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Care, Connect, Contribute

Ready, Set, Glow!
A Health and Wellness Fair

Dessert With The Desert
Derby Deserters

Care, Connect, Contribute
- A Way to Live



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Previous Issue



Richard Sammy and manager of Republic Bank Exodus Ainsworth Mohammed.

A 'Child of Oil and Music'

Group Vice President at Republic Financial Holdings Ltd, Richard Sammy, considers himself a “child of oil and music”.

Given this, it's no surprise that pan holds a special place in his heart.

One of Sammy's fondest childhood memories is when he was around eight years old and his uncle took him to Panorama at Skinner Park, San Fernando.

“I had never heard pan before, but I immediately fell in love with it,” Sammy recalled. “I was walking around in awe. Pan became a real passion of mine.”

Today, Sammy is a champion for the Republic Bank Exodus Steel Orchestra.

Raised in San Fernando, Sammy's family was deeply embedded in both music and education.

“Our family home was always the nucleus in San Fernando, so people would be playing the piano, guitars, singing,” he said.

“I played the piano for several years. My father's piano was passed on to me, and then I passed it on to my son,” he added.

Sammy's son, Isidore, has taken the musical baton and run with it.

Isidore, a teenager at the Idyllwild Arts Academy in California, USA, studies classical and jazz piano.

In addition to the piano, he plays the classical flute and is learning the trumpet.

Sammy believes music plays a significant role in his leadership approach.

He explains that just as in an orchestra where every instrument contributes to a single, harmonious sound, he recognises that each individual's talent and role remains essential.

“That is how I strive to lead—by understanding people's shared purpose and values, while also acknowledging their unique differences,” he explained.

Sammy's heritage stretches back across continents.

His great-grandfather travelled from Afghanistan to India, and then to Trinidad and Tobago. Sammy said, “He clearly had a sense of purpose.”

His great-grandfather's journey spanned 1,500

miles by foot and boat.

Sammy's great-grandfather had several children, one of whom was Sammy's grandmother, Miriam.

She married James Sooknanan Sammy, and both thrived as educators.

“My grandfather spent 54 years at Naparima College and ended up as acting principal, while my grandmother spent time teaching at Naparima Girls' High School and was also the matron of the dormitory back then,” Sammy shared.

Together, they had eight sons, and at one point, there was a Sammy boy in every form at Naparima Boys' College.

On his mother's side, his grandmother emigrated from Guyana to Trinidad at the age of 24, while his grandfather worked at Texaco.

“All of my grandparents, aunts, and uncles were deeply rooted in the community,” Sammy said.

Some of Sammy's earliest memories include accompanying his mother to the Home for the Aged, where they would bring meals

“

All of my grandparents, aunts, and uncles were deeply rooted in the community

”

and money to the elderly residents.

“I remember sitting down and praying with them,” he said.

Sammy's father also worked at Texaco, spending most of his time at Wells Services Petroleum Co Ltd.

“He dedicated his life to his family and extended family. He spent all his free time taking my brother Michael and me to Mayaro, building sandcastles, doing different chores,” Sammy recalled. “He taught me about integrity, kindness, and generosity of spirit.”

When he was in Form Six, Sammy had a life-changing experience. “I used to do well in primary school, always at the top of the class. But when I entered A Levels, I failed. I got one B and three Ordinary



Group Vice President at Republic Financial Holdings Ltd Richard Sammy.



Richard Sammy at United Way Trinidad & Tobago's day of caring. The project was to set up a sustainable garden for the children of the school to maintain going forward in order to teach them about food security and sustainable agriculture.

passes—my first failure ever, and I was devastated,” he said.

Sammy locked himself in his room, processing the setback. When he woke up the next morning, he found that his neighbourhood friends had painted “BOOO!” in front of his house on the street, symbolising his grades.

“I just had to laugh,” Sammy said. “That moment alone helped me pick myself up, turn things around, and come back even stronger than ever.”

After graduating from Naparima College, Sammy attended The University of the West Indies St Augustine Campus to study Management.

Sammy said he and his friends were always fans of this country’s culture.

“I feel like I’m a child of oil, and of music. Growing up with the smell of oil and gas in south, the same smell which I got to love when I was involved in running a Jouvert band for a few years. Waking up in the wee hours of the morning to

‘cook’ mud from Longdenville, Sangre Grande, the Piparo and mixing in cocoa, bay leaves and of course several oils for eager masqueraders and blue devils,” he said.

An unconventional path to banking Sammy’s first job after university was as a sales representative for a candy company. “In that first role, I learned so much. I had a regional outlook from the start, and throughout my career, I’ve always had a regional and international perspective,” he said.

He came to understand the unique qualities of each market, while also recognising the commonalities that unite the Caribbean region. Sammy believes that Republic Bank has broadened his perspective, as it operates in 16 jurisdictions globally, including 14 in the Caribbean.

His experience in the manufacturing sector helped him to understand the end-to-end value chain.

“One of the best parts of my job is going out to meet customers, seeing their businesses, and un-

“

It was in that moment that I realised I could really make a difference in people’s lives.

”

derstanding how they operate. It has also helped me understand the family business and how family businesses are run. SMEs are vital to the regional economy,” he said.

Sammy’s next step took him to a job in one of the country’s State-owned energy companies. However, it was his role in banking that truly ignited his passion for leadership and people.

“I would like my legacy to be about the development of people—encouraging, inspiring, and empowering them to create change and transformation,” Sammy said. “It’s about improving and impacting not just the bank or the economy, but the community, because that’s where we need to go. Community empowerment and engagement will drive us forward.”

And that he feels is where the panyards also play a part.

The Power of Women at the Front

Sammy credits his mother and grandmother with having a strong influence on his leadership journey. He also looks to Diana Mahabir-Wyatt, whom he met in 2016 in Guyana, as a mentor. “I wanted to hone my skills as a leader and understand mentorship—not just to be mentored

but also to give back, because so many people supported me throughout my life and career,” Sammy said.

Sammy did not originally consider banking as his path but felt the call while doing a mortgage transaction for an elderly couple.

“I was working in mortgages and I had this couple that came in to see me and they were an elderly couple and it was a little bit overwhelming for them and I always tell people banks can be intimidating places and we take a lot for granted working in the bank and having a career in banking but banks can be intimidating places,” he said.

Sammy said he felt the couple’s discomfort.

“They shared their story with me and they shared that they saved dollar by dollar year after years for several decades and they had now come into the bank to get a home and they said to me in true Trinidad and Caribbean form that they had the cash in the car in a brown bag, they had the deposit and the down payment to get the house because they did not know about the process,” he said.

“When I assessed the numbers, they were a little bit short of the down payment it was not a slam-dunk transaction but I was able to work with them for them to get their mortgage,” he said.

“It was in that moment that I realised I could really make a difference in people’s lives. There was hope, fear, and trepidation in their eyes, but that’s the value of what we do—serving others,” he said.

Daily Express: Joel Julien Feb 19, 2025



Ready, Set, Glow! A Health and Wellness Fair

Pearl Lawrence and Josef Gale

On August 13th, Republic Bank Valpark came alive with a high energy showcase of Fashion, Health, and team spirit at the launch of our Health and Wellness Fair 2025, an event curated to celebrate not just what we do, but how we feel doing it.

From a vibrant, vintage showcase of fashion to wellness-focused activities, the day reminded us all of a simple and honest truth, that when we look good, feel good, and support one another, we shine brighter together.

The day kicked off with a lively uniform fashion show and photo shoot, giving staff the perfect opportunity to strut their stuff in their brand-new uniforms. On Wednesdays we wear Pink..... and Coral, as an armour of our Confidence, Personality, and Style. The camera lenses went into a rapid shutter frenzy capturing the true element of who we are.

Friendly surprises added extra excitement as

efforts did not go unrewarded, with the Best Dressed male and female being awarded for their display of stylish confidence, proving that looking good and feeling good isn't only fun, it makes you feel amazing and empowered too!

Joining in the fun we had Mixes & Medleys, a family owned, locally grown Trini company showcasing their original line of top- class Salad dressings, Bar-B-Que sauces and some "slap yuh knee" Scorpion pepper to help promote and boost metabolism of course! We heard it also helps with your breathing as well. D' Dozie say so!

As the action continued, the focus shifted to health and wellness. We had the esteemed pleasure of partnering with our champion health and wellness sponsors of the day; Optometrist Today, Prestige Medical and Laboratory Services, Rainbow Nutrition and Iconic Dentistry, to offer free, top-tier medical, eye and dental screenings, wellness tips and top-notch nutritional advice.

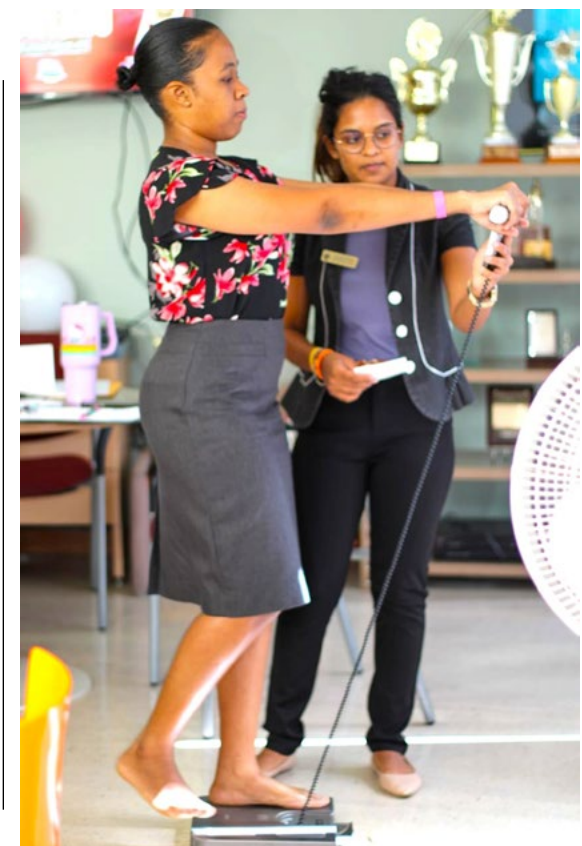
The staff were able to take full advantage of the services offered; from blood glucose testing and blood



pressure monitoring to full body muscle age scans and detailed dietary and nutritional consultations. They also benefited from total dental imaging and Invisalign screening and various eye tests. All four health care sponsors provided the staff with valuable insights, life changing advice and confidence boosters to propel them towards proactive self-care.

This occasion went far beyond outfits and check-ups. It was about Caring, Connecting and Contributing through motivation, unity, and balance. By combining the elements of fashion and wellness, we came together to have fun, uplift each other, and celebrate a holistic approach to feeling and looking our best. After all, true wellness is a mix of confidence, care, and teamwork, something we all at Republic Bank Limited take pride in.

"Health is your foundation and wellness is the art of building a life upon it." When we look good and feel good, we thrive together in harmony. True balance is when your mind, body and spirit are all cared for, when your work and play flow in symphony, keeping you grounded, growing, and empowered to make a difference towards being the positive change in your daily life and the lives of others!





ATS Surprise Mental Health Outing

Seliana Alexis

ATS has always been a very engaging, transparent, and unique unit here at Shared Services Division when it comes to the way in which we treat with our employee engagement initiatives. Whether it be Awards and Recognition, meetings, after work gatherings, sporting activities and even the best staff appreciation events.

On Friday 23rd May 2025, we were all working diligently to ensure we completed our day's work before what we thought was a very important two-hour long meeting beginning promptly at 3pm. In a delightful surprise, our very own Manager Cleavon Lewis treated us to an unexpected trip to the movies to see Mission Impossible!

This initiative was carefully implemented by our very own Dianna Seebaran who worked in fine style behind the scenes to ensure our "Mental Health Outing" was exactly what it needed to be. We felt like children again on a field trip as we wore our specially designed ATS polos and excitedly left the building to make our way over to Cinema One. We were welcomed by Dianna's warm smile and treated to popcorn and drinks on arrival.

The theater was specially reserved for just us and I

can safely say that apart from feeling appreciated, this initiative highly impacted the team's morale, and it fostered a different level of team bonding and a much-needed break to our regular routine. What we thought was humanly impossible to achieve as a team, given the demands of our unit, our superiors made this mission very possible! (Pun intended)

Our ability to show that we CARE for each other is what CONNECTS us in the workplace so that we can CONTRIBUTE to a healthier working environment.



The Algorithm of You

Kiden Regis

At the start of 2025, I decided to focus on key areas of my life I wanted to improve, two of which were to increase my financial literacy and to rebuild my relationship with God. Every morning, I listen to a sermon. Most evenings, I listen to a financial podcast. Now, when I open YouTube, the first suggested video is almost always relevant to one of the two topics. Recently, I opened YouTube and saw a recommended video entitled "Doing Business God's Way". It was the perfect video for me. This is the way of technology - developing the algorithm to curate your feed for maximum interaction and attention. It is no wonder we may often find ourselves spending hours on social media.

But this article is not about technology or God. It's about developing the algorithm of our brains so that we can become the best version of ourselves. Why is this important? Simply because it is key to our well-being. The World Health Organization defines mental health as "a state of mental well-being that enables people to cope with the stresses of life, realize their abilities, learn well and work well, and contribute to their community." Taking care of our brains will result in greater mental health and the ability to add value to our lives and the communities we serve.

So, how do we develop our own internal algorithm?

Focus on What You Want (Not What You Don't)

There is an area of the brain called The Reticular Activating System, also known as the RAS. The RAS is the part of our brains that is responsible for automatically filtering all the information that we are bombarded with on a daily basis and focuses on the information that is relevant to us. What the brain determines is relevant is based on our core (and often subconscious) belief systems, mindsets and view of ourselves and the world. Therefore, to fine-tune our brains, we must decide what is relevant to us. The same way YouTube recommends videos that align with my priorities, we can begin to actively filter out the negative thoughts and beliefs that conflict with being our best self. Rather, dwell on the thoughts and beliefs that motivate and inspire us to fulfil our potential and offer the highest contribution wherever we are.

Connect with Like-Minded People

You know the old saying, "birds of a feather, flock



together." This is true. We tend to gravitate to people who share similar interests and values. I remember watching an episode of "My 500lb Life" and the host shared that a lot of individuals on the show commit to being healthy and lose weight but then put all the weight right back on. The reason this happens is because they return to the same environment where they are surrounded by people who practice the same poor eating habits that resulted in their weight gain in the first place. Environment plays a huge role in our development and growth. For instance, if you want to start taking your fitness journey more seriously, a great way to do this is get around people who are already where you want to be, whether it be the gym, a run club or a fitness class. Surround yourself with people and place yourself in environments that support your life goals and promote healthy growth.

Replace Bad Habits with New Ones

As neuroscientist Dr. Caroline Leaf says, we can clean up our mental mess. Our brains have the ability to rewire negative thinking and bad habits by replacing them with new ones. Whether you want to start waking earlier, eating better, exercising, put yourself out there more, pursue a new degree, or something that is truly important to you, believe that you can and find evidence of same. Henry Ford said, "Whether you think you can or think you can't. You're right." We can always find evidence for what we believe. Always. Then put those beliefs into action.

Your computer. Your smartphone. Chat GPT. None of those devices and smart technology compare to our brains. Why? Because our devices are programmed and told what to do...by us. We can choose how to direct our lives. I hope that we will all consciously choose to nurture our minds, begin to realize our fullest potential and enjoy greater mental well-being.

Wellness at Mayaro Branch: Powered by Smoothies and Sass

Catherine Pacheco

Let’s be honest—between back-to-back calls, email avalanches, and the mysterious Bermuda Triangle where all our pens disappear, staying healthy at work is basically an Olympic sport. But here at the Mayaro branch, we’ve turned wellness into a team adventure—complete with smoothies, step battles, and the occasional dramatic stretch.

Care: More Than Just Hand Sanitizer and Side-Eyes

Wellness starts with the little things—like asking, “How are you?” and actually meaning it. We check in on each other, share healthy snacks (carrot sticks count if you dip them in hummus and hope for the best), and remind each other to drink water like it’s a competitive sport.

We even brought in a Ninja blender to whip up smoothies. It’s basically our branch MVP. We tried a “No Coffee Day” once... and let’s just say HR almost got involved. Lesson learned: wellness includes caffeine, Always.

Branch Olympics: Where Push-Ups Meet Memes!

It all started with a humble push-up challenge... and spiraled into the epic saga known as the Branch Olympics!

Brave souls gather to test their triceps and their tolerance for pain. The push-up count? Unknown. The grunting? Legendary. The form? Questionable at best. But the spirit? UNMATCHED!

Enter the ‘Wellness Board’—our sacred shrine of health and hilarity. It’s plastered with tips, smoothie recipes, and memes that are 90% funny, 10% useful, and 100% motivating. Think of it as Pinterest meets gym class meets stand-up comedy.

Staff are encouraged to add their own sparkle or remove anything that doesn’t vibe with their wellness aura. Whether it’s a laugh-out-loud meme or a surprisingly useful kale smoothie recipe, it’s all about helping ourselves and each other on this wild wellness journey.

And guess what? Just asking, ‘Hey, what’s this board for?’ has sparked real conversations, deep



connections, and even a few spontaneous plank-offs. Simple, fun, and totally worth it!

Contribute: Low Risk Remediation Wellness Reminder

Just like your daily dose of veggies and a good stretch, keeping our Low Risk Remediation tracker updated is essential for a healthy branch life! You might not crave it, but your customers will thank you for the healthy service! Think of the tracker as our office’s secret smoothie bar. Blend in your updates, sip on satisfaction, and serve up some deliciously accurate data!

Think of it this way:

- Timely updates = fewer hiccups and happier customers (and less indigestion for our analysts!).
- Happy customers = fewer complaints.
- Fewer complaints = more time for coffee breaks and chair yoga

So let’s give back to our customers quietly but powerfully—by keeping that tracker fresh, crisp, and full of fiber (data fiber that is). #RemediationIsTheNewYoga

We also conducted test for Glucose and Blood Pressure. This was done for both staff and customers. We had an overwhelming participation from the audience. Customers seem to be very enthusiastic of the venture.



Stay hydrated, stay helpful, and keep that tracker glowing like a green smoothie!

Final Sip:

At Mayaro, we’ve learned that wellness isn’t just about salads and squats. It’s about showing up for each other, laughing through the chaos, and blending joy into every day—one smoothie, one step, and one shared meme at a time.





A Single Thought

Rochelle Mc Intosh

Vibing to music, tea hot and in hand’s reach,
Phone vacationing on the deck,
Perched upon its bedazzled holder,
Exchanging sun and shade with the knobs of the radio,
As I approach intersections at the traffic lights breach.
Life. Is. Good.

Time on the clock is aligning,
“All is Good in the Hood,”
I think to myself
As I keep accelerating.

Slightly distracted by the lights of the Billboard beside me,
I glimpse quickly to catch a second of entertainment before the light changes
In a gaze of astonishment, what can I see?!
A bald, bearded man pointing at a tin of spray starch, glaring back at me
Sale! Sale! Buy one get one free!!!

And in an instant, all I could feel, was my soul leaving me.

My gosh Rochelle!!! Did you leave the iron on???????????!
One provoking thought was all it took, for the snowball effect to commence.
Life. Is. Bad. Hood no Good!
If I could force wings out my arms and fly back home, right now I would!

What to do? Whatever shall I do?
If I turn back, I’ll risk being late for work and all my plans,
But if I don’t go back I take the chance of a possible home Barbeque!
Do I let Faith prevail and God put a hand?
Is it possible to have that kind of Willpower?
Such faith on demand?

I took a deep breath, lungs filling with hope, that I could make a decision....and fast
Crippling negative thoughts in my mind
All good vibes and energy left behind
Ohhh how quickly everything changed, happiness

felt like a vague mystery of the past.

How easily things transitioned, by one single thought.....I thought.
But it was time to take a deep breath and do what was required.
I made a sharp ‘U’ turn by the junction hoping no cops so I wouldn’t get caught
Almost worsening an already bad situation, consider frustration now hired.
My brain was unlocking another level of fear and worry,
But it didn’t matter much at the time, I had something more important to tend to, I was in a hurry.

Arriving shortly after at my front door, I scurried inside and made way directly to the appliance that has caused me all this distress
Only to see it was neatly unplugged and wrapped, silently screaming “I COULD CARE LESS!”
It was either coming off the high, or the struggle of feeling like a complete fool that caused me to burst out in laughter
.....Or the fact that I worked myself into such High Blood Pressure.

Imagine that, all it took was one simple thought or maybe....a lack of one, to cause extreme upset and

possible danger
All because I treated, presence, mindfulness and Faith in God and myself, like complete strangers.

There are two really important lessons to learn here! I had to learn them by force because this actually happened to me.

- 1 Always be present in the moment, had I been mindful of my morning and really paid attention to what I was doing, I’d have known that I was able to turn the iron off and go about my day. We get into routines, or if you’re like me, you’re in a hurry to do everything constantly racing with time. SLOW DOWN! Be present. Pay attention to each moment and enjoy it for what it is.
- 2 Pay attention to your thoughts! The brain is a tricky organ and if we aren’t careful, it can make us believe things that aren’t true. What you feed your mind and body is what it will reproduce. Let it be good things...because the truth is, the Bad things will make their way regardless. So make space for the good ones always!



Pressure

Vanessa Quaccio

If I were a man I'd wonder
I'd wonder about the constant pressure
That I'd feel just to be a man
Because in this world there are two types:
The man who can't and the man who can
And sometimes I feel like the man who can't
While the man who can just mocks me and my
little rant
He turns my over six feet self into something so
small
So small that the world doesn't even see me at all.

Who can I turn to when my back is against the
wall?
Because all my brothers laugh when I fall

With no cushion on my way down
Kissing the rocky ground
So I fall...I fall back into my cell
Back into my hell.
They say hell is in the afterlife
But maybe it's on earth and not after life
Because it's hot out here
And it seems like the devil is chilling down there
He's trying to confuse me
So that I loose me
Because it's hard to stay faithful to the one that
chose me
Even though I didn't choose Him
He told me that the battle is already won
Yet I don't feel like I'm winning.

No money in bank

But I got a family to feed
A wife struggling to breathe
Sons to lead
So they're looking to me
And I'm looking everywhere else
Because I don't know how to be free
Free from the chains that hold me
Free from the judgments against me.

But I have to be strong
Push my chest out
And say that nothing is wrong
Stand up tall
And act like what I face is nothing at all
Because I'm a man
And even if I can't
I'm supposed to act like I can
If I were a man I'd wonder
I'd wonder about that constant pressure.

But truth is all I can do is wonder
Because I'm not a man
So what I feel is a different kind of pressure
It's the kind that would make me tell any man,

"Let's trade places for a day"
To see if he'd understand
How my anatomy alone could make you grey.

And it doesn't stop there
Because the woman in me is supposed to do every-
thing from bear to care
From trying to contribute
To trying to be cute
And hopefully it's enough
To keep a man when it gets rough
So maybe I shouldn't wonder
About how it feels to be man or woman
Because either way, both of us feel that pressure.



Dessert With The Desert Derby Deserters

Lance Aquí

One dry December day, Deon decided to have dessert in the desert. He had dinner at Dolly’s diner and departed for the desert with his dessert. The desert was cold, like his dessert, for it was night.

The desert was deserted but for Deon and his dessert. Suddenly, a dozen men dashed over a dune and descended on Deon, who became distressed with fright.

The dozen declared,
“We are deserters who deserted
the Desert Derby, which became
defunct last December and is now derelict.
We were fifteen, but Darius and Daniel
got deported and Devon is deceased.

We don’t desire to distress you,
but we are depressed and destitute
due to this deplorable desert’s desolation.
We detected your dessert and
desire
to devise a deal, if our hunger
can be decreased.

Don’t let our deco-
rum deter you,
for we deem you no
danger.
But, a dozen dangerous
deserters
from a distant division deem
you distress.
They are a day’s distance away.
For some of your dessert, we can
deliver you from their devious deed”.
Deon was dumbfounded
at the details disclosed.
Should he debate with the Derby deserters?
He decided against it due to his
delicious dinner at Dolly’s diner
and he had ample dessert to distribute.
He couldn’t deny desperate
deserters in
dire need.

Deon duly declared,
“Dear Desert Derby deserters,
I will not deny you my delectable dessert,
if you get me through this desert unhurt.
I heard about the dirty dozen before,
but duly discounted the tales as folklore.
My heart is now devoid of fear,
due to your very presence here.
I do declare that you may eat;
Come, draw close for something sweet”.

The deserters ate and stayed all night,
during which time they had a fight
with the dirty dozen, who came for spoil,
but departed with nothing, despite their toil.

Deon returned to Dolly’s diner
and looked for Dolly but couldn’t find her.
A distant voice then called his name
but he couldn’t determine from where it came.
A bell duly got his attention
and when he awoke, he was in detention.



RFHL Staff Steps Out in Style

Employee Engagement

Republic Financial Holdings dropped a uniform collection that's serving style, sophistication, and serious flair. From sleek cuts to those vibrant pops of colour, it's giving "boss energy" in every branch and unit.

Staff are strutting into the future looking fresh, feeling fierce, and ready to conquer the day. This collection says it all; we're united, we're evolving, and we're showing up stronger than ever.

Who says workwear can't be fashionable? Talk about a glow-up!





Primary School Championship Showdown-Siparia Branch

Bridget Vasquez

On what began as a regular weekday morning, Republic Bank, Siparia Branch decided to swap spreadsheets for sneakers, calculators for cheer gear, and reports for racing bibs, turning an ordinary workday into an extraordinary explosion of energy, culture, and community spirit- the unforgettable Primary School Championship Showdown!

Instead of balancing numbers and filing reports, dedicated bank staff, passionate teachers, and hundreds of spirited students came together for a day overflowing with colour, cheer, and unforgettable moments.

The morning began with a thrilling marathon, where determined young runners cheered on by their teachers and the ever supportive Re-

public Bank team dashed forward with beaming smiles, pumping arms, and hearts full of determination. It wasn't just about crossing the finish line; it was about health, wellness, and the joy of moving together.

By 2 p.m., the Siparia Sports Grounds erupted into excitement. What could have been just another sports day transformed into a full blown festival of culture and connection, with students proudly showcasing the heart and soul of their schools.

The opening ceremony was electric! Students wowed the crowd with thunderous drumbeats, soulful songs, and the sparkling notes of steel pan that filled the air. Every performance radiated youthful pride and the vibrant cultural heart-beat of Siparia.

The inspiration didn't stop there! Republic Bank's very own Branch Sales Manager, Hayden Joseph, alongside the Mayor of Siparia, took the stage with uplifting, heartfelt speeches about teamwork, resilience, and the life changing power of education. Their words didn't just inspire they ignited sparks of ambition in every child, reminding them to dream bigger, aim higher, and believe in their brightest future.



Then came the races! From heart pounding sprints to fun relays, the students gave their all while the crowd roared in support. And the grand prize? Not just a shiny trophy, but an incredible \$20,000 Republic Bank donation to rebuild and refurbish the winning school's library. This wasn't just a win for one school; it was a win for generations of students eager to learn and explore.

Why this day will be remembered:

- Health & Wellness: A vibrant, joy filled day that promoted healthy habits and active living.
- Education & Empowerment: The \$20,000 library prize will fill shelves, open imaginations, and shape futures.
- Talent Hub: Every drumbeat, every song, every steel pan note showcased the extraordinary gifts of Siparia's youth.
- Motivational Minute: Uplifting words reminded everyone that when we invest in children, we invest in tomorrow.

The Primary School Championship Showdown wasn't just another event on the calendar, it was a day when Republic Bank Siparia swapped spreadsheets for smiles, calculators for culture, and reports for remarkable memories.

This wasn't a day for transactions, it was a day for transformation.





Grounded in Care, Driven by Connection, Inspired by Contribution

Employee Engagement

At the heart of a thriving workplace are three powerful values: **care**, **connection**, and **contribution**. These principles guide the work of the Employee

Engagement Unit as we strive to create an environment where employees feel valued, supported, and inspired.

We demonstrate **care** by investing in the well-being of our staff, through partnerships with providers, providing access to: wellness programmes,



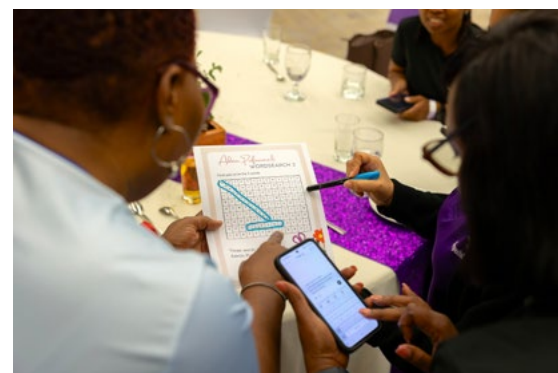
mental health resources, and various initiatives designed to support holistic development.

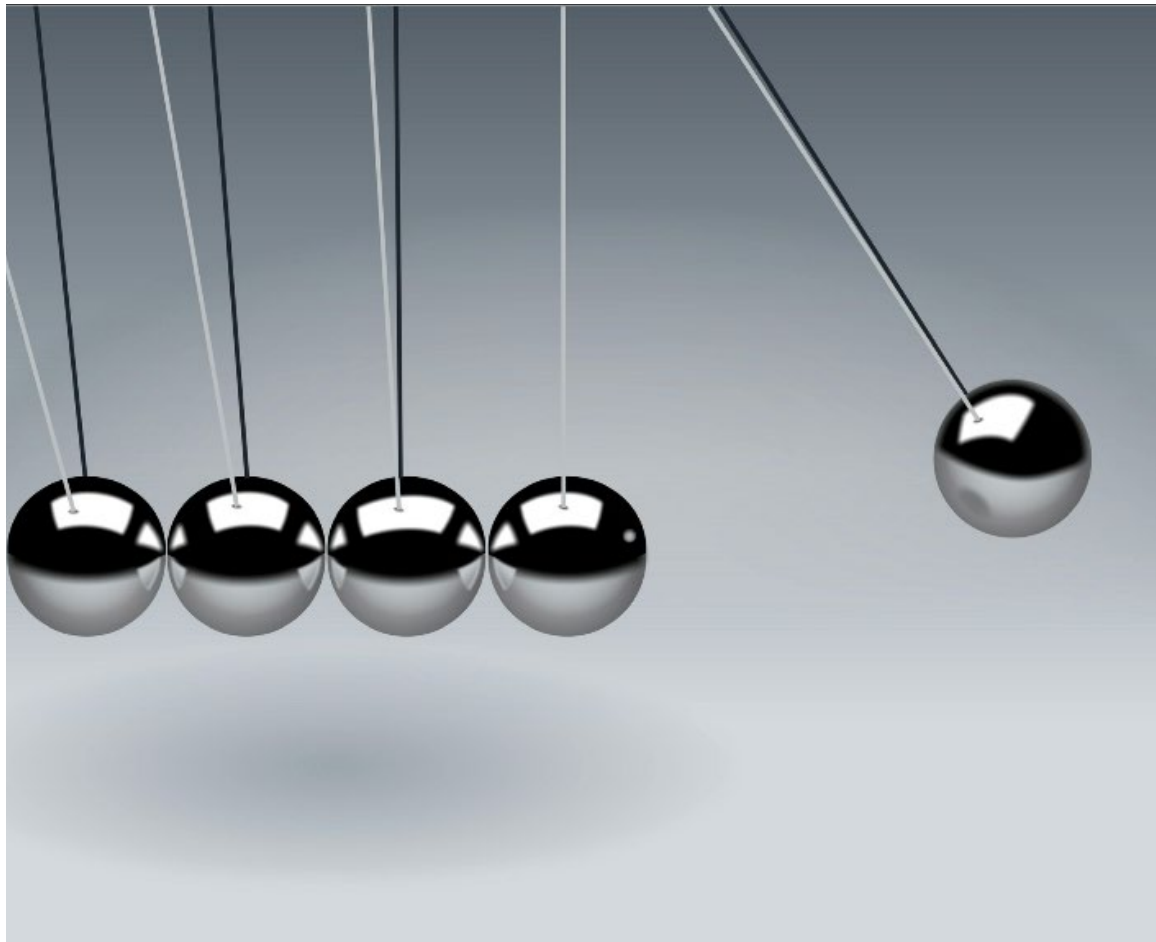
We promote **connection** by cultivating experiences that bring our staff together. Our legacy events and recognition programmes, such as Service Excellence and Long Service Awards, are not just traditions; they are ways we celebrate shared experiences, teamwork, and the bonds that hold us together.

We honour **contributions** that extend beyond the everyday work tasks—whether it is staff engaging in wellness challenges, competing in trivia, or sharing thoughtful feedback, every contribution helps build a stronger team at RFHL.

As we look ahead, our focus remains clear: to foster a culture where **care** is felt, **connection** is real, and **contribution** is always recognised. When these values are continuously embedded in the workplace, staff don't just work—they thrive. And when that happens, we all rise together.







Care, Connect & Contribute: A Framework for Intentional Living and Leadership

Paige Bowman

In the fast-paced world of finance and corporate life, it's easy to become focused solely on numbers, deadlines, and deliverables. But in the midst of targets and tasks, we must remember: true success isn't just what we achieve—it's how we live. The principles of Care, Connect, and Contribute serve as a guide for leading with purpose, building meaningful relationships, and making a lasting impact.

Care: The Foundation of Integrity

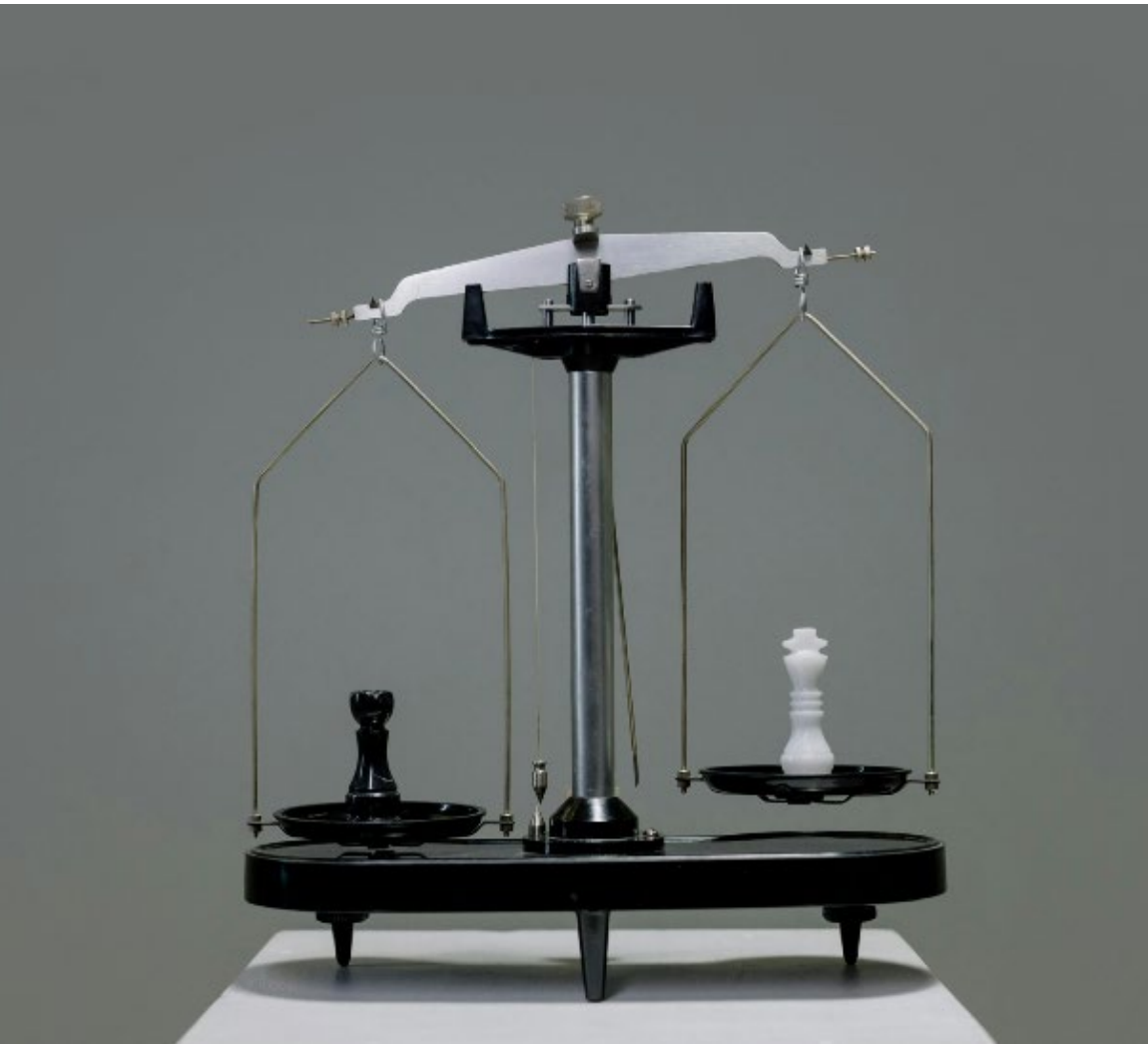
Care is more than a value, it's an intentional practice. In our profession, it shows up in how we engage with clients, lead teams, manage risk, and uphold our standards. When we act with care, we foster trust, build resilience, and create environments where people feel seen,

heard, and respected. However, don't forget that care also starts with self-awareness which means taking care of our mindset, energy, and focus, so we can bring our best to every decision and interaction.

"The greatness of a man is not in how much wealth he acquires but in his integrity and his ability to affect those around him" – Bob Marley (Jamaican Singer)

Connect: Leadership through Relationships

Connection is a cornerstone of effective leadership. It's not just about who we know, but how we show up in relationships with those persons by being empathetic, showing clarity and consistency. Whether it's with clients, colleagues, or communities, genuine connection fuels collaboration, retention, and innovation. Strong in-



stitutions are built not just on systems, but on people. And the way we connect through honest communication, shared purpose, and mutual respect determines our long-term value and impact.

"When you're surrounded by people who share a passionate commitment with a common purpose, anything is possible" – Howard Schultz (Starbucks CEO)

Contribute: The Measure of Impact

Contribution is the legacy we leave behind. In the banking and finance world, it's not just about financial returns it's about creating value that outlives us. Whether we're mentoring a junior colleague, improving customer experience, or strengthening the institution's reputation, every contribution counts. Keep in mind that this extends beyond the office. How we give back to society, how we support underserved communities, and how we approach sustainability are all reflections of purpose-driven leadership.

"I've learned that people will forget what you said; people will forget what you did, but people will never forget how you made them feel." – Maya Angelou (Civil Rights Activist)

The Power of Intentional Living in Business

In today's dynamic landscape, the professionals who stand out aren't just technically excellent, they are intentional, people-centered, and values-driven. To Care, Connect, and Contribute is to lead with purpose in every setting, especially in environments where trust, performance, and relationships are dominant. It is in these values that we find alignment between personal growth and organizational strength. We become not just contributors to success but custodians of culture and catalysts for meaningful change.

So whether you're leading a team, advising a client, or managing your own career journey—do it with intention.

Because how we live, lead, and serve today shapes the legacy we leave tomorrow.



Creating Space for Every Voice: The Essentials of DEI

DEI Team

“Diversity is being invited to the party; inclusion is being asked to dance.”
— Vernā Myers

Across the globe, conversations around Diversity, Equity, and Inclusion (DEI) are evolving and the need for inclusive environments has never been greater.

At Republic Financial Holdings, we understand that an inclusive culture isn’t built overnight. It is shaped by all of us, every single day. Together, we create spaces where ideas flourish, talent thrives, and everyone feels heard and valued.

WHAT DEI REALLY MEANS

DEI isn’t just a workplace initiative – it is a mindset. It represents three interconnected principles that work together to create fair, respectful and high-performing organisations.

Diversity

The presence of different backgrounds, identities and perspectives within a team or organisation. At RFHL, we focus on six key dimensions of diversity:

- Age
- Gender equality
- Sexual orientation
- Geographic location

- Race
- Religion

Equity

Ensuring fair treatment, access, and opportunities for all by identifying and addressing systemic barriers that can limit potential.

Inclusion

Building an environment in which every employee feels valued, respected, and empowered to contribute, authentically.

WHY DEI MATTERS IN THE WORK-PLACE

An inclusive organisation isn’t just a better place to work, it is a stronger, more successful one. At RFHL, prioritising DEI helps us:

- Enhance teamwork and innovation through diverse perspectives.
- Boost engagement and retention by creating spaces where people feel they belong.
- Strengthen customer and community trust by reflecting the diversity we serve.
- Foster respect and belonging across every level of the Group.

RECOGNISING AND CHALLENGING OUR BIASES

One of the biggest barriers to inclusion is bias; the snap judgments our brains make, based on shortcuts and past experiences. Bias is natural

and universal but understanding it is key to minimising its impact.

What Bias Looks Like

Often unconscious. We don’t always know we’re doing it.

Shapes who we listen to, who we partner with and whose contributions we value.

Influences perceptions of capability, professionalism and fit.

Shows up in everyday moments – in meetings, conversations, and team decisions.

Common Types of Bias

- Affinity Bias → Preferring to work with people who are similar to you in background, interests and style.
- Confirmation Bias → Focusing on information, behaviors or feedback that support what you already believe, while ignoring or dismissing evidence that challenges your viewpoint.
- Halo Effect → Allowing one positive trait/experience to shape your entire perception of someone.
- Horn Effect → Letting one negative trait/experience overshadow everything else about a person.
- Attribution Bias → Making assumptions about why someone behaves a certain way, based on stereotypes or incomplete information, rather than considering the full context or facts.
- Groupthink → Going along with the majority opinion or decision to avoid conflict, standing out or being seen as

“difficult” even when you have a different perspective or better idea.

How Bias Shows Up in Teams

- Conversations → Who you talk to most and whose ideas you respond to.
- Teamwork → Who you choose to collaborate with on projects.
- Opportunities → Who gets invited to attend key meetings, contribute, or lead.
- Social Inclusion → Who is included in informal chats or after-work events.

BECOMING AN INCLUSIVE TEAMMATE

Inclusion is not passive. It is intentional action. You can help create an environment where everyone feels they belong by:

- Listening actively and valuing every voice.
- Avoiding cliques and breaking down silos.
- Celebrating differences rather than ignoring them.
- Speaking up when you notice someone being left out.

THE TAKEAWAY

DEI is a commitment to living our values every day. By being mindful of our own biases and intentional about our actions, we create a workplace where everyone can belong, contribute and thrive.

“The goal is not just to talk about DEI, but to live it...every single day.”

Add your voice to the conversation at dei@rfhl.com



Care, Connect, Contribute - A Way to Live

Khadeesha St Louis

Growing up, we were told “sharing is caring”
We may have started as “strangers”; but as the
days, weeks, months and years go by:
We’ve shared eats; we’ve shared drinks,
We’ve shared stories; we’ve shared silence,
We’ve shared wins; We’ve shared defeat,
Caring isn’t just in grand gestures; sometimes
it’s the little things

Work can often feel like survival:
Clock in – Clock Out
Get Paid – Pay Bills
Play your part; keep it professional
Disengaged from 8-4
But human connection is the means to bridge
the gap

The goal is not to become best friends, but
better people:

A dad joke on a stressful day
A lunch-run on a random Thursday
Connection isn’t always personal talks or long
meetings; it’s acknowledging we all have layers
And it’s okay to show the “real you”

They say, there’s no ‘I’ in team
What a coincidence, there’s no ‘I’ in RBL either
We all have a role to play
Different tasks, but one goal
It’s not a competition
It’s knowing our contributions matter
It’s knowing my strength is yours too
It’s knowing your win, is mine too
While it may not be said every day,
If you’re reading this, you make a difference.

SEPTEMBER PROSTATE CANCER AWARENESS MONTH



Causes

- Advancing age
- Genetics (heredity)
- Obesity
- Hormonal influences



Symptoms

- Frequent urination
- Weak or interrupted flow of urination
- Painful urination
- Blood in urine or semen
- Frequent pain or stiffness in the lower back, hips or upper thighs.



Lower Risk

- Regular screening
- Improve diet and exercise
- Talk to your doctor

EARLY DETECTION SAVES YOUR LIFE



Creating Your Miracle Highway

Lance AQUI

On May 29, 2025, the Mt. Everest spring-time climbing season ended and resulted in the unbridled exultation of the hundreds of successful climbers and the abject dejection of those who failed to join the party. At 29,035 feet, Mt. Everest is literally ‘the top of the world’. The air pressure at its summit is only 25% of what exists at sea level, which significantly reduces one’s ability to inhale sufficient oxygen. Scientists have determined that the human body cannot remain indefinitely above 19,000 feet, and above 26,000 feet, is appropriately called the ‘death zone’. To assist in acclimatizing to these extreme conditions, several camps are established along the way, the most important being Advanced Base Camp (ABC), at 21,000 feet.

Climbers typically spend weeks moving up and down the five camps, thereby allowing their bodies time to adapt to the lung-crushing conditions, before making a push for the summit. ABC (camp 2), thus serves as a vital springboard for such adaptation. However, the 24 km trek from Camp 1 to ABC is no ‘walk in the snow’ (pun intended). Towering 100-foot tall seracs (ice spikes) make the journey seemingly impossible. Closer inspection of the terrain, however, reveals a beautiful, natural path through the seracs, aptly called the Golden or Miracle Highway.

Mt. Everest is also synonymous with a superlative (or sometimes fearful), goal or challenge. For example, Accounting was my Everest – until I set up my ABC. Are you faced with a seemingly unconquerable challenge? Yes, what is your Mt. Everest?

To facilitate reaching your stretch goals, it may be useful to determine and set up your ABC – that position, place or event that initially stretches your mental, emotional and sometimes physical capabilities. Careful planning and introspection are required to determine precisely what is your ABC. Remember, this is not ‘ordinary’ base camp 4,000 feet lower on the mountain. This is ‘Advanced’ base camp, which, to be effective, must stretch you out of your comfort zone. So, if you are comfortable with the status quo, you have not yet arrived at your ABC.

As you resolutely push forward to your ABC, you will carve a bespoke path through many obstacles and challenges. This path is your Miracle Highway. The sacrifices you make while creating this highway will bear copious fruit for both you and those you inspire by your resilience.

Procrastination is often the antithesis of progress. Therefore, procrastination must be consistently es-

chewed as you reach for the summit. On Everest, prolonged inertia above 26,000 feet significantly increases the risk of heart attack, pulmonary edema and death. Similarly, inertia in reaching for the last few rungs on your goals ladder, exponentially increases the risk of non-achievement - hopefully with less severe consequences.

Discomfort is often a necessary side effect of growth. Therefore, the next time you face an extraordinary challenge, carefully determine where you want to establish your ABC; then, using all your available resources, competencies and support systems, create your Miracle Highway to get there.

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<https://www.businessinsider.com/mount-everest-death-zone-what-happens-to-body-2019-5>



**Let us know what's going on in your
branch / unit.**

**Send us an email at
employee.engagement@rfhl.com.
We would love to hear from you!**



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