



**ansa mcAL**  
GROUP OF COMPANIES

# CORPORATE broadcast



Dec 2015

## Christmas Celebrations around the ANSA McAL Group

*The employees of ANSA McAL's Head Office, Tatil/Tatil Life and ANSA Merchant Bank all came together to celebrate another year in fine style at their Annual Staff Christmas Party. Long standing employees from all four companies were honoured for their years of dedicated service.*



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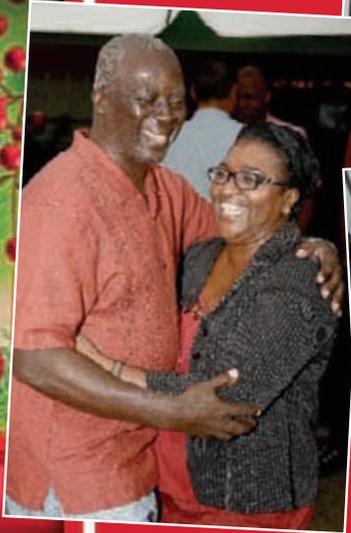
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## CORPORATE BROADCAST DECEMBER 2015

NOTICE: If you would like to feature your subsidiary events, useful company information, employee achievements and current promotions in the Corporate Broadcast, please submit articles and well captioned photos or ads to natasha.ramnath@ansamcal.com or contact 225-4973

# Christmas with ANSA Coatings

*ANSA Coatings kept it real and homey with a Christmas lime held on their compound in Arima.*





# Keeping it in the Family

*Mr. Roger Roach, Managing Director of ANSA Coatings Limited in the midst of The La Familia de la Parranda Parang band*

*On Friday 11th December, 2015 ANSA Coatings Ltd (ACL) a subsidiary of the ANSA McAL Group of Companies hosted its Christmas Party. Keeping the talent within the ANSA McAL family, the La Familia de la Parranda, made up of six members, five of whom are the children of Mr. Allan Gooding, Operations Manager at ACL. The talented family band hails from Santa Cruz and has been performing publicly for approximately two years. The youngest band member is age seven and the eldest is age sixteen. ANSA McAL, continues to support its own talent within the Group by keeping it in the family.*

# ANSA McAL

Barbados

## Celebrates Christmas In Fine Style





## ANSA McAL Foundation delivers Christmas Cheer

*Written by Dr. Raymond Ramcharitar*

(Seated from left) *Dr Anthony N Sabga, Mr Ravindranath Maharaj, Mr Nabeel Hadeed*  
 (Middle row, from left) *Mrs Judy Chang, Saaraa Ali and Cyril Scott of PAVI, Mr Gerald Popplewell and Mrs Charlene Nivet of the Guardian Neediest Cases Fund, Mrs Hazel Hee Hong and Mrs Maritza Pillai of the Dyslexia Association, Mr Victor Mouttet and Mr Wayne Chance of Vision On Mission*  
 (Back Row, from left) *Rev Fr Leslie Tang Kai of the Mt Carmel RC Church, Ms Coretta Francis of Moms for Literacy, Sr Margarita Chan of the Lady Hochoy Vocational Centre, Mr Noel Joseph of the Just Because Foundation, Mr Michael Germain of the Little Carib Theatre, Mr F Glen Niles of the Down Syndrome Family Network and Mr Trevor Jadunath of the Little Carib.*



The ANSA McAL Foundation delivered its share of Christmas cheer in December at the ANSA McAL Hospitality Suite at the Queens Park Oval. Ten organizations received donation cheques from the Board's directors and from Dr Anthony N Sabga, Chairman Emeritus. The total sum disbursed to all recipients was \$300,000.00.



The beneficiaries included Moms for Literacy (Caribbean), the Down Syndrome Family Network, the Dyslexia Association, the Guardian Neediest Cases Fund, the Lady Hochoy Vocational Centre, Our Lady of Mt Carmel RC Church, Persons Associated with Visual Impairment (PAVI), The Just Because Foundation, The Little Carib Theatre and Folk House, and Vision on Mission. Earlier in the year, Vitas House received a donation and the Syria Lebanese Women's Association received also received a donation towards their Christmas Hamper project.

The ANSA McAL Foundation is supported by the ANSA McAL Group of companies. Its board of directors is chaired by Dr Anthony N Sabga, and its members attending the ceremony included Mrs Judy Chang, Mr Victor Mouttet, Mr Ravindranath Maharaj, Mr Nabeel Hadeed, and Ms Maria Superville-Neilson (Secretary).



# "Gift of Hope" - Glass Angels

Inspired by the positive response from previous years, the Glass Angels continued their Christmas Charity with the 2015 theme, "Gift of Hope" by reaching out for contributions from fellow colleagues and friends.

Glass Angels were able to give the "Gift of Hope" to three groups:

- Simeanna Home for the Aged
- Modeste Family and the
- Noel Family

The Glass Angels thanked all those who assisted in bringing this year's project to fruition and full success. Special thanks was given to the CGL's top management team who generously matched the cash donation of CGL's employees.



## Simeanna Home for the Aged



On the 11th of December 2015, the Glass Angels, visited the Simeanna Home for the Aged in St. James and brought smiles to the men and women staying at the home by delivering much needed personal items.

The Simeanna Home received various grocery items such as mauby, eggs, pasta and disposable under-bed pads. The day was filled with laughter and conversation, truly in keeping with the season!

December 17th 2015 proved to be an early Christmas for the Modeste Family in Point Fortin. Granny Veani & her three (3) grand-daughters Genesis, Miriam & Amelia greeted the Glass Angels with warm smiles at their very humble abode. With each bag off-loaded from the two packed cars, the children's smiles grew wider whilst granny's face showed emotions ranging amongst awe, humility and gratefulness. These emotions were echoed in her words when she expressed heartfelt gratitude and extended God's richest Blessings to all those who made the day possible.

The very humble home was spotless and one could see that grandmother and children alike took care of their precious belongings.

Several large bags of groceries, children's clothing, shoes and toys together with a mini-piano was delivered to the home by the Glass Angels. The piano will serve as an educational tool.



## Modeste Family

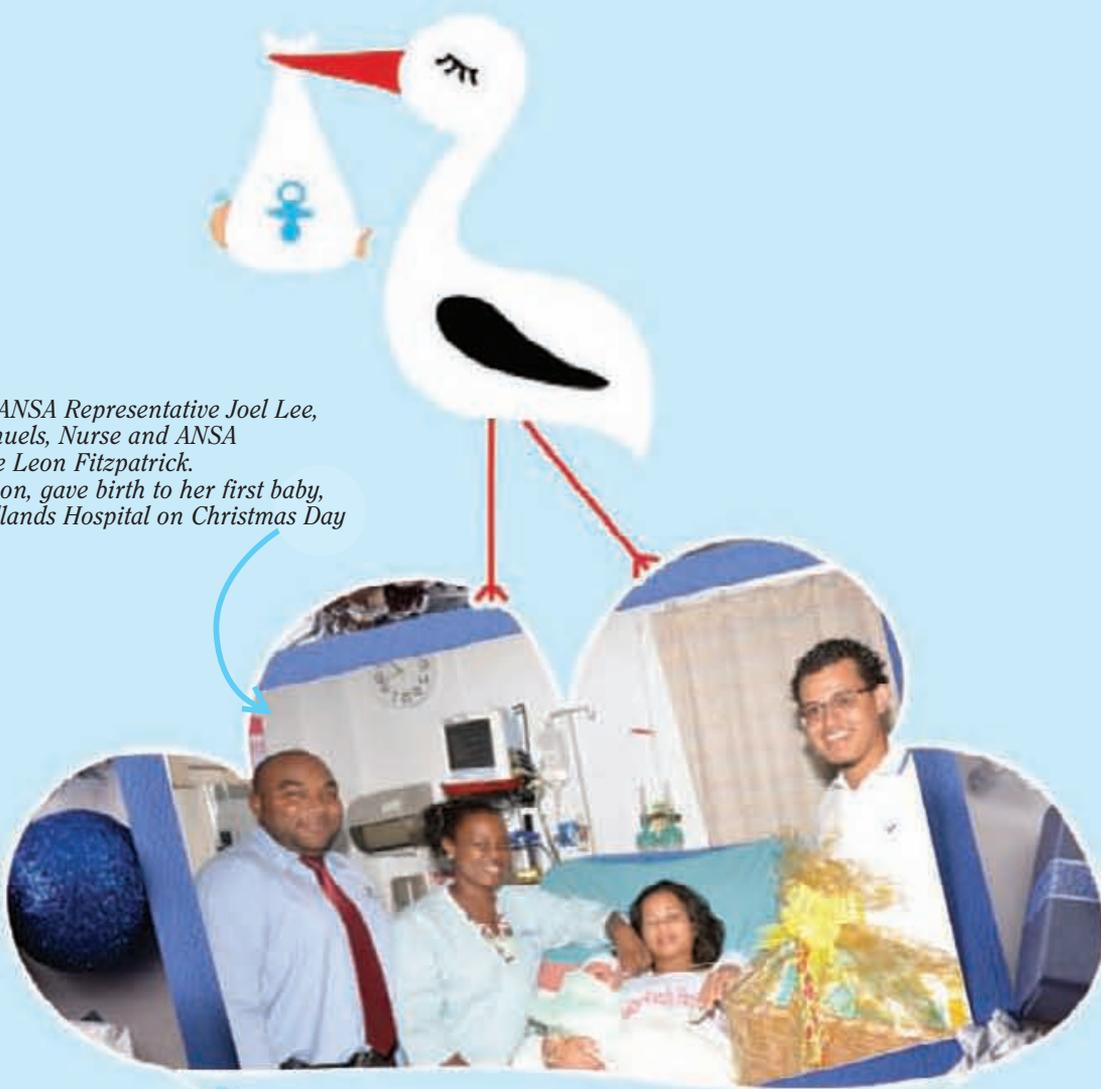


## Kurt Noel & Family



As the saying goes, "charity begins at home" and so the Glass Angels thought it was only fitting to bestow the Gift of Hope on a co-worker and his family. Kurt Noel has been ailing for a while and unable to work. This had placed tremendous strain on an already tight budget. His family received bags of groceries with open arms and indicated that it would go a long way for the Christmas.

The Glass Angels would like to express sincere thanks to all who contributed – staff, friends and family and we look forward to your continued support as we move into the New Year with greater plans for helping those in need!



*From left are ANSA Representative Joel Lee, Omodelle Samuels, Nurse and ANSA Representative Leon Fitzpatrick. Camanie Kishon, gave birth to her first baby, a boy at Woodlands Hospital on Christmas Day*

## ANSA McAL Trading Ltd (Guyana) Shares “Bundle of Joy”

ANSA McAL Trading Limited Guyana introduced ABCD Diapers at its annual tradition of sharing “Bundle of Joy” hampers to all babies born at Georgetown & Woodlands Hospitals on Christmas Day.

Joel Lee and Leon Fitzpatrick, ABCD Diapers, Brand Representatives from ANSA McAL Trading, Guyana, presented Camanie Kishon with ABCD diapers. This is the first year ABCD has supported all mothers with the special gifts of “Bundle of Joy” hampers.

Large hampers containing 140 diapers were presented to the mothers of the first baby boy and girl at the Georgetown Public Hospital Corporation, while all other hampers contained 112 ABCD diapers. In addition to the babies born on Christmas Day, the ANSA team gave samples of the new diaper to all mothers in the ward.

ANSA thanked the Management and Staff of the GPHC and Woodlands hospitals for their support in helping to make the “ABCD Bundle of Joy” Presentation on Christmas Day 2015 a success.



After a fantastic Christmas party, Tatil Sports and Culture Club decided “why not do it twice” and hosted a Christmas lime on Tatil compound. Employees of ANSA McAL Head Office, Tatil, Tatil Life, ANSA Merchant Bank and Financial Services came out in their number to celebrate.



# Carib Glass Limited Expands business in Dominican Republic

The Dominican Republic seeks to establish stronger bilateral and commercial ties with Carib Glass Works (CGL). In December 2015, Mr. Jose Serulle Ramia, Ambassador of Dominican Republic visited CGL to discuss the growth of CGL's business in the Dominican Republic.

A meeting was held and Mr. David Hadeed, CGL's Managing Director shared some insights on investment plans, expansion activities and long-term goals. CGL continues to expand its export thrust and widen their reach within the region. The company recognizes the importance to establish and strengthen relationships with its partners and develop strategic alliances to ensure sustainability.

The Dominican Republic is viewed as a significant market for CGL as the food and beverage manufacturing sector is quite vibrant with major domestic and international brands competing.



# "Glass Works" Recycle Educational Tour



On Monday 16th November, 2015 Carib Glassworks Limited (CGL) continued its glass bottle recycling campaign and visited several schools in Trinidad. CGL recycles glass bottles as part of its production process which has led to a relaunch of its campaign entitled "Glass Works." The campaign aims to raise awareness and promote the benefits of glass packaging.

The advocates of "Glass Works" Kristine Jaggit, Marketing Officer and Sean Austin, an ANSA McAL Champion treated students of Presentation College, St Joseph Convent (St. Joseph) and Queens Royal College to a presentation on the life cycle of glass.



CGL's advocates met with 45 enthusiastic boys of Presentation College who were eager to learn of the raw materials used to create glass. There was an overwhelming interest from approximately 700 students at St. Joseph Convent (St. Joseph) as they intelligently answered all CGL's trivia questions on the life cycle and new components of glass.

## Check out some Highlights:



**“Reward comes with hard work.”**

# MEET ANOTHER ANSA McAL CHAMPION!



## SO JUST WHO IS SEAN AUSTIN Jr?

*I am a former student of St. Mary's College who resides in Arima. My schooling prepared me to be a results-oriented individual. As a consequence, I attended the University of the West Indies where I received a degree in Environmental and Natural Resource Management with a minor in Economics.*

**WHAT WERE THE CHALLENGES YOU ENCOUNTERED DURING THE CHAMPIONS DEVELOPMENT PROGRAMME AND HOW DOES IT FEEL TO BE WORKING WITH THE LEADING CONGLOMERATE IN THE CARIBBEAN?**

*The recruitment phase was challenging. I had to endure several assessments, including group and individual interviews, in addition to a social mixer with Executives of the Group. While my self-motivation made me an ideal candidate to be chosen for the ANSA McAL Champions Development Program each phase was nerve-wrecking. However, I felt relieved when I received the call informing me that I was one of the eight candidates chosen.*

*My experience working with the leading conglomerate in the Caribbean taught me many lessons and afford me experience of a different kind.*

*I was assigned to Carib Glassworks Limited (CGL). My first six (6) months in the programme was spent in the Marketing Department where I received a practical knowledge that has enabled me to gain a firm grasp of how CGL operates. CGL produces glass packaging solutions for various types of foods and beverages. I am of the firm belief that CGL produces the highest quality glass packaging solutions that can be sourced by any food or beverage producer. I feel privileged to be a part of the ANSA McAL Group, a championship team.*

**WHAT ARE THE EXPECTATIONS IN YOUR NEW ROLE?**

*After being chosen, I viewed myself as a person of repute with an easy passage in life, only to learn that reward comes with hard work. My first month within the Marketing department allowed me to take part in the launching of “Glass Works” recycling campaign. My colleagues and I have presented at various secondary schools on the benefits of recycling. I was grateful for the opportunity to be an active advocate in the “Glass Works” recycling campaign which promotes environmental protection and preservation.*

**DO YOU HAVE A MENTOR IN THE GROUP AND WHAT IS THE BENEFIT?**

*Having a mentor is another benefit of being part of the Champions Development Programme. My mentor, Mr. Rishi Basdeo, General Manager at Diamond Motors has often shared his own experiences with me and has always offered tips and suggestions, aiding me along the way.*

**ANY FINAL THOUGHTS YOU WOULD LIKE TO SHARE WITH OUR READERS?**

*Being my first truly long-term professional job, I am grasping all opportunities to learn and continuously improve myself professionally. During the orientation held for the Champions, Mr. A. Norman Sabga, ANSA McAL Group Chairman and Chief Executive made an inspiring opening speech where he encouraged us to view this opportunity not as a fleeting moment in our professional lives, but as an opportunity for a long-term career within the ANSA McAL Group of Companies. I do see the Champions Program as such and intend to become a 'Champion' professional within the Group for years to come.*





Retired Lt Commander Shariffudin Mohammed (left) of the Dar-UL- Hannan Home at Ravine Sable, Longdenville collects a donation of bleach from ANSA McAL's Champion Brian Geoffroy.

Looking on is Marketing Manager of ANSA McAL Chemicals – Robert Mohammed.

Photo: Vindra Gopaul Boodan.



## ANSA McAL Chemicals donate Bleach to Home for Senior Citizens

Margaret Baptiste (right), Matron at the Home for Senior Citizens, Woodford St Newtown, Port of Spain receives a donation of bleach from Brian Geoffroy (left), ANSA McAL's Champion.

ANSA McAL Chemicals Ltd, a subsidiary of the ANSA McAL Group of Companies recently donated cases of Clean and White Bleach to assist with its ongoing H1N1 infection prevention campaign. The company's latest contribution was made in Port of Spain at the Gordon Home for Senior Citizens. Clean and White Liquid Bleach is effective as a water purifier, sanitizer and household cleaner. The Chlorine in the product kills viruses and larvae associated with diseases like HINI, Zika, Chik V and Dengue.



# One of our own...

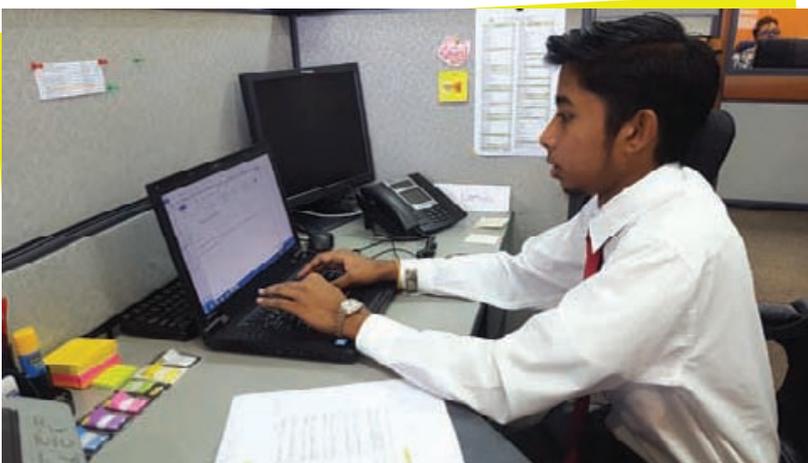
## The Journey, Nathan Sammy Speaks

I am a proud Royalian of my Alma Mater Queen's Royal College, with its reputation as an institution of the highest caliber. I obtained one of the highest national scores in my Secondary Entrance Assessment Exams and secured a place at QRC in 2008. It was at this institution that I developed a passion for the sciences. In 2013, at the end of my five years, I wrote the Caribbean Secondary Education Certificate Exams and attained six Grade 1's and two Grade 2's.

As a result, I made the decision to enter into 6th Form. These two years of school demanded the most from me physically, emotionally and mentally. Nonetheless, dedicated teachers, a supportive family, a great group of friends, and many sleepless nights caused me to succeed. In 2015, I was awarded a national scholarship, which to date, has been one of my greatest achievements after receiving eight Grade 1's in my Caribbean Advanced Proficiency Exams.

Currently, I am on a gap year, working with one of the region's leading conglomerates, ANSA McAL, as a Legal Assistant in the Group Legal/Corporate Secretarial Department. I also had the privilege of working in the office of the Group Chairman and Chief Executive. It has been a fantastic experience thus far. I relish the challenge that each day at work brings, as it gives me the opportunity to develop my critical thinking skills and further explore my creativity and innovative ability. I am truly appreciative to be a part of the ANSA McAL family as this synergy has also helped me develop my maturity in terms of dealing with individuals and situations.

September 2016, I am scheduled to enroll into the Faculty of Medical Sciences at the University of the West Indies, where I will begin my journey towards becoming a doctor and thereafter an Anesthesiologist. In today's society and more importantly in the medical field, many people are concerned with income than with the quantity and quality of service they provide. I strongly believe, that the reward for helping others should never outweigh the importance of the act itself. The journey will be difficult but when all is said and done, I will have something more valuable than money. I would have had the privilege to make a difference.





*Business Development  
Through People  
Development*

# Helping Hands

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## Soft Skills ... The Ability to Listen

**L**istening well isn't just about hearing information. Listening well builds relationships. Remember this crucial role of communication and you may be motivated to do away with some of these common annoyances that sabotage relationships: 1) Distracting yourself—texting, picking up, straightening things—when someone is speaking. 2) Interrupting because you are suddenly reminded of something "more important" to say. 3) Showing impatience by responding to the speaker before information has been completely conveyed. 4) Listening only enough to grasp the nature of a problem and ignoring the speaker's need to tell the story. 5) Asking the speaker to hurry up and finish. 6) Ceasing to listen when you hear something with which you disagree, and instead starting to think of how to respond.



## Do You Need a Digital Detox?

**S**martphones, tablets, laptops, and computers dominate our lives. Could you use a "digital detox"? A digital detox is when you switch it all off—eliminate texting, posting, chatting, and snapping for an uninterrupted break. Sound good? If so, try it for a few hours at first. Work your way up to a day or two. Begin by sharing your plan with others. Pick a realistic time like a weekend, and prepare to feel anxious, fearful, guilty, or a little selfish. It's part of the experience—and it might make you more determined to try it.



Explore more: [[search "digital detox."](#)]

## Find More Energy When You Come Home

**I**f you're flopping on the couch at the end of the day instead of tackling your to-do list, try these energizing tips: 1) Revive with 20 minutes of exercise. 2) Take a 25-minute nap. (Studies show a short snooze is perfect for improving alertness.) 3) Stave off afternoon blahs with snacks of whole grains, fruits and vegetables, and protein. Avoid candy and chips. 4) Become a better night sleeper by easing into bed. Read, take a hot bath, and avoid computer screens before bedtime. Try these four strategies over the next seven days, and see if you get more stuff done.



## Success with New Year's Resolutions

**K**eeP New Year's resolutions with these proven steps: 1) Break your goal into many very achievable steps. 2) Create accountability by *telling those you admire and look up to* what you will accomplish. 3) Remind yourself daily of the benefits of achieving the goal. Use a reminder system so you don't forget. 4) Give yourself a small reward for every step achieved. 5) Track daily progress in a visual form—spreadsheet, refrigerator calendar, etc.—another reminder so you do not forget to do it. 6) Expect setbacks along the way. Don't get angry about them—get even!



## Have a Plan to Manage Worry

**S**tudies have shown that worry can take years off your life.

Lack of sleep, for example, can be a risk factor for Alzheimer's disease. Personal strategies for managing worry are therefore as important as diet, exercise, and not smoking. Cope with worry by taking action with questions and exercises that help

you gain control of the target issue. 1) Talk about what's worrying you with a significant other, spouse, partner, or trusted friend. 2) Get sound facts about the "what ifs" so worry does not cause your imagination to run away with you. 3) Jot down your worries on paper so you can clearly see what they are. 4) Consider how unrealistic each of your worries really is. 5) Write down a strategy or intervention step for each worry. 6) Decide on a timeline for implementing each strategy. 7) Repeat the steps above, daily if needed, to feel relief and gain better control over your worries. Use these skills when worries overtake you, and make them a part of your life management playbook. (Seek professional counseling if you continue to struggle with worry associated with past events you can't change.)



## Parents Do Have Influence After All

**C**ontrary to what you might have heard, parents—not friends—are the number one influencer of teens' behavioral choices. Monitoring teen behavior (e.g., "Where are you going, and with whom? Here's what time

you need to be back.") reduces behavioral risk among teens. Over 75% of teen pregnancies are unplanned, and the highest rate of new HIV infections occurs among young people aged 20 to 24. Research shows that when parents set rules for their kids and monitor them, sexual intercourse occurs later in life, and if teens happen to be sexually active, better parent communication influences behavior to reduce unwanted pregnancy into the future. Model good behavior, communicate, and keep an eye on what your teens do.



Source: [www.nlm.nih.gov/medlineplus/](http://www.nlm.nih.gov/medlineplus/) [search: 155068]  
Source: [www.nyu.edu/research/research-news.html](http://www.nyu.edu/research/research-news.html) [Search "sexuality-and-relationships"]

## Carnival Survival Tips!

1. **You don't have to drink to excess to enjoy yourself:** some may argue you don't need alcohol at all
2. **Use a designated driver:** don't take chances and avoid relying on strangers to get home at night
3. **Plan which activities you want to go to:** this may very well help your financial pocket at the end of the season!
4. **Move in groups:** especially for women, this makes you a harder target for those out to do you harm
5. **Never accept drinks from anyone you don't fully trust:** There has been a rise in date-rapes recently including drugging
6. **Practice self control:** most STDs are transmitted by healthy looking people
7. **Keep your hearing:** the speaker box will not fall if you move away from it, and you will keep your hearing at the same time!

Have a safe and enjoyable carnival everyone!



## Dealing with a Christmas Debt Hangover

**T**here's no pill for a Christmas debt hangover, but you can make it disappear faster. Here are the key steps in every approach:

- 1) Stop borrowing
- 2) Begin immediately to spend less than you earn.
- 3) Use the balance to pay off the debt. 4) Track your spending, and create a budget. 5) Begin saving immediately, and create a fund for emergencies. 6) Pay off your highest credit card first—in most cases this is best. Discover different strategies by speaking with our Financial Counselor - yes, your EAP has this skill as well. Idea: Next year try low- or no-cost gifts for friends and family. Google "list of low or no-cost gift ideas" and you will discover hundreds of thoughtful ideas that are caring and just plain awesome.



## Skimming – A Real Risk

Skimming is the act of obtaining information from a debit or credit card with a card reader device. The Personal Identification Number (PIN) is often obtained separately, usually by someone who is watching or by hidden cameras or sophisticated devices that may be attached to the ATM. Once the magnetic strip data and PIN are obtained, a counterfeit card is produced and then used to get funds from an unsuspecting bank customer's account. (Sunday Guardian 03.01. 2016) Skimming is not new to Trinidad and Tobago. In 2013, blank cards and skimmers were seized at a house in Trincity.

Skimmers can be very small and innocuous. A typical ATM skimmer is smaller than a deck of cards and fits over the card reader slot. The cameras used by cybercriminals are very sophisticated. The camera may be in the skimmer itself, or mounted at the top of the ATM, or even just to the side perhaps in brochures. Cybercriminals can also install a fake number pad over the real number pad to capture the PIN directly, bypassing the need for a camera. They can also get your PIN through "shoulder surfing" – someone actually looking over your shoulder as you enter your PIN.

ATMs that are not located in busy areas are more at risk since cybercriminals can operate with less risk of being detected. The ATMs in banks are generally safer (but not immune) because there are many surveillance cameras. The chances of getting hit by a skimmer are also higher on the weekend than during the week because it's less busy. Cybercriminals typically install skimmers on weekends and remove them before the banks reopen on Monday.

### Skimming Off the Top

Debit-card hacks at automated-teller machines are on the rise. They often involve thieves installing devices on an ATM to 'skim' card numbers and pins. Here is one example:

**1**

Thieves install a device into the card reader to capture data from the magnetic stripe.

Source: Next reports

**2** Device reads the card while a pinhole camera installed by the thieves records the PIN that is entered.

Pinhole camera

**3**

Thieves download the stolen data and can then use it to make fraudulent purchases or drain cash from the account.



THE WALL STREET JOURNAL

## How to protect yourself?

1. Before using an ATM, ensure there are no devices attached to it. Look for signs of tampering. Check at the top of the ATM, near the speakers, the side of the screen, the card reader itself, and the number pad. Look for unusual colors, traces of adhesive and materials or graphics that are not correctly aligned
2. If there are two ATMs look at the other one and compare. If there are any obvious differences don't use either one and report your suspicions to your bank. For example, if one ATM has a flashing card entry slot and the other ATM has a non-flashing reader slot, you know something is wrong. A skimmer glued on top of the existing reader slot may obscure the flashing indicator
3. Tug at any loose or protruding parts. ATMs are solidly constructed and generally don't have any loose parts. You can pull on the card reader slot. If there is a device it may become loose
4. If the number pad feels thicker than usual it may be a PIN-snatching device. Don't use it
5. The number pad should be securely attached and in one piece so push on it to test it
6. Use your free hand to cover your other hand as you enter your PIN to defeat any hidden camera. **This is most important and your best form of protection**
7. Do not re-enter your PIN if your transaction fails
8. Do not accept help from anyone
9. If something doesn't feel right about an ATM, don't use it
10. Immediately report any suspicious activity to the relevant financial institution

Remember to keep a close eye on your financial transactions so you can discover any unusual activity early. We are living in the digital age and we are exposed cybercrimes. Being aware and alert is your best defence.

# Happy New Year!

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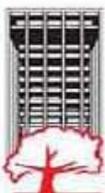
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GROUP OF COMPANIES

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