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A life shaped by resilience: P Vic Salickram's unlikely journey to the top

Joel Julien
Trinidad Express Newspapers

Pvic Salickram remembers the exact day his life took a pivotal turn.

It was Monday, September 4, 1989, the first day of the new school year.

Eleven-year-old Salickram, dressed in his uniform, walked into Virginia Primary School in Cane Grove, Guyana, just as he had done for years.

This time, however, the headmistress, Myrna Collins, told him he could not enter the school.

The reason: Salickram had passed the Common Entrance Examination earlier that year and was eligible for secondary school.

However, like many other children from the impoverished coastal community of Cane Grove, Salickram and his family had never anticipated actually leaving primary school to attend secondary school.

“What used to happen is that the primary school would keep you for a few years to keep you out of trouble, and then eventually you buy some time, and then you get a job as a labourer or a farmer,” Salickram said.

But Collins sent Salickram back home to get his mother, Savitri.

When Savitri arrived with Salickram in tow, Collins told her that she should ensure her son went to secondary school.

The family had never discussed him attending secondary school before.

“I was 11 years old, far too young to fully comprehend what was unfolding that day. Yet in hindsight, it was the day that my path was irrevocably altered setting the course for everything that was going to happen going forward,” Salickram told Express Business.

But how does one reach a point where attending secondary school isn't considered a rite of passage?

“Well, that takes me to my humble beginnings,” Salickram said.

Humble beginnings

Salickram was born Parasram Vic Salickram in 1978 in Cane Grove, Guyana.

“Nothing major happened there, other than farming. Rice farming is big there,” he said.

“My parents separated when I was very young,” he said.

Salickram was raised in a single-parent home with his mother and younger brother.

“We grew up in a one-bedroom house with no running water. My mother slept on the floor, and my brother and I slept on the bed,” he said.

“The struggles were real. I remember going to the shop to buy an ounce of butter. I remember that chicken back and



feet were the choice cuts of meat. I remember going to primary school in slippers,” Salickram said.

Despite this, Salickram said they were better off than some others in the village.

“I know my mom would have gone many days without eating to ensure that we got a meal. One advantage we had is that, despite all the challenges, discipline was important. There were certain things you were not going to do. You had to be home at a certain time, you could play with everybody, but you were not allowed to drink alcohol because boys in the village got caught up with drinking at a very young age. We were not allowed that, we were not allowed the partying. So, while we were a part of the village and participated in certain things, there were some boundaries that she set,” he said.

“I still considered myself lucky because there were many boys who, I'm sure, ate dry bread, didn't have meat, and went to school barefoot. They sat right next to me in school,” Salickram said.

“So, that is how we ended up with why secondary school was difficult. The secondary school was in the next village and it would have required daily transportation, books, and stuff like that. So that was beyond us, it just was not possible at that time,” he said.

Collins convinced Savitri to send Salickram to secondary school.

His grandmother, Sheila Persaud, affectionately known as “Old Mummy”, who also lived in Cane Grove, agreed to help where she could.

They scrounged up money and were finally able to send Salickram to school.

He started secondary school at Bygeval Multilateral School in the second week of the school term.

“I remember the first day my mother actually took me to secondary school, and I remember vividly I had this bright Mickey Mouse orange backpack and I packed it with my exercise books and I could



““ They say one of the most important decisions you will ever make is your choice of spouse and my wife has stood beside me to ensure that I get the support I needed ””

remember walking to get to the class scared,” Salickram said.

The reason Salickram remembers the bag in particular is because a bottle of Kool-Aid inside it leaked on that first day.

“We struggled to get the books. I've never felt so terrified and saddened in my life. I went home, dried the books and we salvaged most of it,” Salickram said.



'I gave luck a chance'

Salickram admitted that in primary school, he was an average student. However, he loved to read.

Salickram credited his natural ability for passing the Common Entrance examination, as he had not studied for the exam.

"I am lucky I had natural talent, but natural talent means little if you are not going to work hard," Salickram said.

And so, when he started attending secondary school, something switched on in Salickram.

"I have to say it was subconscious because something clicked in me. I realised that if my mother and grandmother were going to make these sacrifices for me, I had to make use of them. That was the first time I started studying," he said.

Salickram placed first in his class in the final exam for Form One.

“I am lucky I had natural talent, but natural talent means little if you are not going to work hard”

His certificate for excellence, recognising the achievement, is one he holds dear.

It holds pride of place in Salickram's office.

"That to me is where hard work and natural talent combined. I think I worked hard enough to give luck a chance," Salickram said.

Savitri moved to Georgetown to work as a maid to help her son get through secondary school.

"My mom did odd jobs to send me to school. Initially she started as a sweet seller, clothing vendor, but income from that was sporadic. So, she decided that she was going to work as a maid so she left me and my brother and went to Georgetown," he said.

Georgetown was two and a half hours away from the village, so Savitri would come home once every two weeks.

Salickram and his brother moved in with Persaud.

"Old Mummy was an incredible woman, she was a very powerful woman and I'm eternally grateful for that," he said.

Secondary school was tough, Salickram said.

"I used to spend a lot of time with my grandmother and actually studied by candlelight and lamps. I always preferred the candles because they shone much brighter, while the lamp shades got foggy with soot, but I studied every night," he said.

Salickram eventually completed his secondary school education.

"After I finished CXC there was no such luck about university. That didn't even enter the realm of possibility. There was no discussion about that; totally impossible. It was not a small chance in hell I was going to university," he said.

And so, Salickram got a job in a small government office just before his 18th birthday.

He moved in with his aunt, Kathleen Deonarine, in Georgetown when he got that job.

"We lived so far away from the city, and when I got my first job in Georgetown, it would have been uneconomical to travel back and forth. So, I lived with her rent-free for almost seven years," he said.

He slept on her couch for the first three years until a bedroom became available.

Just before Salickram turned 19, he got a job with the professional services firm Ram and McRae, which at the time was an affiliate of Ernst & Young.

"I think those were my formative years. It was a tough job, but you learned the nuts and bolts of accounting, you learned discipline, you learned the importance of hard work, you learned the importance of showing up on time. I am forever indebted to the partners of that firm, Robert McRae and Christopher Ram, because I think they guided us very well in our formative years," Salickram said.

"I mean, they worked you like crazy. I remember, for a year, I would go to work about 75% of the Sundays and Saturdays," he said.

Don't let schooling interfere with your education

Salickram started to work and study.

"I did a few courses, night classes, the exams were London Chamber of Commerce and that was to get me pre-qualified to start to do ACCA (Association of Chartered Certified Accountants)," he said.

"So, after I got my three LCCs, I started ACCA. After secondary school, with the exception of a few night classes and my stint at Harvard for the Advanced Management Programme that the bank sent me on, I have had no formal education. I study from the books, I bought all the books and I read the books and I go write the exams," Salickram said.

Salickram is now a Fellow of the Association of Chartered Certified Accountants and a member of the Chartered Institute of Management Accountants and the Chartered Global Management Accountants.

He is a CFA Charter holder and holds the Financial Risk Manager (FRM) designation from

the Global Association of Risk Professionals (GARP).

Salickram is also a graduate of the Harvard Business School Advanced Management Programme (AMP).

"I would never let the lack of formal schooling interfere with my education," he said.

Ram and McRae were the auditors of Republic Bank



“If my story inspires a few people or at least gives them the willingness to believe that their dreams are possible, I would be happy.”

Guyana.

When Nigel Baptiste arrived in Guyana as managing director, he and Salickram developed a strong professional relationship, which led Baptiste to offer him a job.

However, Salickram declined the offer at that time.

Eventually, Baptiste left Guyana and returned to Trinidad and Tobago, where he became Head of Human Resources. After some time, Salickram reached out to Baptiste to inquire if any job opportunities were available.

This time, Salickram was encouraged by Sharda, a work colleague at Ram and McRae, whom he was dating..

She urged him to seize the opportunity in Trinidad and Tobago.

"They say one of the most important decisions you will ever make is your choice of spouse and my wife has stood beside me to ensure that I get the support I needed," he said.

They got married three months before they moved to T&T.

Coming to Trinidad and Tobago for the job interview at the age of 25 was the first time Salickram had ever left Guyana.

He arrived at the airport five hours before the flight.

Salickram worked in Trinidad and Tobago for one week before moving to the Dominican Republic, where Republic Bank had acquired a bank.

He spent about 18 months in the Dominican Republic, returned to Trinidad and Tobago for nine months, and then went back to the Dominican Republic for another 15 months.

After the Dominican Republic, he went to Barbados, where he spent five and a half years. He then returned to Trinidad and Tobago, where he has been for the past 10 years.

Salickram believes these trips have played a significant role in shaping his leadership journey.

“Some of the mistakes I made was from immaturity and the impetuosity of youth but again the university of Republic bank was there for me,” he said.

“At the Dominican Republic we had some challenges there, but that experience taught me the nuts and bolts of banking and what could go wrong. Very early on, I gained a great understanding of banking, what can go wrong, how to manage a bank, and that knowledge has stayed with me,” Salickram said.

“I went to Republic Barbados, and that experience taught me a lot. I achieved great things and accomplished so much. The board was extremely happy, and management was extremely pleased, but there were some ‘dead bodies’ left behind because it was all about getting the work done. What I realised was that with a different approach, I could have achieved the same accomplishments while bringing the team along. But that came from immaturity; I was 29 and already in executive management at Republic Bank. That experience taught me the importance of bringing the team along,” he said.

Salickram previously held the positions of Chief Risk Officer and Chief Financial Officer of Republic Financial Holdings Ltd and Republic Bank Ltd.

He is now the Group Vice President, Republic Financial Holdings Ltd and Vice President, Republic Bank Ltd.

“I have learned from my mistakes. I’ve used all the mistakes as learning opportunities. I am not the leader I was ten or 15 years ago, I think I have improved

“...I’m forever grateful for what happened and that has helped me to remain humble and grounded and allowed me to enjoy what I am doing”

quite significantly just by accepting that I made mistakes and that I can learn from them,” Salickram said.

Sharda has been by his side all the way.

Eleven years ago, Sharda gave birth to their son, Liam.

Salickram cried when Liam was born. The only other time he remembers crying before that was when Old Mummy passed away 20 years ago.

“Those early days in Cane Grove and my humble beginnings shaped me into the person I am today. I would say I’m resilient, humble, and hardworking. I often reflect on my journey and if I ever feel like my ego is getting in the way or if I develop a sense of entitlement, all I have to do is think back to that day in primary school and how things could have turned out very differently,” he said.

“I spoke to you about luck. I don’t take myself too seriously because things could have gone totally different and I have this profound sense of gratitude that I was lucky and I’m forever grateful for what happened and that has helped me to remain humble and grounded and allowed me to enjoy what I am doing,” he said.

Salickram, seated in his office on Park Street, said, “If my story inspires a few people or at least gives them the willingness to believe that their dreams are possible, I would be happy.”





Beyond the Basics: BSS Reimagines Super September for Lasting Wellness

Astrid Mitchell

Super September, a wellness initiative at Republic Bank Grenada, was super-charged last year when HR teamed up with Ms. Alisha Francis from Well Being Health and Wellness Coaching. Her daily activities and helpful tips added to the day.

However, the Business Support Services (BSS) took it to the next level. They introduced four weekly fitness classes, led by the fabulous Kathy Ann Teka, so the program could reach more people and have more impact.

These sessions comprise workout videos from Jordan Ross, Shaun T, and Billy Blanks. The classes started in September and have thrived

since then. They've boosted staff morale and fostered teamwork and healthy living beyond that month.

What makes these classes even more impressive is the welcoming atmosphere. BSS invited colleagues from other units, so I joined in from the Finance Team. Our team spirit grows with every burpee, squat, and high-five.

These fitness classes are a fun challenge, helping us to push ourselves to the limit and find our strengths. They have boosted my endurance, energy, and focus at work. I'm happy to see them become a year-round wellness celebration, reminding us we are stronger together for health and happiness.



What's in it for me?

Michelle Clarke-Williams

Recently, I was scrolling through Instagram and saw a short video of a toddler who gagged every time she attempted to touch broccoli. It was quite hilarious! However, the sad reality is that many people cringe at the thought of eating vegetables but would prefer to indulge in unhealthy food choices. In fact, research shows that only 1 in 10 adults get the recommended daily serving of vegetables.

Since I've known myself, I have always been heavysset. I look at my pictures over the years and see how my weight has fluctuated, and I've always been challenged to keep it off. It wasn't until I recognized that my eating habits and lifestyle choices played a large role in that struggle that things started to click. I also realized that the most weight loss I achieved was during my youth when I fasted for weeks at a time.

As I got older, I found it increasingly difficult to sustain those lengthy fasts, and I eventually stopped. As a mother of two young adults, I remember how "snatched" I looked while nursing my son until he was weaned at age 2. It was a time when I wasn't health-conscious and, as I navigated through life's challenges, I regained weight.

Sometime in late 2020, while my son, now a grown man, was at rugby practice, I decided to make use of the opportunity to get some exercise in. I started walking in the botanical gardens, the Queens Park Savannah, and sometimes at Eddie Hart Savannah on Saturday mornings or after work. It felt great, and I even progressed to jogging! I began making better food choices, which led to significant improvements in

how I felt.

This routine lasted until I contracted COVID in February 2022. I was incapacitated for a month, and my lungs became infected. My doctor advised against exercise for several months while my lungs recovered fully. The setback was tough, and regaining my drive was a challenge. During this time, however, I developed an interest in plant-based eating, experimenting with foods like quinoa, chickpeas, kale, broccoli, and zucchini. Plant-based diets are rich in fibre, vitamins, and antioxidants, which support immune health, weight management, and reduce inflammation.

I also learned about the importance of intermittent fasting, which is associated with better metabolic health, improved insulin sensitivity,

and potential weight loss benefits. Insulin resistance, which occurs when the body's cells become less responsive to insulin, is a common factor in weight gain and can be addressed through dietary changes and lifestyle interventions.

You might be wondering why I'm sharing all of this. The Bible says, "My people are destroyed for lack of knowledge" (Hosea 4:6), and I believe that understanding the impact of lifestyle choices on health is vital. Over the years, I've observed how my body has changed, and while I can't change the past, I can certainly take action to make a better future for myself.

If you've made it this far, I want to encourage you to take charge of your health. As a radio caller wisely admonishes, "Stop digging your grave with your teeth!" Poor eating habits can indeed shorten life expectancy and rob our loved ones of many long, happy years with us. Lifestyle-related diseases such as diabetes, heart disease, strokes, and certain cancers can often be traced back to poor nutrition and sedentary behaviour.

I also want to remind you that as you approach retirement, you are solely responsible for your health and

medical insurance. It is, therefore, prudent to take heed of your health now, as the saying goes, "Prevention is better than cure."

Additionally, I also want to encourage those responsible for planning menus for events, whether it's a colleague's birthday, a meeting, or a larger celebration, to consider offering healthier, well-balanced, and properly portioned meals. Small changes in the way we plan meals at events can have a lasting positive impact on our health, showing that we truly care about our well-being. After all, by making healthier options available, we not only set a great example but also encourage others to make mindful, better choices for themselves. Let's embrace the opportunity to be our brother's keeper.

Let's make that commitment today to make positive, conscious decisions to reduce our intake of refined carbohydrates, artificial sugars, and processed foods. Instead, let's increase our consumption of fruits, vegetables, lean proteins, low-fat dairy, and whole grains while managing portion sizes. After all, you are what you eat. Regular physical activity is also crucial. If a walk isn't feasible, try a 30-minute YouTube exercise video that you enjoy.

So, who's going on this journey with me?

I hope I've inspired at least one person to commit to being a healthier version of themselves starting today.

A well-balanced, nutritious diet is the foundation of well-being. I guarantee that making small, incremental changes will improve your mood, sleep quality, mental clarity, and most importantly, help with managing blood sugar, blood pressure, inflammation, and pain. Not to mention, you'll likely experience some weight loss gains (lol). Overall, you will achieve a better, healthier you.

Happy living!
Take good care of yourself.





OILDOWN!

Charlene Francis

Think about the most amazing oildown you ever had. Picture the vibrant colors!

The favorite 'greenz' will be callaloo, cabbage and okra. The breadfruit, dumplings, banana, maybe tania, yam and dasheen. The variety of meats and or seafoods all melded together with seasoning peppers, local seasoning and spices not forgetting the nutmeg and clove. Packed methodically in a huge pot, stewed over high heat in turmeric coconut milk - covered with fresh banana leaves...hmmmm - Delicious!

As the saying goes 'Dae we bad' - the oildown - a harmonious balance of nationalities, cultures and religions. Supported by lush mountainous terrain, inhabited by award winning flora and gentle fauna all encircled by stunning unsoiled beaches. A Tri-island state called Grenada - not forgetting to mention Carriacou and Petite Martinique; the homes of tradition, fishing and boatbuilding. 'Ah reeal oildown' - Taste the 'greenz'...

Think about the nation called Grenada - Greenz - 473 - the vivacity of the people, our pride, our



resilience, our courage to stand strong for our beliefs. To standup for ourselves, our children and generations to come in the face of injustice and oppression. We know struggle, we experienced pain, we are revolutionary. we also know how to celebrate victories and sing of better days to come (Gospel, Kaiso and Soca). We are a courageous and high-spirited people - Taste the spices...

'Is we ting' - now what brings it all together is our love for God, self, humanity and nation - Guardians of peace and justice. We will watch, pray, walk, march, chant and drum to regain or defend our rights. But, it all comes back to love and our moral principles. The turmeric coconut milk - vibrant in color, 'greasy' and healthy. Add the meats, fish and other seafoods - our creativity, parlance and industriousness and the oildown is complete.

Grenada! Oildown! - Taste of a Rising Nation!



Flu Prevention TIPS

Personal hygiene practices are the main methods of preventing the spread of the flu.



Wash your hands often with soap and water or use alcohol-based hand sanitizer.



Avoid touching your eyes, nose and mouth.



Avoid close contact with people who are sick.



Clean and disinfect commonly touched surfaces.



Cough and sneeze into the crook of your elbow if you do not have a tissue



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TrinidadHealth



MoH_TT



Each one everyone - Driving DEI forward in RFHL

In a time of both scrutiny and advocacy for Diversity, Equity, and Inclusion (DEI), the Trinidad & Tobago (TT) DEI Working Group is committed to introducing initiatives that can spark real and meaningful change.

As the inaugural 'Converse Caravan' rolled into the Shared Services Division (SSD) on February 13th, 2025, all sights were focused on igniting conversations and encouraging employees to champion DEI in their own professional spaces.

Creating Space for Change

Converse Caravan was not just another talk shop. It stood apart as an interactive, thought-provoking experience designed to foster dialogue, raise awareness, and, most of all, inspire action.

Team members were invited to engage in candid discussions about workplace diversity and how they could integrate DEI principles into their daily interactions.

The goal? Make inclusion a continuous commitment.

DEI Manager, Lesli Hay, welcomed and energised the teams, thanking everyone for a strong turnout

and emphasising RFHL's unwavering commitment to DEI. She shared messages of support from Group Vice President and DEI Executive Sponsor, Richard Sammy, as well as Group HR General Manager, Baldath Ramkissoon, reinforcing the Group's strategic focus on fostering inclusivity.

Understanding DEI: More Than Just Buzzwords

Facilitator Kadeisha Sylvester followed up the welcome remarks as she guided staff through the fundamentals of DEI. The discussions addressed key concepts – Diversity, which encompasses the range of identities and perspectives within a group; Equity, which ensures fair access to opportunities; and Inclusion, which fosters a sense of belonging for all.

These principles, when embraced collectively, drive innovation, enhance workplace culture, and contribute to social progress.

Ms. Sylvester also introduced the six DEI dimensions prioritised within RFHL: Age, Gender Equality, Sexual Orientation, Race, Religion, and Geographic Location. Identified through internal survey results, these focal points reflected the unique experiences of RFHL employees while



addressing systemic barriers to fairness and representation.

A Commitment Beyond Borders

While DEI is being debated in parts of the United States, RFHL remains steadfast in its dedication to the principles of Diversity, Equity and Inclusion. With working groups established across nearly all RFHL territories, the Group integrates sustainable policies and procedures as we chart our path toward DEI and progress.

This is more than just compliance. It is about the success and the future of our organisation in the 21st Century.

Research has shown that companies with strong DEI practices benefit from improved customer service, a healthier work culture, increased innovation, and better talent retention. RFHL is determined to set the standard in the Caribbean by effectively shaping a more inclusive corporate landscape.

Making DEI Interactive and Engaging

The Converse Caravan made DEI learning more dynamic and engaging. A dedicated information booth served as both a resource hub and a catalyst for conversations. Meanwhile, interactive activities like Diversity Jenga, Family Feud, Jeopardy, and Diversity Dot put a fun, hands-on spin on serious topics. These games weren't just for entertainment—they challenged assumptions, facilitated learning, and encouraged action.

Winners walked away with attractive prizes. But



the biggest takeaway was a deeper understanding of what it means to foster an inclusive workplace.

A Movement, Not a Moment

The energy in the room was palpable and feedback from SSD staff was overwhelmingly positive with many expressing interest in joining the TT Working Group and becoming more involved in ongoing initiatives.

At the end of the event, the message was resoundingly clear: DEI isn't just a corporate responsibility—it's a shared commitment.

As the TT Working Group continues its mission, it will continue to challenge employees to stay engaged, speak up, and take even more meaningful steps toward inclusivity.

On this journey we take as one RFHL family, change isn't just the responsibility of a few—it's the responsibility of each one of us.

Individually, and as a team, we have the Power to Make a Difference.

Each one, everyone.

On behalf of the TT DEI Working Group



Building Stronger Communities Together: How Our Talent Groups Drive Positive Impact Through Corporate Social Responsibility

At Republic Bank Limited, our commitment to corporate social responsibility (CSR) is more than a promise, it is a pathway to creating meaningful change. Our success is not only measured by our financial achievements but by the positive impact we have on the communities we operate in and serve. Across our branches and units, our talented team members work tirelessly to ensure that our local communities flourish. Here is a closer look at how our diverse talent groups turned purpose into action and worked to make a difference in 2024.

Sowing Seeds of Tomorrow!

Our Graduate Interns - Cohort 6 partnered with Green Age Farms and students of the Preysal Secondary School, to take on the task of installing a fully functional vertical hydroponic system. This project was aimed at enhancing the students understanding of sustainability, fostering responsibility, strengthening community relationships and teamwork, all while providing a means of translating what is learnt in the classroom to a practical form that can reap long-term benefits.



Painting Hope!

Our Promising Persons partnered with the Tabaquite R.C. School to uplift and beautify the premises for the benefit of the students and staff. This included painting the exterior walls and purchasing and installing benches and ornamental hanging plants. Faculty members and parents came out on that day to show their support and share in transforming the school in preparation for the return of students for the new school year.

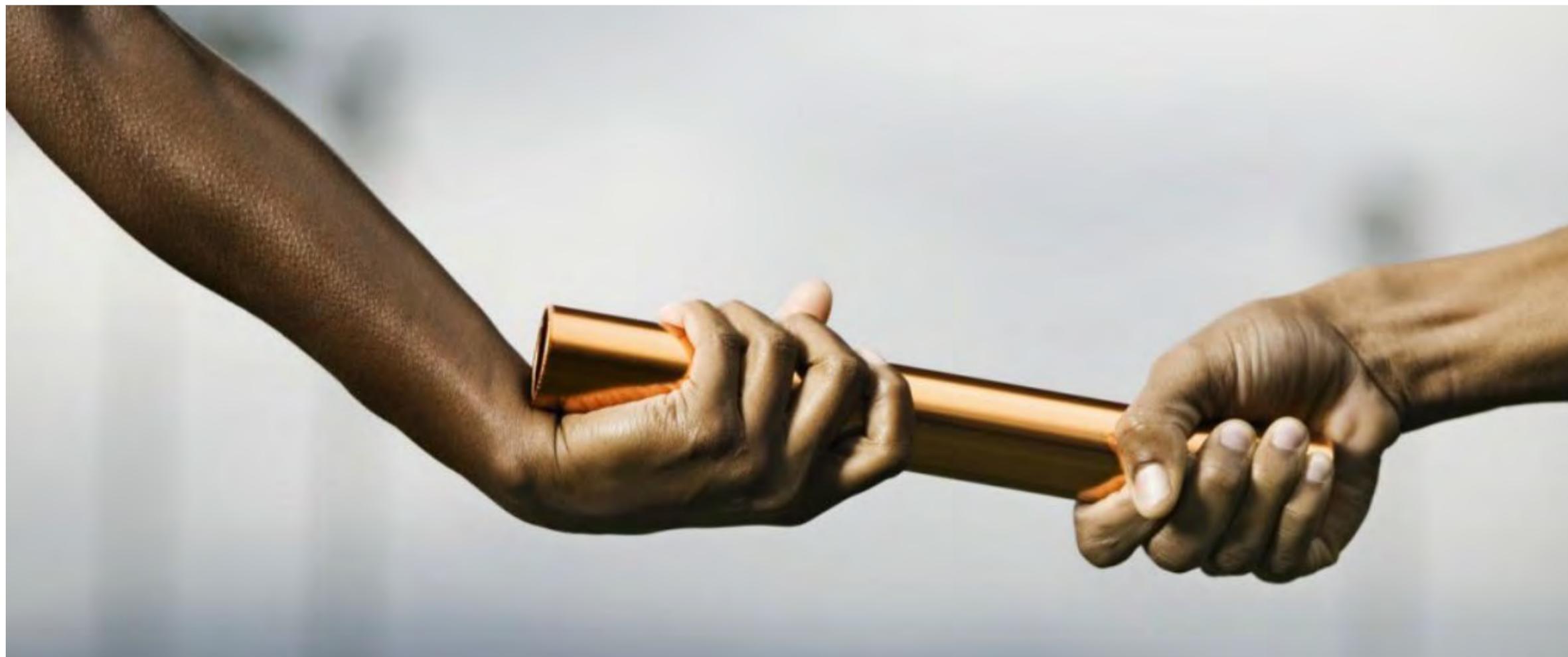
At Republic Bank, we understand that true community involvement requires more than a finan-

cial investment, it also involves action, passion and partnership. Through the dedicated efforts of our Graduate Interns and Promising Persons, we are proud to be part of a movement toward stronger, more resilient communities. Each of these projects not only enriches the lives of those we serve but also strengthens the bonds among our team members and reinforces our core values.

To our team members who have volunteered their time and expertise, thank you! Your work brings us closer to a better tomorrow.

On behalf of Talent Management





When Talent Alone is not Enough

Launcelot Aquí

Have you ever seen someone with extraordinary talent perform? I mean, really put on a show? It is absolutely magnificent! Think of any sport and certain people stand head and shoulders above the rest. While this is not the space to debate whether talent is ‘natural’ or not, most experts agree that to perform at the highest of levels, one must be specially trained. The Olympics is testament to that fact.

Imagine country A has 3 of the fastest men in the world over 100M. Country B has none in the World’s Top 10. Which country will win in a 4 x 100M relay if it uses its most talented runners? The answer is not as straightforward as simple arithmetic would suggest. Just ask the USA men’s relay team.

According to Reuters, the team has had 11 dropped batons/disqualifications in the Olympics and World Championships since 1995. That’s 11! In fact, the team has not medalled in the Olympic 4 x 100M relay since 2004! How can a team, laden with talent and with perennially some of the fastest men in the world, not medal in this marquee event in 20 years? Because, in certain spheres, talent alone is not enough.

Most job functions in the Banking industry are Team-oriented – just like the 100M relay. And like the 100M relay, individual brilliance at the expense of cooperation and coordinated team dynamics will almost always spell disaster for the team. For example, at the last Olympics, USA’s Coleman came in too ‘hot’ (fast) and collided with teammate Bednarek in the first baton exchange. By the time the exchange was made, they ‘ran out of the handoff zone’ and were disqualified.

Pedants may argue that the team leader must be out front pulling the team. Others argue that he must be pushing the team to excellence. Location is irrelevant in this article. What matters most is that no one, including the Team leader, must be so far ahead (or behind) that he ‘runs out of the handoff zone’. Should this occur, it will wreak havoc on achieving Team objectives – just like in the 100M relay above.

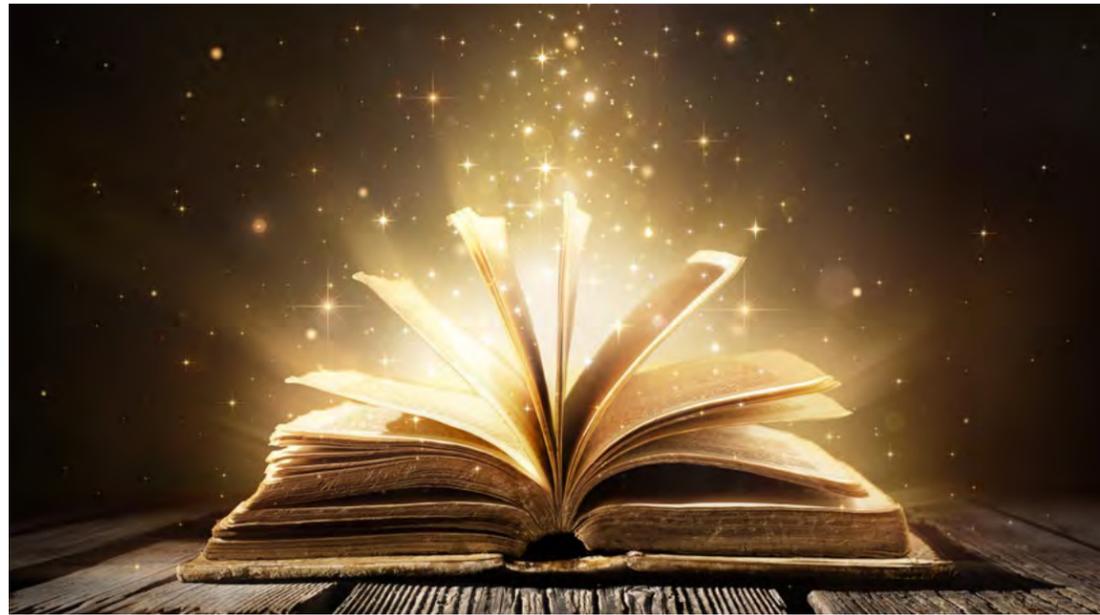
Few things are more amazing to watch than a well-oiled, high-performing team, such as the F1 Pit Stop crew or the Silent Drill Platoon.

At Republic Financial Holdings Ltd., (RFHL) we have similar teams. The determination, combined intellectual competencies, unity of purpose and collective resolution of these high-performing teams dovetail to deliver stellar performances and exceptional outcomes, repeatedly. Collectively, these teams overcome almost ‘impossible’ odds to achieve departmental objectives. They live the immortal words of Michael J Fox, when he said in the movie, *For Love or Money*, “Impossible just takes a couple extra phone calls!”

Exceptional team performance should be recognized and celebrated. Notwithstanding, the absence of external plaudits will not, *ceteris paribus*, cause a high-performing team to suddenly implode. Such teams derive a profound sense of satisfaction from accomplishing the extraordinary, doing what has not been done before and, sometimes, with time to spare.

A high-performing team feeds on its internal energy and synthesizes its inherent individual talents into a veritable dynamo with boundless possibilities. Each new achievement fuels its collective ambition to deliver only the best, most efficient and most effective outcomes: and people notice.

It is worth repeating that at RFHL, we have such high-performing teams. Continued acknowledgement thereof, especially from the Top team, will go a long way in ensuring next-level, off-the-chart performance, which will always keep us two steps ahead of the competition. For as Arnold Glasgow once said, “The respect of those you respect is worth more than the applause of the multitude.”



Strength in Our Stories - Building a Legacy Together

Kristian N. Maraj

The banking industry is more than financial transactions, it is built on the strength of its people and the values they uphold. At Republic Bank Limited our strength lies in the unique stories we bring to the table, stories of challenges faced, lessons learned, and triumphs celebrated. Each employee contributes to the bank’s collective journey, and these experiences remind us of the resilience, dedication, and integrity that fuel our success.

The Foundation of Strength. Every one of us has a story that reflects determination and growth, whether it’s overcoming a challenge, achieving a milestone, or supporting a colleague. These moments shape who we are and reflect our core values: customer focus, integrity, respect for the individual, professionalism, and results orientation.

Think about the moments in your career that made a difference, whether for a customer, a fellow employee, or the organization as a whole. These small but meaningful actions create a lasting impact and strengthen the foundation of our industry.

Customer Connections. Behind every account, loan, or transaction is a customer’s story. A new business owner securing their first loan, a family saving for a child’s future, or someone plan-

ning for retirement. These are stories of hope and achievement. By listening to and understanding our customers, we forge stronger connections and empower them to reach their goals. Their stories become part of ours, driving our shared purpose forward. Then their story becomes a part of yet another story, pushing on all our shared aspirations.

Strength in Unity. Together we have built a legacy of working together, of being able to adapt to meet new challenges and common success. Whether confronted with new challenges or simply helping one another, show that as a group, people are more capable. At Republic Bank Limited, we do not merely offer financial services; we establish relationships, create opportunities, and leave behind a legacy of excellence.

Writing the Next Chapter. The future is full of opportunities for thoughtful people. Remember the strength in our stories will shape what impact we make on each other, our customers, and our communities. By sharing your life history, you can inspire your colleagues.

In the end, our stories determine who we are. They remind us where we came from, inspire us higher than we can reach, and connect us with those we serve. As we move forward, let’s live up to these values and make a future that really reflects who we all are. What story will you tell today?



Spectrum Conference

Phil Jackson

Janet Hislop, President of Cayman National Bank Ltd. and CEO of Cayman National Corporation Ltd., was honoured to join the Spectrum Conference panel, Empowering Change: Advancing Inclusiveness in the Financial Services Sector. Cayman National is proud to lead the way with a workforce that’s 63% female and with 43% of women holding senior leadership roles (VP and above) — far exceeding both industry and Cayman averages. Janet participated on a panel discussion on gender inclusiveness titled “Global Perspectives: Gender, Inclusiveness, and the Business Imperative.” There’s a tremendous opportunity to improve gender representation in financial services, particularly at senior levels. Spectrum provided a platform to discuss these issues openly. Spectrum Conference 2024 attracted almost 200 attendees – bringing together industry leaders to explore the future of financial services and discussing key topics like artificial intelligence (AI), diversity, and evolving regulatory frameworks.

Women Empowerment Brunch:

Janet Hislop, CEO of Cayman National Corporation Ltd. and President of Cayman National Bank Ltd. delivered an empowering speech at the Rise and Thrive Brunch for women. This annual event brings together nearly 400 women for empowerment, networking, and support.

In her address, Janet shared powerful experiences and advice. “The best revenge is massive success, not just success but massive success. For example, if you are asked to deliver 10% growth, deliver 20% growth, consistently.” Janet also urged attendees, “I never let the thought enter my head that, being a woman disadvantaged me in any way. I recommend that you employ the same approach—don’t let being a woman limit you in any way. You are truly capable of achieving anything to which you aspire; do not let society’s biases or the opinions of others lead you away from that undeniable truth.”

Her inspiring words resonated with the audience, fostering a sense of community and motivation among fellow female leaders. Congratulations and thank you to Janet for her powerful contribution to this uplifting gathering.



The Power of Continuous Learning: Your Path to Personal Empowerment

Rena Rajpaulsingh

opens new perspectives on life. Regular engagement with learning:

In today's rapidly evolving world, the concept of learning has transformed from a finite period in our lives to a continuous journey of growth and discovery. Continuous learning and development have become essential tools for personal empowerment, career advancement, and maintaining relevance in an ever-changing landscape.

The Mindset Shift: Learning as a Lifestyle

Grow – Adapt

Embracing continuous learning requires a fundamental shift in mindset – moving from viewing learning as a means to an end to seeing it as an ongoing journey of self-discovery. This perspective transforms every experience into a learning opportunity and every challenge into a chance for growth. When we adopt this mindset, we become active participants in our own development rather than passive recipients of information.

Personal Development and Self-Actualization

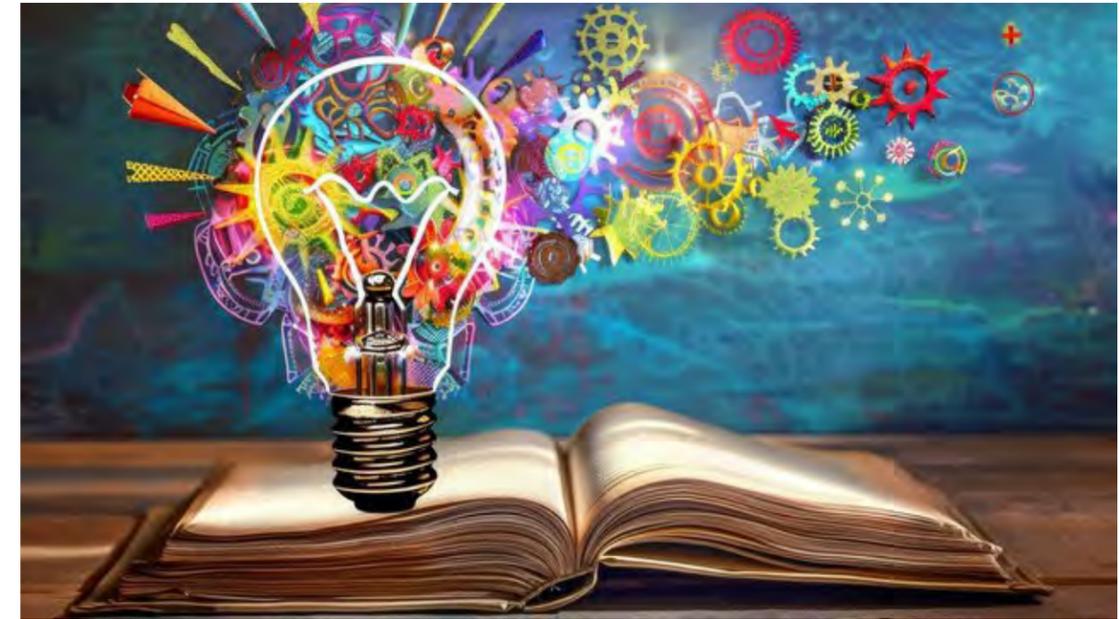
Beyond professional benefits, continuous learning profoundly impacts personal growth. It enhances cognitive function, builds confidence, and

- Improves critical thinking and problem-solving abilities
- Enhances emotional intelligence and self-awareness
- Develops better decision-making capabilities
- Increases creativity and innovation potential
- Builds stronger interpersonal skills

The Social Dimension of Learning

Continuous learning often involves engaging with others, creating valuable networking opportunities and fostering meaningful connections. Learning communities, whether online or offline, provide:

- Exposure to diverse perspectives and experiences
- Opportunities for collaboration and knowledge sharing
- Support systems for personal and professional growth



- Platforms for meaningful discourse and idea exchange

Overcoming Learning Barriers

While the benefits of continuous learning are clear, various obstacles can impede progress:

Time Management

Balancing learning with other responsibilities requires careful planning and prioritization. Breaking learning into smaller, manageable chunks and establishing regular routines can help maintain consistency.

Information Overload

The abundance of available information can be overwhelming. Focusing on specific goals and creating structured learning plans helps filter relevant content and maintain direction.

Motivation Maintenance

Sustaining motivation for long-term learning requires clear objectives, regular progress tracking, and celebration of achievements, no matter how small.

The Impact on Personal Empowerment

Continuous learning directly contributes to personal empowerment by:

- Building self-confidence through knowledge and skill acquisition



- Improving your decision-making and problem-solving
- Creating multiple pathways for personal and professional growth
- Enhancing adaptability and resilience in facing challenges
- Fostering a sense of purpose and direction

Anyone Can Be a Continuous Learner

Continuous learning and development represent more than just acquiring new knowledge – they are fundamental tools for personal empowerment. In a world where change is the only constant, the ability to learn, adapt, and grow becomes increasingly valuable. By embracing continuous learning as a lifestyle, individuals can take control of their personal and professional development, creating opportunities for growth and success throughout their lives.

The journey of continuous learning may seem daunting, but its rewards – enhanced capabilities, increased opportunities, and personal fulfillment – make it an invaluable investment in oneself. As we navigate an increasingly complex world, the power to learn continuously becomes not just an advantage but a necessity for personal empowerment and success.



Overcoming Self-Doubt: Unlocking Your True Potential

Employee Engagement

Have you ever hesitated before speaking up in a meeting? Doubted your ability to perform a task? Felt like you were going to fail despite your past achievements? If you answered yes to any of these questions, you are not alone. What if I told you that the only thing standing between you and your full potential is your inner critic? Self-doubt is a silent barrier that holds us back from reaching our full potential. This can manifest to many negative outcomes such as anxiety, procrastination and low self-esteem. However, the reality is that success is about moving forward, despite experiencing doubt.

At Republic Bank, we believe in empowering each other to challenge our limitations and building confidence in our abilities. Overcoming self-doubt is needed for personal growth and success and therefore requires intentional effort and strategies to build self-confidence and resilience.

1. Recognize Your Inner Critic

That little voice in your head that whispers, “Am I capable?” is fear not fact. Challenge those thoughts

by asking yourself if there’s proof, because most times you will find no evidence.

2. Reframe Your Negative Thoughts

Words shape our reality and strengthen our self-believe. Next time change “I am not experienced enough to do this” to “I am capable of learning everything”.

3. Do It Scared

The more you step out your comfort zone, the more resilient you become.

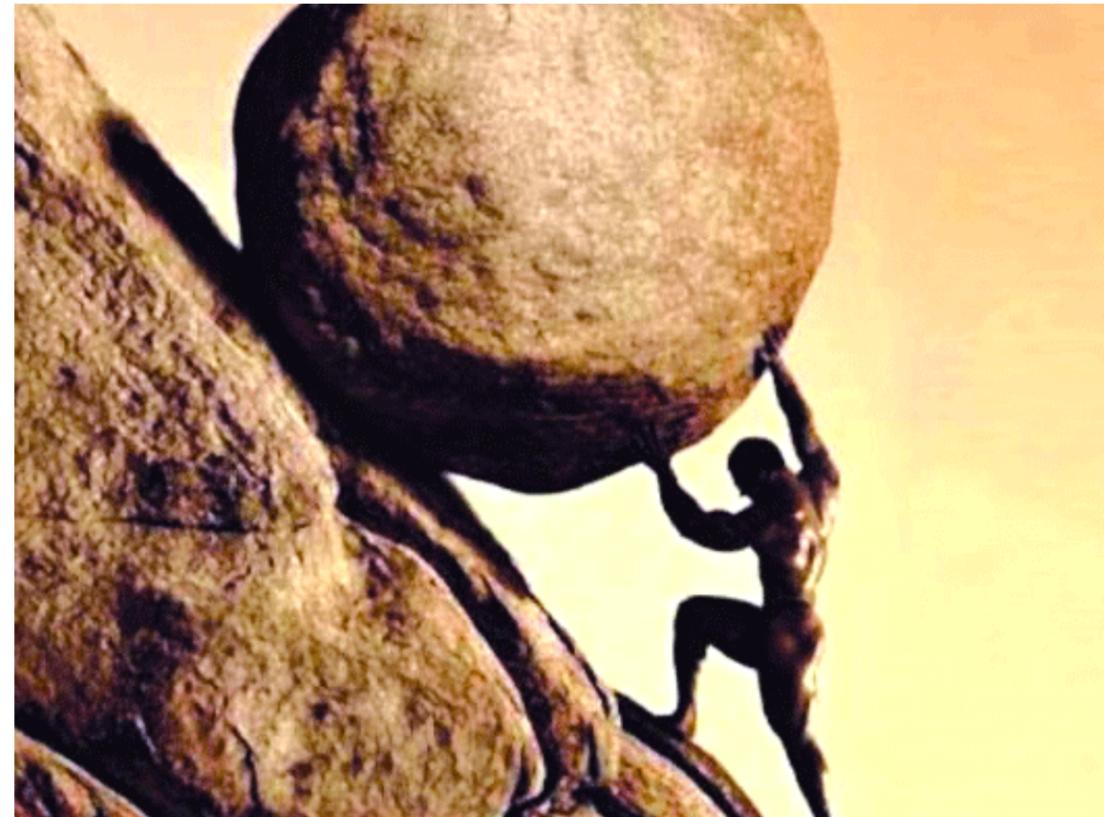
4. Surround Yourself with Supportive People

Seek mentorship, collaborate with your friends and allow yourself to be uplifted by those who believe in you.

5. Celebrate Your Progress

You should not focus on what you have not done, instead take note of how far you’ve come.

Unlocking your true potential does not come from waiting until you are ready. It comes from deciding that you already are.



Finding Strength

Khadeesha St Louis

I usually have a lot to say - so imagine my surprise when I couldn’t think of a single instance of me exuding strength. Me? My life? My experiences? A source of strength?

Obviously, this thought did not sit well with my spirit; so I had no choice but to investigate, to dig deep and recover the apparent missing piece of myself.

What is strength? As I *impatiently* scavenged the world wide web for answers I came across some key traits of a “strong” person, to which I added my initial thoughts:

- **Trait: Resilient** - The capacity to overcome challenges and bounce back from setbacks

Me: “I work in a bank – this is my life. Call me Ms. Resilient from today!”

- **Trait: Adaptable** - Flexible in adjusting to changing situations and embracing new experiences

Me: “I work in a bank – this is my life.

Call me Ms. Adaptable from today!”

- **Trait: Empathic** - The ability to understand and share the feelings of others

Me: “I work in a bank – this is my life. Call me Ms. Empathetic from today!”

- **Trait: Courageous** - Willingness to face difficult situations and take calculated risks

Me: “I work in a bank – this is my life. Call me Ms. Courageous from today!”

- **Trait: Decisive** - Ability to make clear and timely decisions

Me: “I work in a bank – this is my life. Call me Ms. Decisive from today!”

As you would imagine, at this point further validation wasn’t required. Based on my findings I concluded that **I AM STRONG**. And in case you missed it - by default, **ANYONE** reading this **IS STRONG**.

Strength isn’t about being unshakable; oftentimes strength is disguised in simple traits. We just need a gentle reminder ever so often. PS: This is your gentle reminder!



Motivational Minute

Nathalia Garnett

Motivation is a phenomenon that is highly regarded as the driving force for many successes in the lives of many. However, have we ever stopped to think about what keeps us going when motivation fades? What keeps us going even when we feel like throwing in the towel? When motivation dissipates, I believe we should turn to discipline. Yes, motivation speaks to bringing an influx of positivity into our lives but discipline is

permanent, it mitigates procrastination and it can be incorporated into all areas of our lives.

I am among those that have been told that motivation is all we need to succeed. I believed this theory for some time until I realized that motivation is only temporary. Motivation, in my opinion, is driven solely by our emotions which are fickle. Discipline on the other hand is permanent and it drives success. Someone who is disciplined would not work on their goal based on emotions. Being disciplined requires the ability to push aside your emotions or negative feelings

to continue on your path to success. We will all face challenges along the road to triumph. Should we be wavered by our emotions through temporary motivation or should we instill a source that will never fail?

Additionally, discipline mitigates procrastination. Have you ever felt so overwhelmed that you refuse to complete a task? Being overwhelmed comes from a plethora of feelings within us. Sure we should take some time to clear our heads to maintain our mental health, but what happens after we have taken a break and we still feel bogged down? This is where we need to remind our self of our goals and use the driving force of discipline to keep pushing on. This is obviously easier said than done but it is our choice to remain disci-

plined that plays a grave role in us achieving our goals. Being disciplined in these times, sets the tone for productivity in our lives which encourages us the propel.

Moreover, when we see the positive impact discipline has in one area of our lives, we consciously or sub-consciously incorporate it into some if not all aspects of our lives. This isn't only rewarding but it gives us a greater appreciation for how far we have come by just making discipline a priority daily.

All in all, it is vital that we take into account that discipline is permanent, it reduces procrastination, and it can be used to benefit our lives holistically.



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We would love to hear from you!



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