Through the Scotiabank Insights series, we hope to inspire and motivate. Over the last two years, our esteemed cast of featured guest speakers and experts in their fields, led engaging conversations on topical issues such as entrepreneurship, financial planning, defining success, the importance of sound corporate governance and sustainability, and having an appetite for resilience and risk. Our speakers provide an “all-access” pass to audiences, bringing to life an element of intellectual awakening as they share their stories.

We recently hosted the seventh installment of this thought leadership series, with featured speakers, Russell Sampath and Ravi Suryadevara.

**Russell Sampath** – Managing Director of General Packaging Limited General Packaging Limited operates four strategic business units: Damus Roofing Systems, Damus Building Solutions, DBD Building Systems, and DBD Building Products. The company has been in operation for over 20 years and has positioned the company as one of the leaders and innovators in the roofing industry in Trinidad and Tobago.

As our first speaker of the evening, Russell provided insight on the importance and benefits of taking the necessary steps to grow your business. He passionately identified the right mix of strategic elements that have and continue to drive his company’s growth and expansion to this day, which include: the composition of the organisational structure, teamwork, business resilience to unplanned events, approach to succession planning, the establishment of sound reporting and corporate governance policies, the importance of technology and innovation to drive growth, the development of strategic partnerships to expand network and reach, and last but not least, putting your customers and their needs first.

**Ravi Suryadevara** – CEO and Co-Owner of TRINVALCO

Our second featured speaker, Ravi, shared valuable takeaways that have fuelled growth within his company. Prior to acquisition of the company in 2006, he worked in various executive positions within the organisation. He is a former President of the American Chamber of Commerce of Trinidad and Tobago and has been a member for over 12 years. He also serves on the Board of Directors of the Association of American Chambers of Commerce in Latin America and the Caribbean.

Ravi presented the challenges and successes of his company’s growth and expansion. He confidently shared that triggers of growth lay in economic downturns and the ability to find the opportunity in difficulty. In fact, he emphasised that it is this positive outlook that has facilitated his company’s expansion through the years. He also touched on the benefits of having diversity in perspectives within the organisation and the ability to realise that sometimes you may be the greatest obstacle in the path of your own growth. Ravi highlighted other key drivers of growth founded in familial foundations, institutional resilience, utilisation of peer networks, portfolio diversification and technological investment.

Stay tuned to the Scotiabank Trinidad and Tobago Facebook page to learn more about the Scotiabank Insights Series.
Continuing our 50 years of service to Sangre Grande and environs, we hosted a week long Tea & Teach open house from Monday 22nd to Friday 26th at our Sangre Grande Branch. In line with our commitment to helping our customers become better off, we engaged in conversation with the Sangre Grande community about the many options available at our branches that are tailored to serve their personal or business financial needs.

Throughout the week, customers were greeted as they entered the branch and offered light refreshments while our CRR and SR demonstrated the ease of Online Banking and answered their questions about our product offerings.

On Thursday evening, we hosted our business customers and honored our long standing relationships with tokens of appreciation. During the formalities, Mr. Savon Persad – Vice President, Retail Banking and Small Business, emphasized our dedication to offering the same level of support and partnership to business clients large and small within the Sangre Grande community and by extension, across the country. He highlighted one of our Top Performers from the Scotiabank Vision Achiever Business Training Programme; Sangre Grande’s own Nigel Wilson – CEO/ Director, Wilson Quarries Ltd. Savon went on to express gratitude to our customers, for their trust in us – over the years – as their financial partner, helping them attain their life goals and by extension, financial security.

We closed the week with a visit from our Kiddy Cricket mascot – Chirpy, who was accompanied by a few young cricketers from the area and their coach. They enjoyed the photo booth with customers and chatted about how they could become involved in this year’s programme.

Find out more:
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As our Class of 2018 candidates prepare to graduate, the race to determine this year’s top performer is on!

Get to know our Scotiabank Vision Achievers:

Celeste John-Roberts - John-Roberts Hospitality Management
“Our vision is to nourish the world with meals that inspire and connect. When you have a really good meal, you want it to move you, and that’s what I want people to experience when they eat our foods.”

John Roberts Hospitality Management is primarily a catering company that has recently launched a farm-to-table approach to cooking; but according to its owner, Celeste, the company focuses on nourishing via methods that do not take away from the nutritive value of the end product.

Kiran Singh – Ice Boys Premium Party Ice
“If you need ice on demand, we have a mobile trailer that will give you party ice at your fete within two hours of your request, guaranteed.”

Ice Boys Premium Party Ice is geared towards helping customers and consumers enjoy a hassle-free service by providing quality solutions to all your ice needs.

Keegan Simon – Individual Aesthetic
“A lot of my work is based in pop culture. I’d like to say it’s an American or European execution of a Caribbean conversation. It’s definitely a good conversation starter.”

Keegan is a one-stop-shop when it comes to his trendy clothing brand, Individual Aesthetic, designing, printing and even packaging all of his eye-catching graffiti-inspired t-shirts for himself.

Shimone Anthony – Shimmerlicious Pizza
“Being the only pizza provider in the La Brea area, I get to focus on providing great service to the people of the community and have them appreciate my product.”

At Shimmerlicious, crust is king. That is the bold statement of an ambitious pizza company hailing from La Brea, offering commercial grade pizza with the authentic taste of home. Its owner, Shimone, has managed to craft a culinary lineup of four specialty pizzas, including Shimmerlicious’ highly rated signature Saltfish Pizza, which satisfies those craving a piece of crusty, saucy, cheesy, savoury fresh goodness in every bite.

Anthony Da Costa – Jus Hurtz Ltd.
“One of the biggest breakdowns takes place between knowing what the customer wants and executing it. What we try to do at Jus Hurtz Ltd. is use a lot of technology and the right people to bridge that gap.”

Founder of Jus Hurtz Ltd, Anthony Da Costa, believes that a home is a place where one can find comfort, love and security. As a construction company that specializes in finishing works for both domestic and commercial properties, Jus Hurtz takes pride in its ability to bring to reality what its customers envision in their minds, thanks to state-of-the-art technology and a passion for perfection.

Brendon Braithwaite – Buzz Concepts Ltd.
“Essentially, we take time, money and resources, and manage them all effectively to create memorable experiences and game changing results for our clients.”

As an internationally accredited event architect, Brendon Brathwaite is the Managing Director of Buzz Concepts Ltd., a full-service event management company that has been making its clients’ dreams come true for the past 12 years.

Kathryn Nurse – Immortelle Beauty
“At Immortelle Beauty, we strive to prove that just because something is local doesn’t mean it cannot be sophisticated.”

Kathryn is a trained cosmetic chemist as well as the CEO and founder of Immortelle Beauty, a local cosmetics brand that creates “little local luxuries” – essentially selling the aspirational Caribbean lifestyle to any woman interested in empowering herself through beauty via the warmth of a Caribbean experience.

Dr. Asante Le Blanc – Victoria Clinic Ltd.
“In bringing together both eastern and western medicine, I’ve seen nothing but positive results in terms of educating my clients and accompanying them on a journey to optimum health, which is the true foundation and passion of my practice.”

Having studied medicine in Cuba using both eastern and western approaches, Asante has since integrated her training with her Chinese heritage and puts it to use at the Victoria Clinic. Named after her grandmother, the Woodbrook-based clinic offers patients access to a holistic package, which includes acupuncture, traditional Chinese medicine, cupping and customised, individual herbal formulas to meet all your health care needs.

Steve Singh – The Superhero Store
“I believe that everyone has a superhero inside of them just waiting to be discovered, and we try to encourage people to reveal theirs.”

Starting out with around 30 t-shirts, which were sold at a car boot sales, The Superhero Store has evolved into a brick and mortar establishment that prides itself being the premier destination for all officially licensed superhero and pop culture merchandise.

Online voting contributes to 15% of their final grades so be sure to visit our Scotiabank Trinidad and Tobago page and like/ love/ react to their business stories. All positive reactions and comments will count toward their final scores.
Christopher Culpepper – Culpepper Concepts

“My passion – the love of what I do makes Culpepper Concepts different. I love interacting with my clients, making them feel comfortable in front of the camera to build their confidence. And it shows in the photos.”

Preserving and reliving memories – that’s the focus of Culpepper Concepts, the multimedia company formed by Christopher Culpepper, which seeks to provide clients with the opportunity to live and relive an experience.

Leiselle Phillip-Morton - Lei’s Exclusive Daycare

“For my business, a lot of emphasis has to be placed on customer service, and following up with customers, providing benefits to my loyal parents and developing ways to appreciate them.”

For today’s busy parents, Lei’s Exclusive Daycare is a godsend. The South-based day care and preschool, managed by Leiselle Phillip-Morton, provides unparalleled support to working parents by offering a comprehensive childcare programme, which includes before and after school care, call out/home service as well as babysitting services during the Carnival period.

Ryan Clement – Camnet Surveillance Technologies Ltd.

“With the current state of the economy, you see the existence of criminal activity, and a lot of people are either consciously or subconsciously affected by it. What we offer is a sense of comfort for customers through premium security and surveillance equipment.”

Camnet Ltd., the brainchild of Ryan Clement, is a technology-based company that provides a variety of electronic security and audio visual solutions to bring peace of mind to its clients through professional installation. Initially launched with a focus on the supply and installation of security cameras to both business and homes, Clement soon expanded his company’s repertoire to include professional wall mounting solutions for televisions and accessories.

Danielle Small – The Business Boutique

“Entrepreneurship is one of those newfangled keywords that everybody throws around, but really it’s about risk – taking your time and money and putting it into a business that you hope is going to provide you with your basic needs and more.”

Operating out of San Fernando, the Business Boutique is a one-stop-shop for the busy, professional woman, offering an exclusive shopping experience.

Christopher Cox/ Aaliyah Phillip – Creative Reflections Photography

“What differentiates us from other companies is that we focus on love, and so our clients are not just clients to us. We consult with them from beginning to end to help create a comfortable session with results they can look back at later on and be happy with.”

It may sound cliché to most, but Creative Reflections Photography was created out of love – actually the product of partnership between co-founders, Christopher Cox and Aaliyah Phillip. Primarily specializing in weddings, the company takes pride in “providing comfortable, fun and expressive environments where one’s true beauty shines through.”

Gerard Joseph – Zaptech Solutions

“Trinidad and Tobago is changing. More vehicles are being sold and less places to park. Zaptecs Solution will offer an alternative that saves you the hassle of searching for a park or coming back to find your car scratched, wrecked or even stolen.”

Zaptec Solution aims to take parking to a new level, literally, with a revolutionary smart parking system. Taking up the space of approximately 2 car lengths, the innovative machine will be able to accommodate up to 16 cars at a time.

Jameel Bellerand – Creation Nation

“Creation Nation removes the limitation that you cannot afford advertising. The purpose is to get to know our clients, which is why we guarantee that our first consultation is free. Even if you don’t go with us, you’ll know what to do.”

Providing a suite of services including video production, photography, advertising, creative consultation and more, Jameel Bellerand’s Creation Nation is all about giving people the power to express their vision authentically.

Kenyon Champion – Road Trip TT

“I’ve always had a passion for exploring Trinidad and Tobago and the amazing attractions we have here with my friends, and I would organize the trips. Eventually, I was able to take a hobby of mine…something I was passionate about and turn it into a full-time business.”

Road Trip TT is an outdoor adventure travel company that provides fun and memorable travel experiences to persons with a love for the outdoors and a thirst for excitement. Created by avid sightseer, Kenyon Champion, the company has welcomed over 5,000 thrill seekers on its various activites activities, which include tours, camping, fishing and destination adventure travel both local and abroad.

Teesha Thompson – Snowie TT

“My vision is to see families using our shaved ice treats as a meeting point – a place where people can connect, have fun and foster a re-aligning of priorities while they’re at it.”

As the authorized dealer of the Snowie brand of shaved ice products, Teesha is set on making a positive impact on the people of T&T through innovations on ice.

The Top Candidate will be awarded $25,000TTD. Vote or Scotiabank Trinidad and Tobago Facebook page to vote for your favourite Business Owner. Voting ends 2nd February, 2018.

Find out more:
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We hosted the sixth installment of our thought leadership series, Scotiabank Insights, with featured speaker, Francis M. Lewis.

Our customers’ trust and confidence motivates us to always think of ways we can serve them better and as such, we continue to invest in initiatives that seek to help customers/potential customers and businesses reach their full potential. We are driven by their success and helping them achieve their goals excites us.

Scotiabank Insights is a natural extension of our focus on our customers. Through this thought leadership series, we hope to inspire and motivate. Our featured guest speakers provide an “all access” pass to the audience, bringing to life an element of intellectual awakening, as they share their stories.

The first event in the series was held in February 2016. Since then, we hosted experts from various sectors to discuss key subjects such as “Entrepreneurs of the Soil”, “The Importance of Financial Planning”, “A Roadmap to Challenging Economic Times”, “Defining Your Own Success” and “NGOs and Sustainability”.

This installment’s featured speaker, Francis M. Lewis, is a Senior Consultant and Director with Res Consulting. He has worked both in private and state sectors across industries, ranging from consumer goods and glassworks to airlines and tourism, banking and financial services, to construction and manufacturing, and has served on several Company and NGO Boards. He was instrumental in the start-up of the Institute of Business, now known as the UWI – Arthur Lok Jack Graduate School of Business. Francis holds an MBA from Harvard Business School and an undergraduate degree from the Wharton School, University of Pennsylvania, and has trained with the Institution of Industrial Management, UK.

In his presentation, Francis skillfully guided the audience through an engaging introspective process focused on Resilience and Risk. He developed the conversation by highlighting areas such as Embracing Change, Uncertainty and Opportunity and Moving On. Francis posed meaningful questions, expanding on valuable insights such as “...It’s not what happens to you, but what you make of what is happening to you...”.

The tone of the discussion was one of optimism and encouragement, with deep thoughts on embracing the future, being prepared to take risks when opportunity arises, and an intriguing view on resilience as the ability to take on life’s challenges in the face of risk, with a clear sense of direction and focus.

Stay tuned to the Scotiabank Trinidad and Tobago Facebook page to learn more about the Scotiabank Insights series.
Final session for class of 2018 approaches

It’s been an incredible journey for our Scotiabank Vision Achiever candidates – each one a business owner with a vision for their company and a desire to make it a reality. This weekend, our candidates will attend their final business training session, but it does not end here. Each candidate will be featured in a video showcasing their business, which will then be shared on Facebook so the public can vote for their favourites.

From our first session on Wednesday 25th October, the foundation for success was laid as candidates were educated on the art of introductions and networking among each other, as well as the development of a 90-day business planning. The second session centered around the application of communication and the importance of understanding personality types of others, and the role marketing plays in the success of any business.

Our Vision Achievers’ understanding of Marketing was enhanced during the third session when they learnt about What is Marketing, Defining Your Unique Selling Proposition, The Customer Loyalty Ladder, Defining Your Ideal Customer, Advertising, Guarantees and Building an Effective Marketing Campaign.

Last week’s class shifted focus to Finance and our candidates delved into profit & loss statements, studied balance sheets and learned how to grow their profit margins by discovering the importance of cash flow forecasting.

This weekend’s final session represents the culmination of two months of invaluable business training undertaken by each candidate.

Stay tuned to our Scotiabank Trinidad and Tobago Facebook page to find out who will be this year’s top Vision Achiever and recipient of the $25,000 cash prize. Look out for our candidates’ business videos so you can vote for your favourite business owner.

Top Left: Krish Singh – co-owner of his busy Karri Premium Party, jets down some time experimentally into the session.
Top Right: Shams Ali – co-owner of the successful Shams Produce, is fully engaged in the speaker’s presentation.
Center: Krystel Maharaj, Marketing Manager, Scotiabank, addresses Vision Achievers at the start of the day’s session.
Bottom Left: Ryan Clement – co-owner of Capital Sales & Services and Teodra Thompson of Tropical Rhythms & Beads happily applaud a point being made in class.
Bottom Right: Shermers Anthony – co-owner of Shermers’ Pizza and Gerard Joseph – co-owner of i2i Tech Solutions, keep on with interest during the day’s proceedings.

2018 SCOTIABANK VISION ACHIEVER CANDIDATES:
- Karim Watson (Karamel’s Bakery) - Alante La Pierre (ObjectContext Limited) - Kimmy John Roberts (John Roberts Hospitality Management Ltd) - Shimitr Ashoro (Shimitr Ashley) - Torsha Thompson (Thompson’s Island) - Charmaine Lornie (Lornie’s) - Karina Leader (Karina Leader’s People First Concept) - Daniel Stoll (Krispy Krunchies) - Karen Champion (Champion Road Taxis) - James Welburn (Rex’s Taxi) - Ryan Clement (Capital Sales & Services) - Gerard Joseph (i2i Tech Solutions) - Keegan Surya (The Intellectual Athlete) - Anthony DeCosta (Jest World) - Christopher Cox (Creative Reflections Photography) - Javon Singh (The Superhero Store) - Khan Singh (De B’ry Premium Party) - Leslie Phillip (Mitchel’s東西es) - Christopher Cypierre (Straight Up Concepts)

Find out more:
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It starts with you