of the Legal Claims portfolio. I worked hard on reducing the number of outstanding cases and tried to hone my negotiating skills to bring about favourable outcomes for claimant and company. Somewhere along the process, the nickname 'Beverly Hills Attorney' was dropped and I was called by my real name: 'Sarita' and then at some point that was not crystal clear...a new nickname was bestowed: 'Dr. Parsad' — which I am still fondly called up to this day...except that it is often now abbreviated to 'Doc'.



When you get off work, what are some things that

you like to do for fun?

After work I like to relax with my friends and family. I like going to the movies, visiting new restaurants, sampling new cocktails, reading (nonlaw books), visiting the mall, shopping (which woman doesn't?), playing scrabble, colouring, and playing with my pets: I have a dog, a rabbit, a cat, two turtles and a baby rooster.

Any secret talents or special skills?

A talent that I apply in my job is being able to convey the same message in 10 different ways: this definitely comes in handy when negotiating claims eg. "That's my offer x 10 different ways = same offer" A secret talent that will not be so secret anymore is: I am a mean crayon artist! I still colour in colouring books...and it's great for stress relief. It's a childhood hobby that I refuse to give up.

How long have you worked with the Group/Tatil? I actually celebrated my 7 year work anniversary last month. It's been 7 good years so far and I can't wait to see what's in store for the future.

The negotiating portion of your job is a big task. What is it like dealing with and reasoning with persons when it comes to something as sensitive as personal injury claims?

Admittedly, this can be challenging as injury claimants can be very emotional. They usually approach with the perception that an insurance company will try to rob them and there is some sense of mistrust on their part. I have found that being as objective as possible and taking the time to explain how an offer is arrived at, helps to pave the way for smooth negotiations.

Many claimants these days are represented by attorneys or claims consultants and therefore the direct interaction with a claimant, in those circumstances, is limited and less emotional. However, the same approach is effective and most times (maybe 9 out of 10 times) I am able to settle a matter out of court. Sometimes though, where a third party is being unreasonable, it is better to let the courts take a decision. However, throughout the process we always seek to pursue settlement negotiations where liability is not an issue.

Meet our people: Allow us to introduce you to... Sarita Parsad

Manager - Legal & Compliance, Tatil

You deal with compliance matters locally and in Barbados, does this mean you do a lot of travelling?

Surprisingly, I don't have to. I actually only make on average, about two trips to Barbados per year. The majority of our communication with Brydens Insurance Inc. (an agency for TATIL) is via email and telephone. Brydens' management has a good appreciation of our expectations and we are able to work together to ensure that TATIL is fully compliant with the laws and regulations in Barbados.

A recent Group publication recognized your enthusiasm as a contributing factor to the success that you have brought to the company. How do you maintain this enthusiasm on a day to day basis?

I think it is important to genuinely enjoy what you do, as I do, and to stay motivated. When that happens, everything else falls into place.

For me, apart from the sense of accomplishment in a job well executed, there is also a sense of fulfilment in helping claimants to achieve a fair and prompt settlement of their claims. I know that I am helping them to move on faster after an accident and at the same time I am able to help the company by preventing unnecessary and expensive litigation.

What favorite your products/brands/services?

One of my favourite ANSA McAL brands is definitely BMW. I purchased my own 3-series sedan approximately 4 years ago (before the Group acquired the dealership) and I can therefore attest, without bias, that a BMW vehicle is 'the ultimate driving machine'. The acquisition was a fantastic move by the Group.

Another brand that is quickly becoming a favourite of mine, is Standard Distributors. I am in the process of purchasing my first home and recently started visiting furniture stores across the country for a 'look around'. Standards appears to me to have furniture and appliances of a better quality, with a wider range of choices. Now that they have the 'lowest price' guarantee and capability to source anything I am looking for....what more could a customer want? If anyone from Standards is reading this: we need to talk (*wink wink*)!

What does it mean to you to be named as the 2013 Sector Performer for the Financial Services Sector?

I found the experience to be both humbling as well as flattering. To learn that my Managing Director had even considered and advanced me as a nominee for this award, was a sense of accomplishment in itself. It definitely came as a wonderful surprise to be eventually selected.

This is an accomplishment that I am extremely proud of, given the general high performance expectations within the Financial Services Sector and the strong contenders nominated from the other sister companies.

Any words of wisdom for your colleagues who will be competing to win the Sector Performer title next?

My advice would be: be yourself, do your best, and feel excited about your job. Being an employee of ANSA McAL is a wonderful opportunity as the Group recognizes and rewards talent. If you are willing to invest the time and energy in the workplace and commit to doing excellent work every day, you might discover a few things: (1) You might find yourself really liking what you do; (2) You might find yourself setting and surpassing your own goals (as distinct from the company's goals for you); and (3) You might just learn that you are one day nominated as a Sector Performer!





On Wednesday 13th August 2014 representatives from the HR teams across the Group participated in the National Energy Skills Center's (NESC's) first annual Job Fair. The event was hosted at the NESC's Pt. Lisas Campus. With diverse operations in various sectors, this Job Fair was very productive for our team as potential talent was sourced from a variety of areas. Some of the fields that NESC students can specialize in are:

- · Automotive Services Technician
- Autotronics
- Heavy Equipment Operator
- · Heavy Equipment Technician
- Construction Craft
- Industrial Electrical Installation
- Air Conditioning & Refrigeration
- Industrial Mechanical Maintenance
- Instrumentation
- Information Technology Specialist
- Microsoft Office Specialist
- Sound Recording and Music Production
- Advanced Welding
- Pipefitting and Fabrication
- Shielded Metal Arc Welding

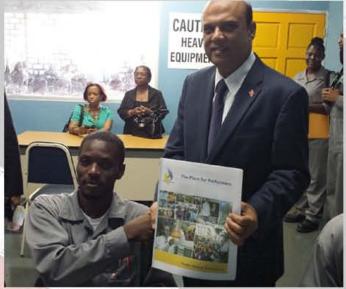


Mr. Rahim Mohammed, Sector HR. Lead – Beverage (right) and Mrs. Elizabeth Shepherd, Sector HR. Lead – Manufacturing (second from right) represented ANSA McAL at the NESC Job Fair

Our Group has built a solid relationship with the NESC and by extension the Ministry of Tertiary Education and Skills Training in an effort to fill our human resource requirements.









In August, Senator The Honourable Fazal Karim, Minister of Tertiary Education and Skills Training paid a special visit to ANSA McAL's Head Office. The Minister was hosted by our Group Chairman and Chief Executive, Mr. A. Norman Sabga. The visit included lunch with our Group Executives and a special presentation from our Chairman to the Minister.



Senator The Honourable Fazal Karim, Minister of Tertiary Education and Skills Training receives a token of appreciation from Group Chairman and Chief Executive, Mr. A. Norman Sabga



Minister Karim also got the opportunity to meet our Chairman Emeritus, Dr. Anthony N Sabga



Here are some highlights from The Carib Great Race Parade and Boat Show that was held on Saturday 9th August 2014. The parade commenced at the West Mall area and concluded in St. James



A special thank you to lime.tt for their photography on the day







You're probably scratching your head trying to figure out who or what exactly is 'The Quack Pot Crew.' Guess you didn't know that some of our ANSA McAL family members are a bit 'quack!'

The Quack Pot Crew aka Team AMCO recently participated in a local curry duck competition that was held on Sunday 17th August 2014 at Woodford Lodge in Chaguanas. Our 'quacks' came out in their bright green Squezy T-shirts and cooked up a storm. Their curry duck starred alongside some mouth-watering pepper roti and plum chow.









Carib Light congratulates their team "MUD, SWEAT & BEERS" on conquering HARDCORE 2014. A true testament that dedication & team-work can conquer any mountain



A special thank you to lime.tt and Clean & White for their photos

AUGUST 2014

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On Saturday 16th August, AMCO hosted its first session of the Lysol – Join the Movement Zumba at the Southern Academy of the Performing Arts. Hosted in the venue's carpark, the day's activities included vision screening, blood testing and lots of giveaways.

Here are some highlights from the day of fun in the sun:





Supporting Music Education in Trinidad and Tobago

Helping Those Who Help Others



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Ms. Shereen Ali, ANSA McAL's Group Corporate Communications Officer I, presents a Fatima/Jinbao Classic 36inch Guitar to Ms. Thalia Warner, Secretary of the Nazareth United Holy Church of America Inc. ANSA McAL supports the church's initiative to provide music lessons for the young people in their community

Mr. Jason Ramdewar, ANSA McAL's Premier Card Manager presents a cheque to Sr. Mary Martin, the Parish Administrator of the Our Lady of Mt. Carmel R.C. Church. ANSA McAL is proud to assist the church with the hosting of their annual fundraiser as they continue with efforts to empower and work with persons in surrounding communities

ANSA Coatings Ltd. Aids Family in Need



Mr. John Pierre receives a donation from Mr. Adiola Monsegue, Marketing Officer – ANSA Coatings Ltd. on behalf of his family. Mr. Pierre and his wife, Mrs. Marilyn Pierre have been relentlessly trying to raise funds for their son's medical treatments and in August when they hosted a fund raising boat cruise ANSA Coatings gladly supported the family's efforts.



For yet another year the ANSA McAL Credit Union (AMGECU) celebrated its junior members who were successful in this year's Secondary Entrance Assessment (SEA). AMGECU presented the junior members with prizes of shares, cash and stationery in honour of their achievements.

Congratulations to all winners, you've made your ANSA McAL family very proud. Here are some pictures from the awards ceremony.









ANSA McAL's Chief Operating Officer and Manufacturing Sector Head, Mr. Gerry Brooks stepped up to the plate....or should we say he stepped up to the bucket and accepted the Ice Bucket Challenge that was issued to him by CNC3's very own Mr. Sampson Nanton. On Friday 29th August 2014 on the grounds of the Queen's Royal College in Port of Spain, Mr. Brooks was doused with not one, not two but three buckets of ice water. Assisting with the completion of the challenge were Mrs. Anna-Maria Garcia Brooks, Mr. Robert Mohammed and Christian Brooks. Mr. Brooks took his 'wetting' and then, in front of the CNC3 cameras, issued his own Ice Bucket Challenge.











Lock your computer when you are away from it. Even if you only step away for a few minutes, it's enough time for someone else to access your information. You can lock your screen by pressing 'Ctrl' 'Alt' 'Del' simultaneously OR by pressing the 'Windows key' and 'L' simultaneously.



Practice good password management. Use a strong mix of characters, and don't use the same password for multiple sites. If you only have one password, a criminal simply has to break one password to gain access to all your accounts. Don't share your password with others, don't write it down, and definitely don't write it on a post-it note attached to your monitor



Don't be a phishing scam victim. Reputable organizations will never ask for personal data, account numbers or passwords via email. Always be careful when clicking on attachments or links in emails. If it's unexpected or suspicious for any reason, don't click on it. Double check the URL of the website the link takes you to: bad actors will often take advantage of spelling mistakes to direct you to a harmful domain.



Be conscientious of what you plug in to your computer. Malware can be spread through infected flash drives, external hard drives, and even smartphones.



EMAIL POLICY: Your company email address is to be used exclusively for work matters only. You are not allowed to link social networking sites, newsletters, forums, shopping or banking sites to your company email address as this could overload your inbox and increase the risks of spam and phishing attacks.

