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GROUP OF COMPANIES

CORPORATE broadcast

May 2016



★ Significant Milestone as New Collective Agreement for Grenada Breweries Ltd 2016-2019 signed off before expiration



From Left to Right: James Grant –Shop Steward GTAWU, Bert Paterson – General Secretary GTAWU; Rodney Thomas – Shop Steward GTAWU, Cyrus Griffith – Labour Commissioner, Ron Antoine – Managing Director GBL; Rachael Sudan – Senior Human Resource Officer; Rahim Mohammed – Beverage Sector Human Resource Manager and Cindy Wilson – Performance Management and Organizational Development Lead

It was a significant day when the new collective agreement for Grenada Breweries Ltd (GBL), for the period 2016 to 2019, was agreed and signed off before the expiry date of 31st May 2016.

GBL gave a commitment to the employees to settle the agreement in an open, transparent and fair setting, in addition to resolving outstanding issues. Before negotiations commenced, GBL and the Grenada Technical and Allied Workers Union (GTAWU) met and closed off all major outstanding items in order to focus on the agreement before them. GBL sent its proposal six months in advance of expiry of the current collective agreement, and the GTAWU responded with the same courtesy, by sending theirs two weeks after. Both entities were able to sign and register the collective agreement with the Labour Commissioner, Mr. Cyrus Griffith, before the expiry of the collective agreement.

This represents a new milestone and a step in the right direction for all parties involved.

Newly elected President General of GTAWU, Mr Andrew Lewis and Managing Director of GBL, Mr Ron Antoine, both reconfirmed their commitment and support in growing and maintaining the partnership between both parties.

Table of contents

<i>Significant Milestone for Grenada</i>	Page 1	<i>Heineken UEFA Champions League 2016</i>	Page 10
<i>AMBL Records its Second Best Year</i>	Page 2	<i>Carib Glassworks Ltd Partners with United Way</i>	Page 11
<i>MDs GMs Breakfast Meeting</i>	Page 3	<i>Carib's Health Expo</i>	Page 12
<i>Corporate Governance</i>	Page 4	<i>ANSA McAL Supports Cultural Activities</i>	Page 13
<i>Cuban Ambassador Visits ANSA Chemicals</i>	Page 5	<i>Action Continues at CariFin Games 2016</i>	Page 14
<i>ANSA McAL Bids Farewell to Pro. Sankat</i>	Page 6	<i>Mr. Edwin Ramcharitar - Gets an award for Exemplary Performance</i>	Page 16
<i>Carib Brewery Honours its Retirees</i>	Page 7	<i>Info Corner</i>	Page 17
<i>"Get to Know" - Mr. Antron Forte</i>	Page 9		

CORPORATE BROADCAST MAY 2016

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ANSA Merchant Bank Ltd records its Second Best Year

Despite economic uncertainties in Trinidad and Tobago, ANSA Merchant Bank (AMBL) in 2015 had its second best year, earning \$297 million in profit before tax (PBT), from \$262 million in 2014.

Mr. Gregory Hill, AMBL's, Managing Director in breaking down the bank's performance at the AGM noted that from 2014 to 2015, total core banking was up 4% year over year and on par with 2014 at \$194 million if subsidiary dividend income is included.

The overall bottom line was boosted by a doubling of life insurance profits from \$18 million to \$37 million, while general insurance profits grew by \$10 million from \$85 million to \$95 million. The latter was AMB's highest ever general insurance profit.

A dividend of \$0.85 was approved by the Board of Directors which brings the total dividend to \$1.05, a five per cent increase over the 2014 dividend and the highest full year dividend to be paid to shareholders in the bank's history.

The meeting which was chaired by Dr. Anthony N. Sabga, Chairman Emeritus, saw most of the existing board of directors re-appointed with Mr. Anton Gopaulsingh replacing the outgoing Ms. Judy Chang.



MDs GMs Meet to Discuss Group Results

The Group Chairman and Chief Executive, Mr. A. Norman Sabga, met with the Executive team across the Group to review the financial results for quarter one 2016. MDs and GMs were urged to stimulate growth within their companies and explore ways to strengthen their approach to marketplace volatility and uncertainty. Here are some highlights of the meeting:





Championed by Mrs. Frances Bain- Cumberbatch, Corporate Secretary / Head Group Legal, ANSA McAL Limited

CORPORATE GOVERNANCE

Optimizing the Effectiveness of our Boards

At the end of 2015, the ANSA McAL Parent Board, in fulfilling its commitment to maintaining vibrant corporate governance practices within the Group, took a decision to significantly optimize its own performance and that of all of the boards across the Group in 2016.

In April this year, the Parent Board took the initial step of participating in a two day workshop on Corporate Governance which was facilitated by the Trinidad and Tobago Energy Chamber.

Coming out of that workshop, the Parent Board decided that there were certain initiatives which would be useful, some of which included:

1. Board Evaluation – Some of the expected benefits include directors with the right skill sets for the business, better board dynamics, more effective meetings, clear strategic direction and oversight.
2. Robust Risk Management – To be better positioned to anticipate and react to changes which may be impactful to the Group's business.
3. Strategic Management – To ensure that the Board is effective in its role of developing and monitoring the implementation of the company's strategy as a platform for sustainability.

By September of this year, all directors on all of the subsidiary boards in the ANSA McAL Group are expected to receive similar corporate governance training.

Cuban Ambassador Visits ANSA Chemicals



Mr. Anil Maharaj, Operations Manager; Cuban Ambassador Extraordinary and Plenipotentiary of the Republic of Cuba, His Excellency Guillermo Vazquez Moreno; Mr. Efraín Garrido, Latin American Consultant and Mr. Andy Mahadeo, Sector Head – Manufacturing

The Cuban Ambassador Extraordinary and Plenipotentiary of the Republic of Cuba, His Excellency Guillermo Vazquez Moreno recently paid a visit to ANSA Chemicals, a subsidiary of the ANSA McAL Group of Companies. ANSA Chemicals is the largest producer of Sodium Hypochlorite commonly known as Bleach in the English speaking Caribbean. The plant produces over 3 million litres of bleach per month. The Group is interested in investing in the refurbishment of the Chloro Alkalis Plant in Cuba and looking at the construction of a plastics plant and bleach bottling plant, similar to the facility in Trinidad. The Chloro Alkalis Plant, Cuba will serve the extra regional markets and Latin America, boosting exports and creating job opportunities in Cuba.

Did you know?

The chloralkali process (also chlor-alkali and chlor alkali) is an industrial process for the electrolysis of sodium chloride. It is the technology used to produce chlorine and sodium hydroxide (caustic soda), which are commodity chemicals required by industry.

ANSA McAL Bids Farewell to Prof. Sankat

Pro Vice-Chancellor & Principal of The University of the West Indies, St. Augustine Campus, Prof. Clement Sankat is retiring from UWI on September 30th, 2016 after 40 years on staff. Prof. Sankat served the ANSA McAL Group as a Non-Executive director of the Board of Guardian Media Limited.

During his tenure, the ANSA McAL Group and UWI signed a Memorandum of Understanding for the construction of the Anthony N. Sabga School of Entrepreneurship and the Guardian Media School of Journalism. Prof. Sankat acknowledged this gesture by stating it was the largest contribution received from a private sector entity. The Group's partnership with UWI is not a new one, as the ANSA McAL Psychological Research Centre at UWI has been in existence since its opening in 1989.

Prof. Sankat was thanked for his immense contribution to the ANSA McAL Group and service to the Caribbean by Group Chairman and Chief Executive of the ANSA McAL Group, Mr. A. Norman Sabga, at a special luncheon held at the ANSA McAL Headquarters, TATIL Building, Port of Spain.

Professor Brian Copeland has been appointed Campus Principal of The UWI, St Augustine Campus.



Mr. A. Norman Sabga, Group Chairman and Chief Executive of the ANSA McAL Group of Companies presents Prof. Clement Sankat, Pro Vice-Chancellor & Principal of the UWI, St Augustine with a farewell gift

Mr. A. Norman Sabga, Group Chairman and Chief Executive of the ANSA McAL Group of Companies; Dr. Anthony N. Sabga, Chairman Emeritus and Prof. Clement Sankat, Pro Vice-Chancellor & Principal of the UWI, St Augustine at ANSA McAL, TATIL Building, Port of Spain



"One Moment in Time"



CARIB Brewery Limited Honours its Retirees

Mr. Ian MacDonald, Chief Executive Officer – Carib Brewery Ltd, along with members of the executive team hosted a retirees function titled 'One Moment in Time'.

This is one moment in time that will never be forgotten by the twenty-four long serving retirees of Carib. Instead of the usual lengthy 'speeches', presenters opted for 'short and sweet ones'. Mr. Ian Mac Donald congratulated the retirees and reassured them that they would always be part of the Carib family.

Mr. Colin Murray, Carib's long serving Sponsorship & Events Manager, was amongst the retirees this year. Speaking at the function, Mr. Murray shared his 32 years' experience at Carib and thanked everyone for their support. In closing the formalities, a vote of thanks was extended by Mr. Rahim Mohammed, Beverage Sector - HR Manager.

Retirees of Carib Brewery Ltd. 2016

NAME	YEARS SERVICE
Anand Ramkay, Senior Accounts Clerk	43
Jeffrey Joseph, Asst. Warehouse Manager	41
Dennis Copland, Asst. Warehouse Manager	41
Terrance Piggot, Tradesman A. Fitter	40
Ramey Maraj, Supervisor EPW	40
Lindsay Flemming, Tradesman B Fitter/Welder	40
Patrick Gonzales, E & E Plant Inspector	40
Trevor Howell, Process Tech. 11	40
Sylvester Reyes, Senior Supervisor	40
Robert Durham, Senior Accounts Clerk	39
Keith Mc Millan, Process Tech. 1	35
Lawrence Valere, Process Tech. 1	34
Gerry Railwah, E & I Plant Inspector	34
Colin Murray, Sponsorship & Events Manager	32
Ken Daisy, Accountant	32
Lochan Willie, Tradesman A Mechanic	26
Gabriel Mitchell, Customs Clerk	19
Keith Walker, Sales Operations Manager	19
Robert Marquez, Warehouse & Dispatch Manager	18
Samuel James, Driver Operator	18
Steve Edwards, Labourer	14
Stanley Barnes, Special Events Manager	11
Raymond John, Internal Driver	10
Frank Foster, Project Manager	9

"One Moment in Time"

CARIB Brewery Limited Honours its Retirees



Get to Know...

Mr. Antron Forte, Marketing Manager – Carib Brewery Limited



1. Can you introduce yourself to our readers and share with us a typical day in the office?

My Name is Antron and I am the Marketing Manager for the best beer in the world! People often ask me, "What's a typical day like in your office?" But the truth is, I can't describe one. There is no such thing as a typical day, and that's what I love about my job. I get to the office at 5:30 a.m. and I am able to get most of my work done and to prepare for the day ahead. I work with a dynamic marketing team and we are constantly looking for new and exciting ways to keep Carib number one.

2. How did you land what people consider to be a dream job?

I came to the interview not willing to take NO for an answer. I was ready to work from that day forward!

3. What are the best parts of this job and its challenges?

I represent one of the largest brands in the region and work with a very talented workforce. There is excellent leadership in the ANSA McAL Group. We are encouraged to innovate and improve. This attitude keeps me fresh and motivated.

4. How do you encourage creative thinking within your team?

Everyone's opinion matters. To encourage creative thinking, I start by asking each member of the team to think with the "End In Mind." If it's too easy, then it has probably been done before. Challenges are there for us to conquer, not to shy away from.

5. What song best describes you?

Rihanna's Work, Work, Work, Work, Work!

6. What three (3) items would you take to a desert island other than food and water?

My dog, my phone (music is a must) and a Gillette Mach 3 razor (never know when I will be rescued)

But what about a Radler Antron !

HEINEKEN UEFA CHAMPIONS LEAGUE 2016 VIEWING PARTY

Heineken hosted its final viewing party for the 5th consecutive year at the Queen's Park Savannah.

Fans witnessed a truly exciting final as Real Madrid defeated cross town rivals Atletico Madrid recording their 11th European title. Fans were taken on a roller coaster of emotions as both teams took control at different points, with Real Madrid ultimately winning on penalty kicks. Cristiano Ronaldo converted the decisive spot kick.

Once again, consumers were treated to a world class experience by Heineken as they entered through "The Tunnel", and were greeted by a giant 40 foot screen to enjoy the game.

This year Heineken introduced "The Village", where consumers were able to participate in a number of activities such as Fifa 16, Kick & Score, 2 on 2 Dome football etc.

After the game, some fans were happy, others saddened by the result but everyone had fun at the final viewing.

Check out the final score!

Tunnel Entrance



On Stage



Heineken Village



Main Viewing Area



Carib Glassworks Ltd Continues its Recycling Drive National Day of Caring 2016

For two consecutive years, Carib Glassworks Ltd (CGL) has partnered with United Way Trinidad & Tobago on a nationwide recycling drive throughout Trinidad and Tobago. From as early as 8.00 a.m. volunteers from CGL were all geared up as they went about collecting and sorting recyclables, such as glass containers, plastics, tins and tetra.

The National Day of Caring is the largest one-day volunteer event in Trinidad and Tobago that encourages recycling waste products. It promotes the spirit and value of volunteerism and demonstrates the power of LIVING UNITED. The day generated positive community relationships and networking between volunteers, agencies and colleagues.

Here are some facts on how Recycling benefits us all:

1. Recycling glass saves fuel and electricity, thus reducing acid rain, global warming and air pollution.
2. Glass recycling reduces the need for mining new minerals such as sand, and decreases damage to wilderness.
3. Glass recycling cuts down on the amount of bulk waste going to our landfill and dumps.
4. Recycling glass reduces potential breeding grounds for diseases, such as malaria and cholera.
5. Glass recycling is a source of income or additional revenue for communities, individuals, charitable organizations, hotels, bars, public and private companies both locally and abroad.
6. Glass recycling generates civic pride and fosters teamwork – keep your community clean.

Support our National Day of Caring and start recycling to keep our beaches, rivers and communities clean.



Mental and Physical Health is the key to Productivity

On May 24th, 2016 Carib Brewery Limited hosted a Health Expo on the Brewery's compound for employees. The Health and Wellness Fair was off to an early start from 9:00 a.m. Staff visited information booths where they gained knowledge on a range of health topics, such as effective vitamins to sustain your body, proper eating and ways to make healthy food, juices that are low in sugar but can sustain the energy you need and lung care as well as other topics.

Eye testing, dental screening and cancer screening were also available at the Health Expo. These activities gave participants the opportunity to win prizes.

There were also displays on:

- *Physiotherapy*
- *Cookware/food preparation methods*
- *Make up and skin care tips*
- *Orchids*
- *Tilapia and*
- *Yoga*

Here are some health tips worth remembering:

- *Eat healthy as you can have a longer life*
- *Add vitamins to your body when needed*
- *Maintain a good posture to prevent injuries*
- *Quit smoking*
- *Always include exercises in your daily routine as it helps with a stress free life*





ANSA McAL Supports Cultural Activities across Trinidad and Tobago

The ANSA McAL Group was pleased to contribute to the Sanatan Dharma Maha Sabha (SDMS) Indian Arrival Day celebrations, which was scheduled at various venues throughout Trinidad and Tobago.

In recognition of Indian Arrival Day, the SDMS hosted special religious services at approximately 160 temples where local devotees were honoured. In addition, sixty five (65) schools and colleges hosted special lectures for children and parents. National celebrations were held in Sangre Grande, Rio Claro, Chaguanas, Port of Spain and Penal/Debe.

Indian Arrival Day is a holiday celebrated on May 30th each year since the 1990's. It commemorates the first arrival from the Indian subcontinent to Trinidad on May 30th, 1845 on the ship Fatel Razack. It was first celebrated in Skinner Park, San Fernando in 1945.



Natasha Ramnath, Group Corporate Communications Officer- ANSA McAL Group of Companies presents a cheque to Mr. Jeewan Ramdhanie, Recording Secretary - Sanatan Dharma Maha Sabha

ANSA Financial Services Fit in nicely at CariFin 2016

The 25th edition of the CariFin Games has truly been a fun and exciting experience for ANSA McAL- Financial Services. The first timers fused with other financial sectors across Trinidad and participated in good spirits. CariFin is all about promoting “fun, fitness and friendship.” ANSA McAL Financial Services, displayed how persons can enjoy themselves while maintaining good fitness levels throughout the series of activities such as Cricket, Football, Aerobics ‘Burn Out’ and All Fours.

Checkout some action



ANSA Financial Services Fit in nicely at CariFin 2016

Checkout some action





PEN DOOR

with **Mr. Edwin Ramcharitar**

CFO - ANSA Polymer Ltd

(Q) Mr Ramcharitar, you were recently recognized for exemplary performance in Governance, as runner up for the Chairman's Award, what did it mean to you and help our readers understand the role you played in that for ANSA Polymer?

(A) This is a major accomplishment for the ANSA Polymer family which is rewarding, as the role of governance is everyone's responsibility. We have been successful as a team to inculcate a strong governance culture as a result of people, systems and processes being aligned. The strong governance culture is now a natural part of our daily functioning.

(Q) How about winning the award for next year? Does it matter to you and how are you going to achieve this?

(A) Our motto at ANSA Polymer is to continuously improve as we build the business stronger and stronger. We are results focused and once that is achieved the fulfilment is there for recognition.

(Q) Employees generally have a particular perception of a CFO, but tell us, what do you think the role of a CFO is really about?

(A) The conventional CFO role is to protect the assets of the company, ensure compliance with financial regulations, appropriate all charges accurately and present a true and fair financials whilst evaluating all risk and opportunities.

At ANSA Polymer the CFO plays an integral role in execution of business strategy to enable the successful going concern of the company.

(Q) How do you go about gaining respect from your peers?

(A) I believe respect comes about from taking charge and responsibility that is given whilst building trust with teams. Together we create a shared reality of common goals which are mutually rewarding.

(Q) Tell us something that's true, but which most people would not agree with you on?

(A) I can be down to earth and easy to work with!

(Q) Facebook/Snapchat or face to face conversations? :)

(A) Face to Face conversations.

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