



QUEST

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A Message of Commitment

Fostering a Collaborative
and Thriving Workplace

Sign language for bankers

Don't Forget to
Love you Too!!!



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A Message of Commitment

“The quality of a person’s life is in direct proportion to their commitment to excellence, regardless of their chosen field of endeavor.”

– Vince Lombardi

Baldath Ramkissoon
General Manager
Group Human Resources

At Republic Bank, excellence isn’t merely a goal—it’s the very heartbeat of our existence, propelling our every endeavour and driving us to reach new heights. This relentless passion ignites our purpose and propels our progress, turning our

pursuit of excellence into a journey marked by unwavering dedication. We navigate challenges, celebrate victories, and stay true to our mission and vision, representing a promise—to our team members, customers, and the communities we serve.

Our commitment starts with our staff, whom we consider our greatest asset. We are devoted to creating an inclusive, supportive, and dynamic work environment where every individual can thrive, grow, and contribute their best. Our investment in talent development and diversity is a reflection of our dedication to nurturing a strong and engaged team.

Integrity is the foundation of our relationship with our customers. We hold ourselves to the highest ethical standards, ensuring that every interaction is built on trust, transparency, and respect. Our commitment to excellence drives us to continuously improve and innovate, offering our customers the best financial solutions and experiences.

As we look to the future, our commitment remains unwavering. We will continue to listen, learn, and evolve to meet the changing needs of our staff, customers, and communities. Together, we will build a brighter tomorrow.





Our Commitment to each other – Fostering a Collaborative and Thriving Workplace

Kristian Maraj
Trust Services Division

Dear Colleagues,

At Republic Bank Limited, our team's enthusiasm, commitment, and combined effort are what make us strong. Our success is fueled by our unity as we work together every day to create something bigger than ourselves. This serves as a reminder of our shared beliefs and our commitment to one another.

Let's begin by laying the groundwork for trust. The foundation of our professional relationships is trust. We want to continue helping to build an

atmosphere where everyone feels appreciated and respected in our daily encounters. We want to make sure that trust exists at every level at Republic Bank by being open and honest in our communications and decision-making. This kind of trust is necessary for productive teamwork and creativity.

Encouraging one another's development. We are steadfast in our dedication to both professional and personal development. To support each other's success, a plethora of training programs, professional development opportunities, and educational materials are at our disposal via the Republic Online Academy. In addition to career advancement, we place a high priority on well-being by being on flexible work sched-

ules, wellness initiatives, and extensive benefits that promote our mental, emotional, and physical well-being.

Empowering each other. Our success depends on empowerment. Our culture encourages individuals to take charge and make significant decisions. Our input and ideas are invaluable, providing us with the resources and assistance we need to succeed in our position. Through mutual empowerment, we foster creativity and accomplish our objectives.

Promoting inclusion and diversity. Our identity is fundamentally shaped by diversity and inclusivity. Our goal as employees is to create a work environment that is representative of the varied populations we serve. We want to improve creativity and innovation by accepting diverse viewpoints and promoting an open atmosphere. Making and ensuring that everyone has an equal chance to succeed, and a sense of belonging is the main objective.

Interacting with our community. We are devoted

to the communities in which we both reside and work. As a bank we are recognized throughout the network, that our involvements have a beneficial effect, thus we continue to support and encourage charitable and community service initiatives. Being involved in our communities improves our bonds with one another and demonstrates our commitment to social responsibility.

Advancing continuous improvement. We as Republic Bank and the financial industry are both continually developing. We want to invest in cutting-edge technology and are constantly looking for new methods to better our operations and services. Our input and thoughts are critical to the bank's expansion. We can lead the industry with our unique solutions and dedication to quality.

In conclusion, our mutual dedication is the foundation of our success within the financial industry. We will continue to cultivate a culture of trust, support, and mutual success. As we continue contributing and being an important part of this collaborative journey, let us continue to strive for excellence.



Enhancing the Cayman Wellness Program

Phil Jackson
Cayman

Cayman National Corporation recently enhanced its corporate wellness program with the launch of Zest Wellness. In collaboration with their health insurance provider CG BritCay, employees attended a Wellness Fair which showcased various services and products from vendors.

We developed our own wellness program in 2022, which focused on the six dimensions of Wellness: Physical, Emotional, Social, Spiritual, Intellectual, and Occupational. By participating in the Zest Wellness program, it adds the digital component where employees can download an app and keep track of their activities while earning points that can lead to rewards. In addition, we installed blood pressure monitors and scales which employees can use. A free health screening is planned towards the end of July, where nurses will visit onsite to check cholesterol, Glucose, and A1C levels for employees who wish to participate.

Janell Dyer who is part of the Wellness Commit-



tee stated, “I really enjoyed the Wellness Fair, overall it was informative and well attended. It takes our Wellness program to the next level”.

The overall aim is to realise a healthier workforce through promoting and educating employees on building healthy habits, and for them to take ownership of their health and well-being by making sustainable lifestyle changes” stated Janet Hislop CEO.



The Wellness Blueprint: Building a Foundation for Life-Long Health

Janeke King
Auchenskeoch Branch, Tobago

“Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well”
(3 John 1:2 NIV)

In our modern, fast-paced society, it can often feel like a daunting task to prioritize and sustain good health and wellness. The abundance of information available to us can be overwhelming, making it challenging to determine the most effective strategies for maintaining a healthy lifestyle. In the pursuit of overall well-being, addressing physical health forms a cornerstone. Engaging in regular physical activity, spanning cardio, strength training, and flexibility exercises, not only enhances cardiovascular fitness and muscle strength, but also promotes flexibility and aids in weight management. Complementing exercise, a balanced diet rich in nutrient-dense whole foods such as fruits, vegetables, lean proteins, whole grains, and healthy fats provides essential nourishment for optimal health. Adequate, high-quality sleep is equally crucial, allowing the

body and mind to rest, recover, and rejuvenate. Beyond physicality, mental health flourishes through mindfulness and meditation practices. These techniques center on the present moment, fostering concentration, stress reduction, and emotional regulation. Cognitive stimulation through activities like puzzles, learning new skills, and engaging hobbies stimulates cognitive function and bolsters a sense of accomplishment. An effective stress management technique, such as deep breathing and relaxation strategies, further fortifies mental resilience. Emotional health thrives on self-awareness and emotional regulation. Reflective practices like journaling and seeking feedback cultivates self-awareness, while techniques like cognitive reframing and mindful expression foster emotional balance and effective response to challenges. Building supportive relationships also plays a pivotal role in emotional well-being, offering comfort and a sense of belonging. Spiritual health transcends the individual, finding meaning through personal reflection, goal-setting, volunteerism, and connection to something larger than oneself. Whether through religious practices, nature immersion, or creative pursuits, nurturing the mind, body and spirit brings inner peace and a profound sense of purpose.



Give yourself permission to pursue self-care Why is self-care important?

Sema Budhoo
Accounting and Trade Services –
Shared Services Division

A few Saturdays ago as I was returning home from completing my weekly errands, my neighbor’s son asked me to play cricket with them. His mother who was playing with him paused and gave me an assessing look. She then turned to her son and said gently, “Maybe next time son, Aunty looks tired”. I smiled at her, grateful for her intervention but she gave me something to think about. The fact is I had been feeling tired for a while but kept pushing myself to do more.

How often do we run ourselves ragged completing one task after another? When was the last time I took some time for self-care? Self-care is important because the human body needs rest and replenishing. This would lead to better management of stress, lower risk of illness and increase in energy levels. Further it allows us to be better able to serve those that we care about. We need to fill our cups first so that we can share with others.

How do we practice self care? Consider the following ideas:

Find time each day to disconnect and recharge –

away from thoughts of tasks to be completed and our electronic devices.

Throughout your day find a few minutes to close your eyes and breathe, especially if you feel yourself becoming stressed or overwhelmed

- Practice gratitude – take time to recognize the abundance in your life and be thankful for it
- Look for the positives in every situation, further practice positive affirmations
- Find time to reconnect with nature – Take a walk in the park, stop to listen to that bird nearby
- Commit to investing in yourself – learn something new every day, it can be as simple as reading an article or watching a video
- Sign up for that short course you wanted to learn – with technology the possibilities are endless

Intentionally fill your cup every day and ensure that your cup runneth over. Only after filling your cup will you be able to pour for others. Only when we practice self-care can we become selfless.



Shared Services Division: Engagement 2.0

Davi Samaroo Singh
Shared Services Division

Shared Services Division (SSD) recently concluded a series of open forum group discussions entitled “Promoting Personal Well-Being and Self Care”, facilitated by Dr. Benjamin from The Centre for Human Development (TCHD). TCHD is a full-service Trauma, Psychological, Counselling and Mental Health provider, that aims to focus on developing

healthier minds at a personal level, strengthening families in crisis, and building more resilient communities.

One of the pillars under SSD’s engagement strategy is captured as “Goal, Alignment, Purpose and Belonging”. An integral role of the initiatives that fall under this strategy is to promote and foster an environment where staff in general, feel a sense of purpose and connection with their colleagues, and by extension, the Division. The objective identifies some convergence of personal goals

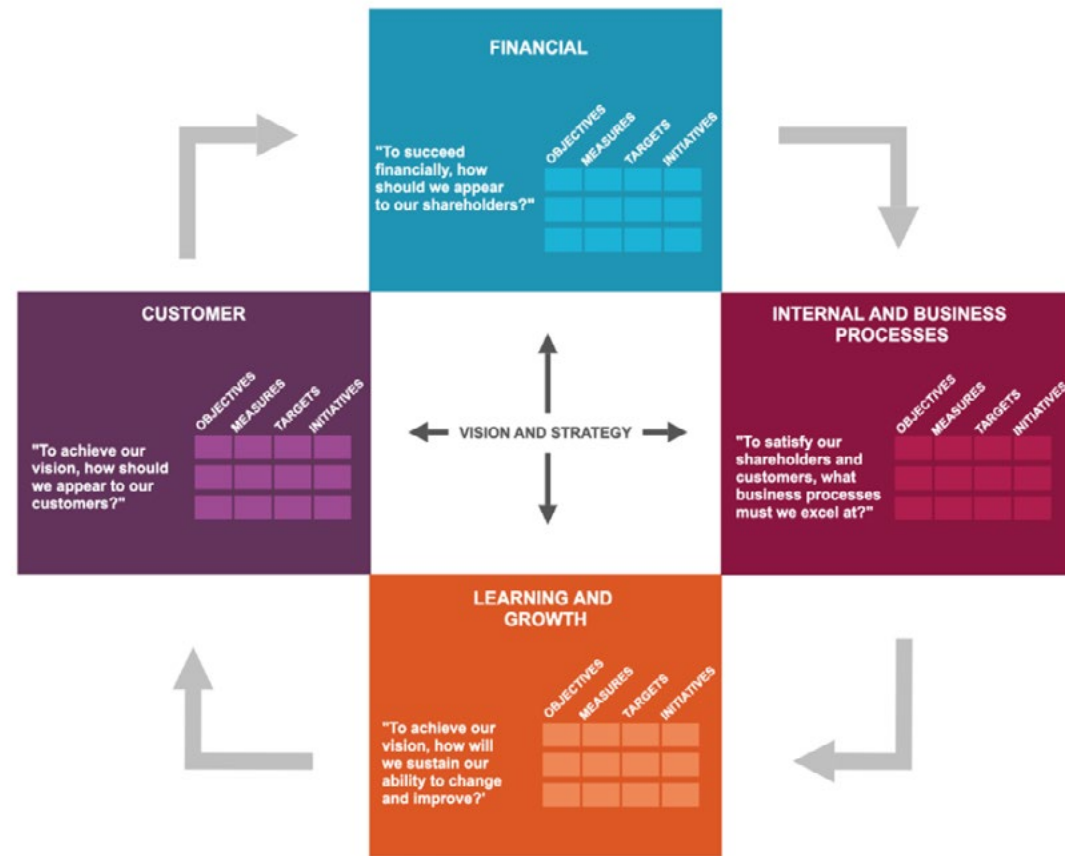
ally, translating to almost USD \$1 trillion in costs each year, largely due to depression and anxiety. In the UK, 1 in 6 persons experience mental health problems in the workplace with women identified twice as likely to suffer from common health issues compared to men.

Effective workplace interventions such as the recent series of conversations hosted at SSD with the general staff body, and guidance talks with Unit managers are positively viewed to have a significant impact to improve mental health and wellness, staff productivity while reducing staff illness and absenteeism. The turnout at the open sessions was nothing short of “exceptional” - not enough chairs on the ground floor to sit attendees, crowds of curious faces leaning over the rails around the open top floor area, straining ears listening in attentively to something that resonated in their hearts and with presence of mind. Dr. Benjamin was straight on point at all sessions. As word spread across the building after the first session, interest grew in the subsequent sessions. He was entertaining, engaging, informative and highly facilitative of intimate perspectives shared, as persons freely poured out their individual struggles and coping mechanisms, delving into deep emotions, and literally opening up themselves. Dr. Benjamin was able to identify and attach naming conventions for experiences that employees simply shoved aside, resulting in greater clarity/awareness and reduced confusion on Mental Health signs and symptoms. One key take-away which was reinforced to the audience, was the need to honor how we feel, whether it be high or low and how to nurture and propel feeling good about oneself. Dr. Benjamin highlighted that feeling good about oneself radiates outwards in the environments we live and work in, as feelings can drastically change the mood of the atmosphere around us, affecting the energy of others as well.

with achievement of collective goals. Furthermore, the understanding recognizes that all facets of an individual comprise of how people manage and operate in their household lives, which extends to the quality of experiences played out in the work environment. For the human mind, two experiences (work and home) are inseparable and can impact the individual at varying cognitive layers, as one experience flows into the other and vice versa, creating sort of what we call the “Pendulum Effect”.

The need for Mental Health conversations in the workspace is of burgeoning interest internationally. As of 2019, global statistics reveal that approximately 15% of working age adults worldwide were estimated to have a mental disorder, resulting in loss of 12 billion working days annu-

The engagement received highly commendable feedback from the SSD staff. Overall, persons appreciated the “safe space” created to facilitate such frank discussions and cited that the knowledge gained equipped them to become more confident to encourage and manage Mental Health conversations in the workspace. Generally, a request was made for ongoing sessions with Dr. Benjamin via teams or another digital platform so that his messages can be reached to a wider network of persons in the building to gain insights, share with others, and practice the learnings. Kudos to the organizing team at SSD Change Management Unit. We appreciate the ongoing opportunities being afforded to engage our colleagues at both personal and professional levels.



The Balanced Scorecard – Life Edition

Kimone Baldeo
Information Technology
Consolidation Division

Work-Life balance! I feel the same way about this phrase as I do about Meatloaf’s signature line “I will do anything for love, but I won’t do that” ...what exactly is THAT??

The more I think on the phrase the more questions I have...Why is it called work/life balance? Is Work not a part of life? Why does there seem to be an underlying tension between the two? Is it balance that we seek or bliss?

If it is indeed bliss we seek, then perhaps we can start by accepting that to achieve this our focus should be on more than two elements and that these elements should complement and feed into each other rather than vie for attention.

In the Business world the Balanced Scorecard is

a visual tool used to measure the effectiveness of an activity against the strategic plans of a company. It focuses on the following four areas: Financial, Internal and Business Processes, Learning and Growth and Customer.

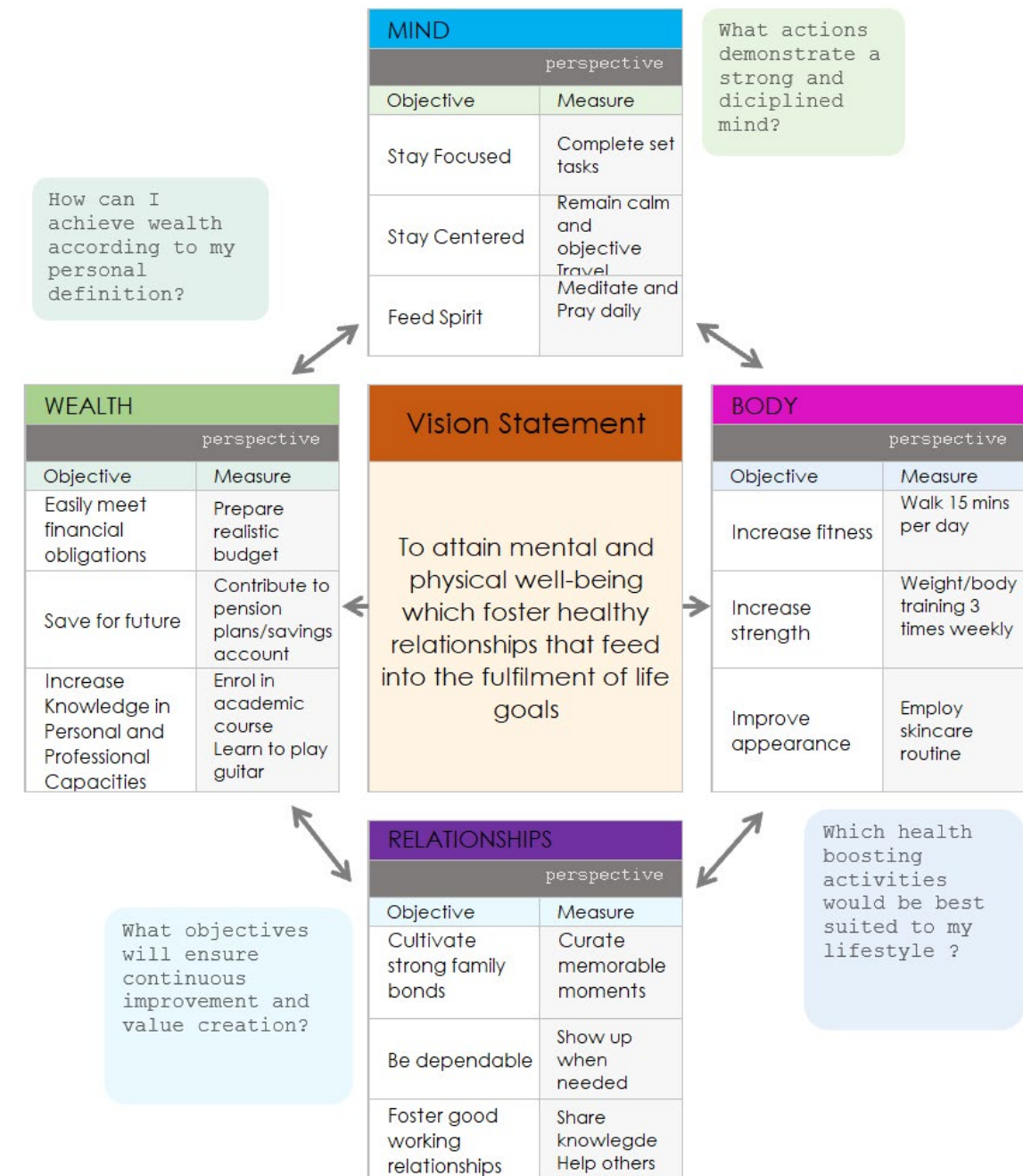
Business Balance Scorecard

So, I started thinking, why not create a balanced scorecard for our life as a whole? Yes, I know you were thinking the same right?!

Let us have a look at four major life categories: Mind, Body, Relationships, Wealth.

Sometimes pursuing our own bliss can be daunting as it involves change. Desmond Tutu offers us guidance in his quote “There is only one way to eat an elephant: a bite at a time,” meaning even the impossible tasks can be accomplished gradually, by taking on just a little at a time.

Even as we move from the thinking of “Work-Life Balance” to “Work-Life integration,” let us



keep the sage advice above in mind, paired with the example outlined in the above diagram as a structured approach to break down target areas into focused and bite size pieces.

Life mapping becomes easier when we identify our values and goals with an understanding that

those are subject to change.

Personally, completing the above was enjoyable, thought provoking and immensely satisfying. You should try it!

Remember always, be gentle with yourself.



Grenada Relief Heroes

Grenada

Following the devastation by hurricane Beryl to the sister isles of Carriacou and Petite Martinique, the staff at mainland Grenada, came together to pack and deliver much needed care packages to the staff. In addition, a team journeyed over to Carriacou to provide assistance to staff with cleaning while others continue to support in other areas which is very much appreciated by the impacted staff.





Republic Bank Grenada - 2024 Blue Diamond Awards

Grenada

After a hiatus, Republic Bank Grenada rebranded and held its inaugural Blue Diamond Award on Saturday, May 18, 2024. Staff were recognized for unbroken service and academic accomplishments. Special awards were presented in the following categories:

- Branch of the Year: Republic House Branch
- Unit of the Year: Marketing Department
- Top Sales Officer: Tahira Sylvester-Calliste

- Top Loan Referrer: Caron Neptune
- Rookie of Year: Ephraim Gooding
- Spotlight Awardee (the person who best embody the spirit of the branch): Fitzroy Robinson
- Sterling Support: Michael Patterson
- Core Value Champion: Michael Patterson
- Managing Director's Award: Hillary Mc Leish-Barclay



Team Building Through Competition

Vanessa Quacco Fyzabad Branch

Imagine, just imagine, not being able to thread a needle but the needle and thread race has ended. On June 27th, 2024, team 'Redz and Ready' experienced a fiery defeat from team 'Fire' at the Fyzabad Branch in their first ever Mini Sports Day. The teams came to-

gether for an afternoon of fun and laughter after the closure of the branch. The teams battled each other in the 'Spicy Noodles Challenge', the 'Chubby Chug', the 'Needle and Thread Race', and the 'In and Out Game'. Due to the competitive spirits of the teams, there was a tie for the title of first place. Therefore, a tiebreaker in the form of a 'Three-legged Race' was done where team 'Fire' emerged victorious.



**LAST
QUARTER
WINNERS**

May 2024
Ms. Aliya Mitchell,
BSS Supervisor

April 2024
Mrs. Natalie
Lange-Brown,
Endeavor Admins

March 2024
Ms. Abigail
Lutchmansingh,
RISA Department



Front – BSS Manager – Ria Rostant-Cardenas
Left- Sharon Daniel-Bryce, Farrah Ramoo, Natalie Lange-Brown, Nadia Ramkissoon-Harry, Aliya Mitchell

Business Support Services – Reward & Recognition Programme

Keshell Sonny
Business Support Services –
Shared Services Division

“Recognition is the greatest motivator”
– Gerard C. Eakedale

*“People work for money but go the extra
mile for recognition, praise and rewards.”*
– Dale Carnegie

Research has consistently shown that recognizing and rewarding employees is crucial for fostering a positive and productive work environment. Furthermore, it leads to increased job satisfaction, higher productivity, and greater engagement.

Acknowledgment and appreciation for the efforts of our colleagues creates an encouraging and supportive work culture. This is why we are excited about our monthly initiative dedicated to celebrating the diligence as well as the achievements of our incredible team members.

For each month, an individual was highlighted for going above and beyond in their respective roles.

If you are interested in effectively establishing a

rewards and recognition programme in your department, here are a few tips –

Set clear goals – decide what is the purpose of the programme, boosting productivity/job satisfaction or employee engagement.

Know your employees’ preferences – survey to determine what rewards they value e.g., monetary, gift cards, point system etc.

Create a Recognition Plan – Determine the criteria for fair recognition, e.g., achievement of KPIs, supportive interaction/teamwork, outstanding performance etc.

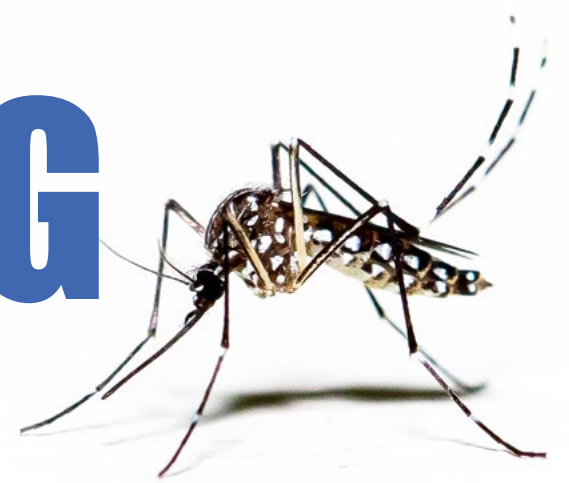
Promote the Programme – Communicate details of programme to both junior and senior staff, describe the criteria and benefits.

Monitor & Adjust – Collect feedback, assess the programme’s effectiveness, and continuously adjust based on the feedback provided.

Celebrate – Maintain the momentum by commemorating the successes.

By following these tips, you can create a robust and meaningful reward and recognition initiative that not only motivates your employees but also reinforces a positive and productive workplace culture.

WARNING



Government of the Republic of Trinidad and Tobago
Ministry of Health

DENGUE FEVER SIGNS AND SYMPTOMS

Heavy rains and mosquito breeding sites can increase your risk of contracting a mosquito borne disease such as Dengue Fever.

Dengue Fever is caused by a virus carried and spread by the *Aedes Aegypti* mosquito.

Symptoms include:

- High Fever
- Muscle and joint pain
- Pain behind the eyes
- Diarrhoea
- Headache
- Vomiting
- Skin Rash

If you show any signs of dengue, please seek medical attention at your nearest health facility.

Removing mosquito breeding sites from around your home can reduce your risk of developing mosquito borne diseases.



www.health.gov.tt



Ministry of Health-Trinidad and Tobago



TrinidadHealth



MoH_TT



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Commitment in Action: Supporting and Celebrating Our Team Members

Employee Engagement Unit

The Employee Engagement Unit demonstrates its commitment to staff through a diverse selection of events tailored to address various aspects of their professional and personal lives. Wellness initiatives, such as health workshops and fitness challenges, focus on enhancing employees' well-being, fos-

tering work-life balance, and promoting healthier lifestyle choices. Legacy initiatives honour the outstanding accomplishments of our staff, emphasising the milestones and achievements that contribute to our success. The Rewards initiatives serve as an illuminating platform, spotlighting the dedication and hard work that define the very essence of our team. Together, these efforts create a positive and encouraging workplace where employees are valued.





Is Ego your Friend or Enemy? The Double-Edged Sword of Ego

Rena Rajpaulsingh
Learning and Talent Development Centre

Ego plays a complex role in professional environments, capable of both driving success and hindering progress. Understanding its impact is crucial for fostering a healthy, productive workplace.

A healthy ego can fuel confidence, ambition, and resilience. It empowers individuals to take on challenges, voice innovative ideas, and persevere through setbacks. However, an unchecked ego can lead to arrogance, inflexibility, and toxic work dynamics.

Yes, having a chip on one's shoulder is closely connected to ego.

An unchecked ego refers to an inflated sense of self-importance or self-esteem that has been allowed to grow without restraint or moderation. The individual is often unaware of how their behavior impacts others. There is a tendency to view oneself as exceptional or above others.

There is a significant gap between self-perception and how others perceive them.

These persons resist feedback, have difficulty in admitting mistakes, micromanages, takes all the credit and dismisses others' ideas. Ego-driven behaviors can stifle collaboration, impede innovation, and create a fear-based culture. They often result in decreased morale, higher turnover, and missed opportunities for organisational growth.

We can cultivate a balanced approach. Leaders play a crucial role in setting the tone. By demonstrating humility, actively seeking input, and valuing diverse perspectives, they can create an environment where egos are kept in check and collective success is prioritised. When channeled effectively, ego can drive personal and organisational success. The key lies in balancing self-confidence with openness to growth and respect for others' contributions.

Managing ego in the workplace requires ongoing effort and awareness. By striking the right balance, we can create a culture that harnesses the positive aspects of ego while mitigating its

potential drawbacks. These are some reasons why persons may have a chip on one's shoulder which is also closely connected to condescending behaviour:

- The chip on the shoulder often serves as a defense mechanism for a fragile ego.
- It's a way of guarding against perceived threats to one's self-esteem.
- Sometimes, the chip represents overcompensation for feelings of inadequacy.
- The ego inflates as a response to underlying insecurities.
- An oversized ego can lead to an exaggerated sense of self-importance.
- An inflated ego can make one more sensitive to perceived insults or disrespect.
- The ego sees criticism as an attack rather than an opportunity for growth. Ego-driven individuals often struggle with receiving constructive criticism.
- An inflated ego often drives excessive competitiveness.
- The ego becomes invested in maintaining current beliefs and behaviors.
- Both an oversized ego and a chip on the shoulder can strain professional and personal relationships.
- They can create barriers to effective communication and collaboration.
- An overactive ego craves constant validation.

A person with an inflated ego may feel superior to others. This sense of superiority can manifest as condescending behavior. Paradoxically, condescension can stem from deep-seated insecurities. Talking down to others can be a way to seek affirmation of one's perceived superiority. An inflated ego can reduce one's ability to empathise with others. This lack of empathy makes it easier to dismiss or belittle others' perspectives. Understanding this connection is crucial for addressing condescending behavior effectively. It often requires working on underlying ego issues and fostering greater self-awareness and empathy.

In essence, while not all people with large egos have a chip on their shoulder (and vice versa),

the two traits often go hand in hand. Both stem from insecurities and can significantly impact one's behavior and interactions in the workplace. Recognizing these connections can be crucial for personal growth and improving professional relationships.

Should you manage your ego? Yes, these are some reasons why:

- It will foster self-awareness and encourage regular self-reflection
- A growth mindset will be promoted
- Learning and improvement over perfection will be emphasised
- Failures will be reframed as opportunities for growth rather than personal deficiencies
- Open communication will be encouraged
- Safe spaces for honest, respectful dialogue will be created
- Active listening skills to improve understanding and reduce defensive reactions will be encouraged
- Empathy will be practiced
- Team-building activities that foster mutual understanding will be encouraged
- Left unchecked, they can create an atmosphere of competition rather than cooperation and can be demoralizing
- Talented employees may leave if they feel undervalued or constantly overshadowed
- Leaders may struggle to inspire and motivate their teams.

Do not let ego-driven conflicts fester; address them early and directly. Addressing an inflated ego is crucial for ongoing personal and professional development.

Let us create a culture of appreciation. Encourage expressing gratitude for others' contributions. By implementing strategies to manage ego in the workplace, we can create an environment that keeps ego in check, reduces defensive behaviors, and promotes a more collaborative, productive workplace. By addressing proactively, we can create a more inclusive, ultimately more successful work environment. This approach will not only improve individual performance but also enhance overall organisational effectiveness.



Why Businesses Should Embrace AI

Shevaughn Racha
Group Marketing and Communications

It seems like we have been hearing the buzz term ‘AI’ (artificial intelligence) technology for ages, more so with the emergence of Chat GPT in November 2022. With AI widely available for use by virtually everyone, where does it leave the business community? What impact will emerging technologies have on the labor force and how we do business?

We’ve been dreaming of these types of technological advancements since *The Jetsons* hit TV, so it’s no surprise that now that we have AI, we’re seeing it seemingly everywhere. Between 2015 and 2019, the number of businesses using AI increased by 270%, according to research by Gartner.

The Banking Sector is no stranger to embracing new technology of course. The ATM has been a revelation since its inception, changing the way we access our money, anywhere at anytime.

In the customer experience realm, AI can offer automated responses for common questions the bank receives over and over again, such as, “What’s my personal account number?” or “What is the requirements to get a credit card?” Static responses like these by use of a Chatbot can help improve efficiency for both employees of the bank and customers as our Customer Care

Officers will now have time and effort to dedicate to more intricate issues that would require more investigation. AI allows our most important resource, our employees to focus on matters to help serve customers better.

Even as it pertains to marketing and content, AI tech has the ability to recognize which buzzwords resonate with audiences and repurpose them into content that connects. Getting the relevant information in a concise manner to the appropriate audience is beneficial for both customer and company.

From a leadership perspective, AI enables us to make better decisions based on objective and relative criteria. By using a data driven approach, the best descisions for all stakeholders can be made.

Of course, as any new technological innovations go, there will be drawbacks. Some of the most highlighted ones are with data privacy and transparency. However, with proper due diligence and corporate governance from efficient leadership teams, appropriate measure and policies can be implemented.

AI should augment human capabilities rather than replace them. It is imperative that this message is understood by all involved, it is not here to replace workers, but to enable them to do their jobs more efficiently and make things easier.



Sign Language for Bankers

Antoinette Trim
Corporate Business Centre, Tobago

Hi Fellow Bankers

Do you know that learning Sign Language brings great rewards? It can be a valuable life skill that anyone will be able to learn or develop.

Since Sign Language involves facial expressions and body language, it therefore serves as a useful tool to help interpret the non-verbal cues of others. This skill will also come in ‘handy’ when communicating with individuals. For example, it may be an asset during presentations and conducting interviews with customers.

We are greatly aware, that learning a second language has a range of cognitive benefits, as it leads to enhancing our creativity, protecting against Alzheimer’s, along with a host of other intellectual advantages (Stenger, 2022).

One of the many advantages of learning Sign Language, is that persons who know the language can communicate in a noisy environment, without the need to shout at each other. We are all acutely aware that our banking halls can be very noisy at times. From my experience in such a scenario, I was able to communicate with a fellow staff member, using sign language, and both of us understood each other quite quickly and easily.

Lastly, but most importantly, during our banking career, we may encounter hearing impaired customers, who perhaps feel ostracised, as a result of the perceived language barrier. Such persons are keen to communicate, when the banker can interpret their language.

Why not embark on your journey to learning Sign Language today?

So tell me, what do you say?



Unlocking Innovation: Transforming Finance and Everyday Life

Riana Harrinauth
Group Business Transformation Division

Innovation is the cornerstone of progress, driving change and evolution across industries and daily routines. In its essence, innovation embodies the relentless pursuit of improvement, pushing boundaries, and redefining norms. Within the dynamic realm of finance, innovation serves as a catalyst for efficiency, revolutionizing traditional practices and enhancing the delivery of financial services. Moreover, its impact extends far beyond the boardrooms of financial institutions, enriching the lives of individuals in their homes through groundbreaking solutions and conveniences.

Defining Innovation:

At its core, innovation encompasses the concep-

tion, development, and implementation of novel ideas or approaches that bring about positive change. An innovative idea is not merely a deviation from the norm but a solution that addresses existing challenges or opportunities in a unique and impactful manner. It is characterized by creativity, originality, and a willingness to challenge conventions.

Driving Efficiency in Finance:

Financial institutions thrive on innovation to streamline processes, optimize resources, and deliver superior services to clients. By leveraging cutting-edge technologies such as artificial intelligence, blockchain, and data analytics, banks and investment firms can automate tasks, minimize risks, and accelerate decision-making processes. For instance, the adoption of machine learning algorithms enables banks to enhance

fraud detection mechanisms, ensuring the security of financial transactions while minimizing operational overheads.

Empowering Individuals in Their Homes:

Beyond the realm of finance, innovation permeates into the fabric of everyday life, offering transformative solutions that enhance convenience, comfort, and well-being. Take, for example, the rise of smart home devices equipped with voice recognition and internet connectivity. These innovations enable individuals to control household appliances, regulate temperatures, and manage security systems effortlessly through their smartphones, fostering a more connected and efficient living environment.

Making Ideas More Innovative:

While innovation may seem elusive, there are actionable steps individuals and organizations can take to foster creativity and drive innovation:

1. Encourage Diversity: Embrace diverse perspectives, experiences, and backgrounds to stimulate fresh ideas and unconventional thinking.
2. Foster a Culture of Experimentation: Cultivate an environment where experimentation and risk-taking are encouraged, allowing for the exploration of new concepts without fear of failure.

3. Embrace Technology: Stay abreast of emerging technologies and trends, leveraging them to unlock new possibilities and enhance existing processes.

4. Listen to Customers: Prioritize customer feedback and insights to identify unmet needs and opportunities for innovation.

5. Collaborate Across Disciplines: Break down silos and foster collaboration between teams and departments to foster interdisciplinary innovation and cross-pollination of ideas.

In conclusion, innovation serves as a powerful force for transformation, driving progress in both the financial sector and everyday life. By nurturing a culture of creativity, embracing emerging technologies, and prioritizing customer-centricity, individuals and organizations can unlock the full potential of innovation to achieve sustainable growth and prosperity.



What Businesses can learn from Hikeathon

Lancelot Aquí
Group Business Transformation Division

Hikeathon is the most competitive and anticipated race of its kind in T&T and attracts a growing number of local and international participants. The race begins in Matelot and ends in Blanchisseuse, a distance of approximately 30 kms, over some of the most treacherous and unforgiving terrain. It is basically a hike on steroids. With a total ascent of over 4300 feet, river crossings, possible encounters with poisonous snakes and the likelihood of getting lost in the forest, it is not for the faint of heart. In fact, some do not complete the event and either return to Matelot or take a boat from Paria to Blanchisseuse. (Yes, boats are on standby).

Hikeathon 2023 taught me some valuable, practical lessons for businesses, as outlined below.

Weathering The Storm

Hikeathon: The 2023 hikeathon occurred under a nationwide adverse weather Yellow Alert, with clapping thunderstorms and copious mud. The

torrential rains ‘brought down’ the Madamas river and posed life-changing questions to all competitors at the back of the pack. Thankfully, I was not one of them.

Business lesson: Existential threats dot the financial landscape like bushfires during the dry season. Businesses are often called to operate under a veritable ‘yellow alert’ (recall the pandemic/lockdown). Sometimes, a seismic shock fractures the economic environment and swallows many a going concern. Businesses therefore, must prepare for the unexpected as they remain vigilant, agile and resilient enough to weather any financial storm.

One Foot In Front Of The Other

Hikeathon: Fatigue set in early as I attempted to maintain the rapid pace established from the start. Hours later, with tortured breaths, soaked apparel and mud-cased shoes, I hit ‘The Wall’ a few times. However, each time I broke through by simply, and literally, putting one foot in front of the other. Why? I knew that each step brought the finish line, one step closer.



Business lesson: The journey all businesses face is long, arduous and obstacle-laden. History is littered with many companies that failed to survive these hazards. Resilience, therefore, is key to survival. While long and medium term business strategies are important, economic vicissitudes sometimes demand that businesses plan for next month, and, in severe cases, next week. A resilient business will ensure that it moves (not takes) at least one step forward each day, despite the circumstances. It also knows that achievement of its vision becomes ever closer as it continually puts ‘one foot in front of the other’.

Be Deliberate, Yet Quick

Hikeathon: As I focussed on the person ahead, I discerned that his steps were deliberate, yet quick. With the surefootedness of an ibex, no step was left to serendipity, especially where the trail narrowed to a mere 12 inches wide, with a precipitous drop awaiting the fallen. Notwithstanding, he was moving very quickly due to extreme levels of fitness, concentration and agility.

Business lesson: A business must be deliberate in the tactics it employs to achieve its strategies. To do so, it must have a bias for action. Contrary to popular belief, standing still will get you somewhere – last. Grandmaster Garry Kasparov alluded to this in his book, ‘How Life Imitates Chess’, when he said, “The truest tests of skill and intuition come when everything looks quiet, and we aren’t sure what to do or if we should do anything at all”. Notwithstanding, although innovation may be mixed with a dash of ingenuity, pure guesswork must be eschewed, as rework is ex-

pensive. Ceteris paribus, for a business to thrive, while it must be deliberate in its steps, it must also move forward faster than the competition.

Trim The Fat

Hikeathon: For my first Hikeathon, my backpack weighed almost 20 lbs, as I packed everything in it except the kitchen sink - or maybe I did! In 2023, I wore a nifty 9 lb backpack. I still carried all the essentials – but only the essentials. Eleven pounds may not seem like much, but over 30 kms your body will beg to differ. By trimming the fat, not only did I survive, but I was also more agile, energetic and completed the course 2 hours faster than my previous personal best time.

Business lesson: Heavy, complex and bureaucratic procedures often weigh down a business and rob it of its agility, energy and forward momentum. ‘Ease of doing business’ management for both internal and external stakeholders, must be thoroughly explored and utilised. Corporate Systems and Procedures must not be desultory, lacking transparency or too convoluted for staff digestion. All superfluous weight, vis-à-vis, dated Systems and Procedures and dated/underutilised technology should be discarded/replaced accordingly. Only what is necessary to achieve the company’s vision/mission should be taken on board.

The above principles are applicable to businesses of all sizes. Application thereof should augur well for those who recognize the dynamic challenges all companies face and move with alacrity and aplomb to continually weather the storm.



Don't Forget to Love you Too!!!

Rochelle Mc Intosh
Accounting & Trade Services –
Shared Services Division

By nature, as human beings, we are forced to interact with each other on different levels, in different capacities, forming relationships, unbreakable bonds, alliances, allegiances, groups, you name it. We love each other deeply and unfortunately in some cases, we love others so strongly, we forget to love and consider ourselves.

I'm here to remind you that its okay to choose yourself sometimes. Its okay to free yourself from the burden of other people's expectations and demands of your love. Sometimes we want so badly to make others comfortable and happy that we sacrifice ourselves and our very own happiness to do so.

Its never easy making changes that seem so deeply rooted in our very being, our nature and who we identify as. But these changes are absolutely necessary, in order to love healthily and whole-heartedly. We need to set firm boundaries and upkeep them, for a lack of such boundaries only results in resentment. And if its one thing I've learned recently, is that stress and ill feelings, do more than just emotional damage...it's the main ingredient in physical ailment as well.

Make a decision to genuinely love yourself, you'll see how easy decisions for your own happiness will be made.

Proverbs 4:23 reads – "Above all else, guard your heart, for everything you do flows from it."



Motivational Minute

Sharon-Leigh Pierre
Tunapuna Branch

Often times we see the world only from our perspective - some of us wear rose coloured spectacles, some are clear tinted, others dark seemingly to protect us from the sun.

What shapes these views are nothing to be judged, but rather to be explored. Why you may ask - because we interact, because our perspective is not the only one and finally, because we are social beings who at the very minimum need some sort of human connection.

Exploring and understanding our view and that of others is what guides us as to how those human interactions and connections are experienced. And we should all strive for beautiful and meaningful experiences.

Now, this exploration is not for the faint of heart as it requires you to be honest with yourself, and in so doing, create space for introspection into what your values are and how they were formed. This can and will hurt, but you will be the better for it in the end.

We often complain about the other person – what they have done, are doing and going to do. We are consumed by all their ills, but really, what are YOU doing? If you want to see a better world, you've got to be better. If you want the world to change – 'You have to be the change you want to See' – Mahatma Gandhi.

So, don't wait on someone to be kind to you, be kind to them.

Be Helpful. Be Open to Love. Be Open to Forgiveness. Be Open to Healing. Be Open to Peace.



A Letter to my (old) self

Khadeesha St Louis
Corporate Business Centre, East

Life is rough; as such, we often need gentle reminders to keep pushing. Hopefully my words can help at least one person “weather their storm”.

My Dear,

You’re about to go through a STORM. Rough days, rough weeks, rough months; they’re coming – brace yourself!

Before you have a panic attack, ***SPOILER ALERT***: You’re going to make it! Barely in some instances...but surely! You’re still hanging in there. **YOU-ARE-STILL-STANDING!!**

Things you need to know:

You’re absolutely not going to get it right the first time, or the second and unfortunately the third time is often times not charm either, BUT keep going. Perseverance is key.

You don’t always win, but you’re not exactly losing either (technically...sort of lol). You’re learning and growing. I’m not trying to overhype you, but your growth?? It’s giving what it’s supposed to give!!! You’re almost brand new – Congratulations to you!

You’re going to want to give up; and not in the hypothetical way. Don’t. I promise there really is a light at the end of the tunnel. Though as at the date of this letter I’m yet to reach the light, it’s in sight. Hang in there love!

That work you’re putting in? 100% worth it. Results loading...

I know you’re not where you want to be yet, but you’ve reached further than you ever thought you could!

It doesn’t get easier. If anything, it gets more challenging BUT you’re learning to “roll with the punches”...well most of them anyway. Call it character building. You got this!

You’re going to have to fight battles you didn’t see coming. Don’t stress too much though, you’re actually 100% stronger than you think! A literal superstar!!

This might be the toughest pill to swallow – as at today’s date, you have not won the lotto (lol). So, you’re going to have to get up and get that bread hunny! Sorry.

PS: It’s not all trials and tribulations. There are SO MANY pockets of sunshine amidst the storm (and they don’t all involve food & mimosas – maybe just like 51%). Practice gratitude for the small wins as much as the big wins; they’re

equally important and play a critical role in staying true to you.

That’s all for now. Just remember “YOU’RE DOING AMAZING SWEETIE!!!!!!!!!!!!!!”

xoxo

SUPERSTAR MINDSET

(30-Second Daily Mantra)

There is no competition because nobody can be me.

I never lose; I either win or learn.

I didn’t come this far, to only come this far.

Whoever is trying to bring me down is already below me.

Even on my worst day, I’m killing it.

repeat as often as necessary



Thinking of a Healthier You? Chew, Sweat and Snore!

Rayette Rawlins
Shared Services Division

Growing up I didn't care much for the words "health" and "fitness". Honestly, I thought I didn't have to give it much thought because both my parents were slim and 'thankfully' the genes had worked in my favour in that regard and I too was quite slim. I gorged on fast foods; KFC, Royal Castle, Mc Donald's, Subway, Church's Chicken, Burger King you name it, I had it and with great liberty too. I paid zero attention to exercise or wellness. As fate would have it my younger sister, now a promising athlete, took keen interest in the very thing I disregarded. She would often encourage me to do exercise routines and burnouts with her but I continuously declined those invitations. My attitude toward the care of my body was poor to say the least. When it came to sleep, or the lack thereof, I took pride in my body's ability to keep going into the wee hours of the morning with only three to four hours of rest as the cushion between the duties of the day and the limes of the night.

However, as I matured and became even more aware of myself as a woman I realized that this lackadaisical approach to my own health and well-being would do nothing but put me in an unfavourable position later on in life. What if I wanted to have children? What if I developed a lifestyle disease due to a poor diet and food choices? What if I didn't have the energy to engage with my family? These reflections led me to a critical juncture in my own life and set me on

a fantastic journey to improved health and lifestyle. The hope is that by the end of this article, you too would consider that healthy eating, exercise and sleep are major components of living a healthy lifestyle and would convert these concepts into life practice to ensure a more enriched life experience.

As a bonafide foodie, I love delicious, succulent and flavourful food. Even more than that, as a West Indian it is certified that good food is all around us. I realized that the foods I indulged in when I was younger were from fast food chains that had little interest in my health but the laser focus was just on how much profit they could amass. The badmind in me was enough. If I needed to "buy out" for any reason I resolved to buy and eat local much more than the alternative. I've found that fruits, vegetables and traditional meals I abhorred as a child are really not so bad once prepared to my liking. Take time to figure out the way you prefer to consume a dish or a fruit rather than write it off altogether. I swore up and down I detested bananas. It turns out I like banana muffins, banana bread and banana smoothies.

You're in luck! Right now it's the most important season in Trinidad and Tobago. Mango Season is here. Try making some chow, a mango smoothie, anything to diversify how you interact with fruits and vegetables. What works for one person may not work for the other and that's okay. We just need to take an active role in understanding who we are and what works for our taste buds.

This effort to health and wellness is not called a journey in vain. We HAVE to move!



Exercise is a vibe too. I have no clue why I fought this so hard in my younger years. A few weekends ago as a part of the Carifin Games program, Republic Bank Limited hosted a walk through The Bamboo Cathedral nestled in the serene Tucker Valley in Chaguaramas, Trinidad and Tobago. The initiative was for the benefit of the Bank's staff and their families.

The journey to a healthier lifestyle is much like that walk. You start off bright-eyed-and-bushy-tailed, brimming with eager excitement, then along the way you see persons looking hot and bothered, some bawling, "Oh gosh it now start, so what was all that walking before?" Endless cries of "Nah, I going back!" But somehow you grind your heels in and you keep putting one foot in front of the other. The road inclines, the terrain gets rocky and that's what you see because you're focusing and making sure you don't falter. Some people got to the top first and as we trudged up the mountain they were running down, glistening in their triumph. That's okay too. We are not all at the same capacity of fitness and finesse but we are all going to make it to the top of the mountain. We must hunker down and be steadfast with our exercise routines.

About two months ago I started aerobics and spin classes. Talk about pressure! Talk about pain! But my oh my the energy it gives me is unmatched, the endorphins are working overtime and overall my body feels great. Let's find workout options that suit our fitness level and continue to put one foot in front of the other until we get to the pinnacle.

It should also be said that we often discredit the merit of sleep because we discount it as a period of unconsciousness. Most of us with very busy lifestyles and demanding schedules use it as a

brief refrain between the verses of our days. Others of us just pass out at the end of a long day not giving attention to truly preparing for bed.

Very recently, my Unit was fortunate to receive a visit from Dr. Patricia Lee Wah-Cooper, Clinical Psychologist, who spoke to us on Stress Management. Within the session she touched on something I had not heard up until that point, "Sleep Hygiene". Did you know that you can determine your relationship with sleep? You can be intentional about the conditions under which you go to bed and ultimately this impacts the quality of sleep that you can have. We were encouraged to prioritize the bed for sleep and sex, only. Nothing more. I used to read in bed, scroll through social media, talk on the phone and a plethora of activities in addition to sleep.

Having been well informed I moved all additional tasks to other stations in my home and reserved the bedroom for sleep only. So far so good. My relationship with sleep is improving slowly but surely and I encourage you to have the same experience.

Ultimately, it's our decision to lead a healthier lifestyle. These adjustments certainly won't come overnight but they will come incrementally and have a tidal effect on your quality of life. Let's choose to chew, sweat and snore in a way that would

improve our relationship with our bodies and our engagement with those around us. Remember, take your time and figure out what works for you, surround yourself with people and organizations who are also committed to your growth in wellness because a team moving with you will always be a major source of encouragement and motivation. Let's get healthy!



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