





FEBRUARY 2015



A.M. BEST AFFIRMS RATINGS OF TRINIDAD & TOBAGO INSURANCE LIMITED

In a release from A.M. Best, a global credit rating agency, the organisation has affirmed the financial strength rating of A- (Excellent) and the issuer credit rating of "a-" of **Trinidad & Tobago Insurance Limited** (TATIL) (Trinidad). The outlook for both ratings is stable.

The ratings reflect TATIL's history of profitable overall operating performance, solid capitalization and the support it receives from its ultimate parent, **ANSA McAL Limited** (AMCL). AMCL is one of the largest diversified companies in the Caribbean and is publicly traded on the Trinidad & Tobago Stock Exchange.

TATIL has consistently produced favourable overall earnings, driven by strong underwriting and stable investment income. TATIL's surplus has steadily appreciated and it maintains a strong level of risk-adjusted capitalization as measured by Best's Capital Adequacy Ratio. TATIL benefits from support provided by AMCL in functional areas such as information technology and investment services.

Partially offsetting these positive rating factors is the geographic concentration of TATIL's operations, its continuing challenge to maintain market share in extremely competitive markets and the potential impact from exposure to catastrophic events.

While the outlook for TATIL's ratings is stable, positive rating actions could occur if the company outperforms its Caribbean peers, maintains strong capitalization and there is an improvement in the Trinidad & Tobago country risk tier. Negative rating actions could occur if there is a material decline in TATIL's risk-adjusted capitalization or operating performance, outsized catastrophic losses when compared to peers or a downgrade of the Trinidad & Tobago country risk tier.

The methodology used in determining these ratings is Best's Credit Rating Methodology, which provides a comprehensive explanation of A.M. Best's rating process and contains the different rating criteria employed in the rating process. Insurance professionals, brokers, regulators and consumers refer to Best's Credit Ratings as an opinion of the financial strength and creditworthiness of risk-bearing entities and investment vehicles.



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ANTHONY N SABGA CARIBBEAN AWARDS FOR EXCELLENCE ANNOUNCES ITS 2015 LAUREATES

The Laureates for the Anthony N Sabga Caribbean Awards for Excellence were named on Friday 6th February 2015, at a press conference held in the TATIL Building in Port of Spain.

2015 marks the tenth anniversary for the awards, and the introduction of a new category, Entrepreneurship. The Eminent Persons Panel, who selects the recipients, did not find any nominees they felt appropriate to be given the award in Public & Civic Contributions for 2015, though a joint award was made in Science & Technology. The 2015 Laureates are:

Arts & Letters: Dr Paloma Mohamed, Guyana



Dr. Paloma Mohamed is one of the most prolific academics and creative writers in the region. A key figure in Guyana's culture and academe, she has been producing creative works since the age of 13 and has, to date, won the Guyana Prize for Literature on three occasions. Dr. Mohamed has written and had performed more than 30 plays and published two collections of poetry with a third expected this year. She has also branched into film and has been the executive producer on 32 films. She has published nine books and has been involved in 14 major arts projects. In 2010 she developed KIDSTAGE, the first and only televised children's talent series in Guyana.

In addition to contributing to the writing of the drama syllabus for CAPE, her creative works have been placed on both the syllabi of CSEC and CAPE, as well being used as test pieces for students at the Department of Creative and Festival Arts at the University of the West Indies and the University of Maryland. She has been active in adjudicating drama competitions throughout the region. As a filmmaker, she produced the first Guyanese full-length movie Jezebel – The Movie (1992), co-organized the first Guyanese film festival in the US and recently founded CineGuyana Inc. As an academic, Dr Mohamed is the outgoing Dean of the Faculty of Social Sciences at the University of Guyana and has worked with various UN agencies to produce reports and conduct projects on topics as diverse as adolescent sexual and reproductive rights and the status of young artists in the region.

Her books include The Massacuraman (2014), Duenne (2013), A Man Called Garvey (2001) and Caribbean Mythology and Modern Life 5 Plays for Young People (2003). Her plays include Testament (2008), Father of the Man (2002), Trouble in Paradise (1996). Her academic publications include Notes on the Media in Guyana (2014), Communications, Power and Change in the Caribbean (2013) and Media Trends: Representations of Women and Children in the Guyanese Media (2007-2009) among many others.

Dr Mohammed has been recognized several times for her work. Some of the more recent ones include the New York Tristate Alliance Award for Outstanding Work in the Field of Education and Culture (2012), the Guyanese Presidential Service Medal Award (2011) and a Cacique Award received in Trinidad and Tobago in 2006.

Science & Technology: Prof Suresh Narine, Guyana



With the increase in scientific knowledge globally, the Caribbean still finds itself importing technology. However Prof Suresh Narine of Guyana is one of the persons who is actively changing that with reference to the physical and chemical sciences. His work in Guyana and in Canada has created the rare bridge between scientific research and commercial application.

Prof Narine is the Director of the Institute of Applied Science in Guyana (IAST) and a Professor at Trent University in Canada where he directs the Trent Centre for Biomaterials Research. His work as a researcher has led to an enviable 138 peer-reviewed publications, 2 books, 22 patents and the creation of environmentally friendly economic activity in Guyana, Canada and beyond.

Though he lives and was educated in Canada, Prof Narine holds dual citizenship and returns to Guyana on a monthly basis for his participation in its technological and scientific development. In Guyana, he is credited for single-handedly reviving the IAST through persistent lobbying and attracting of research funds and for turning it into the premier institution in the region for research in chemistry, materials science, environmental monitoring, and physical properties analysis.

In addition to his research work, Prof Narine has written policy documents for the Guyanese government including its current Science and Technology Policy and its first Agroenergy policy. In Canada, in 2011, he was named as one of the "Top 40 Under 40 Leaders." He is a member of the Canadian Association of Physicists, the American Physical Society, the International Federation of Food Technologists and the American Oil Chemists Society.

Science & Technology: Prof Patrick Hosein, Trinidad & Tobago



Not many people can say that they have significantly contributed to the technologies that we use every day, such as cellular communications and the internet. However Professor Patrick Hosein of the University of the West Indies, St Augustine can legitimately make this claim.

A Computer Scientist, Electrical Engineer and Mathematician, Professor Hosein has worked with some of the major cellular communications companies in the world like AT&T, Ericsson and Huawei and has been granted 35 international patents in telecommunications and wireless communications. He also has more than 75 peer-reviewed publications in these fields. Many of his patents are for technologies intrinsic to the various generations of cellular communications technology (i.e. 2G to 5G). Additionally, he has 41 patents which are still pending.

Professor Hosein obtained five degrees from the Massachusetts Institute of Technology (MIT) including a PhD in Electrical Engineering and Computer Science. He went on to work at UWI as a lecturer in the Department of Electrical and Computer Engineering. On evenings he would use the department's fax line to interconnect the Campus' Local Area Network with the, then unknown, internet via a University in Puerto Rico. In this way students on Campus were able to experience the Internet for the very first time. Professor Hosein, together with a team consisting mainly of students, was later contracted by TSTT to develop the registration, management and billing software for the first ISP in Trinidad.

Presently Professor Hosein is the CEO of the Trinidad and Tobago Network Information Centre (TTNIC) which manages the .tt Top Level Domain. He is also active in the area of Open Data and has set up and manages Open Data repositories (data.tt and maps.tt) for Trinidad & Tobago. He is also a Professor of Computer Science at the UWI.

Entrepreneurship: Mr. Herbert Samuel, St. Vincent & the Grenadines



The efficient use of costly and finite energy resources in the face of the growing demand for energy is one of the defining issues of the 21st Century and Vincentian energy consultant and entrepreneur, Mr. Herbert A. Samuel is building a business finding innovative ways to address this concern. His company, Welectricity Inc, is developing and marketing innovative solutions to reduce domestic energy consumption. Welectricity's main product is the Welectricity web app (available at www.welectricity.com) which allows households to track, compare and reduce their electricity consumption without the need for any additional measurement devices in the home.

The Welectricity app was conceived in 2009 and funded by an IDEAS Energy Innovation award from GVEP International and GiZ. It was then built and launched in 2010. It has attracted international attention, received new global innovation awards and now has registered users from 111 countries. In 2010 the UK-based WWF, the world's largest independent conservation organization, named Welectricity as "A Green game-changer;" GE awarded it "Best Idea for the Millennial" in its 2010 "Ecomagination Smart Grid Challenge" and in 2011 it was judged "Best New Sustainability Innovation" in the Knowledge@Wharton/Wipro Innovation Tournament at the Wharton School at the University of Pennsylvania.

Mr Samuel is a UWI Industrial Engineering graduate who lives in St Vincent & The Grenadines. He has been involved in the energy sector for the past three decades and has been an independent sustainable energy consultant since 2007. In his present role as a consultant, he works with regional and international clients including the CARICOM Renewable Energy Development Programme (CREDP-GIZ) and the World Bank, where he is a member of a team building out a global network of innovation centres that empower entrepreneurs to build businesses tackling energy and climate-related problems.

We Salute the 2015 Laureates



Dr Paloma Mohamed Arts & Letters



Prof. Suresh Narine Science & Technology



Prof. Patrick Hosein Science & Technology



Mr.Herbert Samuel Entrepreneurship

Meet our people Mr. Ian Galt New Appointment



Mr. Ian Galt had been appointed to the position of Sector Head - Services, effective from March 1st 2015. Mr. Galt previously held the position of Group Chief Information Officer and will continue to provide oversight in this position until his successor is appointed.

Mr. Galt is a veteran of Information and Communications Technology (ICT) and Telecommunications with over 36 years of knowledge and experience. He joined the ANSA McAL Group of Companies in 2013. Prior to this he spent 23 years working for two large multinational companies, running businesses in the Caribbean and Central America. During this period he held several Executive roles within the ICT Industry including Country General Manager, Regional Executive Vice President and Regional Managing Director. He was intimately involved in the build out of Trinidad and Tobago's first Tier 3 Data Center Facility and had Executive oversight of the launch of a number of the initial Managed and Cloud Services available in the Caribbean. Mr. Galt has worked extensively in the UK and Europe for over ten years in addition to having widespread experience in multiple Caribbean locations. He is an Honours Graduate of International Technical Institute, Tampa.

Mr. Galt took some time from his busy schedule to chat with us. Join us as we get to know our new Sector Head – Services:

Where can members of the ANSA McAL family find you?

My office is located at the TATIL Building. You can reach me on my laptop or mobile because I spend a lot of time out with my subsidiaries.

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

No funny stories but without a doubt, the most memorable moment was being offered this job.

When you get off work, what are some things that you like to do for fun? I enjoy time with my family, keeping fit (or trying too). I

also love all Motor sport and boating.

Any secret talents or special skills?

A nice easy question to answer......None!

You previously held the position of Group Chief Information Officer for the Group, can you tell us a little about that portfolio?

The portfolio of Group CIO was one which looked after the IT operations and strategy for the Group. Specifically it meant leading a team of infrastructure, software and project IT professionals to direct, implement and operationalize the Group's IT infrastructure and assets.

I was fortunate to work with most of our Subsidiaries during my 18 month tenure as Group CIO. The experience of doing that has given me a well-rounded view of the Group which will be an asset in my new role.

What are you most looking forward to as the Sector Head for the Services Sector?

In the short term, delivering on our promise and our commitments to the Group. In the mid to long term, maximizing on the upside potential of the subsidiaries that make up the Services Sector.

Your bio on the Group's website says that you've worked in the UK, Europe and different locations across the Caribbean. Tell us the truth: Trinidad and Tobago is your favorite right?

Is the Pope Catholic? Jokes aside, I have been extremely fortunate to have had the opportunity to work internationally and regionally. The experience has been a major asset in my career development. But for me, nothing can replace home.

Do you have a favorite ANSA McAL brand/product? Please say why.

As odd as it sounds, my favorite brand is the ANSA McAL brand, the Group brand. It represents a rich and deep history of business in the Caribbean. It represents evolution as the brand and Group have evolved over the years

Any words of wisdoms or personal credos that you would like to share with our

If you want exceptional business results, think like a competitive surfer...







The Children's Ark foundation thanked ANSA Automotive for their support and assistance in purchasing a new 30-seater Rosa Mitsubishi bus. ANSA Automotive alongside the Ministry of Finance, the Comptroller of Customs and the Government of Trinidad and Tobago assisted with the \$500,000 purchase that was handed over to local NGO, Goodwill Industries.

President of the Children's Ark, Ms. Simone de la Bastide, said "The Children's Ark is indeed very happy to be in the driver's seat in donating this bus for the benefit of the many challenged students of Goodwill Industries. This bus will greatly assist in alleviating the abuse that some of these students endure while using the public transport system."

Ms. De la Bastide went on to say that ANSA Automotive gave a very generous deduction to the cost of the bus which facilitated the purchase. The Children's Ark is an organisation that seeks to improve the lives and living conditions of our nation's marginalised children, whether underprivileged, abused, addicted, abandoned or otherwise challenged.



MR GRAHAM GREENIDGE RECEIVES VIP RECOGNITION

Mr. Graham Greenidge, Director of the Food and Consumer Division for Bryden Stokes Ltd. (Barbados), was recently named a VIP member of the Worldwide Branding organisation. This special distinction honours individuals who have shown exceptional commitment to achieving personal and professional success.

Mr. Greenidge has 15 years of experience in the industry, with one year of experience with the ANSA McAL Group. His areas of expertise lie in building brands and brand management. He attributes his success to his hard work and dedication. Mr. Greenidge was formerly a marketing manager, sales account executive and account director and has effectively utilised the skills that he gained in these previous positions.

Mr. Greenidge attended Brock University in 1994, The Barbados Community College in 1990 and Christ Church Foundation School in 1987. He is a chartered marketer and fellow member of The Chartered Institute of Marketing (1998). Charitably, he supports various Christian charitable organizations. In years to come, Mr. Greenidge aspires to continue to grow in his career.

Content for article provided by http://www.worldwidewhoswhoreleases.com/

Thank You'

ANSA Coatings Ltd. recently hosted their first Employee Forum for 2015. At the session employees were recognized for their outstanding contributions to the company, and after a brief address from their Managing Director, Mr. Roger Roach, the forum was opened up for employees to ask questions and make comments and suggestions.

Staff achievements were celebrated in the following categories:

- Employee of the Year: Mr. Kimraj Dass Jr. Warehouse Supervisor
- · Sales Representative of the Year: First place went to Mr. Christopher Rampersad from Penta's Marketing and Sales Department
- HSSE Award: The Research and Development Lab and the Raw Materials Warehouse were recognized for their excellent practice of health and safety awareness and their excellent housekeeping
- Special Award for Mr. Peter Jardine, Production Manager: Mr. Jardine received an award for his 10 years of service to the company. He also received special recognition for his contributions to the company in light of his retirement in December 2014
- Long Service 5 years, 10 years and 15 years



Mr. Kimraj Dass Jr - Warehouse Supervisor was named 'Employee of the Year 2014.' Mrs. Elizabeth Shepherd, Sector HR Manager- Manufacturing presented him with his award



Mr. Christopher Rampersad from Penta's
Marketing and Sales Department received his prize for Salesman of the Year
2014 from Mr. Roger Roach, Managing
Director – ANSA Coatings Ltd.



Ms. Colleen Caseman (left) received her award for 15 years of service from Mrs. Elizabeth Shepherd, Sector HR Manager- Manufacturing



Introducing MALTA CARIB ULTRA

Launched in May 1973, Malta Carib is the only Malt beverage that boasts of being 100% Trinbagonian. "Malta" as it is fondly known, is often used to generalize all other malt beverages in the market but to the true Malt consumers, the unique taste of Malta Carib is undeniable. Malta Carib has over the past 42 years become a brand known for its superior consistency and is the most trusted Malt beverage on the market.

To continue this trend we are pleased to announce the launch of Malta Carib Ultra. Malta Carib Ultra differentiates itself from Malta Carib Original with its lighter and slightly sweeter taste profile fortified with an added vitamin pack. This wholly natural drink is made from malted barley and it contains energy boosting carbohydrates, minerals and proteins all needed for physical well-being

Malta Carib Ultra Product description:

Maich in vitamins B12, B6, B3 and B1:

Non Alcoholic, 100% Natural

Carbonated Malt Beverage

Packaging – 275ml Returnable bottles

Quantity – 24 per case.

Look out for Malta Carib Ultra in

a supermarket near you!!!



THE ULTRA DRINK TO GET YOU MOVING



Stag Beer (Guyana) presents winners with prizes

ANSA McAL Trading Ltd. (Guyana) through its Stag Beer Brand presented the top teams of the East Coast Senior Football League with their prizes at the company's Beterverwagting head office.

Victoria Kings were the winners of the league, ending on 33 points to receive \$200,000 in prize money while the Mahaica Determinators were second with 29 points and won \$150,000. Buxton United and Anns Grove each had 24 points but Buxton's goal difference of 21 goals to Anns Grove's 19 saw them winning the third place prize of \$75,000 while Anns Grove received \$50,000 for fourth place.

At the presentation ceremony the East Coast Football Association President Mr. Aubrey Huston expressed his gratitude to ANSA McAL/Stag for coming on board with the tournament.

"We are pleased that Stag was on board and it was helpful in improving our football and it is also one of the reasons our teams did as well as they did in the year-end tournament. It's a reflection of the continued progress with our partnerships and we are very encouraged and we look forward to more football being played in 2015 with the support of Stag Beer," Huston stated.

Representative for Stag Beer, Mr. Sean Abel thanked all the teams for their participation while Stag Brand Manager Mr. John Maikoo assured that Stag would continue to support football and sports in Guyana



ANSA McAL Guyana's Annual Golf Tournament

Rain may have delayed play in ANSA McAL Trading's Annual Golf Tournament but the weather did not dampen what was yet another successful tournament. The ANSA McAL sponsored tournament was held at the Lusignan Golf Course and teed off at 1pm.

Mr. Troy Cadogan, Marketing Director – ANSA McAL Trading (Guyana) played in the tournament and was supported by his ANSA McAL colleagues who spent the day enjoying the tournament. Among the ANSA McAL representatives were Mr. Robert Hitchcock – Heineken Brand Coordinator and Ms. Darshanie Yussuf - PRO

39 golfers took to the course and in the end Mr. Patanjalee 'I love the winning feeling' Persaud and Ms. Shanella 'By His Grace I win' Webster were the clear winners.

Ms. Darshanie Yussuf thanked the Lusignan Golf Course for the opportunity to contribute to Golf in Guyana another year. She congratulated the winners and encouraged the other golfers to maintain good play. She added "I look forward to ANSA McAL sponsoring yet another exciting tournament for golf in 2016."

ANSA McAL Trading continues to be one of the very reliable sponsors of tournaments for the Lusignan Golf Club.





Over the past two years forty organisations in ten different industries have participated in the Arthur Lok Jack Graduate School of Business' Practicum experience. Now joining the list is ANSA Coatings Ltd. Mr. Roger Roach, the Managing Director of ANSA Coatings Ltd. spoke at Arthur Lok Jack's panel discussion that brought to a close the Practicum session that the company had participated in. The company had been the focus of a six month action research project which benefitted both the students and the organisation. The management of ANSA Coatings Ltd. (ACL) was so impressed with the work that the team of students executed that they gladly accepted some of their recommendations and are currently implementing them.

The project was an exciting one for ACL because not only were they the focus of one of the studies but also because one of their employees, Ms. Deolinda Joslyn – HR Coordinator, is actually a student at Arthur Lok Jack and participated in the practicum exercise.

Ms. Joslyn took the time to give us the scoop on what it was like participating in the project while being both an employee and a student. Read on for her story:

"The Arthur Lok Graduate School of Business launched its new practicum in January, 2014. This is an innovative approach for conducting practicums as it seeks to ensure that: 1) the students work in teams - a maximum of three persons and 2) that they engage in real situations in the corporate world and are able to use what they had learnt in their two years of studying to come up with practical solutions to assist the organisation.

I was on the final leg of completing my Masters in Human Resource Management and was required to submit a practicum. My team consisted of three persons and we worked pretty well together. We used ANSA Coatings as the subject of our study and the organisation offered us a realm of opportunities to put what we had been taught into action. ANSA Coatings had undergone an integration in 2012 and there were many HR topics, such as Change Management, Culture Change and Strategic Planning, at the forefront. It wasn't long before we had a practicum topic and my team and I proceeded to further research the organisation. Because our topic was very relevant at the time, the staff members who were affected were cooperative and freely discusses issues at hand and solutions to overcoming the present challenges.

ANSA Coating's Managing Director, Mr. Roger Roach, was very supportive throughout the entire process. Presentations were made to him throughout the exercise and he was always willing to offer advice on how to add value to the work that we were doing. Mr. Roach was particularly pleased with the topic of our study since it was relevant to the company and the solutions that were being offered were welcomed as he saw them as beneficially to their advancement. My team's recommendations were accepted by the company and are presently being rolled out. Research projects such as these are a lot of hard work and require long hours and lots of patience. However it all paid off in the end as our practicum received a grade 'A' ... and to add to our success my team was one of four that was selected to participate in the closing event 'CEOs Perspectives: Practicums Creating Value.' It was a proud moment to not only speak on the work that my team had done but to also have my MD, Mr. Roach, as a participant in the panel discussion."







ANSA McAL Barbados Sponsors 'Second Time Around'

For two years ANSA McAL (Barbados) has sponsored the production and placement of a calendar that showcases the artwork created by inmates at the HMP (Her Majesty's Prison) Dodds Prison. The project seeks to highlight the prison's rehabilitative efforts.

Mr. Nicholas Mouttet, President and CEO of ANSA McAL (Barbados) Ltd. recently visited the office of Mr. Adirel Brathwaite, Barbados' Attorney General, to present him with copies of this year's calendar, which is entitled 'Second Time Around.' Mr. Mouttet and Mr. Brathwaite discussed additional avenues through which the artwork that is created by inmates can be displayed and sold. Suggestions included showings and sales in easily accessible venues, as well as displays in ANSA McAL's Head Office in Wildey and its subsidiaries including Trimart Supermarkets and Brydens Stokes.

The 2015 calendar features 12 paintings and 23 pieces of poetry created by inmates. Thirty-one prisoners worked on submissions, including one who assisted with the calendar's compilation.

During the visit, which was also attended by Ms. Janet Lewis, Prison Librarian and calendar coordinator, Mr. Brathwiate reiterated that he was in favour of inmates and the prison itself, which provides the opportunity for the inmates to learn their craft and benefit from the display and sale of their artwork.





IT Corner

Keyboard Shortcuts for using

<FI>



General

Help

Open a Document	<ctrl> + <o></o></ctrl>
Create new	<ctrl> + <n></n></ctrl>
Save a Document	<ctrl> + <\$></ctrl>
 Print a Document 	<ctrl> + <p></p></ctrl>
Close a Document	<ctrl> + <w></w></ctrl>

Navigation	
Up One Screen	<page up=""></page>
Down One Screen	<page down=""></page>
Beginning of Line	<home></home>
End of Line	<end></end>
Beginning of Document	<ctrl> + <home></home></ctrl>
End of Document	<ctrl> + <end></end></ctrl>
• Open the Go To dialog box	<f5></f5>

Editing

• Cut	<ctrl> + <x></x></ctrl>
 Copy 	<ctrl> + <c></c></ctrl>
• Paste	<ctrl> + <v></v></ctrl>
• Undo	<ctrl> + <z></z></ctrl>
Redo or repeat	<ctrl> + <y></y></ctrl>

Formatting

• Bold	<ctrl> + </ctrl>
• Italics	<ctrl> + < ></ctrl>
Underline	<ctrl> + <u></u></ctrl>
Align Left	<ctrl> + <l></l></ctrl>
• Center	<ctrl> + <e></e></ctrl>
Align Right	<ctrl> + <r></r></ctrl>
• Justify	<ctrl> + <j></j></ctrl>

Text Selection

- To select a Word Double-click the word
- To select a SentencePress and hold <Ctrl> and click anywhere in the sentence
- To select a Line Click in the selection bar next to the line
- To select a Paragraph Triple-click the paragraph
- To select Everything <Ctrl> + <A>