



We Are Better Together

As a New Year begins, I find myself thinking about the past year and looking forward to the next. 2015 was an interesting and successful year for the Group. Yes, there were challenges, but every year has its challenges and we have come through this one stronger and full of momentum.

There is no doubt that our team and the culture we foster underpin all the good work that we do. Though the financial markets and economic climate remain uncertain, we will continue to expand our national and regional footprint and we will continue to enhance our brand by focusing on improving our overall service delivery, promoting and recognizing staff expertise, attracting top talent from across the country and the globe and harnessing relationships with our stakeholders.

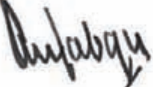
My hope for 2016 is that we face further challenges with a sense of community, courage and confidence. Let us spread love and humility to our family, friends, colleagues and neighbors as the only thing that will live beyond our earthly existence is the difference we make in the lives of others. Let us create opportunities that will lead to success for all and focus intently on what we can control.

We will need your continued combined commitment and involvement in all we do. Let us use this time to refresh our personal and professional vision of how and what we can be.

Thank you for continuing to contribute to the success of the ANSA McAL Group. It is a privilege to lead such a group of professional and dedicated employees who continue to strive for excellence. I look forward to a great 2016, where we can all realize our ambitions and celebrate in each other's achievements.

Wishing you Peace, Good Health and Happiness.

God Bless.



A. NORMAN SABGA, LLD (Hon.) UWI
GROUP CHAIRMAN AND CHIEF EXECUTIVE



2 YEAR IN REVIEW 15 January



ANSA Coatings Ltd hosted its 3rd Annual Awards Ceremony where awards were given to the top performance in the company's different divisions: Penta, Sissons, Glidden and Automotive Refinish



The 22nd TATIL Open Invitational took place at the St. Andrews Golf Club with over 100 participants vying for top prizes in their divisions



ANSA McAL Trading Ltd (Guyana) was the featured sponsor of the Stag Beer Super 16 Football Tournament. GYD \$1.5m was presented to the winners – Grove Hi - Tech.



'Oh What Fun It Is to Save' winner Paul Hadeed was presented with his new Ford Ranger by Mr. Adam Sabga, Managing Director of Standards Distributors Ltd



Inspire Employee Engagement, ANSA McAL's own Mr. Rahim Mohammed, Sector HR Manager – Beverage, was invited by the Arthur Lok Jack Graduate School of Business to be a panellist for their Employee Engagement Seminar



A.M Best, a global credit rating agency, affirmed the financial strength rating of A- (Excellent) and the issuer credit rating of "A" for Trinidad and Tobago Insurance Ltd (TATIL)



Mr. Ian Galt, a veteran of Information and Communications Technology (ICT) and Telecommunications and Telecommunications, was appointed to the position of Sector Head - Services



ANSA McAL (Barbados) sponsored the production and placement of a calendar that showcased the artwork created by inmates at the HMP (Her Majesty's Prison) Dodds Prison



Classic Motors, a division of ANSA Automotive launched the HONDA HR-V and the Honda City LNG to the local market



ANSA McAL Profits crossed the \$1B mark



ABEL Building Solutions was named Manufacturer of the Year (Large) at Trinidad and Tobago Manufacturer's Association (TTMA) Awards



Companies from across the Group were challenged to discover new market opportunities in the Slingshot Workshop Series



ANSA McAL participated in UWI's Recruitment Fair in Barbados, Cave Hills Campus and in Trinidad and Tobago, St Augustine



McEanearney Motors, the local distributor of the Ford line of vehicles and Carib, presented this year's 2015 Carib Breakout Artiste, Sekon Sta with the Grand Prize



GML's newest radio station Sky 99.5, described as "a breath of fresh air", joined the FM bandwidth



Diamond Motors opened the doors to its newest showroom which houses its FUSO brand of trucks and buses



The Anthony N. Sabga Caribbean Awards for Excellence celebrated the induction of four new laureates and the culmination of a decade



TATIL Life honoured its top performing agents at the company's Annual Sales Awards



Carib Brewery rewarded their hard-working sales team for outstanding performances in 2014



Group HR hosted #7 HR Orientation with over 160 new employees



ANSA Technologies completed a TT\$ 24 million dredging project for the Port of Antigua and Barbuda



Mr. Gerry Brooks, Senior Executive and Parent Board member of the ANSA McAL Group retired



Candidates from the ANSA McAL Champions Development Programme were hosted by the Group Chairman at a Champions Development Mixer held at Jaffa at the Oval



The final Slingshot 2015 Workshop Series concluded with sixteen teams participating in rounds of projects

The Group crossed \$6 billion in revenue as disclosed at the company's AGM



ANSA Merchant Bank achieved its second highest profit before tax of \$262.2 million



Mr. Aneal Maharaj, Group Finance Director, hosted a Finance Leadership Conference for all CFO's across the Group



Trafalgar Motors displayed their signature vehicles Range Rover Evoque, Land Rover Discover, Range Rover Sport and the Jaguar XF to potential customers



ANSA Coatings launched its Sissons Infinity Colour Shop in the Southern town of Debe



Penta Paints celebrated the opening of its Arima Colour Studio



ANSA Coatings launched its new Sissons Colour Shop in Jamaica



ANSA McAL (Barbados) Ltd launched its New Internship Programme



GML relocated to a state-of-the-art facility on AMCO compound, Chaguanas



Football fans showed support at the UEFA Champions League, viewing party at the Queen's Park Savannah, sponsored by Heineken



Employees of the ANSA McAL Group were honoured at the Long Service and Sector Performer Awards ceremony



Carib Brewery employees graduated in the field of Mechatronics



CPL T20 2015 attracted a large viewing crowd at the ANSA McAL Hospitality Booth



For the first six months of 2015, the ANSA McAL Group achieved revenue of \$2.8 billion and \$459 million profit before tax which resulted in an 11 percent improvement over the previous year



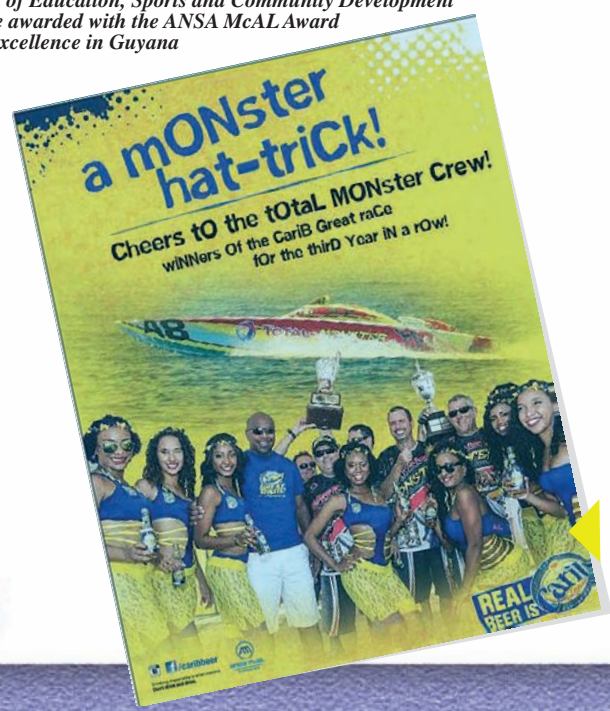
Dr. Anthony N Sabga, Chairman Emeritus of the ANSA McAL Group of Companies launched his autobiography, titled "A Will and A Way"



Three outstanding Berbicians with outstanding careers in the field of Education, Sports and Community Development were awarded with the ANSA McAL Award of Excellence in Guyana



The 2015 Land Rover Discovery Sport is unveiled at Trafalgar Motors



The 46th edition of Carib Great Race from Trinidad to Tobago was held in August



Carib Glassworks partnered with the Chaguaramas Development Authority and the International Coastal Committee for Oceans Conservancy in a massive coastal clean up



McEneaney Business Machines (MBM) received an Award from Canon for the Most Valuable Partner in the Region. Canon and McEneaney Business Machines have been in partnership since 1968



ABS hosted "Who is the Strongest of Them All" Awards and Appreciation Luncheon. The campaign was marketed to approximately two hundred and thirty six (236) hardware dealers throughout Trinidad and Tobago during the period August 2014 through to July 2015



The ANSA McAL Group of Companies welcomed over 170 new employees at its HR #8 Orientation



Penta Paints opened the doors to the Home Front Colour Studio located on Techier Main Road, Point Fortin



Group Chairman and Chief Executive, Mr. A Norman Sabga received his honorary Degree of Doctor of Laws (LLD) from the University of the West Indies



Project Merlin revealed "Tobago Today", a product of Guardian Media Limited



Penta Paints opened the doors to its Colour Studio, located at #98 Montrose Main Road Chaguanas

ANSA Coatings launched its newest Sissons Infinity Colour Shop in Diego Martin (Ahankara), the third Colour Studio of its kind to be launched in 2015



Carib Brewery Ltd, launched Carib Radler, a refreshing beverage that contains two percent alcohol and is a blend of Carib beer and fresh lemon juice



CNC3, a division of Guardian Media Limited, celebrated its 10th Anniversary and hosted a Family Fun Day and Cookout at the Valencia Eco Resort





Mr. Andrew Sabga was appointed Deputy Chairman of the ANSA McAL Group



Mr. Takuji Yamada, President and CEO of American Honda Motor Company Inc. (AHMC) paid a visit to Classic Motors, a division of ANSA McAL's Automotive Sector which represents the Honda brand



Under beautiful Bajan sunshine ANSA McAL (Barbados) hosted its inaugural race day at Garrison Savannah, Barbados



Mr. Andy Mahadeo, Managing Director, ANSA Chemicals, was appointed the Sector Head for Manufacturing



January

ANSA Coatings Ltd. presented Sandeep Maharajh son of Mr. Umanath Maharajh, Commercial Manager, Sissons, with a special token in recognition of his outstanding success in the CAPE exams



Brydens Insurance (Barbados) pledged its support to a creative campaign that was launched in Barbados for the third consecutive year. The 'Walk the Talk' Programme encourages persons to get fit and take responsibility for their health by taking up the challenge of walking a minimum of 10,000 steps a day



February

Carib Brewery St. Kitts/Nevis discovered another beastly cold combination for our favourite brew: Pork and Beer! They showed their love for this combo at the Rotary Club of St. Kitts' 'Pork & Beer Fest'



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



March

In commemoration of International Women's Day 2015, AMCO presented all Head office female employees with special tokens of appreciation



Preparations by the Luther Thorne Primary School for this year's National Primary Schools' Athletics Championships (NAPSAC) received a big boost of support from multi-brand automotive dealers McNearney Quality Inc. (Barbados)

April

The Shandy Carib Team came out in their numbers and participated in the Shandy Carib Maracas Moments



Administrative Professional at ANSA's Head Office were celebrated on Administrative Professionals Day



ANSA Automotive supports Cricket Excellence



ANSA McAL lent its support, to the Healing with Horses Foundation of Buccoo, Tobago towards their Fifth Annual Summer Camp at the Buccoo Integrated Facility



ANSA McAL, through its subsidiary MBM, donated a Canon photocopying/printing machine to the St. Mary's Children's Home A.C. School to help with their day to day operations



ANSA McAL was pleased to assist with a contribution of hamper prizes to the Youth Training Centre of Trinidad and Tobago



ANSA Coatings Ltd. contributed 12 gallons of Sissons Paints to the local organization Three Angles Broadcasting Network (3ABN) to refurbish the Princess Elizabeth Centre in Woodbrook Port of Spain



TATIL Building was lit up in blue in recognition of World Autism Day

June



ANSA McAL assisted Queen's Royal College Cadets with the purchase of essential training gear in an effort to provide a more all-round positive cadet experience



ANSA McAL sponsored the airfare for one member of the Down Syndrome Family Network to participate in a Congress Conference in Phoenix

July



Employees accompanied by their children thoroughly enjoyed a day of fun at the Smalta Kids Camp held on the Brewery compound



ANSA McAL sponsored the cost of a bursary for persons with disabilities offered by the National Centre for Persons with Disabilities



Alstons Shipping celebrated Emancipation Day

August



ANSA McAL Trading (Guyana) Ltd, officially partnered with the Guyana Football Federation (GFF) Normalization Committee to stage the inaugural Elite League



Employees of the ANSA McAL (US) Inc volunteered their time to serve dinner to the residents of the Camillus House, South Florida



ANSA McAL supported Passion Fruit Publishing Ltd in their efforts to showcase the skills of Trinidad's top Costume and Design Artisans through a National Children's Storytelling Theatre Tour



ANSA McAL supported the Chinapoo Police Youth Club, Back to School Programme for under privileged children



500 students from several communities got the opportunity to participate in an Exhibition and Cultural programme hosted by the Maitagual Unified Community Development

September



ANSA McAL Chemicals Ltd donated 955 cases of Clean & White Bleach to assist with clean-up efforts in Dominica



Helping Hands Alliance received sponsorship from the Group towards their Annual Charity Football Tournament



ANSA Coatings Limited awarded children of six employees with a grant in order to assist with the procurement of school books, uniforms and supplies for the September 2015 school term



Guardian Media Ltd Participated in Hardcore Caribbean



Tatil and Tatil Life continued the chow legacy and hosted its 3rd Chow Mania competition for employees of ANSA McAL's Head Office and ANSA McAL's Financial Services Sector

October



ANSA McAL assisted the Children's Ark in its efforts to raise funds towards the launch of its upcoming project "Awareness and Prevention" of child trafficking for the sex and drug trade in Trinidad and Tobago



Trinidad Match Ltd, a subsidiary of the ANSA McAL Group of Companies continued its drive in assisting the people of Dominica affected by Tropical Storm Erika, as it donated approximately 5,000 boxes to various households

November



Football fever heightened in November as Trinidad and Tobago got an added boost from ANSA Merchant Bank supporters during the Concacaf World Cup qualifier against the United States at the Hasely Crawford Stadium, Port of Spain



Celebrating the Festival of Lights

December



The Bishop Anstey High School's fund raising efforts to participate in the International Music Festival in Eisteddfod, Wales received a boost from the Group